



AP classes prepare high school students for college

The Advanced Placement Program gives students a chance to take college courses while in high school. The courses are comparable to introductory college courses.

The program offers 38 courses in seven areas.

In our newsletters, we often mention AP, IB and CAI. In the next three issues, we'll look at each program.

AP exams are given each May, with scores ranging from 1 to 5. Students who score 3 or higher may receive credit from the college they attend or may be able to skip introductory college courses.

Even if students don't do well on the exams, having AP classes on their transcripts may help them get admitted to the college of their choice.

Scores of 3 or higher may also qualify students at certified Kentucky high schools for Kentucky Educational Excellence Scholarship (KEES) bonus awards. To qualify, a student must have been eligible for free or reduced-price lunches during any year of high school.

Plus, AP classes are weighted higher when KHEAA computes GPAs for regular KEES awards.

Schools that want to offer AP courses to their students must have the courses approved by the AP Program. Teachers design their own AP courses within guidelines that ensure the class will meet college-level standards. However, the exams are provided by the AP Program and are written by the same committees that provide the guidelines.

AP is offered by the College Board, the provider of the SAT. For more information about the AP Program, visit <https://ap.collegeboard.org/>.



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For help with your higher education and financial aid questions, visit www.kheaa.com.

Seniors should watch financial aid deadlines

High school seniors should keep track of deadlines for applying for college financial aid. These tips may help.

- File the Free Application for Federal Student Aid (FAFSA) as soon as possible.
- Check with the financial aid offices of the schools to which you've applied to see if they require any forms other than the FAFSA.
- Look for scholarships using KHEAA's *Affording Higher Education* and a free online scholarship search. You can link to a free search site under the "Paying for College" tab on www.kheaa.com.
- Attend any college fairs and financial aid seminars offered at your high school or in your area.

If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the state Attorney General's office or the Better Business Bureau in your area, as well as the area where the firm is located.

State seeking feedback on draft Perkins plan

The Kentucky Department of Education is seeking feedback on the draft state Perkins Plan, also known as Perkins V, through Jan. 1.

The plan will be used to guide Kentucky's career and technical education efforts.

The draft can be found on the [Perkins home page](#). Anyone who wants to review the plan and provide comments is encouraged to do so. Formal comments should be submitted to octestinfo@education.ky.gov.



Free book can help adults thinking about higher ed

The 2020 edition of *Adults Returning to School* is now available from KHEAA.

The 162-page book can guide adults who want to pursue higher education through the admissions and financial aid processes. It is divided into three parts.

Part I deals with the decision to return to school. It provides information about adult education programs, admissions and transferring.

The second part helps students through the financial aid process. It has sections about major student aid programs and other government programs that can provide help to adult students and their families.

Part III provides detailed information about trade schools and two- and four-year colleges. A section called "Areas of Study" lists schools that provide programs in some three dozen academic and technical fields.

An online version will soon be available on www.kheaa.com. For a free copy, email publications@kheaa.com.

Students should learn about credit scores

Students should be familiar with credit scores so they can make better use of their salaries when they join the workforce.

Your credit score is a three-digit number that has a long-lasting effect on your buying power. When you apply for credit, your credit score will be checked. The higher your credit score, the better the chances you will be approved.

Although there are several scoring methods, the most widely accepted one comes from FICO. Your FICO score ranges from 300 to 850. These items make up your FICO score:

- **35 percent is based on your payment history.** Early payments will have a higher number than on-time payments, which will have a higher score than late payments.
- **30 percent is based on outstanding debt.** This outstanding debt is how much you owe on car loans, mortgages, credit cards, etc. The number of credit cards you have and if those cards are near the maximum borrowing limit will hurt your score.
- **15 percent is based on the length of time you have had credit.** The longer you have been borrowing money and paying it back in a timely manner, the better your score.
- **10 percent is based on new credit.** If you have opened several new accounts, that will have a negative effect on your score. Also, the more inquiries on your credit report in a year, the lower your score.
- **10 percent is based on the types of credit you currently have.** It helps to have a mix of loan types. If you have a credit card, an installment loan will even the credit out.



Seniors will find college different from high school

Graduating seniors should realize that college will be considerably different from high school.

One major difference will have to do with schedules, tests and papers.

Most high school students have a schedule that calls for one class right after another. In college, they may find themselves with several hours between classes.

That means they have to structure their time, since the school isn't doing it for them. Students can use that time to study for their next class or go over the notes they took in their last class.

High school teachers usually give lots of quizzes and tests. A college professor may give only a mid-term and a final, which means students must do well on both. They won't have other tests that can boost their grade. Make-up tests are rarely given in college.

Unlike high school teachers, many college professors won't remind students constantly about when tests are scheduled or papers are due. They expect students to keep track of important things like that by reading the class syllabus.

Being successful in college will often depend on how well students manage their time and keep on top of what's due when.

New website combines federal student aid sites

Next Gen FSA, a U.S. Department of Education effort to improve how students and parents deal with Federal Student Aid, will combine several USDE websites into a single site: studentaid.gov.

When the site launches on December 22, students, parents and borrowers will be able to access all the information and tools they currently use.

A new [video](#), “The Digital Future of Federal Student Aid,” describes what students and borrowers can expect from Next Gen FSA in the future.

More tools will be introduced during 2020. Students, parents and borrowers will be able to:

- Get personalized information about the aid they received.
- Compare loan repayment options to find a strategy that meets their needs.
- Receive counseling about their remaining loan and grant eligibility, make informed borrowing decisions and manage their existing debt.
- Access chats that will provide specific answers to their questions.
- Plan and maintain eligibility for the Public Service Loan Forgiveness Program.

Eventually, borrowers will be able to repay their loans through studentaid.gov so customers can manage their federal student aid on one website.

Senior planner

December/January

- Make sure your applications were received on time.
- If you applied for Early Decision and were accepted, withdraw your applications from other schools.



Scholarship Spotlight

Kentucky PTA

Deadline: February 15

Contact: Kentucky PTA, 148 Consumer Lane, Frankfort, KY 40601; 502.226.6607; kentuckypta@bellsouth.net; www.kypta.org

Student Scholarship

Eligibility: Must be a Kentucky high school graduating senior, attend a high school with a PTA/PTSA, plan to attend an accredited Kentucky college or university and plan to pursue a degree in education. Consideration given to financial need, academic achievement, personal remarks, career plans and involvement in school and community service.

Award: \$500

Number: 1 to 5

Parent-Member Scholarship

Eligibility: Must be a member of a PTA/PTSA in Kentucky, plan to attend an accredited Kentucky public college or university and be pursuing an undergraduate degree in education or a health field. Consideration given to financial need, number of dependents, career plans, involvement in PTA/PTSA work and letters of recommendation.

Award: \$500

Number: Varies

Consider gift to education savings this Christmas

This Christmas, consider giving a gift that will pay off for many years to come: a contribution to a KY Saves 529 education savings account. Gifts can be as small as \$25.

Ugift is a free service that lets 529 plan account owners encourage family and friends to celebrate children's milestones with the gift of college savings instead of traditional gifts. Account owners receive a code for each beneficiary. The code can be shared with others and used to contribute at Ugift529.com.

All gift contributions sent to Ugift are invested in the student's 529 plan account. The gifts must be used for school expenses.

Ugift is available to account owners invested in 529 college savings plans administered by Ascensus, including [KY Saves 529](#).

SEEK formula explained on Prichard Committee's site

One of the most important acronyms in Kentucky public school funding is SEEK: Support Education Excellence in Kentucky.

SEEK uses a four-step formula to combine state and federal money, the main sources of funding for public education in Kentucky.

The Prichard Committee for Academic Excellence has updated its online explanation of how the SEEK formula works. Each step is explained using graphs.

To see or download a copy of the explanation, visit www.prichardcommittee.org/ed/.

Formed in 1983, the Prichard Committee is a citizens' group that works to improve education in the state.



New CPE data report shows college outcomes by county

A new report from the Council on Postsecondary Education shows the success of college students by their home county.

The report has three tabs: enrollment, credentials and graduation rates.

The last two tabs show the top majors and top five colleges attended by students for the state as a whole and for each county. They also break down the numbers by low-income and minority students, age ranges, school type and academic year. The information is displayed in an interactive map of Kentucky counties.

The state view shows that the top majors in Kentucky are liberal arts, health care and business.

A decrease in the number of adult students enrolled is a major factor in the overall drop in the state's enrollment.

To access the by-county data, visit <http://cpe.ky.gov/data/countyprofiles.html>.

ACT will allow retesting of individual sections in 2020

Beginning with the September 2020 national test date, students who take the ACT will have the option of retaking individual exam sections instead of having to take the entire test again.

The ACT has four sections — English, math, reading and science — and an optional essay. Students may also retake just the essay portion.

Those who take the test more than once will receive an ACT superscore that shows their highest possible ACT composite score.

Students may also take the ACT online, with faster test results, on national test dates.

The new options are based on feedback from students, parents, teachers, counselors, administrators and higher education officials.

The content and format of the ACT itself will not change. Only the administration and reporting methods will be different.



**Prepare them for the future
—and save some serious cash!**

The Advantage Parent Loan is a great option for parents of students who need additional money for college. With no fees and lower interest rates, you'll save money over the Federal PLUS Loan. And our fixed rates are lower than other competitors as well.

Learn more at [AdvantageEducationLoan.com](https://www.advantageeducationloan.com).

 **ADVANTAGE
Education Loan**

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
February 8, 2020	January 10, 2020	February 19, 2020
April 4, 2020	February 28, 2020	April 14, 2020
June 13, 2020	May 8, 2020	June 23, 2020
July 18, 2020	June 19, 2020	July 28, 2020

SAT National Test Dates

March 14, 2020	February 14, 2020	March 27, 2020
May 2, 2020	April 3, 2020	May 15, 2020
June 6, 2020	May 8, 2020	July 15, 2020