A Message from our President

Greetings, KASFAA friends and colleagues! I hope your spring semester got off to a good start, and that by now we have experienced our last snowfall for the season. Many KASFAA members have been very active over the past few months with the High School Counselor Workshops held November 5-18, the NASFAA Training Workshop on December 13, the KET Financial Aid Call-in Show on January 27, College Goal Sunday held December 14, 2013 to February 6, 2014, and Support Staff Workshop held February 20. It takes lots of volunteers and a whole lot of hard work to make these events happen each year, and this year’s events have been very successful. Thank you, thank you, thank you to the many KASFAA members who volunteered.

KASFAA’s online election took place between January 29 and February 11. Thank you to all who took the time to consider our very qualified slate of candidates and cast your vote. Congratulations to Laura Keown (President-elect), Judy Bradley (Vice President), Kate Ware (Secretary), Dawn Graviss (Private Schools Representative) and David Bailey (Non-School Representative). Thank you to all who ran—your willingness to volunteer your time and energy is what makes KASFAA such a strong organization.

Plans for the spring conference are in the works, and I certainly hope you’re planning to join us in Louisville April 14 - 16! We’ll be at the Louisville Marriott Downtown, and we have planned lots of opportunities for training, networking, and sharing with your colleagues. Be sure to go online to www.KASFAA.com to find out more and register for the conference. With a registration fee of only $85 and a hotel room rate of $94 per night (single or double) or $104 per night (triple or quad), I’m not sure you’ll find a better deal that meets your training and networking needs.

It is truly an honor to serve the association again as President. Please do not hesitate to call on me if you have any concerns, issues, or ideas.

--Runan Pendergrast
2014 Election results announced

President – Elect
Laura Keown, Centre College

Vice President for Training
Judy Bradley, University of Pikeville

Secretary
Kate Ware, Midway College

Private School Representative
Dawn Graviss, Bellarmine University

Non-School Representative
David Bailey, KHEAA

Thank you to everyone for their willingness to run for office.

Nominations and Elections Committee
Chris Tolson, Chair; Will Bradley, Toya Flanagan and Shelley Park.

FROM EDITOR
Jennifer Toth

We encourage letters to the editor, original articles, photographs, announcements and reports. Items of interest are gladly accepted.

Contact the editor for questions, rates and insertion dates. The KASFAA Newsletter is published three times a year. Graphic and web design provided by KHEAA/The Student Loan People.

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502.696.7392
jtoth “at” kheaa.com

Be a superhero!

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Over the life of just one $10,000 loan, your students can save $4,000!

Visit advantageeducationloan.com or call 888.678.4625 for more information.
JCTCS adds staff

Jefferson Community and Technical College has recently hired four new employees in the Financial Aid Office. Vickie Montgomery was hired in November 2013 as Associate Director of Financial Aid coming to us from Spalding University. Denise Jones was hired in December 2013 as a Financial Aid Assistant and was promoted from a Federal Work Study position. Steven Wallace and Anthony Davis were hired in January 2014, both in the position of Financial Aid Associate. We are excited to have these very talented and student-focused individuals working in our office and on our campuses.

New Arrivals

Justin Cristello, Director of Financial Aid at Gateway Community and Technical College, welcomed a new baby girl to his family. Harmony Grace Cristello was born on February 9, 2014 and weighed 5 pounds, 7 ounces. Harmony was welcomed by her brother Jaxson, 3, and her mother RhiAnna Cristello. The family is doing well and is excited about the new adventures and joys ahead for all of them.

Jennifer Toth of KHEAA and her husband, Bill, are excited to announce the arrival of their first child, son William Carroll Clay Toth. Clay was born January 14, 2014, weighed 4 pounds, 7 ounces and measured 18 1/2 inches long. Baby and parents are doing very well!

January features proclamation, KET Call-In Show

On November 8th, 2013, a request was sent to the Governor’s Office to proclaim January 2014 to be Financial Aid Awareness Month in Kentucky. On December 2, 2013, a reply was received confirming the proclamation had been approved with the official paperwork to be completed by the end of the second business week in December.

On Monday, January 27th at 9:00 pm, KASFAA members participated with the Financial Aid Call-In Show hosted by the program Education Matters at KET Studios in Lexington, Kentucky. The viewing audience was allowed to call-in live while a panel of KASFAA professionals addressed their concerns and questions relating to financial aid issues.

The phones were operated by Chester Priest (KHEAA), Barbara Harnish (MedTech College), Laura Keown (Centre College), Tiffany Hornberger (Georgetown College), Cathy Hart (Bluegrass Community & Technical College) and Mayme Clayton (Transylvania University).

Many questions were elevated to our live on-air panel: Victoria Owens (Kentucky State University), Sandy Neel (Bellarmine University), Summer Gortney (KHEAA), Derek Ball (KCTCS), Michael Birchett (Bluegrass Community & Technical College) and Runan Pendergrast (Bluegrass Community & Technical College).
New regulations, communications highlight workshop

The KASFAA Support Staff Workshop was held on February 20, 2014 at the KHEAA office in Frankfort, with 55 people in attendance. The goal of the workshop was to provide valuable information concerning daily activities that occur in financial aid offices across the state. The following topics were discussed: becoming more familiar with the ever changing federal regulations, implementing various means of communication with students and their families, and establishing a protocol if someone threatening enters into your office.

The morning began with Sandy Neal from Bellarmine University, who just returned from the SASFAA Conference in Jacksonville, Florida. Sandy provided the SASFAA update which lead to an interesting discussion of the Subsidized Direct Loan 150% Limit, the overturn of D.O.M.A. and the impact it will have with Title IV funding.

Bob Fultz from Georgetown College followed with the topic of Listening with a Counselor’s Ear. This topic discussed different listening techniques and the how your nonverbal cues can be just as important as to what is being said. There was an interesting discussion on social media and how this can be used in communicating with our student body. The topic of texting students was discussed and how some colleges had great success while other colleges believed that it may cross a privacy line.

Michael Birchett from Bluegrass and Technical College gave an informative presentation on verification and the changes that colleges and universities are facing for the 2014-2015 academic year. Highlights included the elimination of V2 which is just verifying SNAP benefits, the ability to receive a printout of your federal tax return transcript directly from the IRS website, and having to obtain a 4506-T for non-tax filers which will not be available until June 15, 2014. Michael also emphasized the addition of V6 which is the verification of household resources. The verification of V6 is the verification of all items in V1 for Tax and Non-Tax Filers plus other untaxed income from the 2014-2015 FAFSA.

The final speaker was not someone within the KASFAA community but rather from the Kentucky State Police. Trooper Paul Blanton from the Public Affairs Branch gave a interesting presentation on Active Shooter – Workplace Violence. Trooper Blanton stated that the majority of acts of violence within a workplace are committed, the majority of time, by a fellow co-worker and second from a disgruntled customers. Trooper Blanton provided several profiles of some of people who committed acts of violence within the workplace and demonstrated that there is not a simple profile for a person who commits these acts of violence. He then gave us valuable information about what to do once the shooter enters your building. Trooper Blanton provided a lot of excellent information and stated that he would enjoy speaking at other KASFAA functions in the near future.

Overall, the workshop was a success. The topics discussed were relevant and timely. The evaluations listed other subjects that the attendees would like to be presented. These ideas will be examined next year when determining topics.

— Bob Fultz
Associate Director of Student Financial Planning
Georgetown College
2014 College Goal Kentucky Update

Thanks to everyone who worked on the College Goal Kentucky program this year and helped to make it a success! Here are the results from the program and the names of this year’s scholarship winners.

**College Goal KY Preliminary Stats**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of Events</td>
<td>34*</td>
</tr>
<tr>
<td># of Students</td>
<td>288</td>
</tr>
<tr>
<td># of Parents/Other</td>
<td>299</td>
</tr>
<tr>
<td>Total Student/Parent</td>
<td>587</td>
</tr>
<tr>
<td># of Volunteers</td>
<td>160</td>
</tr>
<tr>
<td># of FAFSAs Initiated/Filed</td>
<td>330</td>
</tr>
</tbody>
</table>

* We started out with 43 events, but 9 had to be cancelled due to weather.

We saw an increase of 50 student/parent attendees over last year and an increase of 123 FAFSAs initiated/filed over last year. Based on site coordinator surveys, this significant jump in FAFSAs initiated/filed is due to more people attending events specifically for FAFSA completion rather than just for questions or informational presentations.

**Scholarship winners**

The winners of the four $500 scholarships along with the CGK site they attended. The site coordinators at each of these sites have already been contacted and have reached out to the students. They must use the money at a Kentucky institution.

<table>
<thead>
<tr>
<th>Name</th>
<th>CGK Site Attended</th>
</tr>
</thead>
<tbody>
<tr>
<td>James DeVary</td>
<td>Washington County Public Library (1/2)</td>
</tr>
<tr>
<td>Allen Hampton</td>
<td>Pikeville University (1/11)</td>
</tr>
<tr>
<td>Jonah Johnson</td>
<td>Garrard County Public Library (1/28)</td>
</tr>
<tr>
<td>Taylor Schwarz</td>
<td>Northern Kentucky University (1/7)</td>
</tr>
</tbody>
</table>

— Kim Dolan
College Goal Kentucky Chair

**NASFAA Training highlights compliance**

The NASFAA Training, “R2T4: Compliance and Collaboration” was held at Bluegrass Community and Technical College, Leestown Campus on December 13, 2013. The training was a success with 36 financial aid representatives in attendance, with a good mixture of two-year, four-year, public, private, and proprietary representatives. Raymond Kimmel, Assistant Bursar from the University of Cincinnati was the presenter for the training and did a great job relating the topic to his experiences.

Special thanks to Raymond Kimmel, and all of those who attended and assisted with the training. In particular a special thanks to Runan Pendergrast, who was essential in getting everything set up.

NASFAA Training Committee: Chuck Anderson, Director of Financial Aid, Hazard Community and Technical College, Rick Wilson, Director of Financial Aid, Southcentral Kentucky Community and Technical College and Dana Kelly, National Trainer, Regional Director, NelNet Education Loan Servicing.

— Daniel Patterson
NASFAA Training Chair
KASFAA Proud:

The KASFAA Program Committee invites you to attend the Spring 2014 Conference, “KASFAA Proud – The Hero Within.” The conference will be held April 14-16, 2014 at the Louisville Marriott Downtown. The Program Committee has worked hard to bring you interesting and relevant sessions. We hope you will join us for a few days of networking, learning, professional development and superhero skills training.

In addition to 3 sets of concurrent sessions, we are pleased to be welcoming David Bartnicki from Federal Student Aid to present the Federal Update and several other sessions throughout the conference. The conference will begin with part one of the Federal Update at the opening session and will round out the conference with part two of the Federal update on Wednesday morning. We will also be joined by Craig Munier (NASFAA National Chair) and Nathan Basford (SASFAA President Elect).

New KASFAA members are encouraged to attend the New Member Workshop on the morning of Monday, April 14th. This workshop will allow new members to meet experienced KASFAA members, and will also provide an intensive introduction to the financial aid profession. More information regarding this event will be forthcoming from Robin Buchholz, membership chair, so watch your e-mail for details.

Once again, KASFAA will offer a one-day conference rate. You are welcome to choose the day you wish to attend, and pay only $50 (plus membership dues, if not already paid) to attend all functions and sessions that day. We hope this will make it possible for more members to participate in our conference. To register for the conference go to http://www.kasfaa.com/conf/2014spring/registration.asp Registrations submitted after March 31, 2014 may be assessed a late fee.

If you have not made your hotel reservations you will need to contact the hotel at 1-800-533-0127 for availability and room rates. Be sure to mention the group name - KASFAA.

We look forward to seeing all of our KASFAA superheroes (YOU!) in Louisville!

Runan Pendergrast
KASFAA President

Mayme Clayton
Fall Program Chair
2014 Spring CONFERENCE TENTATIVE SCHEDULE

MONDAY, April 14, 2014
7:30 – 8 a.m. New Members/Executive Board Continental Breakfast
8 a.m. – Noon Exhibit Setup
8 a.m. – 2:15 p.m. New Member Workshop (with lunch)
10 a.m. – 1 p.m. Executive Board Meeting (with working lunch)
Noon – 5 p.m. Registration
Noon – 2:30 p.m. Exhibits and Communication Center Open
2:30 – 3:30 p.m. Opening Session/Federal Update
3:30 – 4 p.m. Break/ Exhibits and Communication Center Open
4 – 5 p.m. General Session – State Programs, etc.
5 – 6:30 p.m. Exhibits and Communication Center Open
5:30 – 6:30 p.m. President’s Social, Cash Bar

11:30 a.m. – 1:15 p.m. Luncheon / Business Meeting/ Awards
1:30 – 2 p.m. Sector Meetings
2:15 – 3:15 p.m. Concurrent Sessions
   1. Loan repayment strategies – Understanding Forgiveness, Forbearance, Deferment
   2. Professional Judgment
   3. Learning to Listen
   4. Diversity

TUESDAY, April 15, 2014
8 – 10:30 a.m. Late Registration
9 – 10 a.m. General Session -150% Rule
10 – 11:30 a.m. Exhibits and Communication Center Open
10 – 10:15 a.m. Break
10:15 – 11:15 a.m. Concurrent Sessions
   1. Loan repayment strategies – Choosing the right plan
   2. Resources for Needy Students – Aid Beyond Title IV
   3. Repeat Course Work

3:30 – 4:30 p.m. Concurrent Sessions
   1. New Member Follow-Up
   2. Ask a FED/Hot Topics (Gainful Employment, Modules and Clock Hours)
   3. Financial Stress: The Overwhelming Impact on Students
   4. NSLDS Reports

WEDNESDAY, April 16, 2014
8 – 9 a.m. Breakfast
9 – 10 a.m. KHEAA Update
10 – 10:15 a.m. Break
10:15 – 11:15 a.m. Federal Update- Verification
11:15 – 11:30 a.m. Closing / Adjourn
Six Tips for Connecting with Millennials

By Miran Saric
Inceptia Marketing Intern and Graduate Student

When it comes to communicating with the millennial generation, you may be flooded with an abundance of communication channels that could simultaneously set you up for misunderstanding.

Because many millennials are at a key point in their lives—college and post-college years—it is critical to reach out to them in order to assist them in a period where many important financial decisions need to be made. Millennials themselves are often misunderstood and viewed as an age group that’s difficult to connect and communicate with, but by taking the right steps to contact them you can develop a healthy and successful relationship.

Here are some suggestions to effectively reach millennials and start discussions on their finances and student loans.

**Don’t water down your message.** Due to the instant messaging and 140-character-limit age we live in, one might be tempted to scale down their message to the bare minimum in order to grab millennials’ attention. However, this is an ambitious and intelligent generation that appreciates intelligent discourse. As the Pew Research millennial study states, “Millennials are on course to become the most educated generation in American history, a trend driven largely by the demands of a modern knowledge-based economy, but most likely accelerated in recent years by the millions of 20-somethings enrolling in graduate schools, colleges or community colleges in part because they can’t find a job.” This is why discussions with them must be of intelligent nature.

**Embrace social media.** Reports vary in stats, but the majority state that at least 90 percent of millennials use social media and well over 50 percent use smartphones. This is a rich environment for fostering dialog that allows for two-way conversation and an opportunity to engage with your organization. Not only can you start a conversation, but by posting links and flexible content you give millennials the opportunity to further share your posts and increase your following and exposure.

**Reach out at all hours of the day.** Millennials are plugged-in 24/7 thanks to mobile technology and social media. If you have any updates, reminders and information to share, then schedule them on social media at all hours without any hesitation. However, be prepared to respond in a reasonable amount of time to keep the conversation going.

**Don’t overload this age group with information.** You’re not the only one who has social media available to them 24/7, so be aware that millennials’ attention spans will be put to the test. If you feel that you’re posting too much information, target individuals who need the most attention and instant message them. Nearly every social media platform allows for individual, private messages, so use them to your advantage.

**Interactive media is a must.** Rather than telling millennials about the grace period process, for example, show them what to do through a short video. Include infographics as often as possible and photo sharing sites such as Instagram are booming in popularity. The best thing about interactive and rich content is that it’s usually inexpensive to create and is easily shareable.

**Remember millennials are career and future-oriented.** When reaching out to them, seek to aid them, show them how your program or services cannot only help them in the immediate sense but also how it can set them up for future successes. Focus on the gratification aspect of your relationship and what you can do for them.

When reaching out to millennials to discuss finances and financial educations, do not be afraid to use all methods available. Millennials are receptive to communication as long as you employ their preferred methods and in a manner in which they’ll appreciate. For more research on this generation, visit the Pew Research Millennial Generation research center. It’s slightly dated but still provides excellent data on this generation.

For more information about grace counseling outreach and financial education, visit Inceptia.org.
Tax Season Tips for Your Students

By Dave Bowman, Regional Marketing Director
Great Lakes Educational Loan Services, Inc.

For some students, April 15 seems like just another day. For others, the thought of filing their income taxes can be as intimidating as a final exam. Fortunately, there are some helpful answers you can share with your students to make tax season less stressful, keep them in good standing with the IRS, and maybe even help them earn a refund in the process.

**Answers to Common Student Tax Questions**

**Do students need to file a tax return?**
Whether or not students need to file a tax return depends on their gross income, filing status, and age. If they’re single, under 65, and claiming themselves as an exemption for the 2013 tax filing year, they must file if their gross income was at least $10,000. If they can be claimed as a dependent on someone else’s tax return, single, and under 65, they must file if they meet one of the following criteria:

- **Their unearned income was more than $1,000.**
- **Their earned income was more than $6,100.**
- **Their gross income was more than the larger of $1,000 or:**
  - **Their earned income (up to $750) + $350.**

And, just because a student isn’t required to complete a tax return doesn’t mean they shouldn’t. If money was withheld from their paychecks, they should file. It’s possible they’ll get back most or all of what was withheld.

**What counts as income?**
The following forms of income count for students filling out a tax return.
- Any interest from financial institutions
- Income reported by employers on W2 forms
- Business income earned through freelance or entrepreneurial work (e.g., selling t-shirts, designing a website for a fee, etc.)
- Some education grants, especially those used for other purposes, such as room and board
- Income from work study programs

**What forms should students use when filing their taxes?**

**W2:** A W2 is the United States federal tax form issued by employers that states how much an employee was paid and the amount of taxes withheld from their paychecks in the previous year. The amount of taxes withheld is based on the withholding status determined by the W-4 form that’s filled out when an employee begins a new job. An employee’s withholding status takes into account marital status, dependents, and whether or not the employee wishes to have more than the standard amount withheld from each paycheck.

**1098-E:** The 1098-E is a form filed with the IRS that details the amount of interest paid on qualified student loans during the previous year. Students may be able to deduct all or part of the interest paid on qualified student loans, which could reduce the amount they pay in income tax.

**1040:** The 1040 form is the standard IRS form individuals use to file their annual income tax returns. Taxpayers use this form to disclose their financial income status for the previous year in order to determine whether additional taxes are owed, or whether the taxpayer is due for a tax refund.

**1040EZ:** The 1040EZ form is an alternative to the 1040 income tax form and offers a faster, easier way to file taxes. It’s most often used by taxpayers with simple tax situations.

**How should students file their tax return?**
Students have a variety of options available to them when filing their tax return.

**In Person:** In addition to local accounting firms, there are numerous tax preparation companies that advertise during tax season. For a small fee, students have the opportunity to work with a tax professional who will complete their income tax returns and walk through the process with them. This may be beneficial for first-time filers, or students with complicated financial situations.

**Online:** Many tax preparation companies
also offer their services online. Some of these companies even allow for simple forms, such as the 1040EZ, to be filed without charge. This option is great for students who want to file their own taxes quickly and cheaply.

**VITA:** For students who want to tackle their income tax returns on their own, there are still some safety nets available to them. Many schools work with Volunteer Income Tax Assistance (VITA), a national organization that offers free tax assistance for simple tax questions and has many branches available on college campuses. If your students have questions about their tax returns, find out if VITA is available near you.


Dave Bowman is Regional Marketing Director, East Region, with Great Lakes, serving schools in Kentucky and Tennessee. You can reach Dave at (888) 685-1604, or by email at dbowman@glhec.org. Additional information about Great Lakes can be found online at https://schools.mygreatlakes.org
Spring 2014 Update

Student Aid Disbursements

At the end of the second quarter, the Student Aid Branch has disbursed $107.5 million, or 50.63%, of the $212.3 million in available funds for FY 2014.

State Grant EFC Increased

The maximum expected family contribution (EFC) for state grant consideration is being increased to $5,157 for the 2014-2015 academic year. The EFC is being adjusted to be consistent with the new 2014-2015 Federal Pell Grant maximum EFC. CAP and KTG award amounts for the 2014-2015 academic year will be announced within the next few weeks.

Parts of State's College Planning Guide Now Available in Audio

Parts of two chapters of “Getting In,” the state’s college planning guide, are now available in audio at www.kheaa.com.

The audio versions include Chapter One and the first part of Chapter Two. Chapter One is a guide to the college admissions process, while the first part of Chapter Two helps students and parents navigate the financial aid application process.

KHEAA website now available in Spanish

Four sections of KHEAA’s website, www.kheaa.com, are now available in Spanish. The sections provide information to students, families, adult learners and military personnel.

Funding for the project came from a grant that the Lumina Foundation had awarded to Bluegrass Community and Technical College to create a statewide effort named the Kentucky Latino Education Alliance (K’LEA).

K’LEA is a partnership of representatives from education, the workforce, community-based organizations and policy positions working to increase Latino student college completion. The number of Latinos enrolled in public school increased 63 percent from 2006 to 2011. According to the Census Bureau’s American Community Survey, only 17 percent of Latinos in Kentucky have an associate’s degree or higher. KHEAA matched the grant funds and had the site professionally translated. To access the Spanish version, go to www.kheaa.com and select “Español” at the top.
Kentucky Rising Junior May Win Scholarship, Photo Shoot

A rising junior at one of Kentucky’s public or private high schools will win a $500 scholarship and a photo shoot at his or her school through the “Promote Your School” scholarship contest. To enter, the student must submit an essay about one of these subjects:

- What my aspiration for my generation is.
- How I am preparing for my future.
- How my education plans will affect my community.
- What a middle school student should do in high school to prepare for college.

For more information, visit www.kheaa.com/website/contest/intro.

Legislation Introduced to Help Strengthen Prepaid Tuition Program

State Rep. Mike Denham of Maysville has introduced House Bill 279, which will save the state $20.1 million and protect funds for higher education through changes to the state’s prepaid tuition plan administered by the Kentucky Higher Education Assistance Authority (KHEAA).

“This legislation will protect account holders who have been counting on this fund to pay for their child’s education,” Denham said. “By closing loopholes that have led to a program deficit, we are reducing the obligation of the General Fund in the coming years.”

The bill would set the rate of return on Kentucky Affordable Prepaid Tuition (KAPT) accounts that are not used for educational purposes. It would also set 2028 as the last year a KAPT account can be used for any purpose.

“The last account owner is projected to graduate college in 2026,” said Dr. Carl Rollins, Executive Director of KHEAA. “We need to make sure that we uphold our promise to those children and families that have invested for education.”

KAPT was established by the General Assembly in 2000 to help families save for college. It has not accepted new enrollments since 2004 because tuition inflation started outpacing fund growth.

Loans subject to credit approval and school eligibility. PNC encourages students to explore all scholarship, grant and federal borrowing options before applying for a private loan.

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KASFAA 2013–2014

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**Long Range Planning**
Heather Boutell, Bellarmine University

**Membership/Partnership Program**
Robin Buchholz, KHEAA

**Newsletter**
Jennifer Toth, KHEAA

**Nominations**
Chris Tolson, Campbellsville University

**Program (Fall)**
Runan Pendergrast, Bluegrass Community & Technical College

**Program (Spring)**
Mayme Clayton, Transylvania University

**Public Relations**
Michael Birchett, Bluegrass Community & Technical College

**Training (HS Counselor)**
Michelle Standridge, Spalding University

**Training (NASFAA)**
Daniel Patterson, Somerset Community & Technical College

**Training (Support Staff)**
Bob Fultz, Georgetown College

**Vendor/Sponsor**
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**Website/Technology**
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