



Spring 2020

Commonwealth Connection

COVID19 Update from the Commonwealth Educational Opportunity Center (CEOC):

Although we can no longer meet in person to cover any concerns that you may have about the upcoming academic year, we can still work together virtually through email and phone contact (provided at the end). The CEOC Counselors know that you may have concerns about admissions, financial aid, your degree program, etc., but we still available to assist you through those issues.

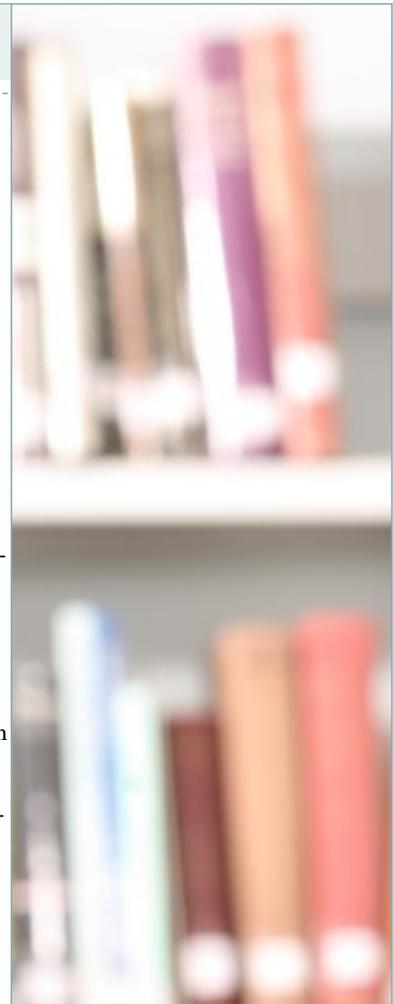
If you have not already done so, we encourage you to log into your FAFSA (Free Application for Federal Student Aid-www.fafsa.gov). Once you have done so, click on “view or print your SAR (Student Aid Report)”. The SAR will give you a clear indication of verification requirements, mistakes made on the FAFSA, schools that the report was sent to and your current student loan information. The SAR will also indicate how much PELL money you are eligible to receive as well as student loan amounts for which you may you qualify. Just a friendly reminder that if you are selected for verification, documentation and forms must be turned into the financial aid office before an award package will be made for you. If you need assistance with the verification process, please contact us and we can walk you through it.

If you still need assistance in completing your 2020/20201 FAFSA (Free Application for Federal Student Aid), please feel free to contact us. Remember that you will need to use the 2018 Federal Tax Return in order to complete the FAFSA. You will also need an FSA Id and password. If you do not have an ID and password, we can assist you in creating one.

Given the current situation that we are in, the income reported on the 2020/2021 FAFSA may be inaccurate because of a job loss due to the Covid19 pandemic. If this is the case, do not panic. Discrepancies in income reported on the FAFSA can be resolved by asking the financial aid office at the college or university that you plan to attend for a Professional Judgement. If such is the case, please call the financial aid office directly and find out what you must do for Professional Judgement. Please take notes about the documentation required. Again, if you need assistance, contact your local CEOC Counselor.

Please stay safe and healthy. We will get through this. We encourage you to continue with your goals for your future education. Best Wishes and we look forward to hearing from you.

CEOC Contact information inside.....



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CEOC CONTACT INFORMATION



Main Office:

Thomas Rowland, Director
606-783-2063 Toll Free 800-333-3621

Boyd, Greenup, Lawrence, Martin and Wolfe counties:

Matthew Donavon
medonavon@moreheadstate.edu

Clay, Knox, Jackson, Laurel, Pulaski and Whitley counties:

Sharee St. Louis Smith
sh.smith@moreheadstate.edu
Landline: 606-545-6274 (call between 9:00am-3:30pm)

Bell, Harlan, and Letcher counties:

Chris Simpson
csimpson2@moreheadstate.edu

Knott, Leslie, Perry, Breathitt, Lee, and Owsley counties:

Please contact the Main Office.

Bath, Carter, Elliott, Magoffin, Menifee, Morgan and Rowan counties:

Rhonda Sloan
r.sloan@moreheadstate.edu

Estill, Fleming, Lewis, Mason, Montgomery and Powell counties:

Sherrie Chapman
(606) 776-0277 (call or text)

Floyd and Johnson counties:

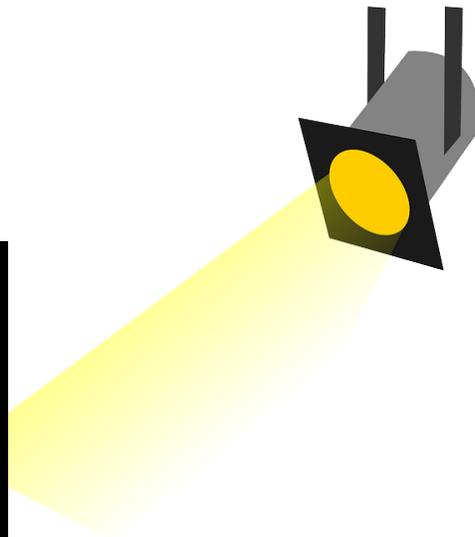
Dawonna Prater
d.prater@moreheadstate.edu
606-783-9225

Pike County:

Heather Quinn
hlquinn@moreheadstate.edu



PARTICIPANT SPOTLIGHT



When I was a child I always thought about my life as an adult and what I would do. However, plans change and a chaotic childhood of moving from one place to another had a negative impact on my desire to complete school. Eventually, after my final move to a new high school, I began to slack. I lost motivation and became disinterested in school. In 11th grade, I finally dropped out. In retrospect, I see how that was a life altering decision that led to many bad choices. I went down the wrong road and by the time I had thought about getting my GED, let alone considering college at this point, I had unfortunately obtained a trafficking marijuana charge, and a disorderly conduct charge. My name is Mikayla Keyes, and I had a hard few years in life until one day I decided to make a change.

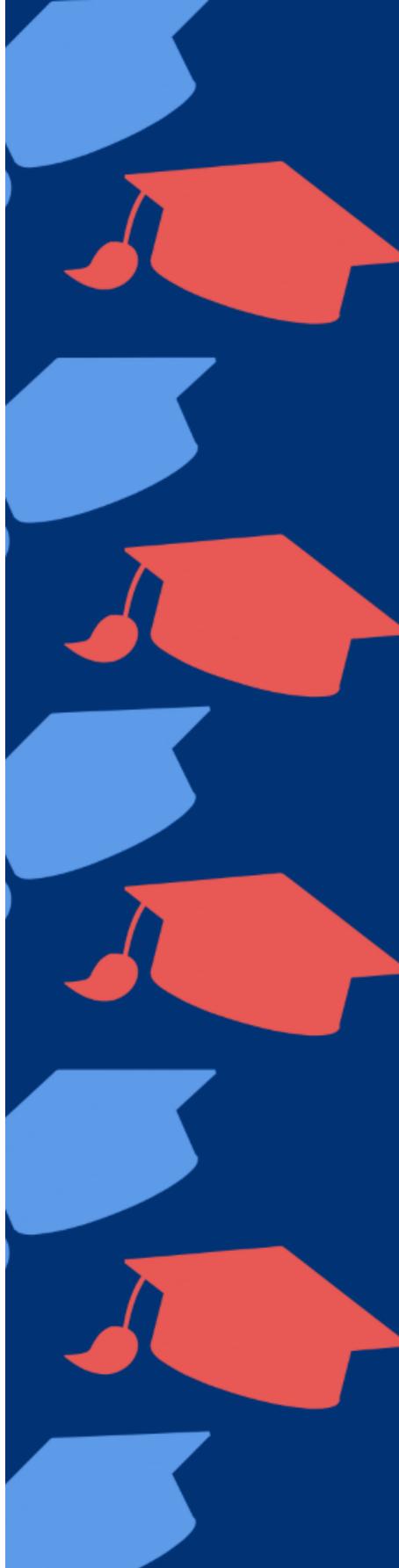
One morning I woke up and made my way to the KY Skills U GED at the Maysville Community and Technical College. There I spoke with one of the instructors. I went through orientation regarding GED classes and began attending. Later, Christina told me that she had a unique partnership with someone from Educational Opportunity Center that would help me fill out the FAFSA so that I could also go to college and pursue higher education. In addition, this same individual had funds available to help with covering 50% of the GED test expense. This was exciting. I was going to get assistance with FAFSA and aid in paying for the test. I met with Sherrie Chapman, an EOC TRIO Counselor, and she was extremely helpful. She helped me set up my financial aid account, and went through all the information needed to qualify for financial aid.

Although she was helpful, I was still unsure of my thoughts and choices of GED and college. I decided to get a job at a factory instead of working on my education. Just as I started to think I didn't need more education, I found out that I was pregnant. I panicked. I was so lost and unsure of what to do. I knew that there was no chance of keeping my factory job. I was a new hire and if I told them that I couldn't lift heavy items, they would let me go. I was tired of working in fast food and the factory job was a good opportunity with good income. Eventually, I had to quit and I knew that I needed to be vigilant and get an education.

I returned to KY Skills U and earned my GED diploma. With the news of the pregnancy, I was focused and motivated. However, with the anxiety of pregnancy and worrying about money, I returned to the workforce at a local fast food restaurant. After working a few weeks, making barely anything, and being unappreciated, I remembered the EOC counselor. A few weeks later, I was able to meet with her to renew the FAFSA. Sherrie asked me what I was interested in. I had previously thought about nursing or criminal justice, but unfortunately, she mentioned that due to my charges, neither of those would be options; however, all was not lost. She said that I didn't need to be discouraged because there were still several options available for me, including office systems, which is what I decided to pursue.

*ASK YOUR
COUNSELOR
ABOUT
SCHOLARSHIPS*





CONGRATS! YOU DID IT!

NOW WHAT?

Join us for a
Career Exploration Webinar
for recent high school graduates.

Let our professionals walk you through your options
after graduation, including internships and
understanding the labor market. They will also talk
about going to college and financial aid.

THURSDAY, MAY 21
AT 2 P.M.
ONLINE

*Space is limited. Registration is required.
To register, email CareerHelp@bsacap.org by 4 p.m. on
May 19 and tell us you're interested in the webinar.*



Coronavirus and Forbearance Info for Students, Borrowers, and Parents

We at the U.S. Department of Education (ED) office of Federal Student Aid are actively monitoring the new coronavirus/ COVID-19 outbreak.

On March 27, 2020, the president signed the *CARES Act* into law, which, among other things, provides broad relief for federal student loan borrowers. Below we have answered questions about several provisions of the *Act*. Questions that have been added or updated are identified with “NEW” or “UPDATED” before each question.

If you’re concerned about your studies or loan repayment, we can help you understand what to do in certain circumstances. We’ll be adding information for students, borrowers, and parents to this page on a regular basis, so please check back frequently.

Your payments will automatically stop from March 13, 2020, through Sept. 30, 2020.

To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020, but you can still make payments if you choose. Read the [borrower Q&As](#) below to learn more.

BORROWER QUESTIONS

QUESTIONS ABOUT THE 0% INTEREST PERIOD

UPDATED: Interest is being temporarily set at 0% on federal student loans. Which loans does the 0% rate apply to?

From March 13, 2020, through Sept. 30, 2020, the interest rate is 0% on the following types of federal student loans, but only if they are loans owned by ED:

- Defaulted and nondefaulted Direct Loans
- Defaulted and nondefaulted FFEL Program loans
- Defaulted and nondefaulted Federal Perkins Loans
- Defaulted HEAL loans

Please note that some FFEL Program and HEAL loans are owned by commercial lenders, and some Perkins Loans are owned by the institution you attended. These loans are not eligible for this benefit at this time, but you can contact your servicer to ask about what benefits may be available.

To find out if your Direct and FFEL Program loans are owned by ED, visit [StudentAid.gov/login](https://studentaid.gov/login). After you log in with your FSA ID, you will be on your StudentAid.gov dashboard. If you click on “view details,” you will be taken to your Aid Summary. If you scroll down on this page, you will see a section called “Loan Breakdown.” In your Loan Breakdown, if you see a servicer name that starts with “DEPT OF ED,” that servicer is for a loan that is owned by ED.

How can I take advantage of this 0% interest period if I have Federal Family Education Loan (FFEL) Program and Federal Perkins loans not owned by ED?

While your lender or school can provide these benefits should it choose to do so, you can consolidate your FFEL Program or Federal Perkins loans not owned by ED into a Direct Consolidation Loan, which would be eligible for 0% interest. However, if you consolidate, after the 0% interest rate period ends, the interest rate on your loan may be higher than what you are currently paying. In addition, when you consolidate, any outstanding interest will capitalize, meaning that any outstanding interest is added to your principal balance. Your servicer can provide you with information about how your loan balance, interest rate, and total amount to be paid would change if you consolidated into a Direct Consolidation Loan.

Who can tell me if my loans will have their interest rate temporarily reduced to 0%?

Contact your [loan servicer](#) online or by phone to determine if your loans are eligible. Your servicer is the entity to which you make your monthly payment. If you do not know who your servicer is or how to contact them, visit [StudentAid.gov/login](https://studentaid.gov/login) or call us at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance.

If my loans are owned by ED, do I need to do anything for the interest on my loans to be set at 0%?

No, ED will automatically adjust your account so that interest doesn’t accrue (i.e., accumulate). The account adjustment will be effective March 13, 2020.

UPDATED: If I make loan payments during the 0% interest period, how will they be applied?

During the period of 0% interest (March 13, 2020, through Sept. 30, 2020), the full amount of your payments will be applied to principal once all the interest that accrued prior to March 13 is paid.

CEOC staff are located throughout Eastern Ky.

Follow us on Facebook and Twitter

Call us toll free at

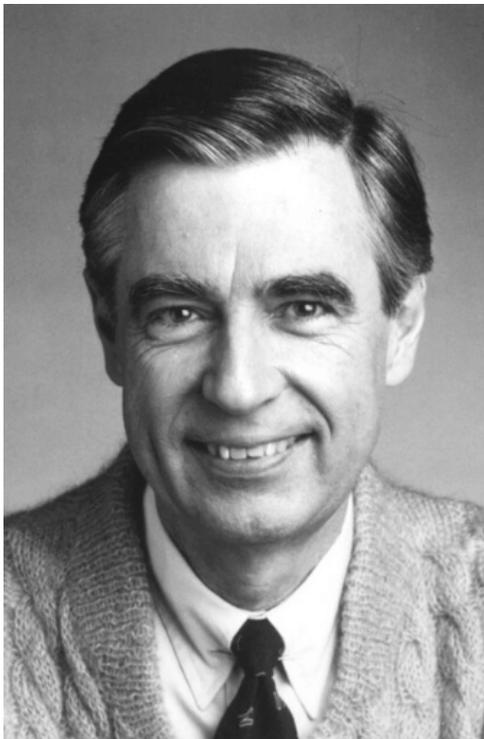
1800-333-3621

Email

CEOC@moreheadstate.edu

The Commonwealth Educational Opportunity Center, a Federal TRiO program, is funded by the US Department of Education and sponsored by Morehead State University.

CEOC STAFF WANT YOU TO KNOW



"When I was a boy and I would see scary things in the news, my mother would say to me,

'Look for the helpers. You will always find people who are helping.'

To this day, especially in times of 'disaster,' I remember my mother's words and I am always comforted by realizing that there are still so many helpers—so many caring people in this world."

~Fred Rogers