

# Affording Higher Education

A book of financial aid programs for  
Kentucky students pursuing a higher education

Thirty-Second Edition

## *Acknowledgment*

By making the public aware of the availability of financial aid to help students pay the costs of education after high school, KHEAA hopes many more students will be encouraged to pursue a higher education. Officials of state agencies, federal agencies, Kentucky high school guidance counselors, companies and organizations contributed information for the 2022–2023 edition of *Affording Higher Education*. We gratefully acknowledge their time, effort and cooperation in helping KHEAA compile this catalog of student financial aid programs.

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State Government

Federal Government

Public Universities

Private Colleges,  
Universities, and  
Seminaries

Two-Year  
Public Colleges

Trade Schools

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# Using This Book

With costs increasing each year, it's more important than ever for you to find financial aid to help you pay for education after high school.

To help you out, we update *Affording Higher Education* every year so you and your parents have the most up-to-date information available to help you find sources of money to pay for college. “We” are the Kentucky Higher Education Assistance Authority, better known as KHEAA. This year's edition of *Affording Higher Education* has information about thousands of sources of financial aid for Kentucky students.

Most of those programs are specifically for Kentuckians or students at Kentucky colleges. The last section in the book may have some national scholarships brought to our attention by guidance counselors from across the state, but *Affording Higher Education* concentrates on Kentucky sources. You can find national scholarships using online scholarship searches.

The first two sections give you information about programs available from the state and federal governments. Then there are sections with sources from public universities, private colleges, public community and technical colleges, and trade schools. Next we list statewide and regional sources. After that come by-county listings.

If students in several counties can apply for a particular scholarship, we usually have the complete information under the first county alphabetically. Under the other counties you'll find the name of the scholarship and a page number telling you where to find the complete information.

Please remember that some scholarships don't specify counties but regions, such as eastern Kentucky, which don't have well-defined boundaries. You'll need to check the index for your region of the state so you don't miss any scholarship sources.

**Unless otherwise noted, all GPAs listed under financial aid programs are on a 4.0 scale.**

## Some tips about financial aid

We've divided the financial aid sources we list in *Affording Higher Education* by type whenever possible. The most common types are:

- **Grant:** An award you generally don't have to pay back. Most grants are based on financial need.
- **Loan:** Money you or your parents have to borrow and pay back with interest.
- **Scholarship:** An award you generally don't have to repay. Many are based on talent or achievement, either academic, artistic or athletic. Others are based on where you live, where you or your parents or even your grandparents went to school, or where you or your parents work.
- **Waiver:** An arrangement that lets you attend a school without having to pay tuition or other costs if you meet certain requirements.
- **Conversion scholarship/loan:** A scholarship that requires you to provide certain services, such as teaching or nursing, for a certain length of time. If you don't provide the service, the scholarship converts to a loan that you have to repay with interest.
- **Military benefit:** Financial aid you can get if you have served in the military or if one of your parents was in the military.
- **Work-study:** Part-time employment that lets you earn money for college by working on or off campus.
- **Savings:** Money you or your parents have set aside or invested for your college education.



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When you're looking for student aid, start with the largest providers. For Kentucky students, those are the programs administered by KHEAA and the federal government. Then you can look for sources from your county or the schools you're interested in.

Whenever possible, we tell you the eligibility criteria, the award amount, the number of awards available, the deadline, and whom to contact. Many programs make their awards on a first-come, first-served basis, so it's important to file your application early.

The index gives you page numbers where you can find programs based on specific criteria, such as major, high school attended, and more. If a program has more than one criterion, we have indexed only the most restrictive one. We don't list counties in the index because county-specific programs can be found in the county section.

We couldn't do all this without the help of many people across Kentucky. We thank them for everything they do that helps make this book possible. We want to make *Affording Higher Education* better every year, so please send us any suggestions you have. We're especially interested in adding more local programs.

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## Other Publications

In addition to *Affording Higher Education*, KHEAA publishes other publications about college planning and student aid. They include:

***Getting the Facts*** is for seniors. It gives students in-depth information about up to six colleges nationwide and provides an estimated out-of-pocket cost for each college chosen. It is available by signing into your account at [www.kheaa.com](http://www.kheaa.com). If you haven't already set one up, go to "Sign In" on the KHEAA home page and follow the prompts.

***Getting In*** guides high school juniors through the admissions and financial aid processes. In addition to general information relevant to juniors everywhere, it has Kentucky-specific information about sources of financial aid and Kentucky colleges. We send copies to every public and private high school in the state for counselors to give to their juniors. If you didn't get one, please ask your counselor for a copy. If you're being home schooled, you should be able to find a copy at your local public library. *Getting In* is also available on [www.kheaa.com](http://www.kheaa.com). We usually have extra copies available, at least early in the year, so you can contact the Publications Section, and we'll send you one.

**KHEAA administers the following programs to help students pay for higher education:**

- Kentucky Educational Excellence Scholarship
- College Access Program Grant
- Kentucky Tuition Grant
- Work Ready Kentucky Scholarship
- Dual Credit Scholarship
- Work Ready Kentucky Dual Credit Scholarship
- Early Graduate Certificate Scholarship
- Kentucky Education Savings Plan Trust
- Osteopathic Medicine Scholarship
- John R. Justice Loan Repayment Program
- Promote Your School Scholarship

**KHEAA provides administrative services for the:**

- Kentucky National Guard Tuition Award Program

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# Some Tips for Finding Money for College

For free information or to send comments or suggestions about KHEAA publications, contact the publications staff.

You can do lots of things to increase your chances of getting scholarships to pay for college. You'll have to do some work, but you'll most likely find it's worth it. KHEAA offers the following tips for the research and application process.

- **Submit the FAFSA as soon as you can after October 1 if you plan to go to college the next fall.** The FAFSA is used not only to determine what federal student aid programs you're eligible for but also if you're eligible for many state programs. Some colleges also use the FAFSA to decide if you qualify for school-based (called "institutional aid") programs. You should submit the FAFSA online at [studentaid.gov](https://studentaid.gov). Because answers are edited automatically, you're less likely to make a mistake and schools will be able to tell you sooner if you qualify for student aid. Set up a username and password at [studentaid.gov](https://studentaid.gov). If you are a dependent student, your parent will have to set up a separate username and password. Then go to [studentaid.gov](https://studentaid.gov) to start the process.
- **Make good grades in high school.** By doing so, you earn money for college through the Kentucky Educational Excellence Scholarship (KEES), administered by KHEAA. You don't have to apply for a KEES award, either. For more information about KEES, see page 7.
- **Visit [kheaa.com](https://kheaa.com).** KHEAA's website has information about KHEAA financial aid programs and services (including detailed information about the KEES program). You may also access the most current information about your KHEAA grant, loan and KEES award by accessing your KHEAA account.
- **Talk with a financial aid officer at the school you're interested in attending.** This official can tell you about aid programs available through the school.
- **Search for free information about scholarships and other student aid sources.** You should:
  - Check online and newspapers for scholarships offered by local businesses, clubs, unions, churches, etc., and contact them for more information.
  - Write to organizations connected with your field of interest. These organizations are listed in directories available in public libraries. You can also find many of them online.
  - Visit your library to find books and magazines that have information about financial aid.
- **Get free aid first.** You should first try to find student aid that you don't have to repay — grants, scholarships, tuition waivers, etc. If you have to borrow, federal student loans are nearly always a better bargain than private loans. Compare interest rates, repayment terms and other factors before choosing a loan.
- **Apply, apply, apply.** The more you apply, the better your chances of receiving enough to pay for college.
- **Read and follow directions.** Filling out an application properly and neatly is important. Answer all questions correctly and don't miss the deadline.
- **Consult your school counselor.** This person is an excellent resource and can tell you about financial aid in general and where to look for help.
- **Beware of scams.** Before paying for financial aid information, talk with your counselor; a financial aid officer; the Better Business Bureau in your area and the area where the firm is located; or the Office of the Attorney General, Consumer Protection Division, 700 Capitol Avenue, Suite 118, Frankfort, KY 40601; 888.432.9257. Information about most sources of aid can be obtained free. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain.

*In addition to the companies and organizations listed in Affording Higher Education, many others provide student financial aid. KHEAA welcomes information about these programs for inclusion in the next edition.*