

# State Government

KHEAA and other state agencies administer dozens of student financial aid programs. You'll find information about them in this section.

KHEAA was established by the Kentucky General Assembly in 1966 to enhance higher education opportunities for Kentucky students and is now the primary source of state aid. Since its creation, the agency has helped hundreds of thousands of students pay for college. If you need more information about a KHEAA program, call toll free 800.928.8926 or visit [kheaa.com](http://kheaa.com).

**State Government**

Federal Government

Public Universities

Private Colleges,  
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## Kentucky Higher Education Assistance Authority



**Contact:** Unless otherwise noted, KHEAA, P.O. Box 798, Frankfort, KY 40602-0798, toll-free phone 800.928.8926, fax 502.696.7373 or website [www.kheaa.com](http://www.kheaa.com); college financial aid office; or high school guidance counselor

### Grants

#### College Access Program Grant

**Eligibility:** Must be an undergraduate enrolled at least half-time at an eligible school; be a Kentucky resident and a U.S. citizen, permanent resident or eligible noncitizen; be enrolled in an eligible program of study of at least two years' duration; not be in default or owe a refund on any KHEAA or Title IV educational grant or loan; be making satisfactory academic progress; not have previously earned a bachelor's degree; and have remaining semesters of KHEAA grant eligibility. Students in a 2-year program may receive the equivalent of 5 semesters, while those in 4-year programs may receive the equivalent of 9 semesters. Based on financial need.

**Award:** Up to \$1,900

**Number:** About 40,400

**Deadline:** Awards are made until funds are depleted, so students should file the FAFSA as early as possible.

#### Go Higher Grant

**Eligibility:** Must be a Kentucky resident; be a U.S. citizen, national or permanent resident; be age 24 or older; demonstrate financial need; and be enrolled in a participating Kentucky college or university less than half-time. Application available at [www.kheaa.com](http://www.kheaa.com) after April 1.

**Award:** Up to \$1,000

**Number:** Varies

**Deadline:** Awards are made until funds are depleted, so students should apply as early as possible.

#### Kentucky Tuition Grant

**Eligibility:** Must be a full-time undergraduate enrolled at an eligible private Kentucky college; be a Kentucky resident and a U.S. citizen; be enrolled in an eligible program of study; not be in default or owe a refund

on any educational grant or loan; be making satisfactory academic progress; and not have previously earned a bachelor's degree. Based on financial need.

**Award:** Up to \$2,964

**Number:** About 12,400

**Deadline:** Awards are made until funds are depleted, so students should file the FAFSA as early as possible.

### Loans

#### Federal PLUS Loan (Federal Family Education Loan Program [FFELP])

**Eligibility:** Must be the parent or stepparent of a dependent undergraduate student as determined by the school or be a graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States and verify Social Security number and immigration status; not be in default or owe a refund on any educational grant or loan; and not have an adverse credit history under federal regulations. The student must be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half-time in an eligible degree or certificate program at an eligible school; be in good standing and making satisfactory academic progress if currently enrolled; not be attending elementary or secondary school; and not be in default or owe a refund on any educational grant or loan unless satisfactory arrangements have been made toward repayment.

**Repayment:** Repayment begins within 60 days after the loan is fully disbursed. Payments on principal may be deferred under certain circumstances. Interest begins to accrue upon disbursement and must be paid monthly or quarterly or be added to the principal. PLUS Loans have a fixed interest rate of 8.5%.

**Award:** The annual loan amount may not exceed the student's estimated cost of attendance minus any other financial aid the student receives. There is no limit on the total amount a parent can borrow during a student's college years.

**Number:** Unlimited

**Deadline:** The financial aid office at the school the student plans to attend must certify the loan application on behalf of the student at the earliest opportunity before or during the student's enrollment period.

#### Federal Stafford Loan (FFELP)

**Eligibility:** Must be an undergraduate, graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for

enrollment at least half-time in an eligible degree or certificate program at an eligible school; have a high school diploma or its equivalent; be in good standing and making satisfactory academic progress if currently enrolled; and not be in default or owe a refund on any federal education grant or loan unless arrangements have been made to repay the debt.

Students must demonstrate financial need to qualify for a *subsidized* loan. The federal government pays the interest while the student is in school, during authorized deferment periods, and for six months after the student ceases to be enrolled at least half-time. The borrower begins paying the interest and principal when the loan enters repayment.

Students do not have to demonstrate financial need to qualify for an *unsubsidized* loan. Unlike a subsidized loan, the borrower must begin paying the interest immediately. Interest on an unsubsidized loan may be paid monthly or quarterly or added to the principal balance.

Financial need is determined for the subsidized loan before eligibility is determined for the unsubsidized loan.

The Stafford Loan amount for an academic period cannot exceed the student's cost of attendance (as determined by the school) minus the student's estimated financial assistance and, if the loan is subsidized, expected family contribution. Schools will determine the student's eligibility.

**Repayment:** Several repayment plans are available. Six months after the borrower leaves school or drops below half-time status, repayment begins on a subsidized loan. Repayment on an unsubsidized loan begins immediately upon disbursement but may be delayed until 6 months after the borrower leaves school or drops below half-time status; however, interest begins to accrue upon disbursement. The fixed interest rate on newly originated subsidized Stafford Loans for undergraduate students is 5.6%. The interest rate for subsidized Stafford Loans for graduate students is 6.8%. The unsubsidized Stafford Loan interest rate is 6.8%.

**Award:** A borrower may receive a subsidized loan, an unsubsidized loan or both for an academic period. However, the total amount received may not exceed the loan limits for each academic year based on the borrower's dependency status and grade level and the length of the program of study in which

the borrower is enrolled. The current loan limits are:

Grade Level	Dependent Status	Independent Status
First Year	\$5,500	\$9,500
Second Year	\$6,500	\$10,500
Each Remaining Year of Undergraduate Study	\$7,500	\$12,500
Each Year of Graduate/Professional Study		\$20,500

**Number:** Unlimited

**Deadline:** The financial aid office at the school the student plans to attend must certify the loan application on behalf of the student at the earliest opportunity before or during the student's enrollment period.

#### Federal Consolidation Loan (FFELP)

**Eligibility:** Must be in grace period or repayment status on all loans being consolidated, have made satisfactory repayment arrangements with the holder of each loan (if a delinquent or defaulted borrower) or agree to repay the consolidating lender under an income-sensitive repayment plan, not be subject to a judgment secured through litigation or wage garnishment unless judgment has been vacated or wage garnishment lifted, not have a Consolidation Loan application pending with another lender.

The following loans can be consolidated: Federal Family Education Loans (subsidized and unsubsidized Stafford, formerly Guaranteed Student Loans; PLUS; Supplemental Loans for Students [SLS], formerly Auxiliary Loans to Assist Students [ALAS]; and Consolidation); Federal Insured Student Loans (FISL); Federal Perkins Loans, formerly National Direct/Defense Student Loans; Health Education Assistance Loans (HEAL); Health Professions Student Loans (HPSL), including Loans for Disadvantaged Students (LDS); Federal Nursing Student Loans; and Federal Direct Loans (subsidized and unsubsidized Stafford, PLUS, and Consolidation). New loans may be added if the request is received by the consolidation lender within 180 days of the date the Consolidation Loan is made.

**Repayment:** The repayment period depends on the amount of the Consolidation Loan. Other student loans are considered when calculating the repayment period. The consolidation lender must offer the choice of a graduated or income-sensitive repayment schedule. Except for the portion of the

Consolidation Loan attributable to HEAL, the interest rate is a fixed rate of 8.25% or the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%, whichever is less.

The interest rate on the HEAL part of the loan (if applicable) varies and is set each July 1. The variable rate for each 12-month period is equal to the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter ending June 30, plus 3%. The 8.25% interest rate cap does not apply.

**Contact:** Your lender

#### Scholarships

##### Robert C. Byrd Honors Scholarship

**Eligibility:** Must show past academic achievement and the potential for continued academic success; have graduated from high school or received a GED during the period from July to June immediately preceding the student's first year of college; have applied for admission or have been accepted for enrollment at a public or private postsecondary school; be a Kentucky resident and a U.S. citizen or national; agree to comply with the requirements of the school; and be enrolled full-time and pursuing a course of study.

**Award:** \$1,500

**Number:** 85 - 90

**Deadline:** February 15 for high school students; June 30 for GED recipients

**Contact:** KHEAA, 800.928.8926, high school guidance counselor or adult learning coordinator

##### Kentucky Educational Excellence Scholarship (KEES)

**Eligibility:** To be eligible for a base award, a **high school student must be enrolled in a certified Kentucky high school for at least 140 days of the school year;** be a U.S. citizen, national or permanent resident; be a Kentucky resident; achieve at least a 2.5 GPA at the end of a school year that included the core curriculum authorized by KHEAA, which requires students be enrolled in at least 5 courses each year; and not be a convicted felon. To earn a bonus award, the student must qualify for at least 1 base award and have a composite score of at least 15 on the ACT or 710 on the SAT. A student must graduate from a certified Kentucky high school before GPA awards can be used.

To be eligible for a supplemental award only, a **high school student attending a noncertified, nonpublic Kentucky high school** must enroll in a participating college, have a composite score of at least 15 on the

ACT or 710 on the SAT, not be a convicted felon, and meet citizen and state residency requirements.

Students who maintain Kentucky residency while in an approved foreign student exchange program or the U.S. Congressional Page School or whose parent is an active military service can earn KEES awards.

Students eligible for free or reduced-price lunches during any year of high school may earn additional KEES by making qualifying scores on Advanced Placement (AP) or International Baccalaureate (IB) exams taken beginning with the 2008–2009 academic year. There is no limit to the number of supplemental awards a student can receive.

**GED graduates** are eligible for a supplemental award only. To qualify, a **GED graduate** must receive the GED diploma when he or she is 18, 19, 20, 21, or 22 years old; take the ACT or SAT at a national test site; have a composite score of 15 or higher on the ACT or 710 on the SAT; arrange to have the score reported to the school at which the student plans to enroll; enroll in a participating school within 5 years of receiving a GED; not be a convicted felon; and meet citizenship and residency requirements.

KEES awards must generally be used in Kentucky. Students pursuing a major not available in Kentucky may be able to use KEES at an out-of-state school that participates in the Academic Common Market.

**Award:** Base awards range from \$125 (2.5 GPA) to \$500 (4.0 GPA) each year. ACT bonuses range from \$36 (ACT score of 15) to \$500 (ACT score of 28 or above). AP or IB exam bonuses range from \$200 to \$300 for AP score of 3-5 or IB scores of 5-7.

To receive a full award, college students must be enrolled full-time. Students enrolled at least half-time but less than full-time will receive prorated amounts. At the end of the first year, students must have at least a 2.5 cumulative GPA, or they will lose their KEES for the next year. After the first year, students must either have at least a 3.0 cumulative GPA or complete enough hours to meet the college's requirements for being on track to graduate and have a cumulative GPA of at least 2.5 to keep the full award. Students who do not meet on-track requirements but were enrolled full-time and had a cumulative GPA between 2.5 and 3.0 will receive half the award. Students enrolled less than full-time who do not meet on-track requirements will lose the award for the next year if their cumulative GPA is below 3.0. **Award amounts may change based on funding.**

**Number:** Varies

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### Promote Your School Scholarship

**Eligibility:** Must be a high school junior, be a Kentucky resident, and submit an essay about the biggest challenge high school students face. Essay must be no longer than 200 words. Students from schools that have had a winner in the previous 5 years are not eligible. Students from winner's school will be able to participate in a photo shoot, with the photos being used in KHEAA's publications.

**Award:** \$500

**Number:** 1

**Deadline:** November 1

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### Mary Jo Young Scholarship

**Eligibility:** Must be a student at a state-certified high school enrolled in dual credit courses at a Kentucky college or taking Advanced Placement (AP) courses through the Kentucky Virtual High School; be a legal resident of Kentucky; have passed prerequisite courses or demonstrate competency in prerequisite content; and submit verification of status from a school official. Priority given to first-generation college enrollees and low-income students.

**Award:** \$370 for one course or \$730 for two courses, plus reimbursement of textbook cost up to \$125 for one course or \$250 for two courses

**Number:** Varies

**Deadline:** Apply between March 1 and May 1. Application available at [www.kheaa.com](http://www.kheaa.com)

### Scholarships/Loans

#### KHEAA Teacher Scholarship

**Eligibility:** Must be a U.S. citizen and Kentucky resident; be seeking initial teacher certification; and be enrolled or accepted for enrollment as a full-time student, unless enrolled for the final term and less than full-time enrollment is required to complete the teacher certification program. Based on financial need.

Students eligible for renewal receive awards first. After that, if funds are available, awards are made to qualified students who have been unconditionally admitted to a teacher education program by their college. If funds remain, awards are made to qualified students who have not yet been admitted to a teacher education program but who meet the standards and requirements for admission and to eligible students seeking admission to a teacher education program. The student's expected family contribution is taken into account.

**Award:** Juniors, seniors, postbaccalaureate,

and graduate students can get up to \$6,250 per year (up to \$2,500 for the fall semester, \$2,500 for the spring semester, and \$1,250 for summer school). If funds remain, freshmen and sophomores can get up to \$1,575 per year (up to \$625 for the fall semester, \$625 for the spring semester, and \$325 for summer school).

**Number:** Dependent upon funding

**Obligation:** Must complete a teacher education program in the prescribed time, obtain a Kentucky teaching certificate, and provide qualified teaching service one semester for each semester or summer term they receive a Teacher Scholarship. Those who teach in a critical shortage area will have Teacher Scholarship awards for two semesters or summer terms cancelled for each semester of qualified teaching service. Recipients who do not complete an eligible program of study or provide qualified teaching service must repay the scholarship plus 6% interest from the date of disbursement. Special rules apply to cancelling repayment for scholarships received from more than one program for the same semester.

**Recipient Responsibilities:** In addition to the obligations above, recipients must immediately notify KHEAA of a change in name and/or address, a change in enrollment status, withdrawal from an eligible program or a change in teacher employment status. Recipients must also answer requests for information about enrollment or employment status in a timely manner.

**Application:** FAFSA and Teacher Scholarship application, available on [www.kheaa.com](http://www.kheaa.com).

**Deadline:** KHEAA must receive the FAFSA need analysis data from the Central Processor by May 1 and the Teacher Scholarship Application must be certified by May 1. This is the student's responsibility.

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#### Osteopathic Medicine Scholarship

**Eligibility:** Must be a Kentucky resident accepted for enrollment into Pikeville College School of Osteopathic Medicine.

**Award:** Equal to the difference between the average in-state tuition at the state public medical schools and tuition at Pikeville College School of Osteopathic Medicine.

**Number:** About 100

**Obligation:** Must sign a promissory note, agreeing to provide a year of qualified service as a primary care physician in Kentucky for each year the scholarship is received. Recipients who fail to complete an eligible program of study or provide qualified medical service must repay the amount disbursed plus 6%

interest from the date of disbursement.

**Deadline:** July 1

**Contact:** Teresa L. Jones, Financial Aid, Pikeville College School of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501, phone 606.218.5400

### Work-Study

#### KHEAA Work-Study Program

**Eligibility:** Must be a U.S. citizen and Kentucky resident; be enrolled or accepted for enrollment at least half-time in a participating Kentucky school; demonstrate financial need; be in good standing and progressing satisfactorily toward completion of the education program as determined by the school and have at least a "C" average; not be in default on any financial obligation to KHEAA under any of its programs; not be participating in other college-administered work programs; and execute any employment agreements required by the school. Priority is given to undergraduates.

**Award:** Students must be paid at least the federal minimum wage. Earnings cannot exceed total cost of education less other financial aid received.

**Number:** About 1,100

**Deadline:** None

### Savings

#### Kentucky Education Savings Plan Trust

**Description:** Helps families save for children's higher education. Deposits can be as small as \$15 if made through payroll deduction, and the Trust offers investment options designed to help families meet future higher education costs. Account earnings are exempt from Kentucky taxes, and any withdrawal used for qualified college expenses is free of federal income taxes. Account savings can be used at any qualified school in the nation for tuition, fees, books, supplies, and certain room and board costs.

**Contact:** (877) KY TRUST (598-7878) or [www.kysaves.com](http://www.kysaves.com).

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#### Kentucky's Affordable Prepaid Tuition (KAPT) Plan

Allows Kentuckians to contribute to a child's prepaid tuition account, which can be used at any accredited college in the country. Depending on which KAPT plan is purchased, the program guarantees to pay tuition at Kentucky's public colleges or universities or average tuition at Kentucky's private colleges and universities in exchange for early tuition purchase by lump sum or in monthly payments. **KAPT enrollment is currently closed and will be reassessed on**

an annual basis.

**Contact:** KAPT c/o KHEAA, P.O. Box 798, Frankfort, KY 40602-0798, phone (888) 919-KAPT (5278), website [www.getKAPT.com](http://www.getKAPT.com)

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## Commonwealth of Kentucky



**Contact:** Financial aid office of any Kentucky public college or university

### Tuition Waivers

#### Dependents of Deceased Employees Participating in State-Administered Retirement Systems (KRS 164.2841)

**Eligibility:** Must be the child or nonremarried spouse of an employee participating in a state-administered retirement system who died of a duty-related injury. Must provide proof of relationship to the deceased and proof that the death/disability was duty related.

**Award:** Waiver of any matriculation or tuition fees at state-supported university, college or vocational school.

#### Dependents of Deceased Kentucky Law Enforcement Officers and Firefighters (KRS 164.2841)

**Eligibility:** Must be the child or nonremarried spouse of a person who was a Kentucky resident on becoming a law enforcement officer, firefighter or volunteer firefighter and who was killed while in active service or training for active service or who died as a result of a service-connected disability after June 30, 1989; be enrolled in a state-supported university, community college or vocational school; and provide proof of relationship to the deceased and the circumstances of death.

**Award:** Full tuition and matriculation fees. This tuition waiver can be used in addition to other scholarships; any balance left may be applied toward incidental expenses and/or may be returned to the recipient.

**Number:** Unlimited

#### Dependents of Disabled Employees Participating in State-Administered Retirement Systems (KRS 164.2842)

**Eligibility:** Must be the spouse or the child (over age 17 and under age 23) of an employee participating in a state-administered

retirement system who was disabled due to a duty-related injury. Must provide proof of relationship to the disabled person and proof that the disability was duty related.

**Award:** Waiver of any matriculation or tuition fees at state-supported university, community college or vocational school for no more than 36 months

#### Dependents of Disabled Kentucky Law Enforcement Officers and Firefighters (KRS 164.2842)

**Eligibility:** Must be the spouse, regardless of age or child (who is over age 17 and under age 23) of a permanently and totally disabled law enforcement officer, firefighter or volunteer firefighter injured while in active service or in training for active service while a resident of Kentucky, regardless of when the disability occurred; be enrolled in a state-supported university, community college or vocational school; and provide proof of relationship and the qualifying disability.

**Award:** Full tuition and matriculation fees for up to 36 months.

**Number:** Unlimited

#### Senior Citizens (KRS 164.284)

**Eligibility:** Must be age 65 or older, a Kentucky resident, and enrolled at a state-supported 2- or 4-year college. If classes are full, the school may deny admission.

**Award:** Waiver of tuition and fees.

#### Supervising and Resource Teachers (KRS 164.2845)

**Eligibility:** Must be a supervising teacher or a resource teacher for teacher interns and obtain prior approval of the course-offering school. Space must be available in a course. Colleges are not required to establish courses to meet teacher requests. The tuition-free courses may be used to partially satisfy requirements for an advanced degree.

**Award:** Waiver of tuition up to 6 credit hours per term at any public college or university.

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## Kentucky Board of Nursing



**Contact:** Richelle Livers, Program Coordinator, Nursing Incentive Scholarship Fund, Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222-5172, phone 502.429.3300, ext. 290, e-mail [richeller.livers@ky.gov](mailto:richeller.livers@ky.gov), website <http://kbn.ky.gov/education/nisf/>

### Scholarships/Loans

#### Nursing Incentive Scholarship

**Eligibility:** Must be a Kentucky resident, be admitted into an approved prelicensure (RN or LPN) or graduate nursing program, and agree to work as a nurse in Kentucky after education is completed. For prelicensure and BSN completion nursing programs, students must complete at least 15 credit hours each academic year of published requirements for the program of nursing (9 credit hours each academic year for a graduate nursing program), and maintain a minimum GPA to allow continuation in the program. The credit hours can be taken during the fall, spring, and summer sessions.

**Award:** Varies

**Number:** Unlimited

**Obligation:** Recipients must work as a nurse in Kentucky 1 year for each school year funded. A recipient who does not complete the nursing program within the time frame specified by the program or does not complete the required employment must repay the scholarship plus interest.

**Deadline:** Applications must be postmarked January 1 - June 1

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## Kentucky Cabinet for Health and Family Services

**Contact:** Unless otherwise noted, Cabinet for Health and Family Services, Office of the Ombudsman, 275 East Main Street, 1E-B, Frankfort, KY 40621, toll-free phone 800.372.2973, TTY 800.627.4702

### Grants

#### Chafee Independence Program, Education Training Voucher

**Eligibility:** Must be a Kentucky undergraduate student between the ages of 18 and 21 who left state foster care at or after age 18 or was adopted from state foster care at or after the age of 16; and be in good standing in a postsecondary program or be making satisfactory progress toward completion of a job training program.

**Award:** Up to \$5,000 each year; reapplication on a semester basis

**Number:** Unlimited

**Deadline:** July 1 for fall semester; December 1 for spring semester

**Contact:** Mellisa Cheek, Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621, phone 502.564.2147, ext. 4576, e-mail mellisa.cheek@ky.gov

### Job Services

#### Kentucky Works

**Eligibility:** Must be a recipient of the Kentucky Transitional Assistance Program (K-TAP) and enrolled in an education or training program.

**Award:** Actual cost of child care not to exceed a maximum set for the geographic area, transportation payments not to exceed \$100 each month, nonrecurring supportive services for school supplies and uniforms as well as precomponent expenses not to exceed \$400, and \$500 vehicle repair expenses each 12-month period.

**Number:** Unlimited

**Deadline:** None

### Scholarships

#### Public Child Welfare

#### Certification Program Scholarship

**Eligibility:** Must be a full-time bachelor of social work major; have a 2.5 overall GPA and a 3.0 GPA in all social work courses; have at least 3 semesters and not more than

4 semesters before graduation, have taken a social work practice course prior to taking the second of 2 PCWCP courses; and attend Brescia University, Campbellsville University, Eastern Kentucky University, Kentucky State University, Morehead State University, Murray State University, Northern Kentucky University, Spalding University, the University of Kentucky, the University of Louisville or Western Kentucky University. Must be willing to commit to 2 years of employment after graduation in Kentucky's Cabinet for Health and Family Services. Application process includes written essay, recommendations, background checks, and interviews with final approval for acceptance given by the (Cabinet for Health and Family Services.)

**Award:** Full-time in-state tuition will be paid for the public universities, while private universities will be paid up to the highest in-state tuition of the 7 public universities. A \$1,300 stipend will be awarded for each spring and fall semester and \$650 for summer for up to 4 semesters

**Obligation:** Be employed with the Cabinet for Health and Family Services, Department for Community Based Services in the social service worker series and remain employed there for 2 years. If the obligation is not met or student does not successfully complete the program, this may result in the forfeiture of all funds received and the reimbursement to the cabinet for its costs.

**Number:** Varies

**Deadline:** See university site coordinator for deadline dates

**Contact:** Colleges of social work at eligible schools

### Training

#### Food Stamp Employment and Training Program (FSETP)

**Eligibility:** Must be a food stamp recipient enrolled in FSETP and participating in an education or training program.

**Award:** Reimbursements will only be issued for actual expenses up to \$25 (rounded to the nearest whole dollar) each month for miscellaneous expenses incurred in order to participate, which includes transportation.

**Deadline:** None

**Contact:** Individuals receiving food stamps may request information from their food stamp caseworker. For general information, call the local Department for Community Based Services.

### Waiver

#### Adopted and Foster Children (KRS 164.2847)

**Eligibility:** Must be a Kentucky student whose family receives state-funded adoption assistance under KRS 199.555, who is currently placed in foster care by the Cabinet for Health and Family Services or the Department of Juvenile Justice, who is in an independent living program funded by the Cabinet for Health and Family Services, who was in the custody of the Cabinet for Health and Family Services or the Department of Juvenile Justice prior to being adopted by a family that resides in Kentucky or who was in the custody of the Cabinet for Health and Family Services on his or her 18th birthday. Student must enter college or vocational school no more than 4 years after graduating from high school. Available to part-time and full-time undergraduate students. Out-of-state students meeting eligibility requirements at time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.

**Award:** Varies

**Number:** Unlimited

**Deadline:** July 1 for fall semester; December 1 for spring semester

**Contact:** Financial aid office of Kentucky public higher education institutions or Mellisa Cheek, Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621, phone 502.564.2147, ext. 4576, e-mail mellisa.cheek@ky.gov

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## Kentucky Council on



## Postsecondary Education

**Contact:** Unless otherwise noted, Kentucky Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort, KY 40601, phone 502.573.1555, e-mail cpe@ky.gov, website www.cpe.ky.gov

### Tuition Waiver

#### GED Incentive Program

**Eligibility:** Must have been out of high school at least 3 years, be a full-time employee, sign a learning contract agreement with the employer and adult education program, spend a minimum of 5 hours each week studying for the GED, and earn the GED

within 1 year.

**Award:** \$250 tuition discount per semester for up to 4 semesters at a Kentucky public college or university

**Contact:** Jim Thompson, Kentucky Adult Education, Council on Postsecondary Education, 1024 Capital Center Drive, Suite 250, Frankfort, KY 40601, phone 502.573.5114, ext. 102, e-mail jim.thompson@ky.gov, website www.kyae.ky.gov

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### Postsecondary Employee and Faculty Development (KRS 164.020)

**Eligibility:** Must be an employee or faculty member at a Kentucky public college or university or a state and locally operated secondary area technology center.

**Award:** Up to 6 credit hours of tuition waiver at any public college or university for an academic term. Must have prior approval from the course-offering school.

**Number:** Varies

**Deadline:** Varies

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## Kentucky Department for Environmental Protection



**Contact:** Financial aid office of Kentucky's public universities; Kentucky Water Resources Research Institute, University of Kentucky, 233 Mining and Minerals Building, Rose Street, Lexington, KY 40506-0107, phone 859.257.1299; Department for Environmental Protection, 300 Fair Oaks Lane, Frankfort, KY 40601, phone 502.564.2150

### Scholarships/Loans

#### Kentucky Environmental and Public Protection Cabinet Scholarship

**Eligibility:** Must be enrolled in a Kentucky university at the junior, senior or postgraduate level and pursuing a course of study of critical need to the sponsoring department.

**Obligation:** Recipients will work for the sponsoring department following completion of degree requirements. A recipient who does not work for the sponsoring department following completion of degree requirements must repay the scholarship plus interest.

**Award:** Varies; amounts are awarded to defray the average costs of tuition, books, and room and board

**Number:** 4 - 8

**Deadline:** February 15

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## Kentucky

### Department for Natural Resources



**Contact:** Individual listed under specific scholarship, Kentucky Association of Conservation Districts Auxiliary, Division of Conservation, 375 Versailles Road, Frankfort, KY 40601, phone 502.573.3080

### Scholarships

#### Conservation of Natural Resources Scholarship

**Eligibility:** Must be enrolled in college and have declared a major in the field of agriculture or conservation of natural resources. Must be enrolled in college at the time of scholarship presentation.

**Award:** \$1,000

**Number:** 1

**Deadline:** March 31

**Contact:** Steve Coleman, e-mail steve.coleman@ky.gov

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#### Conservation of Natural Resources Scholarship for Nontraditional Students

**Eligibility:** Must be at least age 25 and pursuing an undergraduate degree in agriculture or a related natural resources field.

**Award:** \$1,000

**Number:** 1

**Deadline:** March 31

**Contact:** Steve Coleman, e-mail steve.coleman@ky.gov

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#### George R. Crafton Scholarship

**Eligibility:** Must be a high school senior applying for enrollment in the forthcoming year in an area related to agriculture and conservation of natural resources.

**Award:** \$1,000

**Number:** 1

**Deadline:** March 31

**Contact:** Steve Coleman, e-mail steve.coleman@ky.gov

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#### Kentucky Bluegrass Chapter of the Soil and Water Conservation Society Scholarship

**Eligibility:** Must be an agriculture or natural resources student enrolled in a college or university in the Kentucky Bluegrass Chapter.

**Award:** \$1,000

**Number:** 2

**Deadline:** Mid-November

**Contact:** Danny Hughes, e-mail danny.hughes@ky.usda.gov

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## Kentucky Department of Agriculture



**Contact:** Individual listed under specific scholarship

### Scholarships

#### Agribusiness/Governor's Scholars Program Scholarship

**Eligibility:** Must be a Governor's Scholars Program alumnus who agrees to pursue an education and career in agriculture or agribusiness.

**Award:** \$250 - \$3,000

**Number:** 10 - 30

**Deadline:** March 20

**Contact:** Bonnie Mullin, Governor's Scholars Program, 1024 Capital Center Drive, Suite 210, Frankfort, KY 40601-8204, phone 502.573.1618, e-mail bonnie.mullin@ky.gov

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#### Kentucky Department of Agriculture Scholarship

**Eligibility:** Must be a youth exhibitor who has participated in a state-sponsored district livestock show. Four exhibitors in each species (dairy, beef, sheep, hogs, goats, and horses) will be chosen in a random drawing by the Kentucky Department of Agriculture Scholarship Committee from a list of FFA and 4-H show participants. The scholarships will be presented annually at the conclusion of the Kentucky State 4-H Horse Show in July and the Kentucky State Fair Junior Livestock Show in August.

**Award:** \$500

**Number:** 24

**Contact:** Stewart Gritton, phone 502.564.4983

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## Kentucky Department of Education



**Contact:** Individual listed under specific scholarship

### Scholarships

#### Early Childhood Development Scholarship

**Eligibility:** Must be a Kentucky resident; be a U.S. citizen, national or permanent resident; be employed at least 20 hours a week in an eligible early childhood facility or regularly providing approved professional development training; pursuing an approved early childhood program and not enrolled in more than 9 credit hours per academic term. An individual who has access to professional development funds from other education programs (such as Head Start) is not eligible. Recipient cannot have any unpaid financial obligation to KHEAA or any other Title IV program and must agree to a service commitment.

**Award:** Up to \$1,800 each fiscal year, July 1–June 30

**Number:** Varies; dependent on available funding

**Deadline:** July 15, fall semester; November 15, spring semester; April 15, summer school

**Application:** FAFSA and the Early Childhood Development Scholarship application. The application can be found under Zip Access on [www.kheaa.com](http://www.kheaa.com)

**Contact:** Division of Early Childhood Development, Kentucky Department of Education, 500 Mero Street, CPT - 1st Floor, Frankfort, KY 40601, phone 502.564.8341 or toll-free 866.294.0135

### Scholarships/Loans

#### Minority Educator Recruitment and Retention (MERR) Scholarship

**Eligibility:** Must be a U.S. citizen and Kentucky resident, a member of a minority group as defined by the federal government, maintain at least a 2.5 GPA, declare teacher education as the major area of study, meet the minimum ACT requirements to enter a teacher certification program, and be a full-time undergraduate or graduate student pursuing an initial teaching certificate at any state-supported university.

**Obligation:** Maintain continuous full-time enrollment (or part-time if recipient is within 18 semester hours of completing the teacher education degree), complete a teacher education program in the prescribed time, obtain a Kentucky teaching certificate, and teach one semester in Kentucky for each semester or summer term the scholarship is received. Recipients who do not fulfill requirements must repay the scholarship at 6% interest.

**Award:** Maximum of \$5,000 each academic year while attending a 4-year school and \$2,000 per year at any Kentucky Community and Technical College System school

**Number:** To be determined

**Deadline:** Determined by college

**Contact:** MERR scholarship coordinators or financial aid officers at public universities in Kentucky or Natasha Murray, Kentucky Department of Education, 500 Mero Street, Frankfort, KY 40601, e-mail [natasha.murray@education.ky.gov](mailto:natasha.murray@education.ky.gov)

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## Kentucky Department of Veterans Affairs



**Contact:** Veterans Affairs Office of school or Barbara Sipek, Kentucky Department of Veterans Affairs, 321 West Main Street, Suite 390, Louisville, KY 40202, phone 502.595.4447 or toll-free 800.928.4012, e-mail [BarbaraA.Sipek@ky.gov](mailto:BarbaraA.Sipek@ky.gov). For the entire statutes, visit [www.lrc.state.ky.us](http://www.lrc.state.ky.us)

### Tuition Waivers

#### Veterans' Dependents (KRS 164.505)

**Eligibility:** Must be the child, stepchild or nonremarried spouse of a serviceman or woman who was a Kentucky resident when he or she entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

**Award:** Tuition waiver at any state-supported

university, college or vocational school

**Number:** Unlimited

#### Veterans' Dependents (KRS 164.507)

**Eligibility:** Must be the child or stepchild under the age of 26 or the nonremarried spouse of a deceased veteran who was a resident of Kentucky or married to a resident of Kentucky at the time of death and who served in the U.S. Armed Forces during a national emergency, war declared by Congress or action of the United Nations or who was killed on active duty or died of a service-connected disability acquired while on active duty. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. A stepchild must have been a member of the veteran's household when the veteran died. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

**Award:** Tuition waiver at any state-supported university, college or vocational school for no more than 45 months

**Number:** Unlimited

#### Veterans' Dependents (KRS 164.512)

**Eligibility:** Must be the disabled child of a veteran who acquired a disability as a direct result of the veteran's service. The child claiming benefits must have acquired a disability determined by the U.S. Veterans Administration as compensable. Must document the parent-child relationship. The National Guard or Reserve veteran must have served on state active duty, active duty for training or inactive duty training or the veteran must have served on active duty with the U.S. Armed Forces, and the discharge must have been honorable. The veteran must be a resident or, if deceased, must have been a resident of Kentucky.

**Award:** Tuition waiver at any state-supported university, college or vocational school

**Number:** Unlimited

#### Veterans' Dependents (KRS 164.515)

**Eligibility:** Must be the child or stepchild under the age of 26 or the spouse of a permanently and totally disabled member of the Kentucky National Guard or Reserve Component injured while on state active duty, active duty for training or inactive duty training; or a permanently and totally disabled war veteran; or a 100% service-

connected disabled veteran regardless of wartime service; or prisoner of war or member of the Armed Services declared missing in action.

A living veteran must be rated permanently and totally disabled for pension purposes or 100% disabled for compensation purposes by the U.S. Veterans Administration or the Department of Defense. If the veteran is deceased, the claim will be based on the rating held by the veteran at the time of death. If a prisoner of war or missing in action, the veteran must have been declared as such by the Department of Defense. Members of the Kentucky National Guard must be rated permanently and totally disabled as provided in KRS Chapter 342. Must document the parent's, stepparent's or spouse's service and rating.

**Award:** Tuition waiver at any state-supported university, college or vocational school for up to 45 months

**Number:** Unlimited

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## Kentucky Education and Workforce Development Cabinet

**Contact:** Individual listed under each specific program

### Tuition Discount

#### Trade Adjustment Assistance (TAA)

**Eligibility:** Must be an adversely affected worker, as determined by the U.S. Department of Labor, who lost a job due to a reduction in the labor force or total plant closure as a result of foreign trade.

**Award:** Varies based on tuition, books, and other required supply costs. Benefits available for up to 104 weeks of paid occupational training, job search assistance, and assistance to relocate to a new job.

**Number:** Unlimited

**Deadline:** None

**Contact:** Kentucky Division of Workforce Services, 275 East Main Street, Frankfort, KY 40621, website [www.oet.ky.gov/des/trade/trade.htm](http://www.oet.ky.gov/des/trade/trade.htm) or the financial aid office of the school the student plans to attend

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#### Workforce Investment Act (WIA)

**Eligibility:** Anyone at least 18 years can get services from a number of different programs through a One-Stop Career Center. Each of

the 10 workforce investment areas has satellite centers throughout its region.

Youths 14–21 can receive education and employment services as they prepare for the workforce. To receive services, youth must be low income and have at least 1 barrier to employment.

**Contact:** The local WIA nearest you, toll free (877) US-2JOBS 877.872.5627) or America's Service Locator at [www.service-locator.org](http://www.service-locator.org). Local WIAs are:

#### Barren River Workforce

##### Investment Area

P.O. Box 90005  
Bowling Green, KY  
42102-9005  
270.781.2381

#### Bluegrass Workforce

##### Investment Area

699 Perimeter Drive  
Lexington, KY 40517  
859.269.8021

#### Cumberlands Workforce

##### Investment Area

P.O. Box 1570  
Russell Springs, KY 42642  
270.866.4200

#### EKCEP Workforce

##### Investment Area

941 North Main  
Hazard, KY 41701  
606.436.5751

#### Greater Louisville Workforce

##### Investment Area

410 West Chestnut Street, Suite 200  
Louisville, KY 40202  
502.574.2500

#### Green River Workforce

##### Investment Area

3860 U.S. Highway 60 West  
Owensboro, KY 42301  
270.926.4433

#### Lincoln Trail Workforce

##### Investment Area

P.O. Box 604  
Elizabethtown, KY 42702-0604  
270.769.2393

#### Northern Kentucky Workforce

##### Investment Area

Employment and Training Division  
22 Spiral Drive  
Florence, KY 41042  
859.283.1885

#### Purchase/Pennyrile Workforce

##### Investment Area

300 Hammond Drive  
Hopkinsville, KY 42240  
270.886.9484

#### TENCO Workforce

##### Investment Area

P.O. Box 460  
Maysville, KY 41056  
606.564.6894

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## Kentucky National Guard



**Contact:** Individual or agency listed under specific scholarship

### Tuition Assistance

#### Kentucky Air National

#### Guard Education Assistance

**Eligibility:** Must have a high school diploma or GED and be a member of the Kentucky Air National Guard.

**Award:** Through the Montgomery GI Bill, students receive up to \$317 each month toward an undergraduate degree. Students can attend the college of their choice and will receive up to 36 months of benefits and a maximum of \$11,412. The Montgomery GI Bill Kicker offers an additional \$350 each month for selected critical career fields and is also paid for 36 months. Credit is received for military schooling through the Community College of the Air Force, which is transferable to many colleges in Kentucky. Kentucky Air National Guard membership offers a 100% tuition award program (providing funds are available) to all Kentucky public colleges.

**Number:** Varies

**Deadline:** Varies

**Contact:** MSGT Cynthia D. Rogers, Retention Office Manager, The Kentucky Air National Guard, 1101 Grade Lane, Louisville, KY 40213-2616, phone 502.413.4604,

e-mail [cyndi.rogers@kyloui.ang.af.mil](mailto:cyndi.rogers@kyloui.ang.af.mil),  
website [www.kyloui.ang.af.mil](http://www.kyloui.ang.af.mil)

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### **Kentucky Army National Guard Federal Tuition Assistance**

**Eligibility:** Must be a National Guard member with satisfactory standing and attend an approved school accredited by the U.S. Department of Education to pursue a vocational, associate, bachelor or graduate program.

**Award:** Tuition (subject to availability of funds) for up to \$250 a credit hour, not to exceed cap outlined in National Guard Policy letter

**Number:** Varies

**Deadline:** Before semester starts

**Contact:** Education Services Office, Boone National Guard Center, Frankfort, KY 40601, phone 502.607.1550

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### **Kentucky Army National Guard Montgomery GI Bill Chapter 1606**

**Eligibility:** Must be a National Guard member with a 6-year obligation, be a high school graduate or have a GED, and complete basic and advanced individual training.

**Award:** Through the Montgomery GI Bill, students receive up to \$329 each month for full-time enrollment in a Veterans Administration-approved vo-tech, undergraduate or graduate degree program for up to 36 months.

**Number:** Varies

**Deadline:** Varies

**Contact:** Education Services Office, Boone National Guard Center, Frankfort, KY 40601, phone 502.607.1342

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### **Kentucky National Guard Montgomery GI Bill Kicker**

**Eligibility:** Must be a newly enlisted National Guard member with no prior service, current member with 3 years of service or active-duty member who joins the Guard within 30 days from discharge and enlist or extend in a qualifying unit for a period of not less than 6 years to qualify for the reserve component Montgomery GI Bill.

**Award:** Up to \$200 each month as a full-time student enrolled in a program approved for VA benefits; \$350 each month is available for soldiers participating in a commissioning program such as ROTC or OCS. All soldiers must meet eligibility in their unit, MOS, and ASVAB scores.

**Number:** Varies

**Deadline:** Before semester starts

**Contact:** Education Services Office, Boone

National Guard Center, Frankfort, KY 40601,  
phone 502.607.1342

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### **Kentucky National Guard Tuition Award**

**Eligibility:** Must be an active member of the Kentucky National Guard, maintain all minimum standards, be eligible for all positive personnel actions, and complete basic training or equivalent.

**Award:** Up to or equal to the in-state tuition at any Kentucky public university, college or technical school; based on availability of funds. Can be used in conjunction with Montgomery GI Bill to cover remaining costs of tuition and fees.

**Number:** Varies

**Deadline:** Before semester starts

**Contact:** Education Services Office, Boone National Guard Center, Frankfort, KY 40601, phone 502.607.1039

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## **Kentucky**

### **Office of**

### **Vocational Rehabilitation**



**Contact:** Kentucky Office of Vocational Rehabilitation, 209 St. Clair Street, Frankfort, KY 40601, toll-free phone 800.372.7172, e-mail [charlesw.puckett@ky.gov](mailto:charlesw.puckett@ky.gov), website <http://ovr.ky.gov>

#### **Grants**

##### **Vocational Rehabilitation**

**Eligibility:** Must have a physical or mental impairment which constitutes or results in a substantial obstacle to employment; be able to benefit in terms of employment from vocational rehabilitation services; require vocational rehabilitation services to prepare for, enter, engage in or keep gainful employment; demonstrate academic aptitude; and have economic need.

**Award:** Partial payment of tuition and other services; dependent on financial need assessment and availability of funds

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## **Kentucky**

### **Revenue**

### **Cabinet**

**Contact:** [www.revenue.ky.gov/TaxModernization/](http://www.revenue.ky.gov/TaxModernization/)

#### **Other**

Kentuckians can deduct a credit of 25 percent of the federal Hope or Lifetime Learning credits up to \$500 for tuition or related education expenses for them, their spouse or other dependents. To take advantage of the state tax credit, the tuition or other expenses must be for undergraduate enrollment at an eligible Kentucky higher education institution that qualifies for participation in federal Title IV student financial aid programs.

For married individuals to claim the tax credit, they must file a joint return or file separately on a combined form.

Because the tax credit is nonrefundable, any unused portion of the credit may be carried forward for up to five years.

See page 19 for information on the federal Hope and Lifetime Learning tax credits.

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## Kentucky Transportation Cabinet



**Contact:** One of the schools listed in the eligibility criteria; visit <http://transportation.ky.gov/scholarship>; or Jamie Bewley Byrd or Ramona Brock, Kentucky Transportation Cabinet, 200 Mero Street, Frankfort, KY 40622, phone 502.564.3730, ext. 3167 or 502.564.4610, e-mail [jamie.bewleybyrd@ky.gov](mailto:jamie.bewleybyrd@ky.gov) or [ramona.brock@ky.gov](mailto:ramona.brock@ky.gov)

### **Scholarships/Loans**

#### **Kentucky Transportation Cabinet**

##### **Civil Engineering Scholarship**

**Eligibility:** Must be a Kentucky resident or Kentucky high school graduate; have at least a 24 ACT score; and be a civil engineering student at the University of Kentucky, University of Louisville, Western Kentucky University or a pre-engineering student at any Kentucky Community and Technical College System school or Kentucky State University.

**Obligation:** Recipient must work for 1 year for the Kentucky Transportation Cabinet for each year of award received. A recipient who does not work following completion of degree requirements must repay the gross amount of scholarship and interest.

**Award:** Stipends of \$4,800 gross wages each semester for freshmen and sophomores or \$5,200 gross wages each semester for juniors and seniors while in college. Recipients may be offered summer employment

**Number:** Limited by state funds

**Deadline:** March 1