Your KHEAA College Connection

Grants can help students pay for college

State and federal grants can help students with the costs of education beyond high school. Kentucky offers the College Access Program (CAP) Grant and the Kentucky Tuition Grant (KTG). The federal government offers the Academic Competitiveness Grant, the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), and the National Science and Mathematics Access to Retain Talent (SMART) Grant.

These grants are based on financial need, determined by the information on the Free Application for Federal Student Aid (FAFSA). You should fill out the FAFSA as soon as you have all the information you need for preparing your income taxes for 2009. The 2010–2011 FAFSA cannot be filed before January 1, but don't wait on tax information. Use estimated income numbers as outlined in the FAFSA instructions and file online at www.fafsa.ed.gov for the quickest response.

Following are brief descriptions of the CAP Grant and KTG that are administered by KHEAA. On the second page are brief descriptions of the Academic Competitiveness Grant, Pell Grant, FSEOG and SMART Grant programs. Eligibility for these federal programs will be determined by your college. Keep in mind that award amounts may change.

College Access Program Grant

Kentucky undergraduates attending a Kentucky college at least half-time and demonstrating financial need may qualify for a CAP Grant. For a list of colleges where CAP can be used, check the KHEAA website at www.kheaa.com, click on Students and Parents, then click on Kentucky Resident Scholarship/Grant Information, then click on College Access Program (CAP) and then click on Participating Schools. (This list will also show where other KHEAA-administered aid programs can be used.)

Students at two-year schools may receive the equivalent of five semesters, while those at four-year schools in a bachelor's degree program may receive the equivalent of nine semesters.

KHEAA awards CAP Grants to about 40,000 students every year, in amounts ranging up to $1,900. Awards are made until funds are depleted, so students should file the FAFSA as soon as possible.

Kentucky Tuition Grant

KTG awards are made to Kentucky students who are full-time undergraduates at private colleges in the state and demonstrate financial need. However, they can't be used at colleges that provide only religious instruction. A list of participating colleges is at www.kheaa.com.

KHEAA makes about 12,000 KTG awards each year, in amounts ranging up to $2,964. As with CAP, awards are made until the money runs out, so file the FAFSA as early as possible.

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Academic Competitiveness Grant

Academic Competitiveness Grants are awarded to first- and second-year undergraduates who hold no bachelor's or higher degree, are U.S. citizens or eligible noncitizens enrolled in an eligible school, complete a rigorous secondary school program of study and demonstrate financial need. Second-year students must have a 3.0 GPA during their first year in college. A first-year student can receive up to $750, a second-year student up to $1,300.

Federal Pell Grant

To qualify for a Pell Grant, a student must be an undergraduate enrolled in an eligible program. The student must have a high school diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; make satisfactory academic progress; and demonstrate financial need. Generally, an undergraduate student who holds a bachelor's or higher degree is not eligible for this grant. However, a student who has a bachelor's degree but is enrolled in a teacher certification program may qualify. The maximum Pell Grant award for this school year is $5,350.

FSEOG

Colleges set some of the eligibility requirements for FSEOG. As a general rule, a student must be an undergraduate; have exceptional financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school diploma, GED, or the ability to benefit from the educational program; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. A student who already has a bachelor's degree or a higher degree is not eligible. The maximum FSEOG award for this school year is $4,000 per year. Funds in this program are limited. Students should check with colleges to find out how many grants are available.

SMART Grant

The Smart Grant is awarded to third- and fourth-year undergraduate students majoring in certain areas of science, mathematics, and foreign language. Students must have at least a 3.0 GPA in their major to qualify and must demonstrate financial need. The maximum SMART award is $4,000 per year.

Byrd Scholarships available to Kentucky students

One of the scholarships available to seniors and to GED graduates is the federally funded Robert C. Byrd Honors Scholarship program, which KHEAA administers for Kentucky.

Byrd, a U.S. senator from West Virginia, authored and secured passage of the Robert C. Byrd Honors Scholarship. The national program provides scholarships to high school seniors, home school seniors and GED graduates who show promise of continued excellence in college.

To apply for a Robert C. Byrd Honors Scholarship for the 2010–2011 academic year, a high school or home school senior must:

- Be a legal resident of Kentucky and a U.S. citizen.
- Have applied or been accepted for enrollment at a college or university within the U.S.
- Graduate from a secondary school or home school in the spring of 2010 with at least a 3.5 cumulative GPA through seven semesters and a 23 or higher on the ACT.
- Be recommended by a school official.

The application for high school and home school seniors will be available through ZipAccess at www.kheaa.com beginning December 1. Students must complete their application before February 1. The deadlines for recommendations will be shortly thereafter.

The application for students earning a GED between July 1, 2009, and June 30, 2010, will be available at www.kheaa.com beginning March 1, 2010. The deadline for GED applicants is June 30. Adult education providers must also have recommendations submitted for GED applicants by June 30.

The scholarship, which can be used at any college in the country, is worth $1,500 per year for four years if the student maintains satisfactory academic progress and full-time status. Each year, Kentucky awards 85–90 Byrd Scholarships.

For more information, please visit www.kheaa.com or contact Danny McGaughey, program coordinator, at 800.928.8926, or dmcgaughey@kheaa.com.

You still have time for college visits

It's not too late to visit college campuses if you haven't already picked out a school. Check out each college's website and review its catalog before you visit so you can fine-tune your questions. Be sure to check out the campus newspaper (either online or once you get there) to get a feel for what life may be like for students.

Make an appointment with each college so you can know the best time to visit, because many colleges offer programs for visiting students. You'll want to see the campus while classes are in session, but try to avoid mid-term or finals weeks. If you can, visit a class or talk with a professor in the major you're considering to get a feel for the program and its facilities. Take notes and ask lots of questions, keeping in mind how what you see and experience will translate into a successful college experience for you. Visit the financial aid office and discuss how the school determines eligibility for aid and when it makes decisions on financial aid packages.

Stuff you need to know:

- What do I do if I need extra help in a class?
- How big are typical freshman/introductory classes?
- How much reading and writing is assigned the first year?
- Is the food good? (Eat a meal there and ask about meal payment plans.)
- How do you pick classes?
- How much time is there between classes?
- If I bring a car, where will I park?
- What's the most popular major on campus?
- Where are the freshman dorms in relation to the rest of campus? Try to visit one: Is it cramped, noisy or studious?

Stuff you'll want to know:

- What's access like to computer labs?
- Who will teach my classes: full-time faculty or graduate students?
- What kind of extracurricular activities are available?
- How much does it cost to do laundry?
- What happens if I get sick and need medical attention?
- What's the social scene like, both on and off campus?
- What are the most common crimes on campus? How many crimes are there?
- If you plan to start work when you finish your academic program, find out how many of the school's graduates get jobs in their chosen fields.
- If you plan to earn a degree beyond a bachelor's, find out how successful the school's graduates are at getting in and completing graduate school, dental school, law school or medical school.

Checklist for college-bound seniors

Help your seniors stay on track by using this timetable.

- ❑ Meet with college representatives at college fairs or when they visit your school.
- ❑ Attend a financial aid seminar if your school offers one.
- ❑ If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- ❑ If you're going Early Decision, most schools want the applications submitted about now.
- ❑ If you're going through the regular admissions process, it's time to ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- ❑ Check with each school's financial aid office to see what financial aid forms they require in addition to the FAFSA.
- ❑ Make sure your applications were received on time.
- ❑ Get your tax information together and ask your parents to get theirs ready too so you can submit the FAFSA as soon as possible after January 1.
- ❑ If you went Early Decision and were accepted, withdraw your applications from other schools.

Plan ahead to take control of your money

A budget is nothing more than a tool for tracking the money you make compared to the money you spend. You can create a budget by estimating how much money you'll make each month and how much you'll spend. It's a great way to avoid running out of money when you need it most. Best of all, a budget will show you how long it will take to save for something you really want.

The biggest financial goal is to have more money at the end of the month. Another goal may be to graduate with as little debt as possible. But financial goals can also include saving for a trip, concert or new car. Take a sheet of paper and list your short and long-term goals, estimating how much money you can reasonably set aside per week or paycheck. When you break down your goals and how long you must save to meet them, you'll get a better idea of how to finance what you really need to do.

Write down how you spend all your money in an average month, from food, gas and rent to entertainment. Check your list and note how much is spent on what you need compared to things you want. At the end of the month, if your income is greater than your expenses, you did just fine. If not, you're on the right path by evaluating your situation and developing a plan for your money, but you may need to rethink your spending.

Follow these tips for finding financial aid

Students who are headed for college should follow these tips to increase their chances of getting financial aid for school:

- Complete your FAFSA as soon as possible after January 1. The FAFSA is used to apply for state and federal student aid. File online at www.fafsa.ed.gov. You can also attend College Goal Sunday on January 31 to get free help with filling out the FAFSA.

- Look for local scholarships in your newspaper. Community organizations and businesses may have scholarships reserved for local students. You can contact the sponsors for more information.

- Talk with your guidance counselor, who is an excellent resource and can tell you about financial aid in general and where to find it.

- Talk with a financial aid officer at the school you plan to attend. He or she can tell you about any aid the school has available.

- Find out how to reduce student loan costs. Most financial aid packages include student loans. Learn as much as you can about fees, discounts and other benefits offered by lenders so you get the best deal.

- Visit websites with free information about college, financial aid and careers.

- Be a neat freak. Neat and complete counts when you're filling out applications. And make sure you pay attention to any deadlines.

- Apply, apply, apply. The more financial aid for which you apply, the better your chances of getting enough aid to pay for college. Make sure you meet all deadlines.