What does your future hold?

Deciding what you want to do after high school is a big deal. Whatever your goals are, your future plans will likely involve some sort of education or additional training beyond the high school level, and it’s important to plan and prepare properly.

That’s why this guide was put together by the Kentucky Higher Education Assistance Authority (KHEAA), an agency that makes postsecondary education more accessible to Kentuckians like you.

It will help you figure out:

- Your options for continuing your education after high school
- How to navigate the college admissions process
- The financial aid resources available to help pay for your education

Take the time to read through this guide as you start planning for your future after high school. It will help you get where you want to go.

Words in italics are defined in the glossary starting on page 30.

KHEAA OUTREACH COUNSELORS AND COLLEGE COACHES

KHEAA covers Kentucky’s 120 counties with 13 regional outreach counselors and 32 college coaches. Find the outreach counselor for your area in the Counselors tab at kheaa.com.

Be on the lookout for the College Info Road Show!

Visiting middle schools, high schools, adult education centers, public libraries and other sites, KHEAA’s mobile classroom uses state-of-the-art technology to connect students with the information they need to research, pursue, and succeed in their educational future beyond high school. The bus is equipped with Internet access, 11 individual workstations and an instructor’s screen.
Preparing for College

What’s your destination?

Your career has a lot to do with how much money you’ll make. Here’s how much money certain careers pay on average in Kentucky. Use the resources listed on page 27 to research the educational requirements of careers that interest you.  (Don’t expect to make this much right out of college. You need experience, too.)

Occupations by Median Salary and Required Level of Education in Kentucky¹

<table>
<thead>
<tr>
<th>Professional Degree</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthodontists</td>
<td>$208,000</td>
</tr>
<tr>
<td>Pediatricians</td>
<td>$180,770</td>
</tr>
<tr>
<td>Pharmacists</td>
<td>$125,310</td>
</tr>
<tr>
<td>Veterinarians</td>
<td>$85,950</td>
</tr>
<tr>
<td>Lawyers</td>
<td>$82,610</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Doctoral Degree</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>School superintendents²</td>
<td>$140,536</td>
</tr>
<tr>
<td>History professors</td>
<td>$63,420</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Master’s Degree</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurse Practitioners</td>
<td>$99,500</td>
</tr>
<tr>
<td>Physical Therapists</td>
<td>$86,020</td>
</tr>
<tr>
<td>Statisticians</td>
<td>$76,770</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bachelor’s Degree</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer and Information Systems Managers</td>
<td>$119,300</td>
</tr>
<tr>
<td>Financial Managers</td>
<td>$96,840</td>
</tr>
<tr>
<td>Mining and Geological Engineers</td>
<td>$82,370</td>
</tr>
<tr>
<td>Farm and Ranch Managers</td>
<td>$68,090</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$63,060</td>
</tr>
<tr>
<td>Forensic Science Technicians</td>
<td>$46,090</td>
</tr>
<tr>
<td>Graphic Designers</td>
<td>$43,200</td>
</tr>
<tr>
<td>Camera Operators, Television, Video, and Motion Picture Staff</td>
<td>$42,960</td>
</tr>
<tr>
<td>Public School Classroom Teachers²</td>
<td>$55,016</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Associate’s Degree (or other 2-year degree)</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial Engineering Technologists</td>
<td>$54,440</td>
</tr>
<tr>
<td>Industrial Maintenance Workers</td>
<td>$54,190</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Postsecondary Certificate</th>
<th>Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electrical and Electronics Repairers, Commercial and Industrial Equipment Workers</td>
<td>$57,130</td>
</tr>
<tr>
<td>Welders, Cutters, and Welder Fitters</td>
<td>$40,980</td>
</tr>
<tr>
<td>Hairdressers, Hairstylists and Cosmetologists</td>
<td>$24,320</td>
</tr>
</tbody>
</table>

¹Typical average salary in Kentucky. Source: careeronestop.org.

List your top 3 career choices!

1. ________________
2. ________________
3. ________________

Is minimum wage enough for you?
At $7.25 an hour, you can expect to earn about $15,080 a year IF you have a full-time job. Many minimum wage jobs are only part time and offer no benefits.

Dreaming of becoming a paid influencer?
Most social media influencers need to reach 100,000 followers before they start seeing a profit. Many will need to reach 1,000,000.
Why college?

This graph gives the 2020 median earnings of people in Kentucky over age 25 who worked year-round at a full-time job, based on their level of education, compared to the unemployment rate for each level of education.

Help wanted!
There are many high-paying jobs in Kentucky that aren’t getting filled because there aren’t enough people trained in those fields. Kentucky is now offering to pay for this training through the Work Ready Kentucky Scholarship. You can learn more about the scholarship on page 19. The table on the right provides some examples of jobs in the five “Work Ready” sectors. To learn about these and other careers, visit helpwantedky.com. To apply for the Work Ready Scholarship, visit kheaa.com.

**Median Earnings of Kentuckians**

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Annual Salary*</th>
<th>Job Title</th>
<th>Annual Salary*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Advanced Manufacturing</strong></td>
<td></td>
<td><strong>Business and Information Technology</strong></td>
<td></td>
</tr>
<tr>
<td>Electrical Engineering Technician</td>
<td>$62,790</td>
<td>Accountant</td>
<td>$62,550</td>
</tr>
<tr>
<td>Mechanical Drafters</td>
<td>$55,410</td>
<td>Computer User Support Specialist</td>
<td>$48,210</td>
</tr>
<tr>
<td><strong>Construction Trades</strong></td>
<td></td>
<td><strong>Health Care</strong></td>
<td></td>
</tr>
<tr>
<td>Carpenter</td>
<td>$44,350</td>
<td>Medical Coder</td>
<td>$40,020</td>
</tr>
<tr>
<td>Electrician</td>
<td>$51,020</td>
<td>Pharmacy Technician</td>
<td>$29,550</td>
</tr>
<tr>
<td><strong>Transportation and Logistics</strong></td>
<td></td>
<td><strong>Phlebotomist</strong></td>
<td>$31,270</td>
</tr>
<tr>
<td>Automotive Technician</td>
<td>$35,160</td>
<td>Radiographer</td>
<td>$51,900</td>
</tr>
<tr>
<td>Diesel Engine Specialist</td>
<td>$44,670</td>
<td><strong>Agriculture Equipment Mechanic</strong></td>
<td>$37,660</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Logistic</strong></td>
<td>$68,980</td>
</tr>
</tbody>
</table>

*Typical average salary in Kentucky. Source: careeronestop.org.
The chart below shows careers associated with certain types of classes. Think about your favorite classes, then look to see related careers. Do your research to find out the educational requirements for each one.

**Classes to careers**

**Turn your favorite classes into a career!**

**Consider your hobbies**

**Crafts**
- 3D modelers, concept artist, baker, carpentry, beautician, robotics

**Fitness**
- Instructors, trainers, coaches, health, nutrition, management, physical therapy

**Gaming**
- Designer, engineer, storyboarder, animator, communications
College planning checklist

Precollege Curriculum Checklist  
Source: Council on Postsecondary Education

<table>
<thead>
<tr>
<th>Subject</th>
<th>Credits Required*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Language Arts</td>
<td>4 credits</td>
</tr>
<tr>
<td>Mathematics</td>
<td>4 credits</td>
</tr>
<tr>
<td>Science</td>
<td>3 credits</td>
</tr>
<tr>
<td>Social Studies</td>
<td>3 credits</td>
</tr>
<tr>
<td>Health</td>
<td>1/2 credit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subject</th>
<th>Credits Required*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Education</td>
<td>1/2 credit</td>
</tr>
<tr>
<td>History and Appreciation of Visual and Performing Arts</td>
<td>1 credit</td>
</tr>
<tr>
<td>Foreign Language***</td>
<td>2 credits</td>
</tr>
<tr>
<td>Electives</td>
<td>6 credits (3 rigorous)**</td>
</tr>
</tbody>
</table>

* Courses to include by subject: Language Arts — English I, II, III, IV or AP/English; Mathematics — Must include Algebra I, Algebra II, geometry, fourth class counts as an elective; Science — life science, physical science, earth/space science (at least one lab course); Social Studies — U.S. history, geography, economics, government and civics, cultures and societies; Health — individual well-being, consumer decision, personal wellness, mental wellness, community services; Physical Education — personal wellness, psychomotor, lifetime activity; History and Appreciation of Visual and Performing Arts — History and appreciation of visual and performing arts, another arts course that incorporates such content, or by specialization in an art form; Foreign Language — 2 credits OR demonstrated competency

** To find out what qualifies as a rigorous elective, talk with your school counselor.

*** Foreign language can be taken in college.

Ask your school counselor about using the Work Ready Kentucky Dual Credit Scholarship to pay for career and technical dual credit classes.
Preparing for College

Junior

Fall Semester

- Start your personalized College Plan (page 35).
- Talk with your school counselor or college coach about your college plans and financial aid.
- Take the ACT, PSAT, and SAT. Consider a prep course.
- Review and search colleges on kheaa.com and begin planning college visits.
- Decide if you should take AP exams in May.
- Research summer enrichment and honors programs.
- Set up an email account with a professional address.

Spring Semester

- Attend a financial aid night to learn about available resources.
- Check your KEES award.
- Review KHEAA’s Getting In publication.
- Sign up for AP, IB, CAI or dual credit courses for senior year.
- Develop a résumé.
- Think about lining up a summer job, internship or co-op. Consider shadowing a job or volunteering in your field of interest.
- Complete your personalized copy of Getting the Facts at kheaa.com (see page 28).

No pass, no drive!

In Kentucky, you can’t get your learner’s permit or driver’s license if you don’t pass four courses each semester, if you have more than nine unexcused absences or if you drop out. If you already have your permit or license, the Kentucky Transportation Cabinet will take it away.

Test Date | Registration Deadline | Late Registration Deadline
---|---|---
2022/23

**ACT TEST DATES**

<table>
<thead>
<tr>
<th>Test Date</th>
<th>Registration Deadline</th>
<th>Late Registration Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec. 10, 2022</td>
<td>Nov. 4, 2022</td>
<td>Nov. 11, 2022</td>
</tr>
<tr>
<td>Feb. 11, 2023</td>
<td>Jan. 6, 2023</td>
<td>Jan. 20, 2023</td>
</tr>
<tr>
<td>April 15, 2023</td>
<td>March 10, 2023</td>
<td>March 24, 2023</td>
</tr>
<tr>
<td>June 10, 2023</td>
<td>May 5, 2023</td>
<td>May 19, 2023</td>
</tr>
<tr>
<td>July 15, 2023</td>
<td>June 16, 2023</td>
<td>June 23, 2023</td>
</tr>
</tbody>
</table>
Preparing for College

Senior
Fall Semester
- Narrow your list of schools and schedule visits.
- Check with your high school counseling office for scholarship resources, including KHEAA’s Affording Higher Education (See page 13).
- Take or retake the ACT or SAT.
- Complete online admissions applications.
- Attend college fairs and financial aid nights.
- Request recommendations from teachers, employers and counselors. Provide a résumé.
- Watch scholarship deadlines and create a calendar.
- Fill out the Free Application for Federal Student Aid (FAFSA) at studentaid.gov as soon as possible starting OCTOBER 1. Some aid is awarded on a first-come, first-served basis.

Spring Semester
- Review college acceptance letters and compare financial aid offers.
- Decide about a school and send in the deposit by May 1.
- Complete verification documents if you’re asked to verify your FAFSA.
- Look for a summer job.
- Review college acceptance letters and compare financial aid offers.
- Sign up for early registration/orientation/housing/early start.
- Look for KHEAA’s Thriving in College publication at kheaa.com.

Summer
- Establish a contact at the college you’ll be attending, such as an admissions counselor, coach or other college representative.
- Do one last check of your KEES award amount through your MyKHEAA account.
- Contact your high school counselor immediately if you notice an error.
- Check with your college to make sure it has received your final transcript, dual credit transcript and all necessary paperwork.
- Set up your online student account at the school you’ll be attending.
- Follow your school’s social media pages and feeds.
- Complete entrance counseling and sign Master Promissory Note (MPN) if borrowing student loans.

Keep your grades up!
Your junior year GPA is critical for college admissions.

Make sure you use the “.gov” site when completing your FAFSA. It’s free. Other sites will charge you a fee.

If you plan to graduate early, talk with your school counselor and be sure to look ahead on the timeline.
Your admissions and financial aid timelines
Complete these steps your senior year of high school, or sooner if you plan to graduate early.

**Admissions**

**FALL**
- Research colleges and conduct campus visits.
- Attend campus preview events and college fairs.
- Put the finishing touches on your college essays.
- Complete admissions applications by the deadline.

**Financial Aid**
- Attend a financial aid workshop at your school or in your community.
- Apply for scholarships through the college financial aid office.
- Research scholarship opportunities on kheaa.com.
- Create an FSA ID and complete your FAFSA at studentaid.gov as soon as possible beginning October 1.

**WINTER**
- Check email for correspondence from colleges.
- Make note of housing application deadlines.
- Follow up on your FAFSA.
- Submit scholarship applications by the required deadline.
- Continue applying for scholarships to boost your financial aid package.

**SPRING**
- Evaluate college acceptance letters and decide where you will go by May 1.
- Sign up and attend new student registration and orientation as early as possible.
- Notify any school you were accepted to if you won’t be attending.
- Complete verification if selected.
- Evaluate award letters and use them to help make your decision.
- Accept the financial aid you need.

**SUMMER**
- Follow your school's social media pages and feeds to stay connected.
- Do one last check of your KEES award through your MyKHEAA account on kheaa.com no more than six months after you graduate.
10 things you should think about when choosing a college

Rank these in order of importance to you. Feel free to add your own criteria in the blank space provided.

- **Career goals**: If you know what you want to major in, that helps narrow the search.

- **School size**: You can choose from small colleges to large universities.

- **Location**: You might want to go far away from home, live at home to save money, or choose somewhere in between.

- **Cost**: Colleges don’t all cost the same.

- **Financial aid**: How much financial aid you get can influence which college you choose.

- **Extracurricular activities**: Some schools may provide more opportunities than others. Some may even offer you a scholarship to participate.

- **Special programs**: Maybe you’d like to study abroad for a year or participate in an internship.

- **Demographics**: Some schools are more diverse than others.

- **Feel**: Make a college visit and go where you feel comfortable.

- **Requirements**: Every school has its own admissions criteria.

---

**You CAN afford it!**

Don’t be scared away by the initial cost of a school. Financial aid may offset the difference. Consult KHEAA’s *Getting the Facts* at kheaa.com (see page 28).

---

**Consider different kinds of postsecondary education options:**

**Where to go:**

- **Public universities**: Offer programs leading to bachelor’s and master’s degrees. Some offer doctorates and professional degrees.

- **Private schools**: Are similar to public universities but usually smaller.

- **Community and technical colleges**: Have diplomas, certificates and two-year associate’s degrees you can use on the job or transfer to a four-year degree program.

- **Career and technical schools**: Offer specialized training in careers. May offer associate’s degrees or programs leading directly to jobs.

- **Apprenticeships**: Give you on-the-job training and experience.
Graduate on time
Complete at least 15 credits a semester.
Why?

You will save money if your school charges the same for taking 15 hours instead of 12. Check your school’s tuition schedule online to make sure.

You are more likely to graduate on time and enter the workforce sooner.

You are more likely to get good grades.

You will maximize KEES awards. You can use it for eight semesters within five years of high school graduation.

You will avoid the cost of an extra year, which could save you thousands of dollars!

Know the courses you need to graduate, and meet with your advisor to map out a plan to earn your degree on time.

Total credits needed for your degree program ÷ 4 Years = Credits needed per year

Remember: the fewer credits you take a semester, the longer it will take you to graduate, and the more your education will cost.

Take Advantage of Dual Credit Classes

Taking dual credit classes in high school can help you complete your degree in less time. A dual credit class lets you earn high school and college credit at the same time. While you have to pay to take dual credit classes, KHEAA administers scholarships to help cover the cost. Check out page 19 for details on these programs. Even if you have to pay out of pocket for a dual credit class, the cost is often much less than what you will pay once you are in college. Talk with your school counselor for more information about dual credit classes offered at your school.
Your scholarship search

Common Scholarship Myths

- Small scholarships aren't worth it.
- Too many people apply.
- My grades aren't good enough.
- I'm not involved in enough/any activities.
- They can only be used in Kentucky.
- My parents make too much money for me to get scholarships.
- Scholarships are only for high school seniors.
- I have to write a new essay for every scholarship application.

Scholarship Search Sites and Apps

collegegreenlight.com
fastweb.com
kheaa.com
myscholly.com*
raise.me
scholarshipowl.com
scholarships.com
scholarships360.org
thedom.us

Scholarship Checklist:

- Check out your KEES scholarship at kheaa.com.
- Check out the scholarships in your local area in Affording Higher Education in your counseling office or online at kheaa.com.
- Check out scholarships at the colleges you are considering!
- Check out over 7,000 scholarships nationwide using the Scholarship Search at kheaa.com.
- Check out other reliable scholarship search websites or apps like the ones listed on this page.
- Be prepared to write an essay.
- Create a scholarship résumé.
- Check with your parents' or your own employer.
- Ask the school about legacy or alumni scholarships.

*This site requires a small fee to join.
# Paying for College

## Financial aid application process

1. **Gather your income tax returns, W-2 forms and other documents needed to show your income when you apply.**
2. **Ask your school counselor about financial aid nights.**
3. **Visit studentaid.gov to create an FSA ID. With an FSA ID you can apply and sign your FAFSA online.**
4. **Complete the FAFSA and submit as soon as possible starting October 1. Apply online at studentaid.gov.**
5. **Complete other applications for private, state or school financial aid programs. Watch for deadlines!**
6. **Review your Student Aid Report (SAR) to find out your family’s EFC. Make corrections and resubmit if necessary.**
7. **If selected for verification, turn in documentation your financial aid office needs for completion.**
8. **Make sure the financial aid office at each school you are applying to has all of the information needed to determine your eligibility.**
9. **Review your award letter from each school and compare the amount and types of aid that you will receive if you attend.**

---

### Create your FSA ID

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Visit studentaid.gov and click on Create Account.</td>
</tr>
<tr>
<td>2</td>
<td>Create a memorable username and password.</td>
</tr>
<tr>
<td>3</td>
<td>Enter your name, date of birth, Social Security number, contact information and challenge answers and questions.</td>
</tr>
<tr>
<td>4</td>
<td>Confirm your cell phone number using the secure code, which will be texted to the number you provided.</td>
</tr>
<tr>
<td>5</td>
<td>Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID.</td>
</tr>
</tbody>
</table>

---

Tip for Step 4: Providing a mobile phone number you have access to will make it easier to log in to Federal Student Aid online systems, unlock your account, retrieve your forgotten username, or reset your forgotten password.

Keep track of your FSA ID since you’ll use it frequently throughout the federal student aid application process each year.
Paying for College

The FAFSA is used to apply for federal, state and college-based financial aid. You should file a FAFSA as soon as possible starting October 1.

What you will need:
- Your Social Security number
- Your Alien Registration number (if you are not a U.S. citizen)
- Valid email address or mobile phone number
- Your most recent federal income tax returns, W-2s and other records of money earned.
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically. (If you do not already have one, see Create Your FSA ID on page 14.)

If you are a dependent student, you will also need most of the above information for your parent(s).

Are you dependent or independent?
Most students entering college straight from high school are considered dependent students. You are a dependent student unless at least one of the following applies to you:
- Were you born before January 1, 2000?
- Are you married or separated but not divorced?
- Will you be working toward a master's or doctorate degree (such as MA, MBA, MD, JD, PhD, EdD, etc.)?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

At any time since you turned age 13:
- Were both of your parents deceased?
- Were you in foster care?
- Were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

If any of the above apply to you, you’re considered an independent student, which means you won’t have to include your parents’ financial information on the FAFSA. Your school may ask you to submit proof of your independent status before you can receive any federal student aid. If you think you have unusual circumstances that would make you independent even though none of the above criteria apply to you, talk with a financial aid officer at the school you plan to attend.
At Studentaid.gov, use the search feature in the top right corner. Search for FAFSA or goto https://studentaid.gov/h/apply-for-aid/fafsa.

Start your FAFSA here. Make sure you select the FAFSA for the year that you will enter college.

If you started a FAFSA but didn’t finish, you will go here.

The first “F” in FAFSA stands for FREE! You should never pay to file your FAFSA. If you have FSA ID or FAFSA questions, contact the Federal Student Aid Information Center at 800-433-3243 for help.
Federal aid options

Eligibility for federal student aid programs is determined from the information you provide on the FAFSA. How much aid you receive is based on several factors, including financial need.

To be eligible to receive federal student aid, you must:

- Demonstrate financial need for most programs
- Demonstrate you are qualified to enroll in a postsecondary school by:
  - Receiving a high school diploma or GED
  - Completing a high school education in a state-approved home school setting
  - Meeting other standards approved by your state
- Be working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible noncitizen
- Maintain satisfactory academic progress once in college

Federal aid options

The only way to find out how much federal student aid you are eligible for is to apply. You can apply online at studentaid.gov.
# Federal financial aid chart

To apply for any of the federal student aid programs, you must complete the FAFSA. For priority consideration, file the FAFSA as soon as possible starting October 1. A FAFSA renewal must be filed each year that you are in college.

<table>
<thead>
<tr>
<th>Programs</th>
<th>General Eligibility</th>
<th>Annual Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants — financial aid awards generally based on financial need. A grant usually doesn’t have to be repaid.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Undergraduate student with financial need</td>
<td>The maximum Pell Grant for the 2022–2023 award year is $6,895</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant</td>
<td>Undergraduate student with exceptional financial need. Federal Pell Grant recipients receive priority.</td>
<td>Up to $4,000 per year. Amount can vary by institution.</td>
</tr>
<tr>
<td>TEACH Grant</td>
<td>Undergraduate, post-baccalaureate or graduate student enrolled in coursework necessary to begin a career in teaching. Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. Visit <a href="https://studentaid.gov/understand-aid/types/grants/teach">https://studentaid.gov/understand-aid/types/grants/teach</a> for a listing of schools and programs.</td>
<td>Up to $4,000. If you do not teach as required, the grant becomes a loan and must be repaid.</td>
</tr>
<tr>
<td>Work-Study — part-time employment that lets you earn money while taking classes. Your job may be on or off campus.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>Full-time or part-time undergraduate, graduate or professional student</td>
<td>At least minimum wage</td>
</tr>
<tr>
<td>Loans — money borrowed from the government or school and must be repaid.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Loan</td>
<td>Undergraduate, graduate or professional student enrolled at least half time</td>
<td>Depends on grade level and dependency status. Maximum for undergraduate: $5,500–$12,500; graduate or professional student: $9,500–$20,500.</td>
</tr>
<tr>
<td>Direct PLUS Loan</td>
<td>Graduate or professional student or parent of dependent undergraduate student enrolled at least half time. Credit approval required.</td>
<td>Cost of attendance less the amount of other aid received</td>
</tr>
</tbody>
</table>

Federal financial aid eligibility requirements and award amounts are subject to change. For the most up-to-date information, including interest rates, visit studentaid.gov.

## Direct Loan Limits

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Status</th>
<th>Independent Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>Second Year</td>
<td>$6,500</td>
<td>$10,500</td>
</tr>
<tr>
<td>Each Remaining Year of Undergraduate Study</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Each Year of Graduate/Professional Study</td>
<td>$20,500</td>
<td></td>
</tr>
<tr>
<td>Who Borrows?</td>
<td>Student</td>
<td></td>
</tr>
<tr>
<td>Loan Limits</td>
<td>Annual/Cumulative</td>
<td></td>
</tr>
<tr>
<td>Interest Rate</td>
<td>Undergraduate — 4.99%</td>
<td>Graduate/Professional — 6.54%</td>
</tr>
<tr>
<td>Credit review</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

First, get all the “free” money you can for school. That means grants, scholarships and work-study. If you need more, then you can get a student loan.
KHEAA administers the following programs to enhance higher education opportunities for Kentucky students. Since its creation, KHEAA has helped hundreds of thousands of students pay for higher education.

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Eligibility</th>
<th>Award Amount</th>
<th>Application</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Access Program (CAP)</td>
<td>Undergraduates attending a Kentucky college or trade school at least half time</td>
<td>Up to $5,300</td>
<td>FAFSA</td>
<td>File as soon as possible after October 1*</td>
</tr>
<tr>
<td>Kentucky Tuition Grant (KTG)</td>
<td>Full-time undergraduates at a private Kentucky college</td>
<td>Up to $3,200</td>
<td>FAFSA</td>
<td>File as soon as possible after October 1*</td>
</tr>
<tr>
<td><strong>Scholarships</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual Credit Scholarship</td>
<td>Kentucky high school students in grades 11–12 who are enrolled in dual credit courses at a participating Kentucky college or university.</td>
<td>Limited to two courses per student, up to $91 per credit hour.</td>
<td>Kentucky public high schools identify dual credit students to KHEAA. After receipt, KHEAA will put links on MyKHEAA for students to submit preferences for scholarship assistance.</td>
<td>October 1 for fall semester; March 1 for spring semester and all other requests.</td>
</tr>
<tr>
<td>Work Ready Kentucky Dual Credit Scholarship</td>
<td>Kentucky high school students in grades 9–12 who are enrolled in approved career and technical education dual credit courses at a participating Kentucky college or university.</td>
<td>Limited to two courses per year, up to $91 per credit hour.</td>
<td>Kentucky public high schools identify dual credit students to KHEAA. After receipt, KHEAA will put links on MyKHEAA for students to submit preferences for scholarship assistance.</td>
<td>October 1 for fall semester; March 1 for spring semester and all other requests.</td>
</tr>
<tr>
<td>Kentucky Educational Excellence Scholarship (KEES)</td>
<td>Check pages 22–23 of this booklet for eligibility information.</td>
<td>Base awards from $125 to $500 each year of high school, ACT bonus award from $36 to $500. AP/IB/CAI bonus awards from $200 to $300.</td>
<td>None. KHEAA will send your KEES award to the Kentucky college where you’re enrolled.</td>
<td>None</td>
</tr>
<tr>
<td>Early Graduate Certificate Scholarship</td>
<td>Public high school students who graduate in three years or less and meet minimum proficiency benchmarks for state-required end of course exams and ACT exam college-ready benchmarks.</td>
<td>One-year award of $2,100. Must be used immediately following high school graduation at a Kentucky college accredited by the Southern Association of Colleges and Schools.</td>
<td>Intent form available at education.ky.gov/educational/AL/earlygrad</td>
<td>File an intent to graduate early form before October 1 of the academic year you intend to graduate</td>
</tr>
<tr>
<td>Work Ready Kentucky Scholarship</td>
<td>Kentucky resident pursuing an approved industry-recognized certificate, diploma, or associate of applied science degree in a high-demand workforce sector. Qualifying sectors are healthcare, advanced manufacturing, transportation/logistics, business services/IT, and construction. Must be a high school graduate or be enrolled in or have completed a GED program, but not have earned an associate’s or higher degree.</td>
<td>Varies. Amount equals remaining tuition after subtracting federal and state aid, up to $182 per credit hour</td>
<td>FAFSA and application at <a href="http://www.kheaa.com/website/kheaa/work_ready?main=1">www.kheaa.com/website/kheaa/work_ready?main=1</a></td>
<td>Apply as soon as possible after May 1.*</td>
</tr>
</tbody>
</table>

* Awards are made based on availability of funds. Funds are distributed on a first-come, first-served basis. Receipt of application does not guarantee an award.

State eligibility requirements and award amounts are subject to change. For the most up-to-date information, log on to kheaa.com.
The nuts and bolts of borrowing

How to apply for a student loan

Federal Direct Loan

1. Fill out the FAFSA at studentaid.gov.
2. Use your college’s online student account to accept, decline or reduce your financial aid award options.
3. Complete online student loan entrance counseling at studentaid.gov. You have to do this before the funds can be sent to the school.
4. Sign a Master Promissory Note (MPN). You can get a paper MPN or do it online at studentaid.gov. The MPN is not an application but a legal, binding contract that you will repay the loan.

Federal PLUS Loan

1. The student must fill out the FAFSA.
2. A graduate student or the parent of a dependent undergraduate student must fill out the PLUS Loan application from the school’s financial aid office or online at studentaid.gov.
3. The U.S. Department of Education will perform a credit check at no charge.
4. The funds are disbursed directly to the school.

Borrow responsibly

One major financial goal is to finish college owing as little money as you can. But when you take out a student loan, you’re borrowing against your future earnings.

Check with the career services or placement office at your school to get an idea of your expected salary based on your major and the year you’ll graduate.

Your monthly payment should be no more than 10% of your monthly gross salary.

Estimated Payments at 4.99% over 120 months. Monthly payments are rounded up.

<table>
<thead>
<tr>
<th>Initial Debt at Repayment</th>
<th>Monthly Payments</th>
<th>Total Repaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$53</td>
<td>$6,361</td>
</tr>
<tr>
<td>$10,000</td>
<td>$106</td>
<td>$12,722</td>
</tr>
<tr>
<td>$20,000</td>
<td>$212</td>
<td>$25,444</td>
</tr>
<tr>
<td>$25,000</td>
<td>$265</td>
<td>$31,805</td>
</tr>
<tr>
<td>$30,000</td>
<td>$318</td>
<td>$38,166</td>
</tr>
<tr>
<td>$40,000</td>
<td>$424</td>
<td>$50,888</td>
</tr>
<tr>
<td>$50,000</td>
<td>$530</td>
<td>$63,610</td>
</tr>
<tr>
<td>$75,000</td>
<td>$795</td>
<td>$95,415</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1,060</td>
<td>$127,220</td>
</tr>
</tbody>
</table>

Quick Tips for Minimizing Student Loan Debt

1. Finish on time.
2. Avoid changing college majors.
3. Take advantage of work-study or part-time employment.
4. Get free money from scholarships.
5. Complete the FAFSA as soon as possible starting October 1.
Advantage Education Loans

When you’re heading to college and need additional money to pay expenses, we can help! The Advantage Education Loan for students and parents is Kentucky’s only state-based loan.

The loans have fixed rates, which means you could save thousands over competitors’ loans.

Advantage Education Loans are great options when you need more money for college. If you have exhausted your grant, scholarship and federal loan options, it’s good to know there are more options for you.

Advantage Parent Loans are available for parents of undergraduate and graduate students with the same great rates and benefits.

- Your FIXED rate is based on the repayment plan selected, your credit history and other factors. Your interest rate will be reduced further if you use our autopay service.
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower FIXED rate.
- For more information, call 800.988.6333. Visit AdvantageEducationLoan.com to apply.
- Refinancing your student loans with the Advantage Refinance Loan could save you thousands of dollars.

The Advantage Refinance Loan is available for borrowers who are in repayment and want to roll all their federal and private student loans into one convenient loan, save on interest charges and get out of debt faster. Apply online for an Advantage Refinance Loan at AdvantageEducationLoan.com.

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### Loan Details

<table>
<thead>
<tr>
<th></th>
<th>PLUS Loan</th>
<th>Advantage Education Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who Borrows?</td>
<td>Parent or Graduate Student</td>
<td>Student or Parent (Undergraduate, Graduate or Professional level)</td>
</tr>
<tr>
<td>Loan Limits</td>
<td>Cost of Attendance, minus aid already awarded</td>
<td>Cost of Attendance, minus aid already awarded</td>
</tr>
<tr>
<td>Interest/APR</td>
<td>7.54%</td>
<td>3.09% to 6.48% APR*</td>
</tr>
<tr>
<td>Credit review</td>
<td>Yes (only on parent loan)</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.
Kentucky Educational Excellence Scholarship

The Kentucky Educational Excellence Scholarship (KEES) provides Kentucky high school students with money for tuition and education-related expenses. Check out the frequently asked questions below to learn more about the program.

How do I earn KEES money?
Just earn a 2.5 GPA or better in each year of high school. An ACT composite score of 15 or above (or the equivalent SAT) will also earn you a bonus award. You must qualify for at least one GPA award to receive the bonus.

Students who are eligible for free or reduced-price lunches, based on family income, during any year of high school can earn additional bonuses by making qualifying scores on Advanced Placement (AP), International Baccalaureate (IB) or Cambridge Advanced International (CAI) exams.

Do I have to attend a certain high school or take specific classes?
All students who are Kentucky residents and attending certified public or private high schools in Kentucky are eligible to earn KEES money. Home-schooled students and students attending non-certified high schools are eligible for only an ACT bonus award.

You do not have to take certain classes to earn KEES. AP, IB, CAI and dual credit courses are weighted on a five-point scale for KEES purposes, meaning an ‘A’ in those courses is worth more than others.

Do I have to apply for the scholarship?
No, there is no application! Your school will report your GPA to KHEAA at the end of each school year, and KHEAA will notify you about your award.

What should I do if my award information is incorrect?
Ask your high school counselor to make the necessary changes.

What happens to my KEES if I graduate from high school early?
If you graduate in three years, you will be awarded the equivalent of a fourth year of KEES, which will be the average of the awards you earned in the first three years of high school.

How long do I have to use my KEES?
You can receive KEES for up to eight academic terms in an undergraduate degree program. It must be used within five years of high school graduation. Active duty service members may request an extension.
Paying for College

How good do my grades have to be in college?
You must keep your grades up in college to continue to receive your KEES each term. These are the rules to keeping your KEES:

- Have a 2.5 cumulative GPA your first year of college to keep your award your second year.
- Have a 3.0 cumulative GPA after your second year to keep your full award for the next year.
- After your second year, if your GPA is between a 2.5 and 3.0, you’ll still get your full award IF you have met your college’s requirements for being on track to graduate.
- After your second year, if your GPA is between a 2.5 and 3.0 AND you didn’t meet the on track requirements at your college, you’ll receive half of your KEES award for the next year as long as you are enrolled full time.
- After your second year, if your GPA is below a 3.0, you didn’t meet on track requirements and you are enrolled less than half time, you will not receive your KEES for the next year.

Even if you lose your KEES money for one year, you can regain your award by bringing your cumulative GPA back up, getting back on track to graduate and meeting enrollment requirements.

How do I get my KEES once I graduate high school?
You must enroll at a participating college or participate in a registered apprenticeship or qualified workforce training program in Kentucky. KHEAA will send your KEES money directly to the college — half each term — once your enrollment has been confirmed. The college will credit your account or may send you a check if you are paid in full.

To get the full amount, you must be a full-time student. If you’re enrolled at least half time, you’ll receive a proportionate amount.

Where can I use my KEES award?
KEES awards can be used at any participating accredited public or private school in Kentucky, including community and technical colleges.

Students who participate in a registered apprenticeship program may be able to receive reimbursement for their apprenticeship expenses from their KEES award. For more information, visit KHEAA’s website at http://bit.ly/keesapprentice.

Can I use KEES money out of state?
If your undergraduate program of study is not available at a public school in Kentucky, you may be able to use your KEES money at an out-of-state public school if the state participates in the Academic Common Market (ACM). Learn more by visiting cpe.ky.gov and searching “Academic Common Market.”

In addition to Kentucky, you may be able to use your KEES money at schools in the green states.

Where can I go for more information about KEES?
Additional information about the KEES program can be found at kheaa.com. Go to kheaa.com and select “Sign In” to create a personalized My KHEAA account. You will be able to access all of your KEES award information. Be sure to check once a year for accuracy.

My KEES Goal
Fill in your GPA and your base and bonus awards. Add them up to determine your annual KEES award.

<table>
<thead>
<tr>
<th></th>
<th>GPA</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sophomore</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest ACT Score</td>
<td></td>
<td></td>
</tr>
<tr>
<td>*AP or IB Test Score</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Award for Each Year of College = 4 years

*For sample purposes only. Actual award may be higher if multiple qualifying AP or IB test scores are earned.
Top 10 tips for getting college aid

1. Submit the FAFSA as soon as possible starting October 1 by going to studentaid.gov.

2. Apply for EVERY type of aid.

3. Make good grades.

4. Retake your ACT/entrance exams to improve your score.

5. Talk with a college financial aid administrator.


7. Learn about student loans.

8. Talk with your school counselor.

9. Save for college.


KY Saves 529

Ask your parents if they have taken advantage of qualified state tuition programs. The Kentucky Education Savings Plan Trust lets parents save over several years for tuition and other education-related expenses. Visit kysaves.com or call 877-598-7878 for more information.

Do as much community service as possible and keep track of everything! Colleges and scholarship committees love students who give back to their communities.

If you think you’re being scammed, call the attorney general’s office at 888.432.9257 or visit ag.ky.gov.

Service learning

National service and volunteer programs provide opportunities to serve your country in a variety of areas including working with youth, protecting the environment, providing disaster relief, improving healthcare and more. Many programs may also offer scholarships, grants or educational awards to help pay for college. Check out the Corporation for National and Community Service at nationalservice.gov to learn about AmeriCorps and other opportunities, including the Kentucky College Coaches Program.
Financial aid mistakes

**Spending money up front.**
All the *financial aid* information you need is out there free of charge.

**Not applying for scholarships.**
Money that you don’t have to repay is the best type of *financial aid*.

**Not filing the FAFSA.**
The FAFSA is the most important tool in receiving *financial aid*. Most people qualify for some kind of aid.

**Waiting until the last minute to turn in applications.**
Many *grant* programs only have a certain amount of money to give to students.

**Accepting the wrong *financial aid package*.**
Review what each school is giving you to make sure you know your obligations.

**Skipping negotiations.**
If you don’t feel your family’s *financial need* was represented accurately, explain any special circumstances.

**Being a bad consumer.**
Be sure to shop around for a loan provider to make sure you’re getting the lowest possible rates and the best repayment benefits.

**Spending the wrong money.**
Taking money out of a retirement account or paying for higher education with a credit card can put you into financial trouble.

**Forgetting to include other expenses.**
*Tuition* isn’t the only thing you’ll be paying for when you go to college. You’ll also need money for membership dues, food away from the dining hall, a computer and transportation.

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**Beware of paying for *financial aid* information.** Most information is FREE from your school counselor, library, at kheaa.com or at the *financial aid* office of the college you plan to attend.
Where to find more information

KHEAA provides free college and financial aid information to the students and residents of Kentucky. Below are some publications that we publish in addition to The College Circuit. (You can find information about Affording Higher Education on page 13.)

**Booklets**

- **Getting In** has information about college admissions and financial aid.
- **Adults Returning to School** is geared to nontraditional students and contains valuable information to help adults who want to go to college.
- **It's Money, Baby** is a road map to your money. The 32-page booklet includes sections about: wants vs. needs; banking; credit; insurance; and identity theft.
- **Thriving in College**, a guide to students' first year in college, helps students adjust to the college experience.

**Flyers**

- **High School BASICS** Introduces students to high school basics.
- **Four years of college not for you?** Explores options for students interested in attending a technical school.

**Brochure**

- Information about the Kentucky Educational Excellence Scholarship.

All the publications on this page can be requested by clicking on the Order Form on the left-hand column of the Publications page on kheaa.com or calling us toll free at 800.928.8926, or emailing us at publications@kheaa.com. You can also download additional online-only publications.
Online resources

These free online resources will help you on the way to college. Check for helpful apps in the App Store or Google Play Store.

College Preparation

bigfuture.collegeboard.org — The College Board college planning site

campusprideindex.org — National listing of LGBTQ-friendly colleges and universities

cappex.com — College exploration

imfirst.org — Resources for first-generation college students

knowhow2transfer.org — Transfer information for Kentucky institutions

parchment.com — Electronic transcripts

Financial Aid Information

collegegreenlight.com — College and scholarship search for first generation and underrepresented students

studentaid.gov — FAFSA on the Web and federal student aid programs

kysaves.com — KY Saves 529 education savings account

Test Prep

actstudent.org — The ACT college entrance exam site

freerice.com — Answer quiz questions for charity

march2success.com — ACT prep

Other

bls.gov/ooh — Occupational Outlook Handbook

gedplusky.org — Earn a GED and college certificate at the same time

getschooled.com — High school graduation resources

kheaa.com — Career exploration, college preparation, financial aid processes and estimating tools

kheslc.com — Kentucky student loans and borrower services

thedadream.us — Resources for DREAMers

thinkcollege.net — Resources for students with intellectual disabilities.

Kygoestocollege.com offers resources for schools and organizations interested in enhancing their college-going culture through initiatives like Close the Deal, FAFSA Completion Challenge, College Decision Day and Kentucky College Application Campaign. The site offers tools to help school counselors, community leaders or college access providers implement one or more of these programs, as well as resources for students who are going through the college application and financial aid process.

Military Benefits

Post-9/11 Bill and Montgomery Bill
Qualified individuals must choose between these two bills. For comparison information, visit benefits.va.gov/gibill.

Yellow Ribbon Program
Participating institutions may offer additional funds to individuals on Post 9/11 GI Bill. For more information, visit benefits.va.gov/gibill/yellow_ribbon/yellowribbon_info_schools.asp.

Reserve Officers’ Training Corps (ROTC)
ROTC scholarships come from Army, Air Force, Navy, and Marine Corps.

Kentucky National Guard Tuition Award
Students apply through the Boone National Guard Center.
Check out kheaa.com

KHEAA’s website will help you navigate the career exploration, college preparation and financial aid processes.

Planning for College
Explore career options, use grade-specific planner timelines, learn about entrance and placement tests, consider your college admissions options, compare school criteria and access Your KHEAA College Connection newsletters.

Picking a School
Find Kentucky-specific school information, plan campus visits and tours, and request your personalized copy of the KHEAA Getting the Facts report.

Paying for College
Discover the real costs of college, get an in-depth overview of state and federal financial aid programs, learn how to apply for aid and search for scholarships.

College Life
Discover how to succeed as a college student and adopt healthy habits.

Money Management
Learn how to avoid money troubles, play interactive games, refer to online resources and learn about your borrower rights and responsibilities.

Other Resources
Watch career videos, web resources, link to publications, and plug into the Kentucky labor market information.

KEES
Learn about the Kentucky Educational Excellence Scholarship (KEES) and access your personal account.

Get a free plan!
KHEAA’s Getting the Facts is a personalized report for Kentucky students and families, which gives a customized breakdown of college costs and estimated financial aid based on the student’s college choices and the family’s financial circumstances. Find instructions on how to access this tool on kheaa.com.

Click on the Sign In button in the top right-hand corner of the kheaa.com home page to access or register for a free, personalized account. Use this customized tool to:
• View and verify your KEES award amounts
• Request a copy of Getting the Facts
• Apply and check the status of state grants and scholarships
• Complete the KHEAA Verify process
• Print your Master Promissory Note (MPN)

Be sure to remember your usernames and passwords — you’ll use them a lot!
Potential employers and admissions counselors often look at social media profiles when making selection decisions.

Here are some tips to protect yourself in the social media age:

- Make your contact information private. Never post your phone number, address or email address.
- Manage who can view images of you. Untag photos if necessary.
- Don’t list your exact date and place of birth. Don’t answer any personal questions in quizzes!
- Create several “friends” lists to manage who sees particular information about you.
- Limit who can search for your profile on Internet search engines.
- Be careful about who can see your status updates. And don’t swear!
- Don’t announce you’re going on a trip ahead of time on social media.
- Don’t tell people where you are every waking moment.
- Change your password frequently.
- Use social media responsibly and encourage your parents to do the same.

Be sure to create and use a professional email address!

Follow KHEAA

![QR Codes and social media icons]
**Glossary**

**A**

**Accreditation** Approval of a school or program by a federally recognized agency that has determined that standards have been met.

**ACT** The test required or accepted at all public and many private universities in Kentucky. It has four sections — English, math, reading and science reasoning — and an optional writing exam. Scores are used for admissions purposes, awarding scholarships and placing students in special programs and honors courses.

**ACT College Readiness Standards** A guide that helps teachers, counselors, parents and students understand their progress in gaining the necessary skills in English, mathematics, reading and science that are needed for success beyond high school.

**AP** The Advanced Placement Program lets high school students study college-level subjects for advanced placement and/or credit upon entering college.

**Apprenticeship** A system for training a new generation of tradespeople with on-the-job experience and study.

**Associate's degree** Generally awarded after 60 credit hours, usually two years of study.

**ASVAB** (The Armed Services Vocational Aptitude Battery) Used by all branches of the military to determine how qualified you are to enlist, as well as your qualification for certain military jobs and your signing bonus.

**B**

**Bachelor's degree** Generally awarded after a minimum of 120 credit hours, usually four to five years of study.

**Benchmarks** “Must have” competencies in English language arts and mathematics for success in college.

**C**

**Cambridge Advanced International (CAI) Certificate of Education** An international diploma that students can earn by completing the CAI program. It is similar to the AP and IB programs.

**Candidates Reply Date Agreement** Lets a student defer an attendance decision at participating colleges until May 1. It gives students time to get responses from the colleges they have applied to before deciding which one they want to attend.

**Career clusters** Groups of related occupations and careers. This gives schools a guide for relating learning to the knowledge and skills required for groups of careers.

**Certificate** (1) Given in a nondegree program, usually in a vocational or technical area, to prepare for a specific occupation. Certificate programs generally last 6 to 12 months. (2) Given in specialized areas to people who have completed master’s, doctorate or professional degrees.

**CLEP** The College-Level Examination Program offers subject examinations or general examinations. Some colleges use the scores to award credit by examination to entering freshmen.

**Commuter students** Students who live at home instead of on campus.

**Common App** An undergraduate college admission application that applicants may use to apply to a number of member colleges and universities.

**Conversion scholarship/loan** Requires recipients to provide certain services or pay back the funds received with interest.

**Core classes** A set of subjects or courses that make up a required portion of a curriculum.

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**Are you ready?**

Kentucky college readiness standards are based on English, math and reading scores on the ACT. If you don't meet the benchmark in one of these areas, your college may ask you to take an entrance exam to determine how to place you in classes and if you will need transitional courses.

**NOTE:** National ACT College Readiness Standards are currently higher than Kentucky's requirements. National benchmarks are: English, 18; math, 22; reading, 22; and science, 23. Be sure to check with the college you plan to attend to make sure your scores meet their standards.
Cost of attendance The total cost of attending a particular college for one year. It includes direct costs (tuition, fees, room and board) and indirect costs (books, supplies, transportation, personal expenses, etc.).

Credit by examination Process in which students can earn credit for college-level knowledge by passing a test. The CLEP, AP, DANTES (military) and other programs allow students to earn college credit this way.

Credit for life experience Process in which students receive credit for college-level knowledge gained through life experience.

Credit hour or clock hour Unit of measurement for an educational program. While most community colleges and four-year colleges and universities use credit hours, many proprietary schools use clock hours.

D
Dependency override Authority given to financial aid administrators to change a student’s status from dependent to independent in cases involving unusual circumstances.

Diploma Given in a nondegree program, usually a vocational or technical field, to prepare for a job. Diploma programs are generally 9 to 18 months long. This diploma is not the same as the diploma you receive when you graduate from high school.

Who’s who?

Admissions counselor: A college or university employee who advises students during the admissions process.

School counselor: Someone who works in elementary, middle and high schools to provide academic, career, college access and personal/social support to K–12 students.

Financial aid counselor: A college or university employee who is involved in the administration of financial aid.

KHEAA Outreach counselor: A KHEAA staff member who helps students and families plan and prepare for education after high school. KHEAA services are free.

Direct PLUS Loan A loan provided to parents or stepparents of eligible dependent undergraduate students or to graduate/professional students who need additional financial aid to pay college expenses.

Doctorate A degree that usually takes three or more years after a bachelor’s to complete.

Dual credit program Program in which courses satisfy high school graduation requirements and earn college credit hours.

Dual enrollment A student enrolled in two distinct academic programs or educational institutions concurrently.

E
Early action Lets students apply to their preferred school and receive a decision before the normal response date.

Early decision Requires students to make a commitment to enroll in a school if they’re admitted. Students must withdraw all other applications and make a nonrefundable deposit. One disadvantage to early decision is that it may mean students have less leverage if they appeal their financial aid package.

Entrance counseling Ensures students understand the terms and conditions of their loans and know their rights and responsibilities.

Expected family contribution (EFC) Amount the student and family are expected to pay toward yearly college costs. The amount is derived from need analysis of the family’s income and assets.

F
FAFSA The Free Application for Federal Student Aid is the need analysis form all students must complete when applying for federal and state student aid. Some colleges use the FAFSA to award scholarships. The best way to file is online at studentaid.gov, although a limited number of the paper version may be available.

Financial aid Money from state and federal governments, colleges, private organizations, associations and companies to help pay the costs of a college education or technical training.

Financial aid package Total financial aid a college awards a student. It may consist of several types of aid, including grants, scholarships, loans, work-study programs and others. Financial need, availability of funds, institutional aid policies and the number of students who need financial assistance all influence a student’s financial aid package.

Financial need The amount of higher education expenses that a student’s expected family contribution (EFC) falls short of paying. Financial need equals the cost of education minus the EFC.
**FSA ID** Comprised of a username and password and can be used to log in to the FAFSA and certain Federal Student Aid websites.

**G**

**GPA** A grade point average is the sum of the graded points earned (A=4, B=3, C=2, D=1, F=0) divided by the numbers of hours attempted for courses taken during a semester.

**General Educational Development (GED)** Classes that can lead to a high school equivalency diploma for adults who did not earn one. Recipients must pass four tests that assess their knowledge of language arts, social studies, science and math to earn the diploma.

**Getting the Facts** A college planning tool that gives students and families a personalized breakdown of college costs and estimated financial aid. You can access your free report by logging in to your account at kheaa.com.

**Graduate student** Student who has earned a bachelor's degree and is working toward a master's, doctorate or professional degree.

**Grant** Financial aid award, generally based on financial need, to help pay the cost of higher education. A grant generally does not have to be repaid.

**I**

**IB** The International Baccalaureate Program lets students earn college credit while in high school. Some schools require students to participate for two years, others allow them to take classes only one year.

**Individual Learning Plan (ILP)** A system to help high school students plan their courses and activities as they prepare for higher education and career.

**Institutional aid** Student financial aid administered by the college or proprietary trade school.

**Interest** A charge for a loan, usually a percentage of the amount borrowed.

**Internship/practicum** A program that provides the student with the opportunity to earn academic credits through a planned work experience, usually to learn about a specific career area.

**IRS Data Retrieval** A tool that allows applicants who have already filed their federal income tax returns to prefill the answers to some questions on their FAFSA by transferring data.

**K**

**Kentucky Educational Excellence Scholarship (KEES)** A scholarship students can earn for their good grades and ACT score. No application required.

**Kentucky Higher Education Assistance Authority (KHEAA)** State agency that helps students plan and pay for college by providing financial aid programs and free materials and information.

**Kentucky Higher Education Student Loan Corporation (KHESLC)** A public, nonprofit corporation that provides education loans for students and parents.

**Kentucky Occupational Skills Standards Assessment (KOSSA)** An assessment system based on standards identified by employers across the state. All public high schools and technical schools must include these standards in their instructional programs.

**Kentucky Online Testing (KYOTE)** A program that measures whether a student is prepared for college-level learning.

**KHEAA Verify** An electronic service that conducts FAFSA verification for select schools.

**L**

**Legacy scholarship** A scholarship offered to family members of alumni of a college or university.

**Loan** Money borrowed to help pay higher education costs. Loans must be repaid with interest.

**M**

**Major** Primary academic field of study in college.

**Master's degree** A degree that takes at least a year after the bachelor's to complete.

**Master Promissory Note (MPN)** A legally binding contract between a borrower and a lender. It establishes the conditions under which a student or parent borrows money and the terms under which it must be repaid. The MPN is good for 10 years if the student doesn’t change schools.

**Median** The middle value of a set of numbers.

**Merit-based** Financial aid based on academic, athletic or some other type of achievement.

**Minor** Secondary academic field of study in college.

**MyKHEAA** A personalized online account for students at kheaa.com.
**N**

**Need analysis** Used to determine how much students and their families can reasonably be expected to pay toward college expenses. Updated each year by the federal government and other organizations to reflect changes in the economy.

**Need-based** Financial aid based on the government’s need analysis formula.

**O**

**Orientation** A period of time at the beginning of the academic year at a university during which a variety of events are held to orient and welcome new students.

**P**

**Parchment Exchange** A secure network allowing high schools, postsecondary institutions and employers to securely transmit electronic transcripts.

**Postsecondary** “After high school.” Postsecondary education can be received at a college, university, community and technical college, proprietary school or off campus.

**Precollege curriculum** Specific credits high school students are required to complete for admission into Kentucky’s public universities.

**Private student loan** An education loan from a lender other than the U.S. Department of Education. It can be from a public agency, bank, credit union or other lender.

**Professional degree** A degree in such fields as dentistry, law and medicine. These usually take at least six years to complete.

**Professional Judgment** The authority of financial aid administrators to make adjustments to certain data elements on the FAFSA in cases involving special circumstances with a family’s income or assets.

**Proprietary schools** Privately owned schools that provide a wide range of courses of study, such as cosmetology, business and broadcasting. Programs range from two to 24 months and lead to certificates, diplomas or degrees in a variety of subjects.

**R**

**Registration** The process in which students plan their courses for the next semester or term, meet with their advisors and then register for classes.

Résumé A document outlining a person’s educational and work background, as well as special skill sets and training, often used to get a job.

**Rolling admission** Applicants are often notified of their acceptance or rejection within a few weeks of applying. A college with rolling admission typically accepts applications for as long as spaces are available.

**Room and board** Lodging and food. For students living on campus, these costs are part of a dorm room and a meal plan. These costs are part of a student’s total cost of attendance.

**S**

**Satisfactory academic progress** A school’s written standard of how it expects students to progress. To continue receiving federal student aid, the student has to meet certain requirements regarding grade level, credits earned and **GPA**.

**SAT** A college entrance exam with multiple-choice questions in math and critical reading sections and an optional essay. Scores are used for admissions purposes and in awarding scholarships.

**Scholarship** A financial aid award to help pay for higher education. Scholarships generally do not have to be repaid and are normally based on ability, talent or achievement.

**Student Aid Report (SAR)** Document produced from information provided on the **FAFSA** and sent to the student. The SAR reports your eligibility for aid and expected family contribution (EFC).

**Study abroad** An arrangement that allows students to complete part of their degree program through educational activities outside the United States.

**Subsidized Federal Direct Loan** On a subsidized loan, the federal government pays the interest while you’re in school and during a six-month grace period. This means you have more money to spend on your education. To qualify, you have to apply for financial aid, show financial need and receive a loan.

**Superscore** The result of taking the highest subscores (scores from the English, math, reading and science sections) from various **ACT** test dates to get a new higher score.

**T**

**Transitional courses** Classes you must take and pay for to get ready for college-level work in basic subjects. They do not count toward your degree.
Transcript cumulative Academic record that lists courses taken, grades received and credits or credit hours received.

Tuition The amount schools charge for instruction and for the use of certain school facilities, such as libraries.

U Undergraduate College student who has not yet earned a degree.

Unsubsidized Federal Direct Loan On an unsubsidized student loan, you have to pay the loan interest monthly or quarterly. The interest can also be capitalized quarterly, semiannually, annually or one time just before you enter repayment.

Unweighted GPA GPA that does not include any extra points earned for dual credit and AP/IB/CAI classes.

V Verification A process used to verify certain information on the FAFSA to ensure its accuracy.

W Waiver Arrangement under which a school does not charge specific costs if a student meets certain qualifications.

Weighted GPA GPA that includes any extra points earned for dual credit and AP/IB/CAI classes.

WorkKeys A measure of Kentucky students’ college and career readiness. Students must receive a silver or higher on applied math, locating information and reading for information tests to meet state benchmarks.

Work-study Employment that lets students earn money to help pay the cost of higher education.

Scavenger Hunt Answers
1. Students, Parents, Adult Learners, Financial Aid Professionals, Counselors, Military and Veterans
2. Your career pathway is the route you take and the choices you make to reach your career goals. Ask yourself:
   • What have I learned in my life that interests me as a career?
   • How do I get to a career in those fields?
   • Do I need to go to college or technical school? If I do, what do I need to do now so I can get into college or technical school?
   • When I finish, what jobs will I be qualified to do?
   • Do I know someone who can help me reach my goal?
What personal, community and school resources and networks do I have that can help me prepare for my career?
3. Public universities, private schools, technical schools, public two-year colleges
4. Yes. So you can save assessment and search results, access personal financial aid information, and complete a Getting the Facts report.
5. Grants, scholarships, student loans, conversion scholarships/grants, work-study and tuition waivers
6. 10
7. 16
8. KEES — Kentucky Educational Excellence Scholarship
9. $50,711
10. 62%
11. October of the 12th grade
12. KEES balance
13. Planning for college, selecting a school, paying for college, distance learning, transferring, repaying your loans, publications
14. Answers will vary.

Postsecondary Puzzler Answers
# My college plan!

List the top three reasons why you want to go to college:

1. 
2. 
3. 

List the top three factors you will use to choose your college:

1. 
2. 
3. 

List the top three career interests you have:

1. 
2. 
3. 

How have/will you prepare for college?

<table>
<thead>
<tr>
<th>Courses taken:</th>
<th>1.</th>
<th>2.</th>
<th>3.</th>
<th>4.</th>
<th>5.</th>
<th>6.</th>
<th>7.</th>
<th>8.</th>
</tr>
</thead>
</table>

Test Scores (ACT, SAT, etc.): 

Extracurricular Activities:

1. 
2. 
3. 
4. 
5. 
6. 

List your top college choices:

1. 
2. 
3. 
4. 
5. 

Admissions Requirements:

Application Deadline:

Open House/Preview Days:

Scholarship Requirements:

Scholarship Deadline:

How will you pay for college?

How much is your KEES scholarship? (You can find this at kheaa.com.) $ 

File the FAFSA in October! (You can do this at studentaid.gov.) 

Other scholarships! (You can search for scholarships at kheaa.com.)

1. 
2. 
3. 
4. 
5. 
6. 

You can get an estimate of your financial aid with the Getting the Facts at kheaa.com! 

Choose a college and make a deposit! 

Register for classes? 

Sign up for orientation? 

Confirm housing? 

Check out KHEAA's Thriving in College to help you prepare for a successful college experience! 

---

**Good luck and best wishes from KHEAA!**

(800) 928-8926 kheaa.com
Reality check

Pretend you’re 25 years old...

What will you drive? Want a sports car? Get a job as a physical therapist, and you can probably afford it. Become a sales rep, and we see you in a sleek sedan. The job you get and the car you drive are often tied to how much education you have. Answer these questions to find out what kind of life is in your future.

1. Housing: I’d like to (circle one)
a. rent a one-bedroom apartment
b. rent a two-bedroom apartment
c. own a two-bedroom house
d. own a four-bedroom house

2. Transportation: I’d like to drive (circle one)
a. a small, fuel-efficient car
b. convertible
c. full-size pick up
d. full-size SUV

3. Food: I’d like to (circle one)
a. buy groceries and cook all my meals
b. eat all of my meals at fast food restaurants
c. cook some meals and eat out some

4. Clothing I normally shop (circle one)
a. at a thrift store
b. at a box store (i.e. Target, Walmart, etc.)
c. at a department store
d. for designer clothes

5. Phone: I’d like to (circle one)
a. have a smart phone with unlimited talk, text and data
b. have a smartphone with unlimited talk text, but a limited data plan

6. Insurance: I plan to purchase (circle one in each group)

   Car
   a. full coverage (required if you’re making a car payment)
   b. partial coverage

   Home
   a. renter’s insurance
   b. homeowner’s insurance (required if you have a mortgage)
   c. no rental insurance

   Medical
   a. I plan to continue my education after high school, so the job I hold is likely to help pay my insurance premium.
   b. I do NOT plan to continue my education after high school, so the job I hold is NOT likely to provide insurance as a benefit.

7. Entertainment: My entertainment will be (circle all that apply)
a. a movie four times a month
b. sporting events three times a month
c. streaming subscription (ex. Hulu)
d. biking, rollerblading hiking and other outdoor sports
   e. attending a concert once a month

8. Educational plans

   Highest level of education you plan to obtain (circle one)
a. high school graduate
b. some college or associate’s degree
c. bachelor’s degree
d. master’s degree
e. doctorate
f. professional degree
Add up your monthly expenses

Are your expenses greater than your earnings? If so, you either need to cut back on your costs or earn more money. How much money do you need to make to have the life you want? How much education do you need to earn that much money?

<table>
<thead>
<tr>
<th></th>
<th>1. Housing</th>
<th>2. Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. $475, b. $600, c. $900, d. $1,200</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Compact, $250</td>
<td>b. Convertible, $480</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>3. Food</th>
<th>4. Clothing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. $250, b. $450, c. $300</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. $25, b. $50, c. $100, d. $200</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>5. Phone</th>
<th>6. Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. $90, b. $75</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. $100, b. $50</td>
<td></td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th></th>
<th>7. Entertainment</th>
<th>8. Education*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. $32, b. $100, c. $40, d. $0, e. $70</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. $0, c. $150, e. $300</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. $50, d. $250, f. $450</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miscellaneous Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>$350</td>
</tr>
<tr>
<td>$150</td>
</tr>
<tr>
<td>$</td>
</tr>
<tr>
<td>It is best to save 10% of your income</td>
</tr>
<tr>
<td>$</td>
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<td>$</td>
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</tbody>
</table>

Find the level of education you selected on question 8 on the chart below to see your monthly pay before taxes.

<table>
<thead>
<tr>
<th>Monthly Median Earnings by Educational Attainment - Kentucky</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School: No Diploma: $2,044, High School: Graduate: $2,609</td>
</tr>
<tr>
<td>Some College: $2,855, Associate’s Degree: $3,050, Bachelor’s Degree: $4,228</td>
</tr>
<tr>
<td>Master’s Degree: $5,002, Doctoral Degree: $7,152, Professional Degree: $7,089</td>
</tr>
</tbody>
</table>


Reality Check

Find the monthly median earnings for the level of education you plan to obtain in the chart above. Now subtract your total monthly expenses to find out how much money you’ll have at the end of each month. If you don’t have enough money to cover your expenses, you’ll need to adjust your lifestyle or your career path.

\[
\text{Earnings} - \text{Expenses} = \text{**}
\]

**Positive amount?** Congratulations! You’re living below your means and are on your way to responsible money management.

**Negative amount?** Try again. This time reduce costly options and choose to get the education you’ll need to afford the lifestyle you want.

---

*The amount of money you borrow for school will depend on many factors, including the number of years you attend school, the degree you obtain, the school you attend, your financial need and other financial aid received.*
Scavenger hunt

Use this booklet and resources at kheaa.com to find the answers.

1. List categories of users who can get helpful information on kheaa.com.
   1.) ____________________  3.) ____________________
   2.) ____________________  4.) ____________________

2. What four things should you know to plan your career pathway?
   1.) ____________________  3.) ____________________
   2.) ____________________  4.) ____________________

3. What are the four different types of colleges?
   1.) ____________________  3.) ____________________
   2.) ____________________  4.) ____________________

4. Do you have to sign in to use kheaa.com to its fullest potential?
   ______ Why/why not? __________________________________________
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

5. What types of financial aid are discussed on kheaa.com?
   1.) ____________________  4.) ____________________
   2.) ____________________  5.) ____________________
   3.) ____________________  6.) ____________________

6. How many questions must you answer to register on kheaa.com?
   ______

7. How many career clusters are available through kheaa.com? ______

8. What KHEAA scholarship pays students for the good grades and ACT scores they earn in high school?
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

9. How much money might someone with a bachelor's degree expect to make in Kentucky each year? $______,______.

10. What percentage more might someone with a bachelor's degree expect to make than someone with just a high school diploma? _____%

11. During what month and year in high school should you file the FAFSA? __________________ of the ______th grade.

12. What is the most important thing you can obtain through your MyKHEAA account while in high school?
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

13. Name four of the areas of interest on kheaa.com for adults who want to return to school.
   1.) ____________________  3.) ____________________
   2.) ____________________  4.) ____________________

14. Who is your school counselor?
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

(Answers on page 34)
The search is on

You just learned a lot of new words, and there are more to come. Now it's time to put your knowledge to the test. See how many of these college-planning terms you can find in the puzzle.

Advanced Placement  EFC  KEES  Scholarship
ACT            FAFSA  KHEAA  Technical College
Associate's Degree Financial Need Need Analysis Transcript
Certificate      Grant          Plan  Tuition
Community College ILP  PLUS Loan University
Conversion Loan  Interest  Postsecondary Waiver
Diploma          Institutional Aid  SAT  Work Study
Postsecondary puzzler

ACROSS
1. Aid award based on talent or grades
4. Money charged on a loan
7. Two-year degree
9. Federal financial aid form
13. Type of aid that waives some costs
14. Aid award based on need
16. What your family is expected to pay
18. A school that offers advanced degrees
19. Charge for instruction
20. ____-based aid
22. With “studies,” possible 26 Down
23. ____-credit course
25. Public two-year school (two words)
29. Agency that helps you plan for college
30. Any education after high school
31. See 24 Down

DOWN
2. Section on 11 Down
3. Federal loan for parents
5. Determines how much financial aid you need (two words)
6. School for training in specific fields (two words)
8. Kentucky Educational Excellence Scholarship
10. Money to help pay for college (two words)
11. College entrance exam
12. Advanced ___
15. Earned in nondegree program or in high school
17. Cost of education minus 16 Across (two words)
19. Shows your grades credits, etc.
21. ____ and board
24. With 31 Across, way to earn money at college
26. Primary academic field of study in college
27. You need at least a 2.5 one of these to earn an 8 Down award
28. College Board entrance exam

(Answers on page 34.)
Family tips

You may be wondering how you can help your student during the college-planning process. Here’s a checklist with some tips to get you started.

- **Start saving for college now.**
  You can use the College Savings Calculator at kheaa.com to estimate how much you’ll need to save each month to cover the future cost of a college education. Visit kysaves.com for information about Kentucky’s 529 plan.

- **Attend college visits, job fairs, college nights and financial aid nights with your student.**
  Check into such career options as apprenticeships and internships.

- **Talk with your student about selecting a school.**
  Look for one that is within your budget and offers them the program and environment they’re looking for. Narrow down your options using KHEAA’s Getting the Facts tool. (See page 28.)

- **Meet key deadlines.**
  Remember that different colleges will have different deadlines for applications, deposits, academic requirements, financial aid, etc.

- **Complete the FAFSA.**
  Submit the FAFSA as soon as possible starting October 1 of your student’s senior year. Kentucky grants are awarded to eligible applicants on a first-come, first-served basis until funds are exhausted.

- **Know your EFC.**
  Your expected family contribution (EFC) is how much your family is expected to contribute toward your student’s college education each year. As a general rule, the lower a family’s EFC, the more financial aid a student is eligible for. Your EFC is based on a formula set by Congress, using the information you provide on the FAFSA.

- **Apply for scholarships and grants.**
  These generally don’t have to be repaid, so students should try to get as many scholarships and grants as possible. You and your student can explore scholarships at kheaa.com.

- **Understand your loan options.**
  The majority of students, however, now need loans to help pay college costs. Many people also take out loans to help their children. That means students and families need to be informed consumers. (For more information about loans, see pages 20–21.)

- **Help your student keep track of the applications process.**
  Many students apply to more than one school, so it can be expensive. If you can’t afford to pay an application fee, see if the school is willing to waive it.

- **Review the Student Aid Report (SAR).**
  Make sure the SAR you receive is accurate.

- **Compare financial aid award letters.**
  Make sure both you and your student understand how much is free aid (scholarships, grants, etc.), how much is loans and how much you will be expected to pay. Contact the financial aid office if you have any questions.

- **Work with your student to set up a budget.**
  The budget should show what financial aid will cover, how much you’ll pay and how much your student will contribute through work and student loans.
We’re here to help!

Our mission
Helping Kentucky students and families prepare, plan, and pay for higher education.

Check out the Work Ready Kentucky Scholarship

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