Affording Higher Education

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

Twenty-Ninth Edition

Acknowledgment

By making the public aware of the availability of financial aid to help students pay the costs of education after high school, KHEAA hopes many more students will be encouraged to pursue a higher education. Officials of state agencies, federal agencies, Kentucky high school guidance counselors, companies and organizations contributed information for the 2019–2020 edition of Affording Higher Education. We gratefully acknowledge their time, effort and cooperation in helping KHEAA compile this catalog of student financial aid programs.
Contents

Using This Book ................................................................. 1
Other Publications ............................................................ 2
Some Tips for Finding Money for College .......................... 3

State Government

Kentucky Higher Education Assistance Authority ............ 7
Kentucky Higher Education Student Loan Corporation ......... 8
Commonwealth of Kentucky .................................................. 9
Kentucky Board of Nursing .................................................. 10
Kentucky Cabinet for Health and Family Services ............. 10
Kentucky Council on Postsecondary Education ................. 11
Kentucky Department for Environmental Protection ......... 11
Kentucky Department for Natural Resources ..................... 11
Kentucky Department of Veterans Affairs ......................... 12
Kentucky Education and Workforce Development Cabinet . 12
Kentucky National Guard .................................................... 13
Kentucky Office of Vocational Rehabilitation ..................... 13
Kentucky Revenue Cabinet ............................................... 13
Kentucky Transportation Cabinet ...................................... 13

Federal Government

Corporation for National and Community Service ............. 17
Internal Revenue Service ................................................... 17
U.S. Department of Agriculture ........................................... 17
U.S. Department of Defense ............................................... 17
U.S. Department of Education ............................................. 21
U.S. Department of Health and Human Services ............... 22
U.S. Department of Justice .................................................. 24
U.S. Department of State .................................................... 24
U.S. Department of Veterans Affairs .................................. 25

Public Universities

Eastern Kentucky University .............................................. 29
Kentucky State University .................................................. 38
Morehead State University ................................................ 40
Murray State University ..................................................... 45
Northern Kentucky University .......................................... 69
University of Kentucky .................................................... 76
University of Louisville .................................................... 114
Western Kentucky University .......................................... 128

Private Colleges, Universities and Seminaries

Alice Lloyd College .......................................................... 177
American National University ......................................... 177
Asbury Theological Seminary ........................................... 178
Asbury University ........................................................... 179
ATA College ................................................................. 180
Beckfield College ........................................................... 180
Bellaire University .......................................................... 181
Berea College ................................................................. 182
Brescia University ........................................................... 182

Campbellsville University ............................................... 183
Centre College ............................................................... 185
Clear Creek Baptist Bible College ................................. 186
Daymar College ............................................................ 190
Embry-Riddle Aeronautical University ............................ 190
Frontier Nursing University ............................................ 191
Galen College of Nursing ............................................... 191
Georgetown College ......................................................... 191
Indiana Tech ................................................................. 192
Indiana Wesleyan University .......................................... 193
Kentucky Christian University ........................................ 193
Kentucky Mountain Bible College ................................. 194
Kentucky Wesleyan College ........................................... 194
Lexington Theological Seminary ..................................... 199
Lincoln Memorial University ......................................... 199
Lindsey Wilson College .................................................. 199
Louisville Presbyterian Theological Seminary .............. 203
McKendree University ..................................................... 203
MedQuest College ......................................................... 203
Midway University .......................................................... 204
Northwood University ...................................................... 204
Ross College ................................................................. 205
Simmons College of Kentucky ....................................... 205
Spalding University ........................................................ 205
Sullivan University ........................................................ 206
Thomas More University ................................................ 206
Transylvania University ................................................... 211
Union College ............................................................... 212
University of Pikeville ..................................................... 213
University of the Cumberlands ....................................... 213

Two-Year Public Colleges

KCTCS Scholarships ....................................................... 219
Ashland Community College and Technical College ........ 219
Big Sandy Community and Technical College ................. 221
Bluegrass Community and Technical College .................. 224
Elizabethtown Community and Technical College .......... 226
Gateway Community and Technical College .................... 228
Hazard Community and Technical College ...................... 230
Henderson Community College ....................................... 233
Hopkinsville Community College .................................... 233
Jefferson Community and Technical College ................... 233
Madisonville Community College .................................... 235
Maysville Community and Technical College ................... 235
Owensboro Community and Technical College ............... 236
Somerset Community College ........................................ 237
Southcentral Kentucky Community and Technical College . 239
Southeast Kentucky Community and Technical College ..... 241
West Kentucky Community and Technical College .......... 242

Trade Schools

Barrett & Company School of Hair Design ......................... 247
Brighton Center’s Center for Employment Training ........ 247
College for Technical Education ..................................... 247
Empire Beauty School ..................................................... 247
Lexington Healing Arts Academy .................................... 247
Paul Mitchell the School Louisville ................................ 248
PJ’s College of Cosmetology .......................................... 248
Summit Salon Academy ............................................... 248
Trend Setters’ Academy of Beauty Culture Inc ............... 248
<table>
<thead>
<tr>
<th>County</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jessamine County</td>
<td>333</td>
</tr>
<tr>
<td>Jefferson County</td>
<td>330</td>
</tr>
<tr>
<td>Hickman County</td>
<td>328</td>
</tr>
<tr>
<td>Henry County</td>
<td>327</td>
</tr>
<tr>
<td>Hart County</td>
<td>326</td>
</tr>
<tr>
<td>Henderson County</td>
<td>326</td>
</tr>
<tr>
<td>Henry County</td>
<td>327</td>
</tr>
<tr>
<td>Hickman County</td>
<td>326</td>
</tr>
<tr>
<td>Hopkins County</td>
<td>328</td>
</tr>
<tr>
<td>Jackson County</td>
<td>330</td>
</tr>
<tr>
<td>Jefferson County</td>
<td>330</td>
</tr>
<tr>
<td>Jessamine County</td>
<td>333</td>
</tr>
<tr>
<td>Johnson County</td>
<td>334</td>
</tr>
<tr>
<td>Kenton County</td>
<td>334</td>
</tr>
</tbody>
</table>

Kentucky Scholarships

Statewide ................................................................. 251
Multicounty ................................................................. 267
Adair County ......................................................... 281
Allen County ......................................................... 281
Anderson County .................................................. 282
Ballard County ...................................................... 283
Barren County ....................................................... 284
Bath County ......................................................... 286
Bell County ............................................................. 286
Boone County .......................................................... 287
Bourbon County .................................................... 288
Boyd County ............................................................ 289
Boyle County .......................................................... 290
Breckinridge County ............................................. 291
Bullitt County ...................................................... 293
Butler County ....................................................... 294
Caldwell County .................................................... 294
Calloway County .................................................... 295
Campbell County .................................................... 296
Carlisle County ...................................................... 297
Carroll County ...................................................... 298
Carter County ....................................................... 300
Casey County .......................................................... 301
Christian County ................................................... 301
Clark County .......................................................... 302
Clay County ............................................................ 303
Clinton County ...................................................... 303
Crittenden County .................................................. 304
Cumberland County ............................................... 305
Daviess County ...................................................... 305
Edmonson County .................................................... 307
Elliott County .......................................................... 308
Estill County ............................................................ 308
Fayette County ........................................................ 309
Fleming County ........................................................ 311
Floyd County ........................................................... 311
Franklin County ...................................................... 312
Fulton County .......................................................... 313
Gallatin County ...................................................... 314
Garrard County ........................................................ 315
Grant County ............................................................ 315
Graves County .......................................................... 316
Grayson County ...................................................... 317
Green County ............................................................. 319
Greenup County ........................................................ 320
Hancock County ........................................................ 322
Hardin County .......................................................... 322
Harlan County .......................................................... 324
Harrison County ...................................................... 325
Hart County .............................................................. 326
Henderson County .................................................... 326
Henry County ............................................................ 327
Hickman County ...................................................... 328
Hopkins County ...................................................... 328
Jackson County ....................................................... 330
Jefferson County ..................................................... 330
Jessamine County ..................................................... 333
Johnson County ...................................................... 334
Kenton County .......................................................... 334
Knott County ............................................................. 337
Knox County ............................................................. 337
LaRue County ............................................................ 338
Laurel County ............................................................ 339
Lawrence County .................................................... 341
Lee County .............................................................. 341
Leslie County ............................................................ 342
Letcher County ....................................................... 342
Lewis County ............................................................ 343
Lincoln County .......................................................... 343
Livingston County .................................................... 344
Logan County ............................................................ 345
Lyon County ............................................................. 346
Madison County ...................................................... 347
Magoffin County ...................................................... 348
Marion County .......................................................... 349
Marshall County ...................................................... 349
Martin County ........................................................... 350
Mason County ............................................................ 351
McCracken County .................................................... 351
McCreary County ...................................................... 352
McLean County .......................................................... 353
Meade County ............................................................ 354
Menifee County ....................................................... 356
Mercer County .......................................................... 356
Metcalfe County ........................................................ 357
Monroe County .......................................................... 357
Montgomery County .................................................. 359
Morgan County .......................................................... 359
Muhlenberg County .................................................. 360
Nelson County .......................................................... 362
Nicholas County ....................................................... 363
Ohio County ............................................................. 364
Oldham County .......................................................... 366
Owen County ............................................................. 366
Owsley County .......................................................... 367
Pendleton County ...................................................... 368
Perry County ............................................................. 370
Pike County ............................................................. 371
Powell County ............................................................ 372
Pulaski County .......................................................... 372
Robertson County ..................................................... 373
Rockcastle County .................................................... 373
Rowan County ............................................................ 373
Russell County ........................................................... 374
Scott County ............................................................. 375
Shelby County ............................................................ 375
Simpson County ........................................................ 376
Spencer County ........................................................... 377
Taylor County ............................................................ 377
Todd County ............................................................. 377
Trigg County ............................................................. 378
Trimble County .......................................................... 378
Union County ............................................................ 378
Warren County .......................................................... 379
Washington County ................................................... 381
Wayne County ............................................................ 381
Webster County ......................................................... 382
Whitley County ........................................................... 383
Wolfe County ............................................................ 383
Woodford County ...................................................... 384

Index ........................................................................ 389
Using This Book

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

To help you out, we update Affording Higher Education every year so you and your parents have the most up-to-date information available to help you find sources of money to pay for college. “We” are the Kentucky Higher Education Assistance Authority, better known as KHEAA. This year’s edition of Affording Higher Education has information about more than 6,000 different sources of financial aid for Kentucky students.

Most of those programs are specifically for Kentuckians or students at Kentucky colleges. The last section in the book may have some national scholarships brought to our attention by guidance counselors from across the state, but Affording Higher Education concentrates on Kentucky sources. You can find national scholarships using online scholarship searches, but that’s not always true about scholarships offered at the state, county and local levels.

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

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

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

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

Some tips about financial aid

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

- **Grant:** An award you generally don’t have to pay back. Most grants are based on financial need.

- **Loan:** Money you or your parents have to borrow and pay back with interest.

- **Scholarship:** An award you generally don’t have to repay. Many are based on talent or achievement, either academic, artistic or athletic. Others are based on where you live, where you or your parents or even your grandparents went to school, or where you or your parents work.

- **Waiver:** An arrangement that lets you attend a school without having to pay tuition or other costs if you meet certain requirements.

- **Conversion scholarship/loan:** A scholarship that requires you to provide certain services, such as teaching or nursing, for a certain length of time. If you don’t provide the service, the scholarship converts to a loan that you have to repay with interest.

- **Military benefit:** Financial aid you can get if you have served in the military or if one of your parents was in the military.

- **Work-study:** Part-time employment that lets you earn money for college by working on or off campus.

- **Savings:** Money you or your parents have set aside or invested for your college education.
When you’re looking for student aid, start with the largest providers. For Kentucky students, those are the programs administered by KHEAA and the federal government. Then you can look for sources from your county or the schools you’re interested in.

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

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

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

KHEAA
Publications Section
P.O. Box 798
Frankfort, KY 40602
Toll-free telephone: 800.928.8926
Fax: 502.696.7574
E-mail: publications@kheaa.com

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

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

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

KHEAA administers the following programs to help students pay for higher education:
- College Access Program Grant
- Kentucky Tuition Grant
- Dual Credit Scholarship
- Early Childhood Development Scholarship
- Early Graduate Certificate Scholarship
- Kentucky Educational Excellence Scholarship
- Osteopathic Medicine Scholarship
- Promote Your School Scholarship
- Work Ready Kentucky Scholarship
- John R. Justice Loan Repayment Program
- Kentucky Education Savings Plan Trust

KHEAA provides administrative services for the:
- Kentucky National Guard Tuition Award Program
Some Tips for Finding Money for College

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

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

➤ Submit the FAFSA as soon as you can after October 1 if you plan to go to college the next fall. The FAFSA is used not only to determine what federal student aid programs you're eligible for but also if you're eligible for many state programs. Some colleges also use the FAFSA to decide if you qualify for school-based (called "institutional aid") programs. You should submit the FAFSA online at www.fafsa.gov. Because answers are edited automatically, you're less likely to make a mistake and schools will be able to tell you sooner if you qualify for student aid. Set up a username and password at https://fsaid.ed.gov. If you are a dependent student, your parent will have to set up a separate username and password. Then go to www.fafsa.gov to start the process.

➤ Make good grades in high school. By doing so, you earn money for college through the Kentucky Educational Excellence Scholarship (KEES), administered by KHEAA. You don't have to apply for a KEES award, either. For more information about KEES, see page 7.

➤ Visit kheaa.com. KHEAA's website has information about KHEAA financial aid programs and services (including detailed information about the KEES program). You may also access the most current information about your KHEAA grant, loan and KEES award by accessing your KHEAA account.

➤ Talk with a financial aid officer at the school you're interested in attending. This official can tell you about aid programs available through the school.

➤ Search for free information about scholarships and other student aid sources. You should:

• Watch newspapers for scholarships offered by local businesses, clubs, unions, churches, etc., and contact them for more information.

• Write to organizations connected with your field of interest. These organizations are listed in directories available in public libraries. You can also find many of them online.

• Visit your library to find books and magazines that have information about financial aid.

➤ Get free aid first. You should first try to find student aid that you don't have to repay — grants, scholarships, tuition waivers, etc. If you have to borrow, federal student loans are nearly always a better bargain than private loans. Compare interest rates, repayment terms and other factors before choosing a loan.

➤ Apply, apply, apply. The more you apply, the better your chances of receiving enough to pay for college.

➤ Read and follow directions. Filling out an application properly and neatly is important. Answer all questions correctly and don't miss the deadline.

➤ Consult your school counselor. This person is an excellent resource and can tell you about financial aid in general and where to look for help.

➤ Beware of scams. Before paying for financial aid information, talk with your counselor; a financial aid officer; the Better Business Bureau in your area and the area where the firm is located; or the Office of the Attorney General, Consumer Protection Division, 700 Capitol Avenue, Suite 118, Frankfort, KY 40601; 888.432.9257. Information about most sources of aid can be obtained free. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain.

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