Affording Higher Education is distributed free each year to Kentucky high schools, colleges and libraries. Remaining copies may be purchased by individuals at cost from KHEAA. For more information about purchasing a copy of Affording Higher Education, call 800.928.8926, ext. 67214, or email publications@kheaa.com. Affording Higher Education is also available on www.kheaa.com. If you received this publication from a company or organization charging a fee for completing or assisting you in completing forms or searching for student financial aid, you should report the organization to the Better Business Bureau in your area and the area where the firm is located; Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, KY 40601, 888.432.9257; or KHEAA, 800.928.8926, extension 67290. You can receive free information and advice from school counselors at high schools and financial aid officers at higher education institutions regarding how to complete financial aid forms and search for financial aid.
Affording Higher Education

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

Twenty-Eighth Edition

Acknowledgment

By making the public aware of the availability of financial aid to help students pay the costs of attending a college, 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 2018–2019 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 .... 9
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 ............................. 24

Public Universities

Eastern Kentucky University ......................................... 29
Kentucky State University ............................................ 39
Morehead State University ............................................ 39
Murray State University .............................................. 44
Northern Kentucky University .................................... 70
University of Kentucky ................................................ 76
University of Louisville ............................................... 120
Western Kentucky University ...................................... 134

Private Colleges, Universities and Seminaries

Alice Lloyd College ...................................................... 145
American National University .................................... 145
Asbury Theological Seminary ..................................... 146
Asbury University ....................................................... 147
ATA College ............................................................... 148
Beckfield College ......................................................... 148
Bellarmine University ................................................ 149
Berea College ............................................................ 150
Brescia University ....................................................... 150
Campbellsville University .......................................... 151
Centre College .......................................................... 154
Clear Creek Baptist Bible College ............................... 155
Daymar College ........................................................ 158
Embry-Riddle Aeronautical University ......................... 159
Frontier Nursing University ....................................... 159
Galen College of Nursing .......................................... 159
Georgetown College ................................................... 160
Indiana Wesleyan University ....................................... 161
Kentucky Christian University .................................... 161
Kentucky Mountain Bible College ............................... 162
Kentucky Wesleyan College ....................................... 162
Lexington Theological Seminary ................................ 167
Lincoln Memorial University ...................................... 167
Lindsey Wilson College .............................................. 167
Louisville Presbyterian Theological Seminary ............. 171
McKendree University ................................................ 171
MedQuest College ...................................................... 171
Midway University ...................................................... 171
Northwood University ................................................ 172
Ross College .............................................................. 172
Simmons College of Kentucky ................................... 173
Spalding University ................................................... 173
Sullivan University ..................................................... 174
Thomas More College ............................................... 177
Transylvania University ............................................. 180
Union College ........................................................... 181
University of Pikeville ............................................... 182
University of the Cumberlands .................................... 182

Two-Year Public Colleges

KCTCS Scholarships .................................................... 187
Ashland Community College and Technical College ... 187
Big Sandy Community and Technical College ........... 189
Bluegrass Community and Technical College .......... 192
Elizabethtown Community and Technical College .... 194
Gateway Community and Technical College ............ 196
Hazard Community and Technical College ............... 198
Henderson Community College .................................. 201
Hopkinsville Community College ............................... 201
Jefferson Community and Technical College ............. 201
Madisonville Community College ............................... 203
Maysville Community and Technical College ............ 204
Owensboro Community and Technical College ........ 204
Somerset Community College ................................... 206
Southcentral Kentucky Community and Technical College .207
Southeast Kentucky Community and Technical College .210
West Kentucky Community and Technical College .... 210

Trade Schools

Barrett & Company School of Hair Design .................... 217
Brighton Center’s Center for Employment Training ...... 217
Empire Beauty School ................................................ 217
Lexington Healing Arts Academy ............................... 217
Paul Mitchell the School Louisville ......................... 217
P.J's College of Cosmetology .................................... 218
Summit Salon Academy ............................................ 218
Trend Setters’ Academy of Beauty Culture Inc ........ 218
Kentucky Scholarships

Statewide ................................................................. 221
Multicounty ............................................................ 237
Adair County ......................................................... 251
Allen County .......................................................... 252
Anderson County ................................................... 252
Ballard County ....................................................... 253
Barren County ....................................................... 253
Bath County .......................................................... 254
Bell County ............................................................ 255
Boone County ....................................................... 255
Bourbon County ................................................... 256
Boyd County ......................................................... 257
Boyle County ......................................................... 259
Bracken County .................................................... 259
Breckinridge County .............................................. 260
Bullitt County ......................................................... 262
Butler County ......................................................... 263
Caldwell County ................................................... 263
Calloway County .................................................. 265
Campbell County .................................................. 265
Carlisle County ...................................................... 266
Carroll County ...................................................... 266
Carter County ....................................................... 269
Casey County ......................................................... 270
Christian County .................................................. 270
Clark County ........................................................ 272
Clay County .......................................................... 272
Clinton County ...................................................... 272
Crittenden County ................................................ 273
Cumberland County ............................................. 274
Daviess County ..................................................... 275
Edmonson County ................................................ 275
Elliott County ........................................................ 276
Estill County .......................................................... 278
Fayette County ...................................................... 278
Fleming County .................................................... 279
Floyd County ........................................................ 280
Franklin County .................................................... 280
Fulton County ....................................................... 282
Gallatin County ..................................................... 282
Garrard County ..................................................... 283
Grant County ........................................................ 284
Graves County ...................................................... 284
Grayson County .................................................... 285
Green County ......................................................... 287
Greenup County .................................................... 288
Hancock County .................................................... 290
Hardin County ....................................................... 290
Harlan County ...................................................... 292
Harrison County ................................................... 293
Hart County .......................................................... 293
Henderson County ................................................ 294
Henry County ....................................................... 294
Hickman County .................................................. 295
Hopkins County .................................................... 296
Jackson County ..................................................... 297
Jefferson County .................................................... 297
Jessamine County .................................................. 299
Johnson County .................................................... 299
Kenton County ..................................................... 300
Knott County ........................................................ 302
Knox County ........................................................ 302
LaRue County ....................................................... 303
Laurel County ...................................................... 304
Lawrence County ................................................ 305
Lee County .......................................................... 306
Leslie County ....................................................... 307
Letcher County ..................................................... 307
Lewis County ....................................................... 308
Lincoln County ..................................................... 308
Livingston County ............................................... 309
Logan County ...................................................... 309
Lyon County ........................................................ 310
Madison County .................................................. 312
Magoffin County .................................................. 312
Marion County ..................................................... 313
Marshall County ................................................... 314
Martin County ...................................................... 315
Mason County ..................................................... 315
McCracken County ............................................... 316
McCreary County ................................................ 317
McLean County ..................................................... 317
Meade County ...................................................... 318
Menifee County .................................................... 320
Mercer County ...................................................... 320
Metcalfe County ................................................... 321
Monroe County .................................................... 321
Montgomery County ............................................. 322
Morgan County .................................................... 324
Muhlenberg County .............................................. 324
Nelson County ..................................................... 326
Nicholas County ................................................... 327
Ohio County ......................................................... 328
Oldham County .................................................... 329
Owen County ........................................................ 332
Owsley County ..................................................... 332
Pendleton County ................................................ 333
Perry County ........................................................ 336
Pike County ........................................................ 337
Powell County ...................................................... 337
Pulaski County ..................................................... 338
Robertson County ................................................ 338
Rockcastle County ............................................... 338
Rowan County ...................................................... 339
Russell County ..................................................... 340
Scott County ........................................................ 341
Shelby County ..................................................... 342
Simpson County ................................................... 343
Spencer County ..................................................... 344
Taylor County ...................................................... 344
Todd County ......................................................... 345
Trigg County ......................................................... 345
Trimble County .................................................... 346
Union County ...................................................... 346
Warren County .................................................... 347
Washington County ............................................. 347
Wayne County ..................................................... 348
Webster County ................................................... 349
Whitley County ..................................................... 350
Wolfe County ....................................................... 350
Woodford County ................................................ 351

Index ........................................................................... 355
Using This Book

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

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 any number of online scholarship searches, but that’s not always true about scholarships offered at the state, county and local level.

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 simply 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.

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. 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

Other Publications

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

Getting the Facts is for seniors. It gives students in-depth information about up to six colleges nationwide and provide an estimated out-of-pocket cost for each college chosen. It is available by signing into your account at 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. 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
• Coal County Scholarship Program for Pharmacy Students
• Dual Credit Scholarship
• Early Childhood Development Scholarship
• Early Graduate Certificate Scholarship
• Kentucky Coal County College Completion Scholarship
• Kentucky Educational Excellence Scholarship
• Osteopathic Medicine 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 8.

➤ 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.