

State Government

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

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

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Kentucky Higher Education Assistance Authority



Contact: Unless otherwise noted, KHEAA, P.O. Box 798, Frankfort, KY 40602; 800.928.8926; www.kheaa.com; college financial aid office; or high school counselor

Grants

College Access Program Grant

Eligibility: Must be an undergraduate enrolled at least half time at an eligible school; be a Kentucky resident and a U.S. citizen, permanent resident or eligible noncitizen; be enrolled in an eligible program of study of at least 2 years' duration; not be in default or owe a refund on any KHEAA or Title IV educational grant or loan; be making satisfactory academic progress; not have previously earned a bachelor's degree; and have remaining semesters of KHEAA grant eligibility. Students in a 2-year program may receive the equivalent of 4 semesters, while those in 4-year programs may receive the equivalent of 8 semesters. Based on financial need.

Award: Up to \$5,300

Number: Varies

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

Application: FAFSA, <https://studentaid.gov/h/apply-for-aid/fafsa>

Kentucky Tuition Grant

Eligibility: Must be a full-time undergraduate enrolled at an eligible private Kentucky college; be a Kentucky resident and a U.S. citizen; be enrolled in an eligible program of study; not be in default or owe a refund on any educational grant or loan; be making satisfactory academic progress; and not have previously earned a bachelor's degree. Based on financial need.

Award: Up to \$3,200

Number: Varies

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

Application: FAFSA, <https://studentaid.gov/h/apply-for-aid/fafsa>

Loan Repayment Programs

John R. Justice Loan Repayment Program

Eligibility: Must be full-time employee of the Commonwealth of Kentucky or a local government who prosecutes criminal or juvenile delinquency cases at the state or local level; a public defender who is a full-time employee of the Commonwealth of Kentucky or a local government who provides legal representation to indigent persons in criminal or juvenile delinquency cases; a full-time employee of a nonprofit organization operating under a contract with the commonwealth or a local government who devotes substantially all of the employee's full-time employment to providing legal representation to indigent persons in criminal or juvenile delinquency cases; a federal defender attorney in an organization pursuant to Subsection (g) of Section 3006A of Title 18, United States Code who provides legal representation to indigent persons in criminal or juvenile delinquency cases; or an attorney who provide supervision, education or training of other persons providing prosecutor or defender representation.

Must also be continually licensed to practice law; have an outstanding balance on an eligible student loan; not be in default on repayment of any federal student loans; receive an annual salary of not more than \$55,000 for initial award applicant; have a valid bar certificate issued by the Kentucky Bar Association pursuant to Kentucky Supreme Court Rules; obtain certification of employment status from the human resources department or senior attorney; submit documentation verifying educational loan debt (loan holder, loan type and outstanding balance of all educational loans); submit a signed service agreement; and work in Kentucky.

Award: About \$1,000 with a lifetime maximum of \$60,000

Number: 48; 3 prosecutors and 3 public defenders from each Kentucky Supreme Court District, with an additional statewide category for prosecutors and public defenders who have statewide responsibility

Deadline: Varies

Scholarships

Dual Credit Scholarship

Eligibility: Must be a Kentucky resident, be a junior or senior at a Kentucky high school, complete a college success counseling session and enroll in dual credit courses at a participating Kentucky college or university. Preference given to seniors.

Award: Varies

Number: Varies; limited to 2 courses per student

Contact: Counselor or www.kheaa.com/website/kheaa/dual_credit?main=1

Early Graduate Certificate Scholarship

Eligibility: Must be a Kentucky public high school student who graduates in 3 years or less, file an intent to graduate early prior to October 1 of the academic year the student intends to graduate and meet minimum proficiency benchmarks and ACT exam college-ready benchmarks.

Award: Varies; nonrenewable. Must be used the year immediately following high school graduation at a Kentucky 2- or 4-year college accredited by the Southern Association of Colleges and Schools.

Deadline: Before October 1 of graduation year

Contact: School counselor or www.education.ky.gov/educational/AL/earlygrad

Kentucky Educational

Excellence Scholarship (KEES)

Eligibility: To be eligible for a base award, a high school student must be enrolled in a certified Kentucky high school for at least 140 days of the school year; be a U.S. citizen, national or permanent resident; be a Kentucky resident; achieve at least a 2.5 GPA at the end of a school year that included the core curriculum authorized by KHEAA, which requires that students be enrolled in at least 5 courses each year; and not be a convicted felon.

To earn an ACT bonus award, the student must qualify for at least 1 base award and have a composite score of at least 15 on the ACT or equivalent on the SAT. A student must graduate from a certified Kentucky high school before GPA awards can be used.

To be eligible for an ACT bonus award only, a high school student attending a non-certified, nonpublic Kentucky high school or home school must enroll in a participating college, have a composite score of at least 15 on the ACT or equivalent on the SAT, not be a convicted felon, and meet citizen and state residency requirements.

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

Students eligible for free or reduced-price lunches during any year of high school may earn additional KEES by making qualifying scores on Advanced Placement (AP), Inter-

national Baccalaureate (IB) or Cambridge Advanced International (CAI) exams. There is no limit to the number of AP/IB/CAI bonus awards a student can receive.

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

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

Award: Base awards range from \$125 (2.5 GPA) to \$500 (4.0 GPA) each year. ACT bonuses range from \$36 (ACT score of 15) to \$500 (ACT score of 28 or above). AP, IB or CAI exam bonuses range from \$200 to \$300 depending on scores.

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

Number: Varies

Promote Your School Scholarship

Eligibility: Must be a rising junior at a Kentucky high school that participates in the KEES program, be a Kentucky resident and submit an essay of no more than 200 words about a given subject. Students from schools that have had a winner in the previous 5 years are not eligible. The winner's school must allow KHEAA to take photographs of students during school hours, with the photos being used in KHEAA's print and

online publications.

Award: \$500

Number: 1

Deadline: May 31

Work Ready Kentucky Dual Credit Scholarship

Eligibility: Must be a Kentucky resident and be enrolled in a Kentucky high school in grades 9–12 or at an eligible Kentucky postsecondary institution in a dual credit course that is part of a career and technical education pathway as approved by the Kentucky Department of Education.

Award: Varies; based on tuition at 2-year college

Number: Varies; limited to 2 courses per year

Deadline: March 1

Contact: Counselor

Work Ready Kentucky Scholarship

Eligibility: Must not have an associate's or higher degree; be a U.S. citizen or permanent resident; be a Kentucky resident; be a high school or GED graduate; not be in default on any obligation to KHEAA; be enrolled or accepted for enrollment at an eligible postsecondary institution in an approved program of study that leads to an industry-recognized certificate, diploma or associate of applied science degree in a high-demand workforce sector; and submit the FAFSA and an application.

Award: Tuition amount minus federal and state grants and scholarships, up to the in-state tuition and fees rate for full-time enrollment at the Kentucky Community and Technical College System. Available for up to 4 academic terms, 60 credit hours, or awarding of a first associate's degree. Recipient must maintain satisfactory academic progress, as determined by the postsecondary institution, to remain eligible after the first semester funds are received.

Number: Varies; dependent on funding

Application: www.kheaa.com/website/kheaa/work_ready?main=1

Scholarships/Loans

Osteopathic Medicine Scholarship

Eligibility: Must be a Kentucky resident accepted for enrollment at the Kentucky College of Osteopathic Medicine.

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

Obligation: Must sign a promissory note, agreeing to provide a year of qualified service as a primary care physician in Kentucky for

each year the scholarship is received. Recipients who fail to complete an eligible program of study or provide qualified medical service must repay the amount disbursed plus 6% interest from the date of disbursement.

Deadline: July 1

Contact: Teresa L. Jones, Financial Aid, Kentucky College of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501; 606.218.5407

Savings

Kentucky Educational Savings Plan Trust



Description: Helps families save for a relative's education. The KY Saves 529 plan offers investment options designed to help families meet future education costs (including K–12 tuition and approved apprenticeship programs). Account earnings are exempt from Kentucky taxes, and any withdrawal used for qualified education expenses in the nation is free from federal income taxes. Account savings can be used for any qualified expense. **Contact:** 877.KYTRUST (877.598.7878) or www.kysaves.com.

Kentucky Higher Education Student Loan Corporation



Contact: Kentucky Higher Education Student Loan Corporation, P.O. Box 24266, Louisville, KY 40224; 800.928.8926; or www.advantageeducationloan.com

Loans

Advantage Education Loan

Eligibility: Must be a resident of or be enrolled at an eligible school in an eligible state, be old enough to sign a loan contract at the time of application based on state of permanent residence, be a U.S. citizen or noncitizen with proof of residency card and have an acceptable income and credit history or an approved cosigner.

Benefit: No fees, low fixed-interest rates, 0.25% interest rate reduction for autopay. Cosigner release can be requested after 12 consecutive months of on-time regularly scheduled principal and interest payments. Approval based on borrower's current credit and other factors.

Deadline: None

Advantage Parent Loan

Eligibility: Must be the parent or stepparent of an eligible student, be a U.S. citizen or noncitizen with proof of residency card, be a resident of or have a benefitting student enrolled at an eligible school in an eligible state, have an acceptable income and credit history or an approved cosigner and have a cosigner if the loan amount is greater than \$30,000

Benefit: No fees, low fixed-interest rates, 0.25% interest rate reduction for autopay. Cosigner release can be requested after 12 consecutive months of on-time regularly scheduled principal and interest payments. Approval based on borrower's current credit and other factors.

Deadline: None

Advantage Refinance Loan

Eligibility: Must be a U.S. citizen or non-citizen with proof of residency, have an acceptable income and credit history and be a resident of an eligible state. A cosigner may be required.

Eligible loans are any school-certified education loans: private education loans, Parent/Graduate PLUS Loans, Federal Stafford Loans, Federal Direct Loans and Perkins Loans.

Benefit: No fees; low fixed-interest rates; 0.25% interest rate reduction for autopay; repayment terms of 10, 15 or 20 years. Cosigner release can be requested after 12 consecutive months of on-time regularly scheduled principal and interest payments. Approval based on borrower's current credit and other factors.

Deadline: None

Note: All loans are subject to credit approval. The interest rate is set at the time borrowers choose a repayment term and cannot be changed. KHESLC reserves the right to modify or discontinue loan features or benefits or discontinue loan programs at any time without notice.

Commonwealth of Kentucky



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

Tuition Waivers

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

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

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

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

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

Award: Full tuition and matriculation fees. Can be used in addition to other scholarships. Any balance left may be returned to the recipient.

Number: Unlimited

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

Eligibility: Must be the spouse, regardless of age, or child over age 17 and under age 23 of an employee participating in a state-administered retirement system who was disabled due to a duty-related injury. Must provide proof of relationship and proof that the disability was duty related.

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

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

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

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

Number: Unlimited

Senior Citizens (KRS 164.284)

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

Award: Waiver of tuition and fees

Supervising and Resource Teachers (KRS 164.2845)

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

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

Kentucky Board of Nursing



Contact: Amy Ninneman, Program Coordinator, Nursing Incentive Scholarship Fund, Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222; 502.429.7179; Amy.Ninneman@ky.gov; <https://kbn.ky.gov/Education/Pages/nursing-incentive-scholarship-fund.aspx>

Scholarships/Loans Nursing Incentive Scholarship

Eligibility: Must be a Kentucky resident, be admitted into an approved RN or LPN or graduate nursing program and agree to work as a nurse in Kentucky after education is completed. For prelicensure and BSN completion

nursing programs, students must complete at least 12 credit hours each academic year of core nursing courses required (does not cover prerequisites) for the program of nursing (9 credit hours each academic year for a graduate nursing program), and maintain a minimum GPA to continue in the program. Must also be enrolled in the fall, but the credit hours can be taken during the fall, spring and summer sessions.

Award: Varies

Number: Unlimited

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

Deadline: Application period opens January 1. Application must be received by June 8.

Kentucky Cabinet for Health and Family Services



Contact: Unless otherwise noted, Cabinet for Health and Family Services, Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621; 800.232.5437; chafee.ilp@ky.gov

Grants

Chafee Independence Program, Education Training Voucher

Eligibility: Must be a student between the ages of 18 and 26 who left the Kentucky foster care system at or after age 18 or was adopted from the Kentucky foster care system at or after the age of 16 and be in good standing in a postsecondary educational program or be making satisfactory progress toward completion of a job training program.

Award: Up to \$5,000 each year for up to 5 years; must provide proof of academic standing each semester

Number: Unlimited

Contact: Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621; 800.232.5437; chafee.ilp@ky.gov

Job Services

Kentucky Works Program

Eligibility: Must be a recipient of the Kentucky Transitional Assistance Program

(KTAP) and be enrolled in an education or training program

Award: Subsidized child care not to exceed a maximum amount for the geographic area; transportation payments not to exceed \$200 each month; up to \$400 for nonrecurring supportive services such as school supplies, work-related needs or pre-component expenses; and up to \$1,500 in vehicle repair expenses each 12-month period

Deadline: None

Contact: Department for Community Based Services (DCBS) at 855.306.8959 or apply at the local DCBS office

Scholarships/Loans

Public Child Welfare Certification Program (PCWCP) Scholarship

Eligibility: Must be a full-time bachelor of social work major; have a 2.5 overall GPA and a 3.0 GPA in all social work courses; have at least a “B” average, “Pass” or “Satisfactory” in the required courses and field practicums; have 3 or 4 semesters before graduation; have taken a social work practice course before the second of 2 PCWCP courses; have and maintain a valid driver’s license; and attend Brescia University, Campbellsville University, Eastern Kentucky University, Kentucky State University, Morehead State University, Murray State University, Northern Kentucky University, Spalding University, the University of Kentucky, the University of Louisville or Western Kentucky University. Application process includes written essay, recommendations, background checks and interviews, with final approval for acceptance given by the Cabinet for Health and Family Services.

Award: Students at a public university receive full-time in-state tuition. Students at a private university receive up to the highest in-state tuition charged at a public Kentucky university. A \$1,300 stipend will be awarded for each spring and fall semester and \$650 for summer for up to 4 semesters

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

Number: Varies

Deadline: See university site coordinator for deadline dates

Contact: Colleges of social work at eligible schools or www.pcwcp.eku.edu

Training

SNAP Employment and Training Program

Eligibility: Must be a SNAP recipient; volunteer for the SNAP E&T program; be age 16 to 60; and reside in Kentucky.

Award: Reimbursements for anticipated expenses up to \$25 each month for transportation expenses incurred in order to participate; other possible supportive services payments or supplies provided by the contracted partner agencies.

Deadline: None

Contact: Department for Community Based Services, 855.306.8959

Waiver

Adopted and Foster Children (KRS 164.2847)

Eligibility: Must be a Kentucky student and meet one of the following:

- Be with a family who receives state-funded adoption assistance under KRS 199.555.
- Be an adopted child who was in the permanent legal custody of and placed for adoption by the Cabinet for Health and Family Services.
- Be currently committed to the Cabinet for Health and Family Services under KRS 610.010(5) and placed in foster care by the Cabinet for Health and Family Services or the Department of Juvenile Justice.
- Be in an independent living program funded by the Cabinet for Health and Family Services or the Department for Community Based Services.
- Be in the custody of the Cabinet for Health and Family Services on their 18th birthday.
- Be committed to the Department of Juvenile Justice and meet criteria outlined in KRS 164.2847 (2).

Student must enter college or vocational school no more than 4 years after graduating from high school or obtaining a GED. Waiver may be used for a graduate or undergraduate program at any Kentucky public college or university. Student must meet entrance requirements and maintain academic eligibility while enrolled at the postsecondary institution. Available to part- and full-time students. Students who meet eligibility criteria and live outside Kentucky at the time of application to a Kentucky postsecondary institution may apply for the waiver up to the amount of tuition for in-state tuition.

Award: Waives the cost of tuition and mandatory fees for up to 150 credits or until

applicant turns 28 years old

Number: Unlimited

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

Contact: Financial aid office of Kentucky public higher education institutions or Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621; 800.232.5437; chafee.ilp@ky.gov

Kentucky Council on Postsecondary Education



Contact: Kentucky Council on Postsecondary Education, 100 Airport Road, Frankfort, KY 40601; 502.573.1555; cpe@ky.gov; cpe.ky.gov

Tuition Waiver

Secondary Area Technology Center Employee Development (KRS 164.020)

Eligibility: Must be a regular full-time employee of a state or locally operated secondary area technology center.

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

Number: Varies

Deadline: Varies

Kentucky Department of Veterans Affairs



Contact: Veterans Affairs Office of school or Tuition Waiver Coordinator, Kentucky Department of Veterans Affairs, 1111 Louisville Road, Suite B, Frankfort, KY 40601; 502.564.9203; kdva.tuitionwaiver@ky.gov; www.veterans.ky.gov. For the entire statutes, visit legislature.ky.gov

Tuition Waivers

Veterans' Dependents (KRS 164.505)

Eligibility: Must be the child, stepchild or nonremarried spouse of a service member who was a Kentucky resident when they

entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship to parent or spouse, as well as documentation showing the parent's or spouse's military service and cause of death. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

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

Number: Unlimited

Veterans' Dependents (KRS 164.507)

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

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

Number: Unlimited

Veterans' Dependents (KRS 164.512)

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

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

Number: Unlimited

Veterans' Dependents (KRS 164.515)

Eligibility: Must be the child or stepchild under the age of 26 or the spouse of a permanently and totally disabled member of the Kentucky National Guard or Reserve Component injured while on state active duty, active duty for training or inactive duty training; or a permanently and totally disabled war veteran; or a 100% service-connected disabled veteran regardless of wartime service; or a prisoner of war or member of the Armed Services declared missing in action.

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

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

Number: Unlimited

Kentucky Education and Workforce Development Cabinet



Contact: Individual listed under each program

Workforce Innovation and Opportunity Act (WIOA)

Eligibility: Anyone can get workforce services from a number of different programs through a Kentucky Career Center. The programs prepare eligible youth who face significant barriers to success to enter postsecondary education, training or employment upon completion of their secondary education. In-school programs serve youth ages 14–21. Out-of-school programs serve

youth ages 16–24.

Contact: Visit kcc.ky.gov for the nearest location. Visit kcc.ky.gov/training/Pages/Youth.aspx to learn more about the services provided to our in-school and out-of-school youth

Kentucky National Guard



Contact: <https://ky.ngb.army.mil/tuition-student/frmLogin.aspx> or Bryan Combs, 502.607.1916, bryan.c.combs.civ@army.mil

Credentialing Assistance

Eligibility: Must be an active duty, National Guard or Reserve service member.

Award: Up to \$4,000 per year for fees, exams, books and tools

Contact: List of approved credential can be found at <https://www.cool.osd.mil/army/index.htm>, then click full credential search.

Kentucky National Guard Tuition Award Program

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

Award: Up to or equal to the in-state, in-class tuition at any Kentucky public university, college or technical school. Approved private schools are limited to 12 hours per term and an annual cap. Based on availability of funds. May be used through first bachelor's degree or lifetime cap, whichever comes first.

Number: Varies

Deadline: April 1 fall and summer terms; October 1 spring and winter terms

Tuition Assistance

Eligibility: Must be currently serving in the Army National Guard and have completed Advanced Individual Training (enlisted) or Basic Officer Leader Course (officer).

Award: Up to \$250 per hour for up to 16 semester hours per fiscal year, up to first master's degree. Can be used for online and out-of-state colleges.

Contact: www.armyignited.com for more information

Kentucky Office of Rural Health



Loan Repayment Programs

Kentucky State Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be a primary care physician, physician assistant, nurse practitioner, certified nurse-midwife, registered nurse, dentist, registered dental hygienist, licensed clinical social worker, licensed professional clinical counselor, health service psychologist, marriage and family therapist, psychiatric nurse specialist, alcohol and substance abuse counselor, or pharmacist; be licensed in Kentucky to practice in that discipline; be employed or have accepted an offer of employment at an eligible site; practice full time in a health professional shortage area that corresponds to training/discipline; participate or be eligible to participate in the Medicare, Medicaid and Children's Health Insurance Program; have a history of honoring prior legal obligations; have no existing service obligation; and not accept a service obligation that runs concurrently.

Award: \$5,000 to \$40,000 per year. The amount depends on provider type, level of loan indebtedness and sponsor commitment level. The site where the recipient works must match the award. May be renewable.

Number: About 18

Obligation: 2-year service commitment to practice full time at an eligible site in a federally designated health professional shortage area in Kentucky. Eligible sites include federally qualified health centers and FQHC look-alikes; rural health clinics certified by the Centers for Medicare and Medicaid Services; other health facilities, including community mental health facilities, state and county health department clinics, free clinics, mobile units, critical access hospitals affiliated with a qualified outpatient clinic, long-term care facilities; correctional or detention facilities; and solo or group private practices.

Deadline: Application cycle open for 30 days each year, generally in early September.

Contact: Lisa Garza, Kentucky State Loan Repayment Program, Kentucky Office of Rural Health, 750 Morton Boulevard, Hazard, KY 41701; 606.439.3557; kslrp@uky.edu; <http://ruralhealth.med.uky.edu/kentucky-state-loan-repayment-program>

Kentucky Office of Vocational Rehabilitation



Contact: Kentucky Office of Vocational Rehabilitation, 500 Mero Street, 4 NE 17, Frankfort, KY 40621; 800.372.7172; <https://kcc.ky.gov/Vocational-Rehabilitation/Pages/Kentucky-Office-of-Vocational-Rehabilitation.aspx>

Grants

Vocational Rehabilitation

Eligibility: Must have a physical or mental impairment that creates a substantial obstacle to employment; be able to benefit from vocational rehabilitation services to prepare for, enter, engage in or keep gainful employment; meet order of selection criteria; demonstrate academic aptitude; and require training that aligns with employment goals.

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

Contact: Veronica Dale, VeronicaJ.Dale@ky.gov

Scholarships

Coca-Cola Scholarship

Eligibility: Must be legally blind; have at least a 2.7 cumulative GPA; and submit proof of legal blindness, school transcript, college acceptance letter (if first year of college), 2 letters of recommendation from non-family members, photocopy of state identification and a 500-word essay on a given topic. Submit application and all documents in hard copy and mailed in 1 package or by email. For more information, <https://kcc.ky.gov/Vocational-Rehabilitation/Blind-Services/Pages/Coca-Cola-Scholarship.aspx>

Award: \$1,000 to \$4,000

Deadline: June 15

Contact: Angela Becker, Charles W. McDowell Rehabilitation Center, Attn: Scholarship Fund, 8412 Westport Road, Louisville, KY 40242; 800.346.2115; Angela.Becker@ky.gov

Kentucky Revenue Cabinet



Contact: <http://revenue.ky.gov/>

Other

Kentuckians can deduct a credit of 25 percent (up to \$500) of the federal American Opportunity Credit or Lifetime Learning credit for tuition or related education expenses for themselves or a spouse or dependent. The tuition or other expenses must be for undergraduate enrollment at an eligible Kentucky higher education institution that qualifies for participation in federal Title IV student financial aid programs.

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

Because the tax credit is nonrefundable, any unused portion of the credit may be carried forward for up to 5 years.

See page 17 for information about the federal tax credits.

Kentucky Transportation Cabinet



Contact: <https://transportation.ky.gov/Education/Pages/default.aspx>; or Kentucky Transportation Cabinet, 200 Mero Street, Frankfort, KY 40622; 502.564.3730

Scholarships/Loans

Kentucky Transportation Cabinet

Civil Engineering Scholarship

Eligibility: Must be a Kentucky resident or Kentucky high school graduate; have at least a 24 ACT score; and be enrolled or plan to enroll as a civil engineering student at the University of Kentucky, University of Louisville or Western Kentucky University or be a pre-engineering student at any Kentucky Community and Technical College System school or another Kentucky public university.

Obligation: Must work for 1 year for the cabinet for each year of award received. A recipient who does not work following completion of degree requirements must repay the gross amount of scholarship plus interest.

Award: Stipends of \$7,200 gross wages each semester for freshmen and sophomores or \$7,600 gross wages each semester for juniors and seniors while in college. Recipients may be offered summer employment

Number: Limited by state funds; average of 15 to 20 per year

Deadline: February 1

Kentucky Transportation Civil Engineering Technology Scholarship

Eligibility: Must be a Kentucky high school graduate, have an interest in construction and be able to go to school full time for 2 years at a community college.

Obligation: Must work for the cabinet for each year of award received. A recipient who does not work following completion of degree requirements must repay the gross amount of scholarship plus interest.

Award: Stipends of \$3,000 gross wages per semester. Recipient may be offered summer employment.

Number: Limited by state funds; average of 5 to 10 per year

Deadline: February 1