

Where to find financial aid

You can increase your chances of receiving financial aid if you follow these tips:

- **Talk with financial aid officers at the schools you're interested in attending.** They can tell you about aid programs available through the school. See Part III for contact information.
- **Visit www.kheaa.com,** which has information about many financial aid programs and services. You can set up a MyKHEAA account to apply for certain state aid programs and to find out if you've been awarded a state grant. To set up an account, click the *Sign In* button at the top of the home page.
- **Search for free information about scholarships and other student aid sources.**
 - Consult *Affording Higher Education*, a KHEAA book that lists thousands of sources of student aid for Kentucky students. Copies are available on www.kheaa.com and at public libraries.
 - Check newspapers for scholarships offered by local businesses, clubs, churches, fraternal groups, etc., and contact them for more information.
 - Check out organizations connected with your field of interest that may have financial aid available.
 - See if your public library has publications and reference materials that detail sources of financial aid.



- **Learn about student loans.** You should first try for aid you don't have to repay, such as scholarships, grants and work-study. However, you may not be eligible for some programs. They may have limited funds, and only those who apply first receive awards. Or you may make too much money to qualify.

In that case, you may have to take out loans to pay for college, especially if you don't have enough money to pay for it yourself. If you need student loans, make sure you get all you can in federal loans before taking out private loans. If you attend school less than half time, however, you won't qualify for federal student loans.



Visit KHEAA's College Info Road Show, a mobile classroom that visits Kentucky schools, adult education centers and community events and provides materials, publications, live Internet access and a guided tour through www.kheaa.com. Visitors can create a MyKHEAA account and can access resources for career assessments, test preparation, scholarship searches and more. Take advantage of these free services when the College Info Road Show visits your area.

