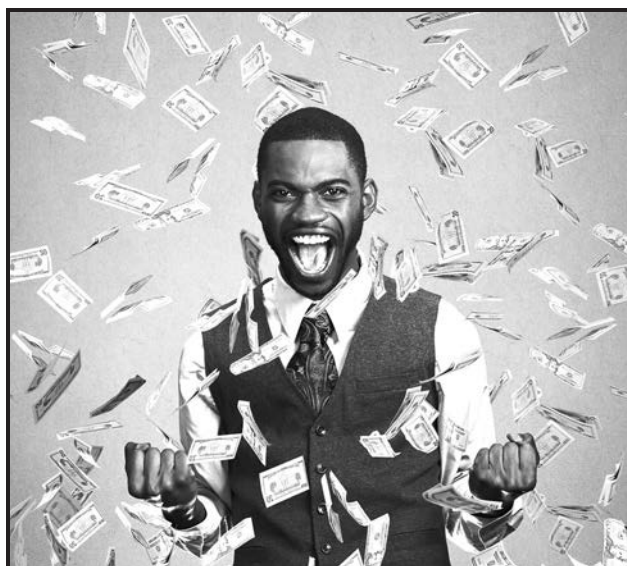



Major financial aid programs



This section lists the major state and federal student aid programs available to Kentuckians. The application for many of these is the FAFSA. The best way to submit the FAFSA is online at <https://studentaid.gov/h/apply-for-aid/fafsa>. You can order up to three paper copies by calling 800.4FED.AID (800.433.3243).

Due to the ever-changing climate of student aid, some programs may have changed or been discontinued since *Adults Returning to School* went to press. For the most up-to-date information, check with your school counselor or a college financial aid officer.

 indicates programs administered by KHEAA.

KHEAA awards millions of dollars each year to thousands of Kentucky students. For more information about our programs, call 800.928.8926 or visit www.kheaa.com.

Grants

Chafee Independent Program Education Training Voucher

Eligibility: Students between 18 and 26 who left the Kentucky foster care system at or after age 18 or who were adopted from the Kentucky foster care system at or after age 16. Students must be in good standing, either part time or full time, in a postsecondary educational program or be making satisfactory progress toward completion of a job training program.

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

Application: Chafee Independence Program, 275 East Main Street, Mail Stop 3E-D, Frankfort, KY 40621; 502.564.2147 or 800.232.5437; or chafee.ILP@ky.gov.



College Access Program (CAP) Grant

Eligibility: Financially needy undergraduate Kentucky residents enrolled in an eligible school for at least 6 semester hours or equivalent quarter hours in an eligible course of study. Must be U.S. citizens.

Award: Up to \$2,900 per year for full-time students at 4-year institutions and up to \$2,200 per year for full-time students at 2-year institutions. (CAP Grants are funded by Kentucky Lottery revenue.)

Application: FAFSA

Federal Pell Grant

Eligibility: Undergraduates who hold no bachelor's, first professional or higher degree, have need and are U.S. citizens or eligible noncitizens enrolled in an eligible school. Students in a postbaccalaureate teacher program may also be eligible.

Award: Up to \$6,495 per year. Students may receive awards for no more than 12 semesters or the equivalent (roughly 6 years) Part-time students are assessed accordingly.)

Application: FAFSA

Federal Supplemental Educational Opportunity Grant

Eligibility: Undergraduates who hold no bachelor's, first professional or higher degree, have exceptional need and are U.S. citizens or eligible noncitizens enrolled in an eligible school.

Award: Up to \$4,000 per year

Application: FAFSA. Deadline set by the school.

Iraq and Afghanistan Service Grant

Eligibility: Students who are not Pell-eligible; whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001; and who, at the time of parent's or guardian's death, were less than 24 years old or were enrolled at least part time at an institution of higher education.

Award: Varies

Application: FAFSA



Kentucky Tuition Grant (KTG)

Eligibility: Financially needy Kentucky residents enrolled full time at an eligible Kentucky private college. Must be U.S. citizens.

Award: Up to \$2,980 per year (KTG awards are funded by Kentucky Lottery revenue.)

Application: FAFSA

Vocational Rehabilitation Assistance

Eligibility: Must have a physical or mental condition that creates an impediment to employment; be able to benefit in terms of employment; require services to prepare for, gain or maintain employment; demonstrate academic aptitude; and meet order of selection criteria.

Award: Based on economic need test

Application: Write to the Kentucky Office of Vocational Rehabilitation, 275 East Main Street, Mail Drop 2-EK, Frankfort, KY 40621; call 800.372.7172; or visit kcc.ky.gov/ and click on Vocational Rehabilitation

Scholarships



Kentucky Educational Excellence Scholarship (KEES)

Eligibility and award criteria listed below are for GED graduates only.

Eligibility: Kentucky residents with a GED diploma who have a composite score of at least 15 on the ACT or 830 on the SAT. Must be U.S. citizens; have turned 18 after December 31, 1998; earn GED in Kentucky within five years after turning 18; enroll in a participating college within five years of receiving a GED; and not be a convicted felon. Students pursuing a degree in a program not available in Kentucky may be able to use a KEES award to attend an out-of-state college if approved for participation in the Academic Common Market (see page 14).

Awards: From \$36 to \$500, depending on your ACT composite or SAT score (see page 27). Award is adjusted if you fall below full-time student status (see page 28). You must earn at least a 2.5 cumulative GPA your first year of college and then have an overall 3.0 cumulative GPA each year thereafter to keep your full KEES award. If your cumulative GPA drops below a 3.0 anytime after your second year of college, your KEES renewal amount will be based on your progress

toward meeting your college's graduation requirements as well as your grades. (KEES awards are funded by Kentucky Lottery revenue.)

Application: None, but you must take the ACT or SAT at a national test site, have your score reported to the college you will attend, and then have your college report your score to KHEAA.



Work Ready Kentucky Scholarship

Eligibility: Kentucky residents pursuing approved industry-recognized certificates or associate's degrees. Must be U.S. citizens or permanent residents; be high school or GED graduates; have not earned an associate's or higher degree; and be enrolled, or accepted for enrollment, at an eligible Kentucky college

or university in an approved program of study in a high-demand workforce area. Qualifying workforce areas may change each year. Recipients must maintain satisfactory academic progress once the scholarship is received to be eligible the following semester.

Award: Tuition minus federal and state grants and



scholarships, not to exceed the in-state tuition and fees for full-time enrollment at the Kentucky Community and Technical College System.

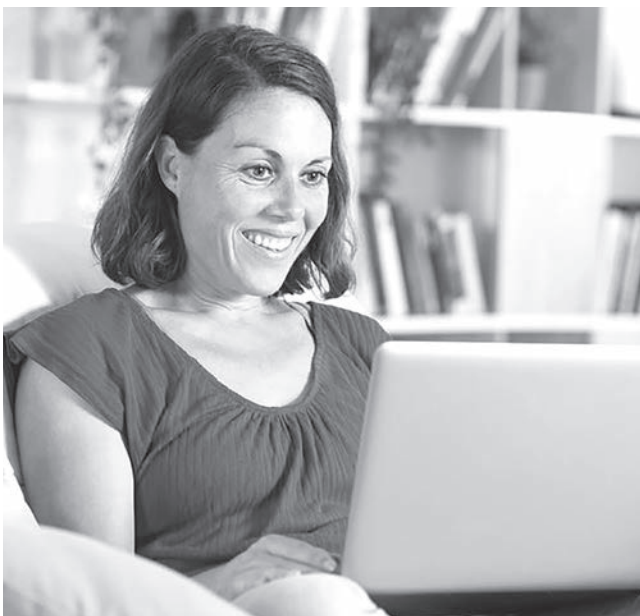
Application: Available at www.kheaa.com/website/kheaa/work_ready?main=1

Waivers

For more information, visit www.lrc.state.ky.us. In this section "school" includes state-supported colleges, universities and vocational schools.

Adopted and Foster Children

Eligibility: KRS 164.2847—Kentucky students whose families received state-funded adoption assistance under KRS 199.555, who were in the permanent legal custody of and placed for adoption by the Cabinet for Health and Family Services, who are currently placed in foster care by the Cabinet for Health and Family Services or the Department of Juvenile Justice, who are in an independent living program funded by the cabinet or Department of Community Based Services, who were in the permanent legal custody of and placed for adoption by the cabinet, who were in the custody of the Cabinet for Health and Family Services on their 18th



birthday or who were committed to the Department of Juvenile Justice and meet criteria outlined in KRS 164.2847 (2). Must enter college or vocational school no more than four years after graduating from high school or obtaining a high school equivalency diploma. Available to part-time and full-time students in an undergraduate or graduate program at any Kentucky public college or university. Out-of-state students meeting eligibility requirements at time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.

Award: Waives the cost of tuition and mandatory fees for up to 150 earned credits or until 28 years old, whichever comes first.

Application: Financial aid office or Chafee Independence Program, 275 East Main Street, 3 E-D, Frankfort, KY 40621; call 800.232.5437; or email chafee.ilp@ky.gov. Application deadlines: fall, July 1; spring, December 1.

Dependents of Deceased Employees Participating in State-Administered Retirement Systems

Eligibility: KRS 164.2841—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 was duty related.

Award: Waiver of any enrollment or tuition fees at state-supported school.

Application: Financial aid office

Dependents of Disabled Employees Participating in State-Administered Retirement Systems

Eligibility: KRS 164.2842—The spouse or the 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 enrollment or tuition fees at state-supported school for no more than 36 months.

Application: Financial aid office

Dependents of Deceased or Disabled Kentucky Law Enforcement Officers and Firefighters

Eligibility: KRS 164.2841—The child or nonremarried spouse of someone who was a Kentucky resident on 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. Recipient must be enrolled in a state-supported school and provide proof of relationship and the circumstances of death.



Award: Full tuition and enrollment fees. This award can be used in addition to other scholarships. Any balance left from a scholarship may be applied toward incidental expenses and/or may be returned to the recipient. This award does not cover books and incidental expenses.

Eligibility: KRS 164.2842—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 who was injured while in active service or in training for active service while a resident of Kentucky, regardless of when the disability occurred. Must be enrolled in a state-supported school and provide proof of relationship and the qualifying disability.

Award: Full tuition and enrollment fees for up to 36 months. This award does not cover books and incidental expenses.

Application: Financial aid office



Dependents of Deceased or Totally Disabled Kentucky Veterans

Eligibility: KRS 164.505—The child, stepchild or nonremarried spouse of a service member who was a Kentucky resident when he or she entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship and 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.

KRS 164.507—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 and 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.

KRS 164.512—Must be the disabled child of a veteran and have become disabled 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. A member of the National Guard or Reserve must have served on state active duty, active duty for training or inactive duty training or a veteran must have served on active duty with the Armed Forces of the United States, and the discharge must have been under honorable conditions. The veteran must be a resident or, if deceased, must have been a resident of Kentucky.



KRS 164.515—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 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 percent service-connected disabled veteran regardless of wartime service; or 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 percent disabled for compensation purposes by the U.S. Veterans Administration or the Department of Defense. If the veteran is deceased, the claim is based on the rating held by the veteran at the time of death. A service member must have been declared a prisoner of war or

missing in action by the Department of Defense for a child, stepchild or spouse to qualify. 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. Kentucky residency is required for both the student and the veteran (living or deceased).

Award: Tuition waiver at any state-supported school.

Application: Contact the Veterans Affairs Office of the school you plan to attend or visit www.veterans.ky.gov for the application that must be submitted to Tuition Waiver Coordinator, Kentucky Department of Veterans Affairs, 111 Louisville Road, Suite B, Frankfort, KY, 40601; call 502.564.9203 or email kdva.tuitionwaiver@ky.gov.



Older Adult Tuition Program

Eligibility: **KRS 164.284** — Kentucky residents age 65 or older who attend a participating 2- or 4-year public college in Kentucky. If classes are full, the college may deny admission.

Awards: Waiver of tuition and fees. Student must pay for books, supplies and parking.

Application: Contact the college you plan to attend.

Conversion Scholarships/Loans

Energy and Environment Cabinet Scholarship

Eligibility: Students enrolled in a Kentucky public university at the junior, senior or graduate level and pursuing a course of study of critical need to the Department for Environmental Protection. Must work full time for the department after completing the degree.

Award: In-state tuition and mandatory fees, room and board and book allowance

Application: For applications or more information, Kentucky Water Resource Institute, 859.257.1299 or <https://eec.ky.gov/Environmental-Protection/Pages/scholarship.aspx>. Application deadline is February 15.

Federal TEACH Grant

Eligibility: Undergraduate, postbaccalaureate or graduate students in a teacher education program. Must have at least a 3.25 GPA or score above the 75th percentile on an undergraduate or graduate admissions test. Must teach full time for four years in a high-need field in an elementary or secondary school that serves low-income students. Teaching service must be completed within eight years of completing the teacher education program. If a recipient does not fulfill the teaching requirement, the grant converts to an unsubsidized Direct Loan.

Award: Undergraduate/postbaccalaureate, up to \$16,000 (\$4,000 a year); graduate, up to \$8,000.

Application: FAFSA and a service agreement that includes a promise to repay the grant if the recipient fails to complete the service obligation.

Kentucky Nursing Incentive Scholarship

Eligibility: Kentucky residents admitted to an approved nursing program who agree to work full time as nurses in Kentucky one year for each year funded. For prelicensure nursing programs, students must complete at least 15 credit hours per academic year of published nursing program requirements. For the graduate nursing program, students must complete at least 9 credit hours per academic year of core nursing courses required. Must maintain a minimum GPA. Scholarship must be repaid if program or work requirement is not met.

Award: Varies

Application: Write Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222-5172; or print from <https://kbn.ky.gov/nisf/Pages/default.aspx>. Applications must be postmarked January 1 to June 1.

Contact: Amy Ninneman, Program Coordinator, 502.429.7179, Amy.Ninneman@ky.gov.

Kentucky Transportation Cabinet Civil Engineering Scholarship

Eligibility: Kentucky residents or high school graduates with at least a 24 ACT who plan to attend the University of Kentucky, University of Louisville, Kentucky State University, Western Kentucky University or any Kentucky Community and Technical College System school. Must pursue a degree in civil engineering and agree to work for the Kentucky Transportation Cabinet upon graduation, one year for each year on scholarship.



Award: Semester stipends (freshmen/sophomores, \$6,200 gross; juniors/seniors, \$6,600 gross) and possible summer employment.

Application: School's engineering or pre-engineering department, <http://transportation.ky.gov/Education/Pages/Civil-Engineering-Scholarship.aspx> or Cherie Mertz, Office of Human Resource Management, Kentucky Transportation Cabinet, 200 Mero Street, Frankfort, KY 40622, 502.564.4610 or cherie.mertz@ky.gov. Application deadline is February 1.



KHEAA Osteopathic Medicine Scholarship

Eligibility: Kentucky residents accepted into the Kentucky College of Osteopathic Medicine. A recipient who does not fulfill requirements must repay the scholarship plus interest.

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

Application: Write to Teresa Jones, Financial Aid, Kentucky College of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501 or call 606.218.5407. Application deadline is July 1.

Loans

Federal Direct Loan

Eligibility: U.S. citizens or eligible noncitizens enrolled or accepted for enrollment at least half time in an eligible certificate or degree program at an eligible school. You must show financial need for a subsidized loan but not for an unsubsidized loan.

Award: The loan amount for an academic period cannot exceed the cost of attendance (as determined by the school) minus your estimated financial assistance and, if the loan is subsidized, EFC. The amount can't exceed the loan limits for an academic year based on your dependency status and grade level. The interest rate on Direct Loans is set each year. Undergraduate students

may be eligible for both subsidized and unsubsidized loans. Graduate and professional students may only receive unsubsidized loans. The government pays the interest on a subsidized loan until you begin repayment. You can pay the interest on an unsubsidized loan while you are in school or have it added to the principal.

Loan limits when *Adults Returning to School* went to press were:

Grade Level	Dependent Status	Independent Status
First Year	\$5,500	\$ 9,500
Second Year	\$6,500	\$10,500
Each Remaining Year of Undergraduate Study	\$7,500	\$12,500
Each Year of Graduate Professional Study	N/A	\$20,500

Application: FAFSA and the Federal Direct Loan Master Promissory Note (MPN). Contact the schools to which you are applying to see if they prefer an electronic or paper MPN.

Federal PLUS Loan

Eligibility: Parents or stepparents of dependent undergraduate students enrolled or accepted for enrollment at least half time in an eligible program at an eligible school. Graduate and professional students may also borrow PLUS Loans. Cannot have an adverse credit history.

Award: The maximum amount equals the cost of education minus other financial aid received. The interest rate is set each year.

Application: FAFSA and PLUS Loan application. For a PLUS Loan application, visit www.studentloans.gov.

Federal Consolidation Loan

Eligibility: Must have at least 1 federal student loan that is in grace, repayment, deferment or default status. Loans in an in-school status cannot be included.

Borrowers can consolidate most defaulted education loans if they make satisfactory repayment arrangements with the current loan holders or agree to repay their new Consolidation Loan under an eligible repayment plan.

The following loans can be consolidated: Federal Stafford Loans, Federal Direct Loans, Federal Consolidation Loans (under certain circumstances), Federal Insured Student Loans, Guaranteed Student Loans, loans converted from Teacher Education Assistance for College and Higher Education Grants, Federal PLUS Loans, PLUS Consolidation Loans, Federal Perkins Loans, National Direct Student Loans, National Defense Student Loans, Federal Supplemental Loans for Students, Auxiliary Loans to Assist Students, Health Professions Student Loans, Health Education Assistance Loans (HEAL), Nursing Student Loans, and

Loans for Disadvantaged Students. New loans may be added if the request is received within 180 days of the date the Consolidation Loan is made.

Repayment: The repayment period depends on the amount of the Consolidation Loan. Other student loans are considered when calculating the repayment period. Except for the portion of the Consolidation Loan attributable to HEAL, the interest rate is the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%.

The interest rate on the HEAL part of the loan (if applicable) varies and is set each July 1. The variable rate for each 12-month period is equal to the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter ending June 30, plus 3%.

Contact: U.S. Department of Education

Nursing Student Loan

Eligibility: U.S. citizens, permanent residents or eligible noncitizens with financial need who are enrolled full time in an associate's, bachelor's or graduate nursing program at a participating school.

Award: Varies by school based on need, year of enrollment and available funds; 5 percent interest rate.

Application: Financial aid office

Primary Care Loan

Eligibility: U.S. citizens, permanent residents or eligible non-citizens who are enrolled in a college of allopathic or osteopathic medicine, have financial need and enter and complete residency training in primary care within four years after graduation (including 3-year residency) and practice in primary care until paid in full.

Awards: Varies by school. May not exceed the cost of attendance. The interest rate is 5 percent. If the student fails to complete a residency in primary health care, the interest rate will be 2 percent higher.

Application: Financial aid office. Deadline set by school.

Work-Study

Federal Work-Study

Eligibility: Students who have need and are U.S. citizens or eligible noncitizens enrolled in an eligible school pursuing a degree or certificate.

Award: Students must be paid at least the current federal minimum wage. Maximum earnings cannot exceed total cost of education minus other financial aid received.

Application: FAFSA. Deadline set by the school.

Military Benefits

Most branches of the military offer tuition assistance that lets active duty members take courses while off duty. Military training while on active duty may sometimes count toward college credit. Veterans have several options to help pay for college. Recruiting offices can provide information about educational opportunities through the military.

Federal Tuition Assistance

Eligibility: Active duty members of the Air Force, Army, Coast Guard, Marines, National Guard, Navy or Reserves. Each branch of the service may have different eligibility criteria.

Award: Varies by branch of military.

Application: Contact your unit education officer. Kentucky National Guard members should call 502.607.1089 for more information.

Montgomery GI Bill

Eligibility: Must be a member of the Army, Navy, Air Force, Marines or Coast Guard Selected Reserve or of the Army or Air National Guard; have a six-year service obligation; have completed initial active duty for training; and have a high school diploma or GED.

Award: Monthly benefits for up to 36 months.

Application: Financial aid office or <http://www.benefits.va.gov/gibill/>. Kentucky National Guard members should call 502.607.11138 for more information.

Kickers

Eligibility: Must be receiving benefits through the Montgomery GI Bill or Post-9/11 GI Bill.

Award: Amount varies depending on the program from which service member is receiving benefits

Application: Financial aid office or <http://www.benefits.va.gov/gibill/>. Kentucky National Guard members should call 502.607.1138 for more information.

Kentucky National Guard Tuition Award

Eligibility: Active members of the Kentucky National Guard. Members must maintain all minimum standards, be eligible for all positive personnel actions and have completed basic training or its equivalent.

Award: Up to or equal to the in-state tuition at any Kentucky public university, college or technical school based on availability of funds.

Application: Must apply online at <https://ky.ngb.army.mil/tuitionstudent/frmLogin.aspx>. Call 502.607.1039 for more information.

Post-9/11 GI Bill

Eligibility: Must meet one of the following conditions:

- (1) Have served at least 90 days on active duty (either all at once or with breaks in service) on or after September 10, 2001;
- (2) Have received a Purple Heart after September 10, 2001, and have been honorably discharged after any amount of service;
- (3) Have



served at least 30 continuous days after September 10, 2001, and have been honorably discharged with a service-connected disability; or (4) Be a dependent child using benefits transferred by a qualifying veteran or service member. A service member who transfers benefits to a dependent child generally have to commit to serving 4 more years. Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30 or 1606 benefits.

Award: Varies by length of service.

Application: Financial aid office or <https://www.va.gov/education/how-to-apply/>.

Reserve Officers Training Corps (ROTC) Scholarships

Air Force ROTC

Eligibility: High school seniors or graduates. Students pursuing certain technical or language degrees may receive priority. Based on merit. Four-year scholarships may be lengthened to five years for certain majors. The Air Force also offers scholarships to students already in college. These scholarships cover one to three years of a bachelor's degree program.

Award: Varies

Application: Contact the Department of Aerospace Studies at your school. For more information, call 866.4AFROTC; write to Air Force ROTC College Scholarship Section, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112-6106; or visit <https://www.afrotc.com/>.

Army ROTC

Eligibility: Entering freshmen who have at least a 1000 SAT or 19 ACT composite score; have at least a 2.5 high school GPA; meet physical standards; and agree to accept a commission and serve in the Army on Active Duty or in a Reserve Component (Army Reserve or Army National Guard).

Award: Full tuition and on-campus education fees; an additional allowance for textbooks, supplies and equipment and up to \$5,000 per year in spending money.

Application: Contact the Military Science Department of your school; call toll free 1.800.750.ROTC (7682); or visit <https://www.goarmy.com/rotc.html>

Naval ROTC

Eligibility: U.S. citizens at least 17 years old and less than 23 on September 1 of the year starting college. Must be no older than 26 at the date of graduation and commissioning. Applicants with previous active duty service may be eligible for age waivers. The



minimum SAT score for the Navy and Nurse options is a combined 1100 math/verbal with minimums of 550 math and 550 verbal. The minimum ACT score is combined 44 math/ English, with minimum 21 math and 22 English. The minimum SAT scores for Marine option is a composite score of 1000. The minimum ACT score for Marine option are a composite score of

22. Must meet physical requirements. The Navy also offers scholarships to students already in college. These scholarships cover one to three years of a bachelor's degree program.

Award: Tuition, fees, book allowance, uniforms and a monthly allowance.

Application: Contact your local Navy Recruiter; call 1.800.USA.NAVY or 1.800.NAV.ROTC; email pnsc_nrotc.scholarships@navy.mil; or visit <https://www.netc.navy.mil/NSTC/NROTC>. Deadline is January 31.



National Service

Segal AmeriCorps Education Award

Eligibility: U.S. citizens or permanent resident aliens age 18 or older who perform national community service before, during or after college.

Award: Up to \$6,345 for each year of service (up to two awards) to pay current or future education expenses or repay federal student loans. If the member is 55 years or older, the award can be transferred to a child or grandchild. Must be used within seven years.

Application: Contact Kentucky's AmeriCorps Office at ky@cns.gov; call 202.815.4950 or toll free 800.942.2677; or apply online at <https://americorps.gov/members-volunteers/segal-ameri-corps-education-award>.

State Savings Program



KY Saves 529



Description: Helps families save for a relative's education. Deposits can be as small as \$15 if made through payroll deduction after an initial minimum deposit of \$25. 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 is free from federal income taxes. Account savings can be used for any qualified expense.

Information: For more information, call toll free 877.KY TRUST (877.598.7878) or visit www.kysaves.com.