

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 \$100,000 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: At least \$2,000 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 general education dual credit courses at a participating Kentucky college or university.

Award: Varies

Number: Varies; limited to 2 courses per student

Contact: Counselor or <https://www.kheaa.com/web/scholarships-grants.faces#dual-Cred>

Early Childhood Development Scholarship

Eligibility: Must be a Kentucky resident; be a U.S. citizen, national or permanent resident; be employed at least 20 hours a week in an eligible early childhood facility; pursue an approved early childhood education program; be enrolled in an eligible Kentucky college or university; and maintain satisfactory academic progress. An individual who has access to professional development funds from other education programs (such as Head Start) is not eligible. Recipient cannot have any unpaid financial obligation to KHEAA or any other Title IV program.

Award: Up to full tuition and fees at a participating college, not to exceed \$6,606 per semester

Application: FAFSA and the Early Childhood Development Scholarship application found at kheaa.com.

Contact: KHEAA, studentaid@kheaa.com, <https://www.kheaa.com/web/scholarships-grants.faces#earlyChldDev>

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 2.75 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), International 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.

Students in a registered apprenticeship or other approved workforce training program after high school may be eligible to request reimbursement of training expenses from their KEES earnings. For additional information see <https://www.kheaa.com/web/scholarships-grants.faces#kees>.

Award: Base awards range from \$187 (2.75 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

Teacher Scholarship

Eligibility: Must be a Kentucky resident, be a U.S. citizen, demonstrate financial need, be making satisfactory academic progress and be admitted to a teacher education program pursuing first teacher certification at a participating Kentucky college or be a certified teacher (K-12) pursuing additional certification.

Award: Up to \$3,000 per semester

Obligation: Provide 1 semester of qualified teaching service at a certified Kentucky school for each semester received. Failure to provide service results in the scholarship converting to a loan that must be repaid with interest.

Application: FAFSA and the Teacher Scholarship application found at [kheaa.com](https://www.kheaa.com).

Deadline: May 1

Contact: KHEAA, studentaid@kheaa.com

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: June 30

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 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: <https://www.kheaa.com/web/scholarships-grants.faces#wrkRdyKY>

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, University of Pikeville, 147 Sycamore Street, Pikeville, KY 41501; 606.218.5407

Teacher Recruitment Loan Program

Eligibility: Must be a Kentucky resident, be a U.S. citizen, demonstrate financial need, be making satisfactory academic progress and be admitted to a teacher education program pursuing first teacher certification (K-12) at a participating Kentucky college.

Award: Up to \$5,000 per semester

Obligation: Must provide 1 year of qualified teaching service at a Kentucky public school for each semester received. Failure to provide service results in the scholarship converting to a loan that must be repaid with interest.

Application: FAFSA and the Teacher Recruitment Loan Program application found at kheaa.com.

Contact: KHEAA, studentaid@kheaa.com

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 grow tax deferred and any withdrawal used for qualified education expenses is free from state and federal income taxes. Account savings can be used for any qualified expense.

Contact: 855.840.4855 or www.kysaves.com.

Kentucky Higher Education Student Loan Corporation



Contact: Kentucky Higher Education Student Loan Corporation, P.O. Box 24266, Louisville, KY 40224; 800.988.6333; 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 Grad 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, have an acceptable income and credit history or an approved cosigner and be attending graduate school at least half time.

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 Medical 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, have an acceptable income and credit history or an approved cosigner and be attending medical or dental school at least half time.

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 benefiting student enrolled at an eligible school in an eligible state 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 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

Kentucky Advantage Veterinary Loan Program

Eligibility: Must have an active and unrestricted Kentucky veterinary license, be currently employed as a veterinarian in Kentucky, have either an existing or new Advantage Education Loan (AEL) or Advantage Refinance Loan (ARL), meet all eligibility requirements for AEL and ARL loans, submit an application and not be in default on an AEL or ARL loan. Advantage Parent Loans, external loans and federal loans may be refinanced to be eligible. Interest accrued prior to receipt and processing of employment verification will not be reduced.

Award: 0.25% interest rate reduction; renewable with reapplication

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 the intended Kentucky public postsecondary institution

Tuition Waivers

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

Eligibility: Must be the child of or nonmarried spouse of an employee who participated in a state-administered retirement system and died as a result of a duty-related injury and submit proof of relationship, certification of the employee's service and that the cause of death was duty related.

Award: Waiver of any matriculation or tuition fee upon admission to a state-supported university, community college or vocational training institution.

Deadline: Varies by institution; contact the financial aid office before enrollment.

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 who participated in a state-administered retirement system and was disabled as a result of a duty-related injury; and provide proof of relationship and that the disability was duty related. The marriage of an eligible

child does not end eligibility.

Award: Waiver of any matriculation or tuition fee upon admission to a state-supported university, community college or vocational training institution for no more than 36 months.

Deadline: Varies by institution; contact the financial aid office before enrollment.

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 institution of higher learning. The institution may deny admission if a class is full or free admission would require an additional course section or unit.

Award: Waiver of all tuition charges and fees.

Deadline: Varies by institution; contact the financial aid office before enrollment.

Supervising and Resource Teachers (KRS 164.2845)

Eligibility: Must serve as a supervising teacher or resource teacher for a teacher intern; obtain prior approval from the course-offering public postsecondary institution; and enroll in a course with available space. The institution is not required to establish a course to meet a request. A tuition-free course may partially satisfy an advanced degree requirement.

Award: Waiver of tuition for up to 6 credit hours per term at a public postsecondary institution.

Deadline: Before registration or as required by the institution.

Kentucky Board of Nursing



Contact: Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222; Send message in the KBN Nurse Portal Message Center to the topic 'NISF'; <https://kybn.boardsofnursing.org/kybn>; KBNdistNISF@ky.gov; <https://kbn.ky.gov/Education/Pages/nursing-incentive-scholarship-fund.aspx>

Scholarships/Loans

Nursing Incentive Scholarship

Eligibility: Must submit a Nursing Incentive Scholarship Fund application via the Kentucky Board of Nursing Nurse Portal between January and no later than May, be a Kentucky resident, be enrolled at any level in an approved nursing program, not be listed on the Nurse Aide Abuse Registry with a substantiated finding, not be in default of a prior NISF award, submit a NISF application and required documents in the KBN Nurse Portal and obtain a successful point ranking in initial year as defined in 201 KAR 20:390.

Award: \$3,000 for one academic year (can be used for cost-of-living expenses)

Number: Varies

Obligation: Must maintain Kentucky residency throughout nursing school; maintain a current address and contact information on file with the Kentucky Board of Nursing; submit verification of continued enrollment with the nursing program; notify KBN NISF staff of all changes in enrollment status; complete/graduate from the nursing program in the time established by the program of nursing; obtain nursing licensure at the level of the nursing education funded in 2 years of graduation; obtain nursing employment in Kentucky in 6 months of graduation; if already licensed as a nurse at the time of program completion, obtain nursing employment in Kentucky in 6 months of issuance of licensure; if not licensed as a nurse at the time of program completion, work as a nurse in Kentucky for 1 year for each academic year funded; not be listed on the nurse aide abuse registry with a substantiated finding of abuse, neglect, or theft; and not have received any disciplinary action from any nursing regulatory agency until all work requirements have been fulfilled. Recipients who fail to meet the above requirements may be required to repay the award amount received, plus interest at

the simple annualized rate of 8%. If a work requirement is partially unsatisfied, the repayable amount may be prorated based on the portion of the work requirement fulfilled. Repayment deferral may be requested in the case of disability, major illness, or an accident that prevents a recipient from completing the nursing program or from being employed as a nurse in Kentucky.

Deadline: Application and all required documentation must be received between January and no later than May.

Kentucky Cabinet for Health and Family Services



Contact: Unless otherwise noted; Cabinet for Health and Family Services; phone, 833.372.0004, TTY, 800.627.4702; [CHFS](https://www.chfs.ky.gov). Listens@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 \$150 each month; up to \$600 for nonrecurring supportive services such as school supplies, work-related needs or pre-component expenses; and up to \$3,000 in vehicle repair expenses each 12-month period, including but not limited to, up to 6 months of liability

car insurance

Deadline: None

Contact: Department for Community Based Services (DCBS) at 855.306.8959 or apply online at www.kynect.ky.gov or in person at the local DCBS office

Scholarships/Loans

CW PREP: Public Child

Welfare Certification Program (PCWCP) Scholarship

Eligibility: Must be a full-time bachelor of social work, sociology or psychology major; have a 2.5 overall GPA and a 3.0 GPA in all social work, sociology or psychology 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 2 child welfare courses; have and maintain a valid driver's license; and attend Asbury University, Brescia University, Campbellsville University, Eastern Kentucky University, Kentucky State University, Morehead State University, Murray State University, Northern Kentucky University, Simmons College of Kentucky, Spalding University, the University of the Cumberlands, the University of Kentucky, the University of Louisville, the University of Pikeville or Western Kentucky University. Application process includes responding to 3 brief essay questions, a 90-second video, 3 professional or academic reference survey, 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 \$1,400 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: April 15 for fall semester; October 15 for spring semester

Contact: Phone, 877.412.9773; text, 888.845.0189; childwelfareprep.com

Training

SNAP Employment and Training Program

Eligibility: Must receive SNAP benefits, be age 18 to 64 or be age 16 or 17 and the head of household, reside in Kentucky and be screened by Department for Community Based Services staff as appropriate for participation. Participation is voluntary.

Award: Up to \$25 for transportation assistance each month may be available for appointments, classes or work. Free employment and training services through a contracted agency in any Kentucky county, including help with résumé building, education or occupational training and one-on-one job coaching. Child care assistance also may be available.

Deadline: None

Contact: Department for Community Based Services, Division of Family Support, 855.306.8959, <https://www.chfs.ky.gov/agencies/dcbs/dfs/Pages/snapet.aspx>

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 Revenue



Kentucky Education Tuition Tax Credit

Eligibility: Must be eligible for the federal American Opportunity Credit or Lifetime Learning Credit; claim qualified undergraduate education expenses for the tax-

payer, the taxpayer's spouse or a dependent at an eligible postsecondary institution physically located in Kentucky; answer "Yes" to each qualification on Form 8863-K; and attach federal Form 8863. A married taxpayer must file a joint return or file separately on a combined return. Must also submit form 8863-K with form 740 or form 740-NP. See page 19 for information about the federal tax credits.

Award: Nonrefundable credit equal to 25 percent of the allowable federal education credit; up to \$625 for each qualifying student under the American Opportunity Credit and up to \$500 per return under the Lifetime Learning Credit. Any unused credit may be carried forward for up to 5 years.

Deadline: Kentucky individual income tax filing deadline

Contact: Kentucky Department of Revenue, 501 High Street, Frankfort, KY 40601; 502.564.4581; revenue.ky.gov/Individual/Individual-Income-Tax/Pages/default.aspx

Kentucky Department of Veterans Affairs



Contact: Tuition Waiver Coordinator, Kentucky Department of Veterans Affairs, 1111 Louisville Road, Suite B, Frankfort, KY 40601; 502.564.9203; kdva.tuitionwaiver@ky.gov; 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, documentation showing the parent's or spouse's military service and cause of death and proof of residency. 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: Unlimited tuition waivers 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, documentation showing the parent's or spouse's military service and cause of death and proof of residency. 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 or until a degree, diploma or certificate has been earned

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 and proof of residency. 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: Unlimited tuition waivers 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 or the nonremarried spouse of a deceased veteran 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, must be 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; and proof of residency.

Award: Tuition waiver at any state-supported university, college or vocational school for up to 45 months or until a degree, diploma or certificate has been earned

Number: Unlimited

Kentucky Education



and Labor Cabinet

Kentucky Career Center: Workforce Innovation and Opportunity Act (WIOA) Youth Program

Eligibility: Must qualify as either an in-school or out-of-school applicant. An in-school applicant must be attending school; be age 14 to 21, unless an applicant with a disability is permitted to remain in school beyond age 21 under state law; be a low-income individual; and meet at least 1 qualifying barrier. An out-of-school applicant must not be attending school; be age 16 to 24 at enrollment; and meet at least 1 qualifying barrier. Qualifying barriers include basic skills deficiency; English language learner status; involvement with the juvenile or adult justice system; homelessness or runaway status; current or former foster care or out-of-home placement; pregnancy or parenting; disability; school dropout or extended nonattendance, for an out-of-school applicant; or need for additional assistance to complete education or obtain or retain employment. Low-income status is required for an out-of-school applicant who has a secondary school diploma or equivalent and

is basic skills deficient or an English language learner or who needs additional assistance.

Award: Year-round services based on individual need may include tutoring, study-skills and dropout-prevention or recovery assistance; alternative secondary-school services; paid or unpaid work experience; occupational skills training; concurrent education and workforce preparation; leadership development; supportive services; adult mentoring; follow-up services; guidance and counseling; financial literacy; entrepreneurial-skills training; labor-market and employment information; and help transitioning to postsecondary education or training.

Deadline: None; program operates year-round

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

Kentucky National Guard



Contact: <https://ky.ngb.army.mil> or Bryan Combs, 502.607.1916, bryan.c.combs.civ@army.mil; ng.ky.kyarng.mbx.education-services-office-mailbox@army.mil

Credentialing Assistance

Eligibility: Must be an enlisted soldier, Reserve service member or warrant officer in the Kentucky Army National Guard; have a common access card; not be flagged; have an active ArmyIgnitED account; be able to finish the training or examination at least 31 days before expiration term of service or mandatory removal date; and pass the certification examination within 180 days after completing the course. A commissioned officer is not eligible.

Award: Up to \$2,000 each year for 1 credential; up to \$1,000 for an aviation credential. May fund up to 3 credentials within 10 years of service. Approved costs may include classroom, hands-on or online training; manuals, study guides and textbooks; processing and examination fees; continuing education fees; and recertification costs

Deadline: Must submit a request through ArmyIgnitED at least 30 business days, or

45 calendar days before the course begins.

Contact: Kentucky National Guard Education and Incentives Office, 678.569.5067. List of approved credentials can be found at <https://www.cool.osd.mil/army/index.html>, then click credential search. Apply through ArmyIgnitED.

Kentucky National Guard Tuition Award Program

Eligibility: Must be a member of the Kentucky Army or Air National Guard, complete Basic Combat Training or contract with the Kentucky National Guard through the simultaneous membership program or ROTC before the term begins, be in good standing with the unit at the time of application, meet physical fitness and height and weight standards, not be flagged, have no AWOL or unsatisfactory participation period during the previous 12 months, be attending an eligible Kentucky public college or university or participating private institution, not have a bachelor's degree or have reached the lifetime state tuition assistance cap and have an expiration term of service or mandatory removal date after the course ends

Award: Up to 100 percent of basic tuition, contingent on annual state funding. An award is paid directly to the eligible Kentucky school and is subject to a lifetime cap based on the type of institution. A course fee, book, housing expense and meal plan are not covered. Online basic tuition is payable only up to the comparable in-person tuition cost

Number: Varies

Deadline: April 1 for fall; October 1 for spring; summer and winter terms are not funded

Contact: Kentucky National Guard State Tuition Assistance Manager, 520.852.7154

Federal Tuition Assistance

Eligibility: Must be serving in the Army National Guard; complete advanced individual training, warrant officer basic course or basic officer leader course; have a common access card; not be flagged; and have an approved education goal in ArmyIgnitED. A course must be part of an approved certificate or degree program at an eligible school and end at least 60 days before the soldier's separation date.

Award: Up to \$250 per semester hour for up to 18 semester hours and \$4,500 each fiscal year for tuition only. May be used for an approved certificate or an associate's, bachelor's or master's degree, subject to Army program and lifetime limits.

Obligation: A commissioned officer who accepts Tuition Assistance incurs a military

service obligation; a Reserve Component of-
ficer generally serves 4 years after completing
the last funded course.

Deadline: Must submit a Tuition Assistance
request through ArmyIgnitED no more than
60 days and no later than 7 days before the
term begins

Contact: Kentucky National Guard Educa-
tion and Incentives Office, 678.569.5067,
www.nationalguard.com/education-programs/federal-tuition-assistance

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 assis-
tant, nurse practitioner, registered dietitian
(as part of primary care team only), certified
nurse-midwife, registered nurse, dentist,
registered dental hygienist, licensed clinical
social worker, licensed professional clinical
counselor, health service psychologist, mar-
riage and family therapist, dental 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; prac-
tice 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 honor-
ing prior legal obligations; have no existing
service obligation; and not accept a service
obligation that runs concurrently.

Award: \$10,000 to \$37,500 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 fed-
erally designated health professional short-
age 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,
rural emergency hospitals with outpatient
clinics, long-term care facilities; correctional
or detention facilities; and solo or group
private practices.

Deadline: Application cycle open for 30 days
each year in January.

Contact: Janice Vance, Kentucky State
Loan Repayment Program, Kentucky Office
of Rural Health, 750 Morton Boulevard,
Hazard, KY 41701; 606.439.3557; kslrp@uky.edu; <https://medicine.uky.edu/centers/ruralhealth/state-loan-repayment-program>

Kentucky Office of



Vocational Rehabilitation

Contact: Unless otherwise noted, Kentucky
Office of Vocational Rehabilitation, 500
Mero Street, First Floor SE, Frankfort, KY
40601; 800.372.7172; <https://kcc.ky.gov/Vocational-Rehabilitation/seeking-services/Pages/default.aspx>

Grants

Vocational Rehabilitation

Eligibility: Must have a documented physical
or mental impairment that creates a substan-
tial 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: Jonathan White, JonathanT.White@ky.gov

Scholarships

Coca-Cola Scholarship

Eligibility: Must be a client of the Kentucky
Office of Vocational Rehabilitation; have
an Individualized plan for employment; be
legally blind; have at least a 2.75 cumulative
GPA; be an entering freshman, under-
graduate student or graduate student who
will be enrolled full time in an accredited
postsecondary college or trade school; and

submit a completed application, proof of
legal blindness, a final year-end transcript,
a fall class schedule or an acceptance letter
if not registered, 2 signed letters of recom-
mendation written within the previous 6
months by a non-family member, and an
original 500-word essay on a listed topic. A
repeat applicant must choose a different essay
topic. The transcript may be unofficial. Each
document must be labeled, saved in PDF or
Word format and attached to 1 email

Award: \$5,000

Number: 4

Deadline: June 15

Contact: Corey Marcum, 502.782.3404,
Corey.Marcum@ky.gov, <https://kcc.ky.gov/Vocational-Rehabilitation/seeking-services/Blind-Services/Coca-Cola-Scholarship/Pages/Coca-Cola-Scholarships.aspx>

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 Mur-
ray State University, 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 com-
pletion 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 Cabinet
Construction Management 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 construction management student at Eastern Kentucky University, Morehead State University, Murray State University, Northern Kentucky University or Western Kentucky 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 5 to 10 per year

Deadline: February 1

**Kentucky Transportation Cabinet 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 Big Sandy Community and Technical 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 \$3,700 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

