Future Forward

2026-27

A free guide to higher education and financial aid.

Start planning for your future after high school now.

KHEAA

WHAT DOES YOUR FUTURE HOLD?

Deciding what you want to do after high school can be a big deal. Whatever your goals are, your future plans will likely involve some sort of education or additional training beyond the high school level, and it's important to plan ahead and prepare.

That's why this guide was put together by the Kentucky Higher Education Assistance Authority (KHEAA), an agency that makes postsecondary education more accessible to Kentuckians like you.

It will help you figure out:

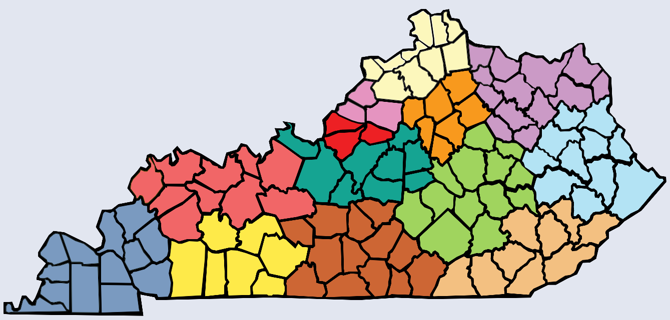
- Your options for continuing your education after high school
- How to navigate the college admissions process
- The financial aid resources available to help pay for your education

Take the time to read through this guide as you start planning for your future after high school. It will help you get where you want to go.

Words in italics are defined in the glossary starting on page 28.

OUTREACH

KHEAA has a team of 13 regional outreach counselors and 32 college coaches to help you plan and prepare for college. Find the outreach counselor for your area at kheaa.com/web/outreach.faces.



Find a KHEAA Counselor

College Info Road Show!

Visiting middle schools, high schools, adult education centers, public libraries and other sites, KHEAA's mobile classroom connects students with the information they need to research, pursue, and succeed in their educational future beyond high school. The bus is equipped with internet access, individual workstations and an instructor's screen.

CONTENTS

Preparing for College

Funding Your Future

Scholarly Sources

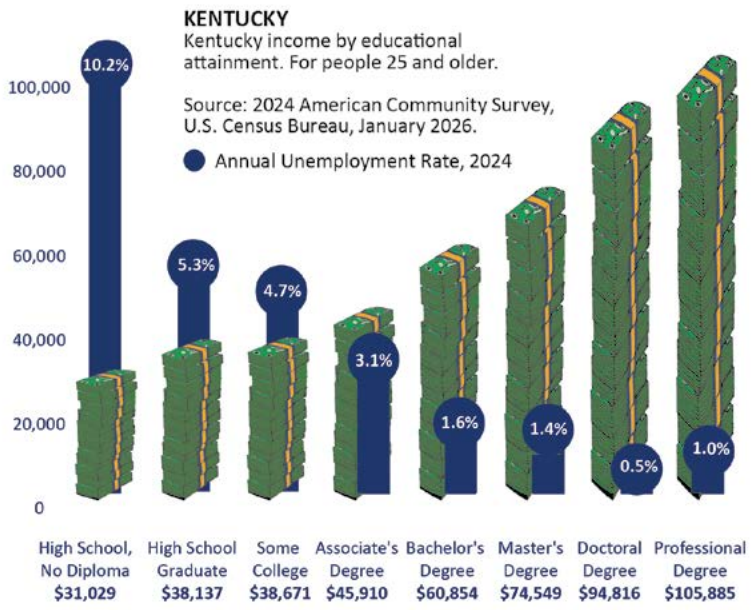
Activities

KHEAA resources

WHY COLLEGE?

This graph gives the 2026 *median* earnings of people in Kentucky over age 25 who worked year-round at a full-time job, based on their level of education, compared to the unemployment rate for each level of education.

Median Earnings of Kentuckians



Help wanted!

There are many high-paying jobs in Kentucky that aren't getting filled because there aren't enough people trained in those fields. Kentucky is now offering to pay for this training through the **Work Ready Kentucky Scholarship**. You can learn more about the scholarship on page 19. The table on the right provides some examples of programs that qualify for the Work Ready Kentucky Scholarship. To learn about these and other careers, visit **workreadykentucky.com**. To apply for the Work Ready Scholarship, visit **kheaa.com**.

WORK READY SCHOLARSHIP

Job Title	Starting Salary*	Job Title	Annual Salary*
Construction			
Carpenter	$50,090	Drywaller	$45,780
Electrician	$57,140	Plumber	$60,550
Healthcare			
Medical Records Specialists	$44,770	Phlebotomist	$37,270
Pharmacy Technician	$37,100	Radiographer	$62,490
Manufacturing and Logistics			
Electrical Engineering Technician	$67,540	Industrial Technician	$61,610
Mechanical Drafters	$62,980	Surveying Technician	$46,540
Professional, Scientific, and Technical Services			
Computer Programmers	$62,080	Web and Digital Interface Designers	$66,190
Accountants and Auditors	$72,220	Information Security Analysts	$55,540

*Typical average salary in Kentucky. Source: careeronestop.org.

**Education is also designated as a top five in-demand workforce sector in Kentucky. However, there were no approved Education programs that fit the Work Ready Kentucky Scholarship criteria at the time this book was printed.

Find out what programs qualify for the Work Ready Kentucky Scholarship

WHAT'S YOUR DESTINATION?

Your career has a lot to do with how much money you'll make. Here's how much money certain careers pay in Kentucky. Use the resources listed on page 26 to research the educational requirements of careers that interest you. (Don't expect to make this much right out of college. You need experience, too.)

Occupations by Median Salary and Required Level of Education in Kentucky[1]

Professional Degree	
Orthodontists	$289,141
Pediatricians	$247,790
Pharmacists	$140,920
Veterinarians	$130,104
Doctoral Degree	
School superintendents[2]	$163,948
Physical Therapists	$102,752
History professors	$92,190
Master's Degree	
Nurse Practitioners	$132,309
Statisticians	$105,643
Bachelor's Degree	
Computer and Information Systems Managers	$182,998
Financial Managers	$165,818
Mining and Geological Engineers	$124,509
Registered Nurses	$97,552
Public School Classroom Teachers[2]	$60,596
Graphic Designers	$62,962
Camera Operators, Television, Video, and Motion Picture Staff	$74,984
***Associate's Degree* (or other 2-year degree)**	
Industrial Engineering Technologists	$68,494
Electrical and Electronics Drafters	$69,430
Industrial Maintenance Workers	$53,602
Paralegals and Legal Assistants	$62,379
Human Resources Assistants	$51,106
Postsecondary Certificate	
Electrical and Electronics Repairers, Commercial and Industrial Equipment Workers	$72,862
Welders, Cutters, and Welder Fitters	$53,872
Hairdressers, Hairstylists and Cosmetologists	$37,315

[1] Typical average salary in Kentucky. Source: careeronestop.org, 2025.

[2] Source: Kentucky Department of Education, education.ky.gov/districts/finrept/pages/school%20district%20personnel%20information.aspx, 2024–2025

Is minimum wage enough for you?

At $7.25 an hour, you can expect to earn about $15,080 a year IF you have a full-time job. Many minimum wage jobs are only part time and offer no benefits.

Dreaming of becoming a paid influencer?

Most social media influencers need to reach 100,000 followers before they start seeing a profit. Many will need to reach 1,000,000.

List your top 3 career choices!

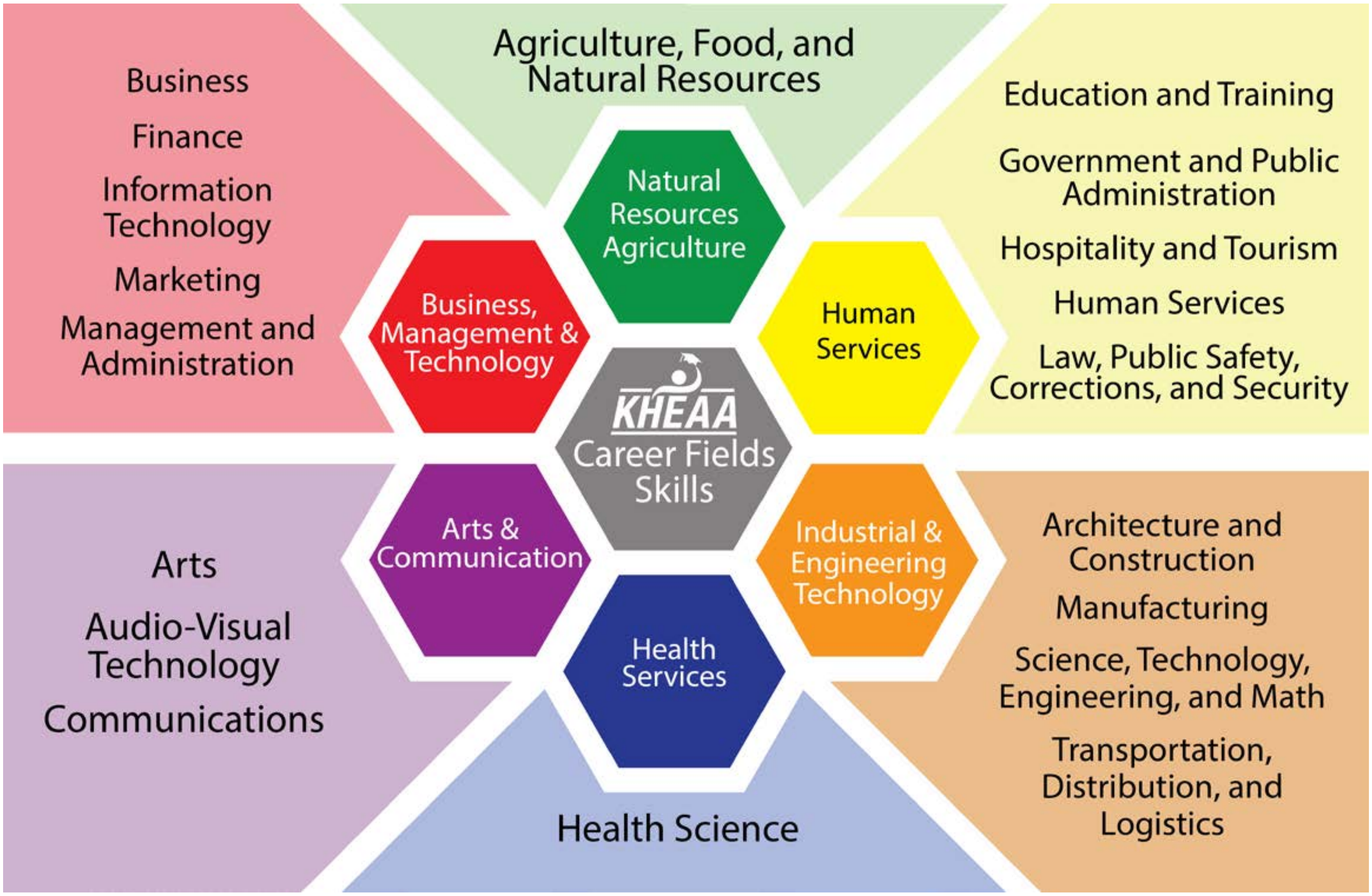
1. ______________________________

2. ______________________________

3. ______________________________

CLASSES TO CAREERS

The chart below shows careers associated with certain types of classes. Think about your favorite classes, then look to see related careers. Do your research to find out the educational requirements for each one.



Consider your hobbies

Using the Career Fields Skills above, list hobbies that reflect each category.

Industrial & Engineering Technology

- ____________________
- ____________________
- ____________________

Business Managment & Technology

- ____________________
- ____________________
- ____________________

Natural Resources Agriculture

- ____________________
- ____________________
- ____________________

Arts & Communication

- ____________________
- ____________________
- ____________________

Health Services

- ____________________
- ____________________
- ____________________

Human Services

- ____________________
- ____________________
- ____________________

MY FUTURE, MY TIMELINE

Middle School

- O Talk with your school counselor and parents about:
  - Going to college
  - Ninth-grade courses
  - College prep and honors courses
  - Future careers
  - Academic enrichment programs
- O Start planning now, and earn good grades.
- O Think about sports, performing arts, volunteer work or other activities that interest you.
- O Learn about your high school's grading policy.
- O Sign up to receive text messages from KHEAA by texting OUTREACH to 800.928.8926.

Activities I want to try:

1.
2.
3.
4.
5.

Freshman

- O Take electives that involve your interests.
- O Sign up for honors, AP, IB, CAI, or dual credit courses.
- O Research and apply for summer enrichment programs.
- O Think about what career you may like. Explore careers at kheaa.com.
- O Get involved. Keep track of your activities and achievements.
- O Set up an email account with a professional address.

Sophomore

- O Go to kheaa.com and register for a free, personalized account and begin exploring scholarships.
- O Take the ACT, PSAT, or SAT.
- O Research and apply for free summer enrichment programs.
- O Consider taking AP, IB, CAI, and dual credit courses.

Ask your school counselor about Governor's Scholars Program, Governor's School for the Arts, and Governor's School for Entrepreneurs.

More detailed monthly timelines can be found on kheaa.com

Precollege Curriculum Checklist

Source: Council on Postsecondary Education

Subject	Credits Required*
Language Arts	4 credits
Mathematics	4 credits
Science	3 credits
Social Studies	3 credits

Subject	Credits Required*
Health	1/2 credit
Physical Education	1/2 credit
Visual and Performing Arts	1 credit
Other Credits	6 credits aligned with *Individual Learning Plan (ILP).*

*Other Graduation Requirements: • Pass state-mandated civics test • Successfully complete a course or program in financial literacy standards • Receive instruction in essential workplace ethics • Demonstrate performance-based competency in technology • Complete an annual ILP (6th to 12th grade)

KEEP YOUR GRADES UP!

Your junior year GPA is critical for college admissions.

NO PASS, NO DRIVE!

In Kentucky, you can't get your learner's permit or driver's license if you don't pass four courses each semester, if you have more than nine unexcused absences or if you drop out. If you already have your permit or license, the Kentucky Transportation Cabinet will take it away.

Junior

Fall Semester

- O Start your personalized College Plan (page 11).
- O Talk with your school counselor or college coach about your college plans and financial aid.
- O Take the ACT, PSAT, or SAT. Consider a prep course.
- O Review and search colleges on kheaa.com and begin planning college visits.
- O Decide if you should take AP exams in May.
- O Research summer enrichment and honors programs.

Spring Semester

- O Attend a financial aid night to learn about available resources.
- O Check your KEES award.
- O Review KHEAA's *Getting In* publication.
- O Sign up for AP, IB, CAI, or dual credit courses for senior year.
- O Develop a resume.
- O Think about lining up a summer job, internship or co-op. Consider shadowing a job, or volunteering in your field of interest.
- O Participate in a College Match Day event.

2026/27 SAT TEST DATES

Test Date*	Registration Deadline	Late Registration Deadline
Aug. 22, 2026	Aug. 7, 2026	Aug. 11, 2026
Sept. 12, 2026	Aug. 28, 2026	Sept. 1, 2026
Oct. 3, 2026	Sept. 18, 2026	Sept. 22, 2026
Nov. 7, 2026	Oct. 23, 2026	Oct. 27, 2026
Dec. 5, 2026	Nov. 20, 2026	Nov. 24, 2026
March 6, 2027	Feb. 19, 2027	Feb. 23, 2027
May 1, 2027	Apr. 16, 2027	April 20, 2027
June 5, 2027	May 21, 2027	May 25, 2027

2026/27 ACT TEST DATES

Test Date*	Registration Deadline	Late Registration Deadline
Sept. 19, 2026	Aug. 14, 2026	Sept. 1, 2026
Oct. 17, 2026	Sept. 11, 2026	Sept. 29, 2026
Dec. 12, 2026	Nov. 6, 2026	Nov. 29, 2026
Feb. 27, 2027	Jan. 22, 2026	Feb. 9, 2027
April 10, 2027	March 5, 2027	March 23, 2027
June 12, 2027	May 7, 2027	May 25, 2027
July 10, 2027	June 4, 2027	June 22, 2027

*Fee waivers are available for some students. Talk to your school counselor to see if you qualify.

Sources: satsuite.collegeboard.org/sat/dates-deadlines, act.org/content/act/en/products-and-services/the-act/registration/test-dates.html

Senior

Fall Semester

- O Fill out the Free Application for Federal Student Aid (FAFSA) at StudentAid.gov as soon as possible.
- O Request recommendations from teachers, employers, and counselors. Provide a resume.
- O Narrow your list of schools and schedule visits.
- O Check with your high school counseling office for *scholarship* resources, including KHEAA's *Affording Higher Education* (See page 16).
- O Take or retake the ACT or SAT.
- O Complete online admissions applications.
- O Attend college fairs and financial aid nights.
- O Watch scholarship deadlines and create a calendar.

! Make sure you use the ".gov" site when completing your FAFSA. It's free. Other sites will charge you a fee.

The Official FAFSA Site

SCAN ME

Spring Semester

- O Some aid is awarded on a first-come, first-served basis.
- O Review college acceptance letters and compare financial aid offers.
- O Decide about a school and send in the deposit by May 1.
- O Complete verification documents if you're asked to verify your FAFSA.
- O Look for a summer job.
- O Sign up for early registration / orientation / housing / early start.
- O Look for KHEAA's *Thriving in College* publication at kheaa.com.

! If you plan to graduate early, talk with your school counselor and be sure to look ahead on the timeline.

Summer

- O Establish a contact at the college you'll be attending, such as an admissions counselor, coach, or other college representative.
- O Do one last check of your KEES award amount through your My KHEAA account. Contact your high school counselor immediately if you notice an error.
- O Check with your college to make sure it has received your final transcript, dual credit transcript, and all necessary paperwork.
- O Set up your online student account at the school you'll be attending.
- O Follow your school's social media accounts.
- O Complete entrance counseling and sign Master Promissory Note (MPN) if borrowing student loans.

SENIOR YEAR ADMISSIONS AND FINANCIAL AID TIMELINES

Complete these steps your senior year of high school, or sooner if you plan to graduate early.

FALL

Admissions

- Meet your admissions counselor.
- Research colleges and conduct campus visits.
- Attend campus preview events and college fairs.
- Put the finishing touches on your college essays.
- Complete admissions applications before your school's deadline.
- Obtain letters of recommendation, if needed.

Financial Aid

- Attend a financial aid workshop at your school or in your community.
- Apply for scholarships through the college financial aid office.
- Research scholarship opportunities on kheaa.com.
- Create StudentAid.gov account.
- Complete your FAFSA at StudentAid.gov as soon as possible.

WINTER

Admissions

- Check email for correspondence from colleges.
- Make note of housing application deadlines.
- Make sure you've sent your transcripts to colleges.

Financial Aid

- Submit scholarship applications by the required deadline.
- Continue applying for scholarships to boost your financial aid package.

SPRING

Admissions

- Evaluate college acceptance letters and decide where you will go by May 1.
- Sign up and attend new student registration and orientation as early as possible.
- Notify any school you were accepted to if you won't be attending.

Financial Aid

- Complete FAFSA verification if selected.
- Evaluate aid offers and use them to help make your decision.
- Accept only the financial aid you need.

SUMMER

Admissions

- Follow your school's social media accounts to stay connected.
- If assigned a roommate, reach out to them.

Financial Aid

- Do one last check of your KEES award through your MyKHEAA account on kheaa.com no more than six months after you graduate.

MY FUTURE, MY PLAN

List the top three reasons why you want to go to college:

1.	2.	3.

List the top three factors you will use to choose your college:

1.	2.	3.

List the top three career interests you have:

1.	2.	3.

How have/will you prepare for college?

Courses taken:	1.	3.	5.	7.
	2.	4.	6.	8.
Test Scores (ACT, SAT, etc.):				

Extracurricular Activities:

1.	3.	5.
2.	4.	6.

List your top college choices:	1.	2.	3.	4.	5.
Admissions Requirements:					
Application Deadline:					
Open House/Preview Days:					
Scholarship Requirements:					
Scholarship Deadline:					

How will you pay for college?

How much is your KEES scholarship? (You can find this at kheaa.com.) $

File the FAFSA as soon as possible! (You can do this at StudentAid.gov.)

Other scholarships! (You can search for scholarships at kheaa.com.)

1.	$
2.	$
3.	$
4.	$
5.	$
6.	$

Choose a college and make a deposit! ☐

Register for classes? ☐ Sign up for orientation? ☐ Confirm housing? ☐

Check out KHEAA's Thriving in College to help you prepare for a successful college experience! ☐

Text OUTREACH to 800.928.8926 to get timely reminders and updates.

10 THINGS TO THINK ABOUT WHEN CHOOSING A COLLEGE

Rank these in order of importance to you. Feel free to add your own criteria in the blank space provided.

_ **Career goals**: If you know what you want to major in, that helps narrow the search.

_ **Cost**: Colleges don't all cost the same.

_ **Financial aid**: How much financial aid you get can influence which college you choose.

_ **School size**: You can choose from small colleges to large universities.

_ **Location**: You might want to go far away from home, live at home to save money, or choose somewhere in between.

_ **Extracurricular activities**: Some schools may provide more opportunities than others. Some may even offer you a scholarship to participate.

_ **Special programs**: Maybe you'd like to study abroad for a year or participate in an internship.

_ **Demographics**: Some schools are more diverse than others.

_ **Feel**: Make a college visit and go where you feel comfortable.

_ **Requirements**: Every school has its own admissions criteria.

Consider different kinds of postsecondary education options:

- **Public universities** offer programs leading to *bachelor's* and *master's degrees*. Some offer *doctorates* and *professional* degrees.
- **Private colleges and universities** are similar to public universities but usually smaller.
- **Community and technical colleges** have diplomas, certificates and two-year associate's degrees you can use on the job or transfer to a four-year degree program.
- **Career and technical schools** offer specialized training in careers. May offer associate's degrees or programs leading directly to jobs.
- **Apprenticeships** give you on-the-job training and experience.

GRADUATE ON TIME

Take more classes to finish early or graduate on time by completing at least 15 credits per semester, or 30 a year.

- You will save money if your school charges the same for taking 15 hours instead of 12. Check your school's tuition schedule online to make sure.
- You are more likely to graduate on time and enter the workforce sooner.
- You are more likely to get good grades.
- You will maximize KEES awards. You can use it for eight semesters within five years of high school graduation.
- You will avoid the cost of an extra year, which could save you thousands of dollars.

Total credits needed for your degree program
÷ 4 Years
= Credits needed per year

Know the courses you need to graduate, and meet with your advisor to map out a plan to earn your degree on time.

! Remember: The fewer credits you take a semester, the longer it will take you to graduate, and the more your education will cost.

Take Advantage of Dual Credit Classes

Taking dual credit classes in high school can help you complete your degree in less time. A dual credit class lets you earn high school and college credit at the same time. **While you have to pay to take dual credit classes, KHEAA administers scholarships to help cover the cost. Check out page 19 for details on these programs.** Even if you have to pay out of pocket for a dual credit class, the cost is often much less than what you will pay once you are in college. Talk with your school counselor for more information about dual credit classes offered at your school.

FAFSA - FREE APPLICATION

The FAFSA is the first step to receiving student financial aid. Be sure to check with your college for any additional forms or applications they may require to ensure you don't miss out on any aid opportunities.

Who should complete the FAFSA?

- Any high school senior pursuing higher education (college, technical or trade school)
- Any returning college, technical or trade school student
- Any adult pursuing higher education

If you are a dependent student, the following also applies to parent contributors:

What you will need:

- Social Security Number (or other necessary documentation for eligible non-citizens)
- Valid personal (non-school) email address
- Date of birth
- Address
- Phone number with text access helpful, but not required

You MAY need:

- Federal income tax returns, W2s and, other records of money earned
- Bank statements and records of investments
- Net worth of current businesses or farms
- Records of untaxed income
- Alien Registration # (if eligible non-citizen)
- Individual Taxpayer Identification Number (ITIN)

BEFORE YOU START!!

Your FAFSA can be sent to up to 20 colleges of your choice! You can even submit your FAFSA to a college of interest before you apply for admission. Can't decide? No worries, after your FAFSA is processed you can log on to your account and add more colleges!

The first "F" in FAFSA stands for FREE!

You should never pay to file your FAFSA. If you have StudentAid.gov account or FAFSA questions, contact the Federal Student Aid Information Center at 800.433.3243 for help.

FOR FEDERAL STUDENT AID

The FAFSA is used to apply for federal, state and college-based financial aid. You should file a FAFSA **as soon as possible once it opens.**

How to file:

- ○ Visit StudentAid.gov (the only safe and secure site to complete your FAFSA)
- ○ Create a Student Aid Account (username and password)
  - This will be your permanent access to your aid account for any future applications, as well
  - Dependent students will need at least 1 parent contributor.
  - Parent contributors can ONLY be a biological or adoptive mother, father and their spouses as requested
- ○ Select the FAFSA application for the appropriate school year
  - 2027 graduates will select the 2027-2028 FAFSA form opening after Oct. 1, 2026
- ○ Complete ALL sections of the form and include all necessary signatures to submit.

Are you dependent or independent?

Most students entering college straight from high school are considered dependent students. You are a dependent student unless at least one of the following applies to you:

- ○ Were you born before January 1, 2004?
- ○ Are you married or separated but not divorced?
- ○ Will you be working toward a master's or doctorate degree (such as MA, MBA, MD, JD, PhD, EdD, etc.)?
- ○ Do you have children who receive more than half of their support from you?
- ○ Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- ○ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ○ Are you a veteran of the U.S. Armed Forces?
- ○ Are you an emancipated minor or are you in a legal guardianship as determined by the court?
- ○ Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

At any time since you turned age 13:

- ○ Were both of your parents deceased?
- ○ Were you in foster care?
- ○ Were you a ward or dependent of the court?

To be eligible to receive federal student aid, you must:

- O Demonstrate financial need for most programs.
- O Demonstrate you are qualified to enroll in a postsecondary school by:
  - Receiving a high school diploma or GED.
  - Completing a high school education in a state-approved home school setting.
  - Meeting other standards approved by your state.
- O Be working toward a degree or certificate in an eligible program.
- O Be a U.S. citizen or eligible noncitizen.
- O Maintain satisfactory academic progress once in college.

If any of the above apply to you, you're considered an independent student, which means you won't have to include your parent's financial information on the FAFSA. Your college may ask you to submit proof of your independence before you can receive federal student aid. **If you think you have an unusual circumstance that would make you independent even though none of the above criteria apply to you, talk with a financial aid counselor at the school you plan to attend.**

FEDERAL AID OPTIONS

Top 5 reasons for filing the *FAFSA*

1. You might qualify for a grant or scholarship.
2. Most schools require it!
3. You may be eligible for a work-study position.
4. You might need a student loan.
5. You might be surprised at the help you get!

SIGN YOUR APPLICATION

All students must use their StudentAid.gov account to electronically sign their FAFSA. For dependent students, all parents on the FAFSA must also have a different Student Aid Account to electronically sign the application. Every contributor to the FAFSA must sign. If one doesn't, the student could lose thousands of dollars in financial aid. Watch your email closely for notifications and confirmations.

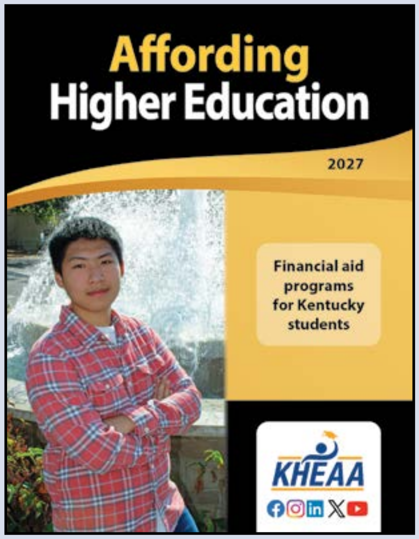
TYPES OF FINANCIAL AID

The only way to find out how much federal student aid you are eligible for is to apply. You can apply online at StudentAid.gov.

YOUR SCHOLARSHIP SEARCH

Common Scholarship Myths

- O Small scholarships aren't worth it.
- O Too many people apply.
- O My grades aren't good enough.
- O I'm not involved in enough/any activities.
- O They can only be used in Kentucky.
- O My parents make too much money for me to get scholarships.
- O Scholarships are only for high school seniors.
- O I have to write a new essay for every scholarship application.



Affording Higher Education lists more than 5,000 financial aid programs available to Kentucky students at Kentucky colleges and universities. You can find a copy at your school, public library or online at **kheaa.com**.

Scholarship Checklist:

- O Check out your KEES award at kheaa.com.
- O Check out the scholarships in your local area in *Affording Higher Education* in your counseling office, library or online at kheaa.com.
- O Check out scholarships at the colleges you are considering!
- O Check out over 8,000 scholarships nationwide using the Scholarship Search at kheaa.com.
- O Check out other reliable scholarship search websites or apps like the ones listed on this page.
- O Be prepared to write an essay.
- O Create a scholarship resume.
- O Check with your parents' employer or your own.
- O Ask the college or university about legacy or alumni scholarships.

Scholarship Search Sites and Apps

CollegeGreenLight.com
FastWeb.com
KHEAA.com
MyScholly.com (requires subscription)
Raise.me
ScholarshipOwl.com
Scholarships.com
Scholarships360.org
TheDream.us

Scan for more scholarship info.

FEDERAL FINANCIAL AID CHART

To apply for any of the federal student aid programs, you must complete the FAFSA.

For priority consideration, complete the FAFSA as soon as possible once it opens. A FAFSA renewal must be completed each year that you are in college.

Programs	General Eligibility	Annual Award Amounts
Grants — financial aid awards generally based on financial need. A grant usually doesn't have to be repaid.		
Federal Pell Grant	Undergraduate student with financial need. Must be enrolled at least half time.	The maximum Pell Grant for the 2026–2027 award year is $7,395.
Federal Supplemental Educational Opportunity Grant	Undergraduate student with exceptional financial need. Federal Pell Grant recipients receive priority.	Up to $4,000 per year. Amount can vary by institution.
TEACH Grant	Undergraduate, post-baccalaureate or graduate student enrolled in coursework necessary to begin a career in teaching. Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. Visit StudentAid.gov/understand-aid/types/grants/teach for a listing of schools and programs.	Up to $4,000. If you do not teach as required, the grant becomes a loan and must be repaid.
Work-Study — part-time employment that lets you earn money while taking classes. Your job may be on or off campus.		
Federal Work-Study	Full-time or part-time undergraduate, graduate or professional student.	At least minimum wage.
Loans — money borrowed from the government or school and must be repaid.		
Direct Loan	Undergraduate, graduate or professional student enrolled at least half time.	Depends on grade level and dependency status. Maximum for undergraduate: $5,500–$12,500; graduate or professional student: $9,500–$20,500.
Direct PLUS Loan	Graduate or professional student or parent of dependent undergraduate student enrolled at least half time. Credit approval required.	Cost of attendance less the amount of other aid received.
[redacted]		

** Programs are subject to change based on federal legislation.*

Direct Loan Limits		
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		$20,500
Who Borrows?	Student	
Loan Limits	Annual/Cumulative	
Interest Rate	Undergraduate — 6.39% Graduate/Professional— 7.94%	
Credit review	No	

Federal financial aid eligibility requirements and award amounts are subject to change. For the most up-to-date information, including interest rates, visit StudentAid.gov.

First, get all the "free" money you can for school. That means *grants and scholarships*. If you need more, try *work-study* or you can get a student *loan*.

STATE FINANCIAL AID CHART

KHEAA administers the following programs to enhance higher education opportunities for Kentucky students. Since its creation, KHEAA has helped hundreds of thousands of students pay for higher education.

Type of Aid	Eligibility	Award Amount	Application	Deadline
Grants				
College Access Program (CAP) Grant	Undergraduates attending a Kentucky college or trade school at least half time.	Up to $5,300	FAFSA	File as soon as possible*
Kentucky Tuition Grant (KTG)	Full-time undergraduates at a private Kentucky college.	Up to $3,500	FAFSA	File as soon as possible*
Scholarships				
Dual Credit Scholarship	Kentucky high school students in grades 11–12 who are enrolled in dual credit courses at a participating Kentucky college or university.	Limited to one course junior year and one course senior year, up to $99 per credit hour.	Kentucky public high schools identify dual credit students to KHEAA. After receipt, KHEAA will put links on MyKHEAA for students to submit preferences for scholarship assistance.	October 1 for fall semester; March 1 for spring semester and all other requests.
Kentucky Educational Excellence Scholarship (KEES)	Check pages 22–23 of this booklet for eligibility information.	Base awards from $187 to $500 each year of high school, ACT bonus award from $36 to $500. AP/IB/CAI bonus awards from $200 to $300.	None. KHEAA will send your KEES award to the Kentucky college where you're enrolled.	None
Work Ready Dual Credit Scholarship	Kentucky high school students in grades 9–12 who are enrolled in approved career and technical education dual credit courses at a participating Kentucky college or university.	Limited to two courses per year, up to $95 per credit hour.	Kentucky public high schools identify dual credit students to KHEAA. After receipt, KHEAA will put links on MyKHEAA for students to submit preferences for scholarship assistance.	October 1 for fall semester; March 1 for spring semester and all other requests.
Early Graduate Certificate Scholarship	Public high school students who graduate in three years or less and meet college-readiness benchmarks.	One-year award of $2,293. Must be used immediately following high school graduation at a Kentucky college accredited by the Southern Association of Colleges and Schools.	Intent form available at education.ky.gov/educational/AL/earlygrad.	File an intent to graduate early form before October 1 of the academic year you intend to graduate.
Work Ready Kentucky Scholarship	Kentucky resident pursuing an approved industry-recognized certificate, diploma, or associate of applied science degree in a high-demand workforce sector. Qualifying sectors for the 2026-2027 year are healthcare, manufacturing and logistics, construction, education, and professional, scientific and technical services. Must be a high school graduate or be enrolled in or have completed a GED program, but not have earned an associate's or higher degree.	Varies. Amount equals remaining tuition after subtracting federal and state aid, up to $195 per credit hour.	FAFSA and application at www.kheaa.com/web/scholarships-grants.faces#wrkRdyKY.	Apply as soon as possible after May 1.*

**Awards are made based on availability of funds. Funds are distributed on a first-come, first-served basis. Receipt of application does not guarantee an award.*

State eligibility requirements and award amounts are subject to change. For the most up-to-date information, log on to kheaa.com.
Find more Grants and Scholarships on kheaa.com.

STUDENT LOAN BORROWING

How to apply for a student loan

Federal Direct Loan

1. Fill out the FAFSA at **StudentAid.gov**.
2. Use your college's online student account to accept, decline or reduce your financial aid award options.
3. Complete online student loan entrance counseling at **StudentAid.gov**. You have to do this before the funds can be sent to the school.
4. Sign a Master Promissory Note (MPN). You can get a paper MPN or do it online at **StudentAid.gov**. The MPN is not an application but a legal, binding contract that you will repay the loan.

Federal PLUS Loan

5. The student must fill out the FAFSA.
6. A parent of a dependent undergraduate student must fill out the PLUS Loan application from the school's financial aid office or online at **StudentAid.gov**.
7. The U.S. Department of Education will perform a credit check at no charge.
8. The funds are disbursed directly to the school.

Borrow responsibly

One major financial goal is to finish college owing as little money as you can. When you take out a student loan, you're borrowing against your future earnings.

Check with the career services or placement office at your school to get an idea of your expected salary based on your major and job outlook in the year you'll graduate.

Your monthly payment should be no more than 10% of your monthly salary.

Scan me for a college cost calculator.

Estimated Payments at 6.39% over 120 months.

Monthly payments are rounded up.

Initial Debt at Repayment	Monthly Payments	Total Repaid
$ 5,000	$ 54	$ 6,480
$ 10,000	$ 109	$ 13,080
$ 20,000	$ 217	$ 26,040
$ 25,000	$ 271	$ 32,520
$ 30,000	$ 326	$ 39,120
$ 40,000	$ 434	$ 52,080
$ 50,000	$ 543	$ 65,160
$ 75,000	$ 814	$ 97,680
$100,000	$1,085	$130,200

Expected Salary	Maximum Manageable Monthly Payment	Manageable Education Debt
$ 15,000	$125	$12,500
$ 20,000	$167	$16,700
$ 25,000	$208	$20,800
$ 30,000	$250	$25,000
$ 35,000	$292	$29,200
$ 40,000	$333	$33,300
$ 50,000	$416	$41,600
$100,000	$833	$83,300

ADVANTAGE EDUCATION LOANS

When you're heading to college and need additional money to pay expenses, we can help! **The Advantage Education Loan for students and parents** is Kentucky's only state-based loan.

The loans have fixed rates, which means you could save thousands over competitors' loans.

Advantage Education Loans are great options when you need more money for college. If you have exhausted your grant, scholarship and federal loan options, it's good to know there are more options for you.

Advantage Parent Loans are available for parents of undergraduate and graduate students with the same great rates and benefits.

- Your FIXED rate is based on the repayment plan selected, your credit history and other factors. Your interest rate will be reduced further if you use our autopay service.
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower FIXED rate.
- For more information, call 800.988.6333. Visit AdvantageEducationLoan.com to apply.
- Refinancing your student loans with the Advantage Refinance Loan could save you thousands of dollars.

The Advantage Refinance Loan is available for borrowers who are in repayment and want to roll all their federal and private student loans into one convenient loan, save on interest charges and get out of debt faster. Apply online for an Advantage Refinance Loan at AdvantageEducationLoan.com.

The Advantage Grad Loan is a great low-cost option, especially for graduate and professional students who need help financing their postgraduate expenses while in an advanced degree program, such as a Master's or Doctoral.

The Advantage Medical/Dental Loan is a great low-cost option for students who need additional funds for their doctoral degree at a qualified medical or dental school.

ADVANTAGE Education Loan

Loan Details

	PLUS Loan	Advantage Education Loan
Who Borrows?	Parent or Graduate Student	Student or Parent (*Undergraduate*, *Graduate* or *Professional* level)
Loan Limits	Cost of Attendance, minus aid already awarded	Cost of Attendance as certified by the school
Interest/APR	8.94%	2.93% to 10.75%*
Credit review	Yes (only on parent loan)	Yes

*APRs shown are representative samples for educational purposes only and may not reflect current or actual loan offers or available rates. Your actual APR may vary based on the repayment plan or term selected, credit history, state of residence, school location, and other factors, and will be determined once a credit decision is made.

KENTUCKY EDUCATIONAL EXCELLENCE SCHOLARSHIP

The Kentucky Educational Excellence Scholarship* (KEES) provides Kentucky high school students with money for tuition and education-related expenses. Check out the frequently asked questions below to learn more about the program.

How do I earn KEES money?

Just earn a 2.75 GPA or better in each year of high school. An ACT composite score of 15 or above (or the equivalent SAT) will also earn you a bonus award. You must qualify for at least one GPA award to receive the bonus.

KEES Award Amounts

GPA	Award Amount	ACT Score	SAT Range	Bonus Amount
4.0	$500	28 or above	1300-1600	$500
3.9	$475	27	1260-1290	$464
3.8	$450	26	1230-1250	$428
3.75	$437	25	1200-1220	$393
3.7	$425	24	1160-1190	$357
3.6	$400	23	1130-1150	$321
3.5	$375	22	1100-1120	$286
3.4	$350	21	1060-1090	$250
3.3	$325	20	1030-1050	$214
3.25	$312	19	990-1020	$179
3.2	$300	18	960-980	$143
3.1	$275	17	920-950	$107
3.0	$250	16	880-910	$71
2.9	$225	15	830-870	$36
2.8	$200			
2.75	$187			

KHEAA uses the ACT composite scores from national exams and the SAT Math + Evidence-Based Reading & Writing (ERW) scores for KEES purposes.

Students who are eligible for free or reduced-price lunches, based on family income, during any year of high school can earn additional bonuses by making qualifying scores on Advanced Placement (AP), International Baccalaureate (IB) or Cambridge Advanced International (CAI) exams. AP classes are not a requirement for taking AP exams.

Advanced Placement		International Baccalaureate		Cambridge Advanced International	
Exam Score	Bonus Amount	Exam Score	Bonus Amount	Exam Score	Bonus Amount
3	$200	5	$200	e	$200
4	$250	6	$250	c or d	$250
5	$300	7	$300	a*, a or b	$300

Do I have to attend a certain high school or take specific classes?

All students who are Kentucky residents and attending certified public or private high schools in Kentucky are eligible to earn KEES money. Home-schooled students and students attending non-certified high schools are eligible for only an ACT bonus award.

You do not have to take certain classes to earn KEES. AP, IB, CAI and dual credit courses are weighted on a five-point scale for KEES purposes, meaning an 'A' in those courses is worth more than others.

Do I have to apply for the scholarship?

No, there is no application! Your school will report your GPA to KHEAA at the end of each school year, and KHEAA will notify you about your award.

What should I do if my award information is incorrect?

Ask your high school counselor to make the necessary changes.

What happens to my KEES if I graduate from high school early?

If you graduate in three years, you will be awarded the equivalent of a fourth year of KEES, which will be the average of the awards you earned in the first three years of high school.

How long do I have to use my KEES?

You can receive KEES for up to eight academic terms in an undergraduate degree program. It must be used within five years of high school graduation. Active duty service members may request an extension.

***KEES awards are funded by Kentucky Lottery revenue.**

My KEES Goal

Fill in your *GPA* and your base and bonus awards. Add them up to determine your annual *KEES* award.

	GPA	A
Freshman		
Sophomore		
Junior		
Senior		
Highest ACT Score		
***AP or IB Test Score**		
Total Award for Each Year of College	=	
x 4 years	=	

*For sample purposes only. Actual award may be higher if multiple qualifying *AP* or *IB* test scores are earned.

How good do my grades have to be in college?

You must keep your grades up in college to continue to receive your KEES each term. These are the rules to keeping your KEES:

- Have a 2.75 cumulative GPA your first year of college to keep your award your second year.
- Have a 3.0 cumulative GPA after your second year to keep your full award for the next year.
- After your second year, if your GPA is between a 2.75 and 3.0, you'll still get your full award IF you have met your college's requirements for being on track to graduate.
- After your second year, if your GPA is between a 2.75 and 3.0 AND you didn't meet the on track requirements at your college, you'll receive half of your KEES award for the next year as long as you are enrolled full time.
- After your second year, if your GPA is below a 3.0, you didn't meet on track requirements and you are enrolled less than half time, you will not receive your KEES for the next year.

Even if you lose your KEES money for one year, you can regain your award by bringing your cumulative GPA back up, getting back on track to graduate and meeting enrollment requirements.

How do I get my KEES once I graduate high school?

You must enroll at a participating college or participate in a registered apprenticeship or qualified workforce training program in Kentucky. KHEAA will send your KEES money directly to the college — half each term — once your enrollment has been confirmed. The college will credit your account or may send you a check if you are paid in full.

To get the full amount, you must be a full-time student. If you're enrolled at least half time, you'll receive a proportionate amount.

Where can I use my KEES award?

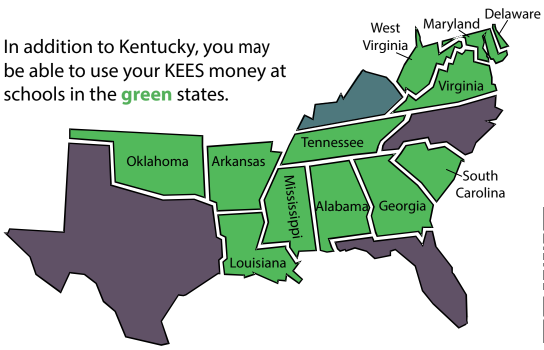
KEES awards can be used at any participating accredited public or private school in Kentucky, including community and technical colleges.

Students who participate in a registered apprenticeship program may be able to receive reimbursement for their apprenticeship expenses from their KEES award. For more information, visit KHEAA's website at www.kheaa.com/web/scholarships-grants.faces#kees.

Can I use KEES money out of state?

If your undergraduate program of study is not available at a public school in Kentucky, you may be able to use your KEES money at an out-of-state public school if the state participates in the Academic Common Market (ACM). Learn more by visiting **cpe.ky.gov** and searching "Academic Common Market" or scan the QR code.

In addition to Kentucky, you may be able to use your KEES money at schools in the **green** states.



Where can I go for more information about KEES?

Additional information about the KEES program can be found at kheaa.com. Go to kheaa.com and select "Sign In" to create a personalized My KHEAA account. You will be able to access all of your KEES award information. Be sure to check once a year for accuracy.

TIPS FOR GETTING COLLEGE AID

Save for college.

Submit the FAFSA as soon as possible once it opens by going to StudentAid.gov.

Apply for EVERY type of aid.

Make good grades.

Retake your ACT/entrance exams to improve your score.

Talk with a college financial aid administrator.

Look for free information about financial aid.

Learn about student loans.

Talk with your school counselor.

Beware of scams.

If you think you're being scammed, call the attorney general's office at 888.432.9257 or visit ag.ky.gov.

KY Saves 529

Ask your parents if they have taken advantage of qualified state tuition programs. The Kentucky Education Savings Plan Trust lets parents save over several years for tuition and other education-related expenses. Visit kysaves.com or call 877.598.7878 for more information.

Do as much community service as possible and keep track of everything! Colleges and scholarship committees love students who give back to their communities.

Service Learning

National service and volunteer programs provide opportunities to serve your country in a variety of areas including working with youth, protecting the environment, providing disaster relief, improving healthcare and more. Many programs may also offer scholarships, grants or educational awards to help pay for college. Check out the Corporation for National and Community Service at americorps.gov to learn about AmeriCorps and other opportunities, including the Kentucky College Coaches Program.

FINANCIAL AID MISTAKES

Spending money up front.
All the *financial aid* information you need is out there free of charge.

Not applying for scholarships.
Money that you don't have to repay is the best type of financial aid.

Not completing the FAFSA.
The *FAFSA* is the most important tool for receiving financial aid. Many people qualify for some kind of aid.

Waiting until the last minute to turn in applications.
Many *grant* programs only have a certain amount of money to give to students.

Accepting the wrong financial aid package.
Review what each school is giving you to make sure you know your obligations.

Skipping negotiations.
If you don't feel your family's *financial need* was represented accurately, explain any special circumstances to your college's financial aid office.

Being a bad consumer.
Be sure to do your research on loan providers and make sure you're getting the lowest possible rates and the best repayment benefits.

Spending the wrong money.
Taking money out of a retirement account or paying for higher education with a credit card can put you into financial trouble.

Forgetting to include other expenses.
Tuition isn't the only thing you'll be paying for when you go to college. You'll also need money for student fees, food away from the dining hall, a computer, transportation and social activities.

! **Beware of paying for *financial aid* information. Most information is FREE from your school counselor, library, at kheaa.com or at the *financial aid* office of the college you plan to attend.**

ONLINE RESOURCES

These free online resources will help you on the way to college. Check for helpful apps in the App Store or Google Play Store.

College Preparation

appily.com — College exploration

bigfuture.collegeboard.org — The College Board college planning site

cpe.ky.gov — Transfer information for Kentucky institutions

imfirst.org — Resources for first-generation college students

parchment.com — Electronic transcripts

Financial Aid Information

cappex.com/greenlight — College and scholarship search for first generation and underrepresented students

StudentAid.gov — FAFSA on the Web and federal student aid programs

kysaves.com — KY Saves 529 education savings account

Test Prep

act.org — The ACT college entrance exam site

freerice.com — Answer quiz questions for charity

march2success.com — ACT prep

Other

bls.gov/ooh/ — Occupational Outlook Handbook

kyae.ky.gov — Kentucky Adult Education

getschooled.com — High school graduation resources

kheaa.com — Career exploration, college preparation, financial aid processes and estimating tools

kheslc.com — Kentucky student loans and borrower services

thedream.us — Resources for DREAMers

thinkcollege.net — Resources for students with intellectual disabilities.

futuriti.org — Explore career opportunities in Kentucky.

Kygoestocollege.com offers resources for schools and organizations interested in enhancing their college-going culture through initiatives like **FAFSA Completion Challenge, College Decision Day, College Match Day,** and **Kentucky College Application Campaign**. The site offers tools to help school counselors, community leaders or college access providers implement one or more of these programs, as well as resources for students who are going through the college application and *financial aid* process.

Military Benefits

Post-9/11 Bill and Montgomery Bill
Qualified individuals must choose between these two bills. For comparison information, visit benefits.va.gov/gibill.

Yellow Ribbon Program
Participating institutions may offer additional funds to individuals on Post 9/11 GI Bill. For more information, visit va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program.

Reserve Officers' Training Corps (ROTC)
ROTC *scholarships* come from Army, Air Force, Navy, and Marine Corps.

Kentucky National Guard Tuition Award
Students apply through the Boone National Guard Center.

Disabled American Veterans Scholarship
Visit DAV Auxiliary page for information.
www.davauxiliary.org

SOCIAL MEDIA

Potential employers and admissions counselors often look at social media profiles when making selection decisions.

Here are some tips to protect yourself in the social media age:

Make your contact information private. Never post your phone number, address or email address.	Manage who can view images of you. Untag photos if necessary.
Don't list your exact date and place of birth. Don't answer any personal questions in quizzes!	Create several "friends" lists to manage who sees particular information about you.
Limit who can search for your profile on internet search engines.	Be careful about who can see your status updates. And don't swear!
Create a professional email address to use when communicating with colleges, prospective jobs and other professional opportunities	Hide your location or share only with people you trust.
Change your password frequently.	Use social media responsibly and encourage your parents to do the same.

Follow KHEAA

GLOSSARY

A

Accreditation Approval of a school or program by a federally recognized agency that has determined that standards have been met.

ACT The test required or accepted at all public and many private universities in Kentucky. It has four sections — English, math, reading and science reasoning — and an optional writing exam. Scores are used for admissions purposes, awarding *scholarships* and placing students in special programs and honors courses.

ACT College Readiness Standards A guide that helps teachers, counselors, parents and students understand their progress in gaining the necessary skills in English, mathematics, reading and science that are needed for success beyond high school.

Aid offer Sometimes called an aid notification or award letter, tells you what financial aid you can receive at a particular college or career school.

AP The Advanced Placement Program lets high school students study college-level subjects for advanced placement and/or credit upon entering college.

Apprenticeship A system for training a new generation of tradespeople with on-the-job experience and study.

Associate's degree Generally awarded after 60 *credit hours*, usually two years of study.

ASVAB (The Armed Services Vocational Aptitude Battery) Used by all branches of the military to determine how qualified you are to enlist, as well as your qualification for certain military jobs and your signing bonus.

B

Bachelor's degree Generally awarded after a minimum of 120 *credit hours*, usually four to five years of study.

Benchmarks "Must have" competencies in English language arts and mathematics for success in college.

Bursar The person or office at a college or university that handles student payments such as tuition.

C

Cambridge Advanced International (CAI) Certificate of Education An international *diploma* that students can earn by completing the CAI program. It is similar to the *AP* and *IB* programs.

Candidates Reply Date Agreement Lets a student defer an attendance decision at participating colleges until May 1. It gives students time to get responses from the colleges they have applied to before deciding which one they want to attend.

Career clusters Groups of related occupations and careers. This gives schools a guide for relating learning to the knowledge and skills required for groups of careers.

Certificate (1) Given in a nondegree program, usually in a vocational or technical area, to prepare for a specific occupation. Certificate programs generally last 6 to 12 months. (2) Given in specialized areas to people who have completed *master's*, *doctorate* or *professional degrees*.

CLEP The College-Level Examination Program offers subject examinations or general examinations. Some colleges use the scores to award *credit by examination* to entering freshmen.

Commuter students Students who live at home instead of on campus.

Common App An *undergraduate* college admission application that applicants may use to apply to a number of member colleges and universities.

Contributor Anyone (such as a parent, stepparent, or spouse) who is required to provide financial information and consent for a student's aid application.

Are you ready?

Kentucky college readiness standards are based on Reading and Writing, Math scores on the *SAT*. If you don't meet the benchmark in one of these areas, your college may ask you to take an entrance exam to determine how to place you in classes and if you will need *transitional courses*.

Benchmarks	
Reading & Writing	**480**
Math	**530**

NOTE: National *SAT College Readiness Standards* are currently higher than Kentucky's requirements. National *benchmarks* are: Reading and Writing, 480; Math, 530. Be sure to check with the college you plan to attend to make sure your scores meet their standards.

Conversion scholarship/loan Requires recipients to provide certain services or pay back the funds received with *interest*.

Core classes A set of subjects or courses that make up a required portion of a curriculum.

Cost of attendance The total cost of attending a particular college for one year. It includes direct costs (tuition, fees, food and housing) and indirect costs (books, supplies, transportation, personal expenses, etc.).

Credit by examination Process in which students can earn credit for college-level knowledge by passing a test. The *CLEP*, *AP*, DANTES (military) and other programs allow students to earn college credit this way.

Who's who?

Admissions counselor: A college or university employee who advises students during the admissions process.

School counselor: Someone who works in elementary, middle and high schools to provide academic, career, college access and personal/social support to K–12 students.

***Financial aid* counselor:** A college or university employee who is involved in the administration of *financial aid*.

KHEAA Outreach counselor: A KHEAA staff member who helps students and families plan and prepare for education after high school. KHEAA services are free.

Kentucky College Coach: Some schools have an AmeriCorps member placed in public high schools and Area Technology Centers across the state to mentor students as they transition from high school to college.

Family Resource Youth Service Coordinator: Specialized school-based professional who removes non-academic barriers to learning by connecting students and their families with essential health, social, and educational resources

Credit for life experience Process in which students receive credit for college-level knowledge gained through life experience.

Credit hour or clock hour Unit of measurement for an educational program. While most community colleges and four-year colleges and universities use *credit hours*, many *proprietary schools* use clock hours.

Cumulative GPA The average of all grades earned in a student's academic career, from the beginning of their studies to the present time.

D

Dependency override Authority given to financial aid administrators to change a student's status from dependent to independent in cases involving unusual circumstances.

Diploma Given in a nondegree program, usually a vocational or technical field, to prepare for a job. Diploma programs are generally 9 to 18 months long. This diploma is not the same as the diploma you receive when you graduate from high school.

Direct Data Exchange Data sharing process which authorizes a direct exchange with the Internal Revenue Service (IRS) to facilitate completing the FAFSA form.

Direct PLUS Loan A *loan* provided to parents or stepparents of eligible dependent *undergraduate* students or to *graduate/professional* students who need additional *financial aid* to pay college expenses.

Doctorate A degree that usually takes three or more years after a *bachelor's* to complete.

Dual credit program Program in which courses satisfy high school graduation requirements and earn college *credit hours*.

Dual enrollment A student enrolled in two distinct academic programs or educational institutions concurrently.

E

Early action Lets students apply to their preferred school and receive a decision before the normal response date.

Early decision Requires students to make a commitment to enroll in a school if they're admitted. Students must withdraw all other applications and make a nonrefundable deposit. One disadvantage to early decision is that it may mean students have less leverage if they appeal their *financial aid package*.

Entrance counseling Ensures students understand the terms and conditions of their loans and know their rights and responsibilities.

GLOSSARY

F

FAFSA The Free Application for Federal Student Aid is the *need analysis* form all students must complete when applying for federal and state student aid. Some colleges use the FAFSA to award *scholarships*. The best way to file is online at **StudentAid.gov**.

FAFSA Submission Summary A summary of the data provided on the FAFSA form which allows the applicant to review the data for accuracy and if necessary, makes corrections or updates to the submitted FAFSA data.

Financial aid Money from state and federal governments, colleges, private organizations, associations and companies to help pay the costs of a college education or technical training.

Financial aid package Total *financial aid* a college offers a student. It may consist of several types of aid, including *grants*, *scholarships, loans, work-study programs* and others. *Financial need*, availability of funds, *institutional aid* policies and the number of students who need financial assistance all influence a student's financial aid package.

Financial need The difference between the cost of attendance and what a family can afford to pay, typically determined by a student's *SAI*.

Food and housing Lodging and food. For students living on campus, these costs are part of a dorm room and a meal plan. These costs are part of a student's total cost of attendance.

G

GPA A grade point average is the sum of the graded points earned (A=4, B=3, C=2, D=1, F=0) divided by the number of hours attempted for courses taken during a semester.

General Educational Development (GED) Classes that can lead to a high school equivalency diploma for adults who did not earn one. Recipients must pass four tests that assess their knowledge of language arts, social studies, science and math to earn the diploma.

Grace Period A set period of time after you graduate, leave school, or drop below half-time enrollment before you must begin repayment on your loan. To determine the length of your grace period, check your student loan promissory note.

Graduate student Student who has earned a *bachelor's degree* and is working toward a *master's*, *doctorate* or *professional degree*.

Grant *Financial aid* award, generally based on *financial need*, to help pay the cost of higher education. A grant generally does not have to be repaid.

I

IB The International Baccalaureate Program lets students earn college credit while in high school. Some schools require students to participate for two years, others allow them to take classes only one year.

Individual Learning Plan (ILP) A system to help high school students plan their courses and activities as they prepare for higher education and career.

Institutional aid Student *financial aid* administered by the college or *proprietary* trade school.

Interest A charge for a *loan*, usually a percentage of the amount borrowed.

Internship/practicum A program that provides the student with the opportunity to earn academic credits through a planned work experience, usually to learn about a specific career area.

K

Kentucky Educational Excellence Scholarship (KEES) A *scholarship* students can earn for their good grades and *ACT* or *SAT* score. No application required.

Kentucky Higher Education Assistance Authority (KHEAA) State agency that helps students plan and pay for college by providing *financial aid* programs and free materials and information.

Kentucky Higher Education Student Loan Corporation (KHESLC) A public, nonprofit corporation that provides education loans for students and parents.

Kentucky Occupational Skills Standards Assessment (KOSSA) An assessment system based on standards identified by employers across the state. All public high schools and technical schools must include these standards in their instructional programs.

Kentucky Online Testing (KYOTE) A program that measures whether a student is prepared for college-level learning.

L

Legacy scholarship A *scholarship* offered to family members of alumni of a college or university.

Loan Money borrowed to help pay higher education costs. Loans must be repaid with *interest*.

M

Major Primary academic field of study in college.

Master's degree A degree that takes at least a year after the *bachelor's* to complete.

Master Promissory Note (MPN) A legally binding contract between a borrower and a lender. It establishes the conditions under which a student or parent borrows money and the terms under which it must be repaid. The MPN is good for 10 years if the student doesn't change schools.

Median The middle value of a set of numbers.

Merit-based *Financial aid* based on academic, athletic or some other type of achievement.

Minor Secondary academic field of study in college.

MyKHEAA A personalized online account for students at **kheaa.com**.

N

Need analysis Formula used to determine eligibility for federal student aid. Updated each year by the federal government and other organizations to reflect changes in the economy.

Need-based *Financial aid* based on the government's *need analysis* formula.

O

Orientation A period of time at the beginning of the academic year at a university during which a variety of events are held to orient and welcome new students.

P

Parchment Exchange A secure network allowing high schools, *postsecondary* institutions and employers to securely transmit electronic transcripts.

Postsecondary "After high school." Postsecondary education can be received at a college, university, community and technical college, proprietary school or off campus.

Precollege curriculum Specific credits high school students are required to complete for admission into Kentucky's public universities.

Private student loan An education *loan* from a lender other than the U.S. Department of Education. It can be from a public agency, bank, credit union or other lender.

Professional degree A degree in such fields as dentistry, law and medicine. These usually take at least six years to complete.

Professional Judgment The authority of financial aid administrators to make adjustments to certain data elements on the FAFSA in cases involving special circumstances with a family's income or assets.

Proprietary schools Privately owned schools that provide a wide range of courses of study, such as cosmetology, business and broadcasting. Programs range from two to 24 months and lead to *certificates*, *diplomas* or degrees in a variety of subjects.

PSAT The Preliminary SAT, a practice version of the SAT, most often taken in the 11th grade.

R

Registrar An official in a college or university who is responsible for keeping student records.

Registration The process in which students plan their courses for the next semester or term, meet with their advisors and then register for classes.

Resume A document outlining a person's educational and work background, as well as special skill sets and training, often used to get a job.

Rolling admission Applicants are often notified of their acceptance or rejection within a few weeks of applying. A college with rolling admission typically accepts applications for as long as spaces are available.

S

Satisfactory academic progress A school's written standard of how it expects students to progress. To continue receiving federal student aid, the student has to meet certain requirements regarding grade level, credits earned and *GPA*.

SAT A college entrance exam with multiple-choice questions in math and critical reading sections and an optional essay. Scores are used for admissions purposes and in awarding *scholarships*.

Scholarship A *financial aid* award to help pay for higher education. Scholarships generally do not have to be repaid and are normally based on ability, talent or achievement.

StudentAid.gov Account Comprised of a username and password and can be used to log in to the *FAFSA* and certain Federal Student Aid websites.

Student Aid Index (SAI) The sum of your parents' available income, your income and assets.

Study abroad An arrangement that allows students to complete part of their degree program through educational activities outside the United States.

Subsidized Federal Direct Loan On a subsidized *loan*, the federal government pays the *interest* while you're in school and during a six-month grace period. This means you have more money to spend on your education. To qualify, you have to apply for *financial aid*, show *financial need* and receive a *loan*.

GLOSSARY

Superscore The result of taking the highest subscores (scores from the English, math, reading and science sections) from various *ACT* test dates to get a new higher score.

T

Transitional courses Classes you must take and pay for to get ready for college-level work in basic subjects. They do not count toward your degree.

Transcript Cumulative academic record that lists courses taken, grades received and credits or *credit hours* received.

Tuition The amount schools charge for instruction and for the use of certain school facilities, such as libraries.

U

Undergraduate College student who has not yet earned a degree.

Unsubsidized Federal Direct Loan On an unsubsidized student loan, you have to pay the loan *interest* monthly or quarterly. The *interest* can also be capitalized quarterly, semiannually, annually or one time just before you enter repayment.

Unweighted GPA *GPA* that does not include any extra points earned for dual credit and *AP/IB/CAI* classes.

V

Verification A process used to verify certain information on the *FAFSA* to ensure its accuracy.

W

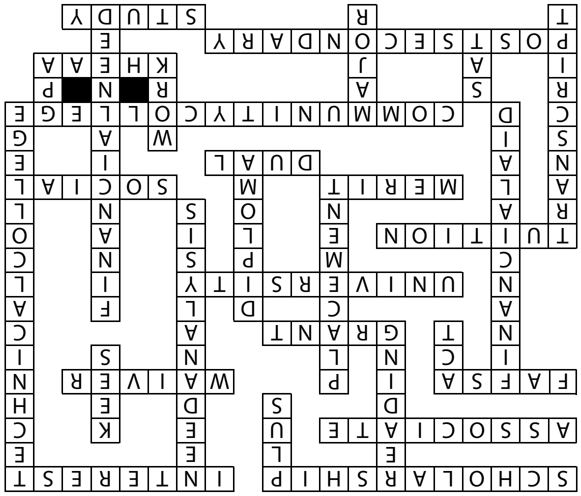
Waiver Arrangement under which a school does not charge specific costs if a student meets certain qualifications.

Weighted GPA *GPA* that includes any extra points earned for dual credit and *AP/IB/CAI* classes.

WorkKeys A measure of Kentucky students' college and career readiness. Students must receive a silver or higher on applied math, locating information and reading for information tests to meet state *benchmarks*.

Work-study Employment that lets students earn money to help pay the cost of higher education.

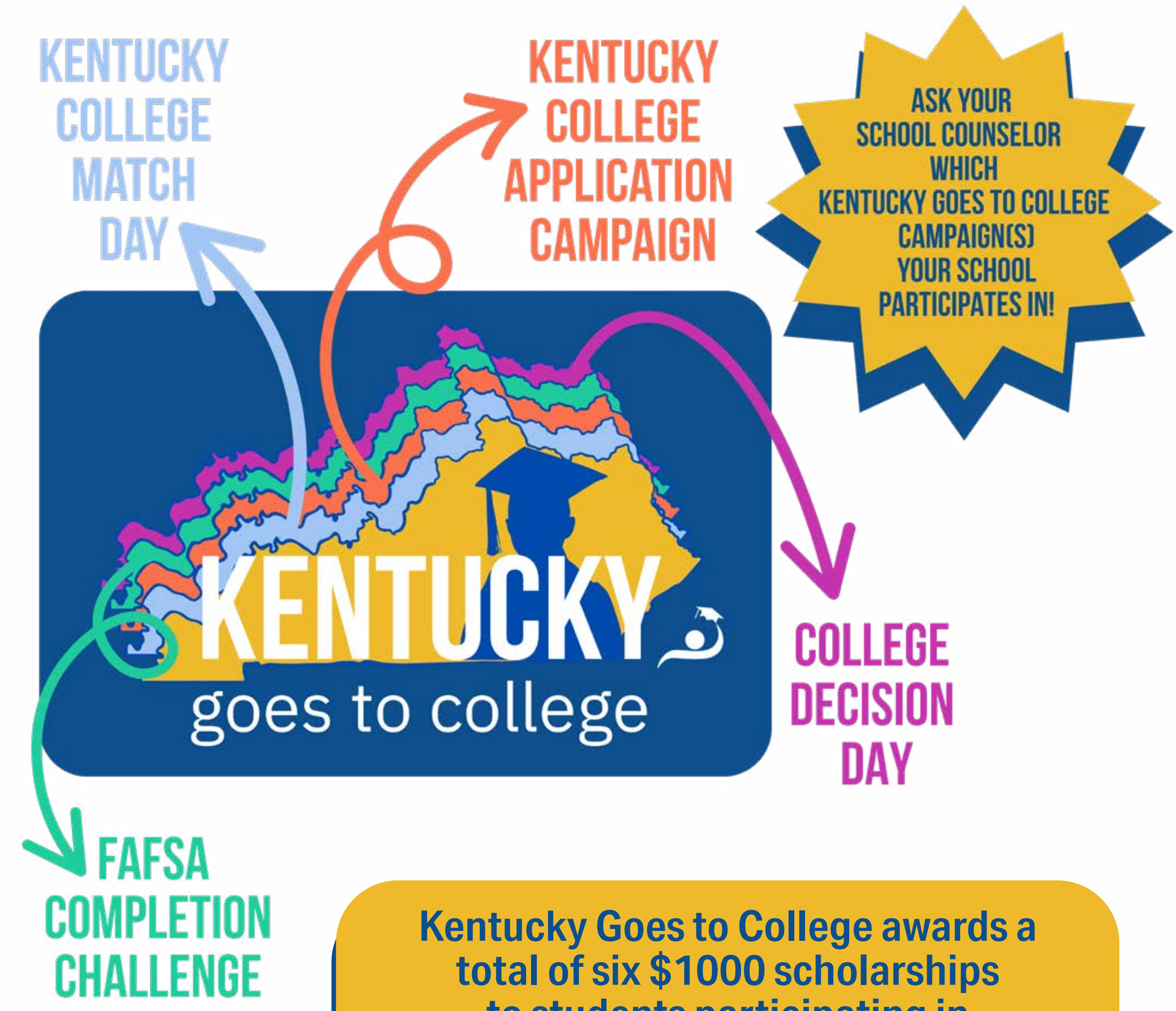
Postsecondary Puzzler Answers



KENTUCKY GOES TO COLLEGE

KYgoestocollege.com offers resources for schools and organizations interested in enhancing their college-going culture through a set of junior and senior year initiatives. This site offers tools to help school counselors, community leaders or college access providers implement one or more of these programs.

SCAN ME



Kentucky Goes to College awards a total of six $1000 scholarships to students participating in campaign events, as well as high school level cash prizes!

Scholarly Sources

REALITY CHECK

Pretend you're 25 years old...

What will you drive? Want a sports car? Get a job as a physical therapist, and you can probably afford it. Become a sales rep, and we see you in a sleek sedan. The job you get and the car you drive are often tied to how much education you have. Answer these questions to find out what kind of life is in your future.

1. Housing:

I'd like to (circle one)

a. rent a one-bedroom apartment

b. rent a two-bedroom apartment

c. own a two-bedroom house

d. own a four-bedroom house

2. Transportation:

I'd like to drive (circle one)

a. a small, fuel-efficient car

b. convertible

c. full-size pick up

d. full-size SUV

3. Food:

I'd like to (circle one)

a. buy groceries and cook all my meals

b. eat all of my meals at fast food restaurants

c. cook some meals and eat out some

4. Clothing

I normally shop (circle one)

a. at a thrift store

b. at a box store (i.e. Target, Walmart, etc.)

c. online

d. at a boutique/designer store

5. Phone:

I'd like to (circle one)

a. have a smart phone with unlimited talk, text and data

b. have a smartphone with unlimited talk text, but a limited data plan

6. Insurance:

I plan to purchase (circle one in each group)

Car

a. full coverage (required if you're making a car payment)

b. partial coverage

Home

a. renter's insurance

b. homeowner's insurance (required if you have a mortgage)

c. no rental insurance

Medical

a. I plan to continue my education after high school, so the job I hold is likely to help pay my insurance premium.

b. I do NOT plan to continue my education after high school, so the job I hold is NOT likely to provide insurance as a benefit.

7. Entertainment:

My entertainment will be (circle all that apply)

a. a movie four times a month

b. sporting events three times a month

c. streaming subscription (ex. Hulu)

d. biking, skateboarding, hiking and other outdoor sports

e. attending a concert once a month

8. Educational plans

Highest level of education you plan to obtain (circle one)

a. high school graduate

b. certificate

c. associate's degree

d. bachelor's degree

e. master's degree

f. doctorate

g. professional degree

ADD UP YOUR MONTHLY EXPENSES

Are your expenses greater than your earnings? If so, you either need to cut back on your costs or earn more money. How much money do you need to make to have the life you want? How much education do you need to earn that much money?

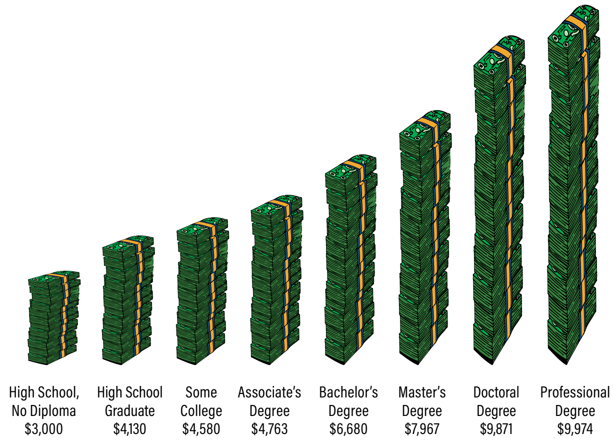
$______	**1. Housing** a. $600 b. $900 c. $1,200 d. $2,000
$______	**2. Transportation** a. Compact, $250 b. Convertible, $480 c. Full-size pick-up, $550 d. Full-size SUV, $700
$______	**3. Food** a. $350 b. $550 c. $400
$______	**4. Clothing** a. $50 b. $100 c. $200 d. $400
$______	**5. Phone** a. $90 b. $75
$______ $______ $______	**6. Insurance** CAR a. $100 b. $50 HOME a. $20 b. $30 c. $0 MEDICAL a. $160 b. $300
$______	**7. Entertainment** a. $32 b. $100 c. $40 d. $0 e. $70
$______	**8. Education*** c. $150k f. $450k a. $0 d. $250k g. $550K b. $50k e. $300k
	Miscellaneous Expenses
$ 386	Utilities (electric, water, sewer, gas, cable and internet)
$ 200	Gas
$______	Savings It is best to save at least 10% of your income
$______	Other (credit cards, etc.)
$______	**Total Monthly Expenses**

Now, do the reality check on the right.

*The amount of money you borrow for school will depend on many factors, including the number of years you attend school, the degree you obtain, the school you attend, your financial need and other financial aid received.

Find the level of education you selected on question 8 on the chart below to see your monthly pay before taxes.

Monthly *Median* Earnings by Educational Attainment - Kentucky



Source: U.S. Bureau of Labor Statistics, 2025

Reality Check

Find the monthly *median* earnings for the level of education you plan to obtain in the chart above. Now subtract your total monthly expenses to find out how much money you'll have at the end of each month. If you don't have enough money to cover your expenses, you'll need to adjust your lifestyle or your career path.

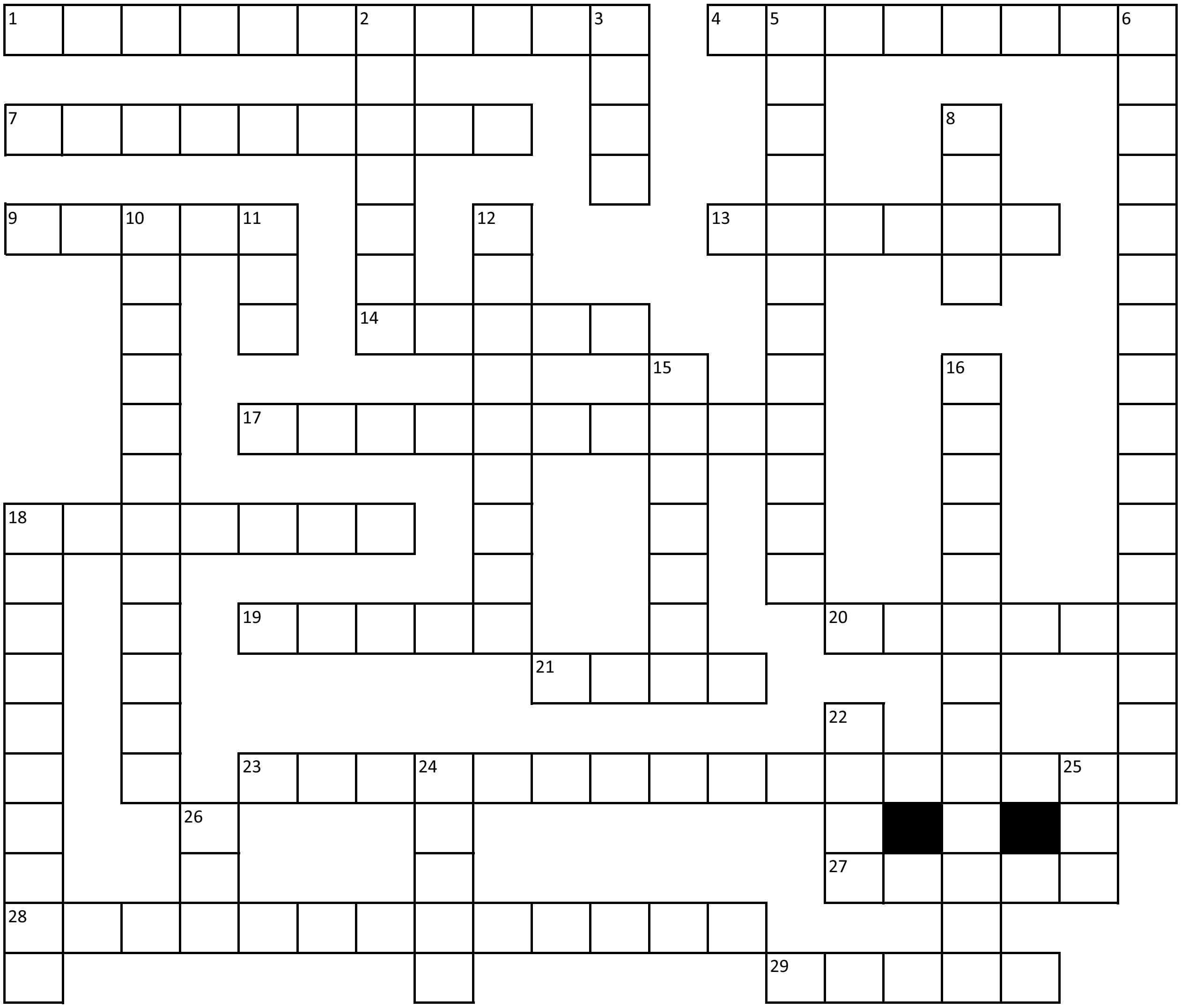
Earnings	$______
– Expenses	$______
=	$______ **

**Positive amount? Congratulations! You're living below your means and are on your way to responsible money management.

Negative amount? Try again. This time reduce costly options and choose to get the education you'll need to afford the lifestyle you want.

Activities

POSTSECONDARY PUZZLER



ACROSS

1. Aid award based on talent or grades
4. Money charged on a loan
7. Two-year degree
9. Federal financial aid form
13. Type of aid that waives some costs
14. Aid award based on need
17. A school that offers advanced degrees
18. Charge for instruction
19. _____-based aid
20. With "studies," possible 24 Down
21. _____-credit course
23. Public two-year school (two words)
27. Agency that helps you plan for college
28. Any education after high school
29. See 22 Down

DOWN

2. Section on 11 Down
3. Federal loan for parents
5. Determines how much financial aid you need (two words)
6. School for training in specific fields (two words)
8. Kentucky Educational Excellence Scholarship
10. Money to help pay for college (two words)
11. College entrance exam
12. Advanced ____
15. Earned in nondegree program or in high school
16. Cost of attendance minus SAI (two words)
18. Shows your grades credits, etc.
22. With 29 Across, way to earn money at college
24. Primary academic field of study in college
25. You need at least a 2.5 one of these to earn an 8 Down award
26. College Board entrance exam

(Answers on page 32.)

THE SEARCH IS ON

K	C	B	N	D	G	P	B	S	Z	O	A	I	D	S	O	P	V	D	S
S	U	I	L	O	J	F	Z	S	C	H	O	L	A	R	S	H	I	P	F
H	T	E	C	H	N	I	C	A	L	W	C	O	L	L	E	G	E	A	I
Y	G	R	L	X	T	T	I	D	E	R	C	R	L	A	U	D	J	N	N
D	G	R	L	W	U	N	I	V	E	R	S	I	T	Y	Y	O	S	A	A
U	Z	R	D	N	O	I	T	A	C	I	F	I	R	E	V	T	L	N	N
T	S	Z	A	P	P	R	E	N	T	I	C	E	S	H	I	P	R	Y	C
S	D	I	T	N	E	M	H	C	R	A	P	V	E	T	O	G	W	R	I
K	W	N	S	L	T	S	A	E	J	U	S	S	U	X	K	H	E	A	A
K	B	R	Q	Y	L	L	U	D	Q	N	W	T	B	G	R	A	Z	D	L
R	E	G	E	L	L	O	C	A	Y	T	I	N	U	M	M	O	C	N	O
O	Q	K	B	X	L	A	C	P	C	O	N	G	T	U	I	T	I	O	N
W	B	T	D	G	V	N	N	L	N	W	I	X	J	B	W	T	Z	C	E
U	C	A	S	S	O	C	I	A	T	E	S	E	D	E	G	R	E	E	A
K	Q	Z	S	E	E	K	L	C	T	O	U	N	W	W	U	Z	T	S	D
B	P	Y	A	V	R	T	O	E	M	D	I	P	L	O	M	A	F	T	M
R	R	Z	Q	D	A	E	Y	M	F	R	E	V	I	A	W	A	V	S	F
G	E	I	Q	I	B	B	T	E	V	P	N	E	C	R	F	G	A	O	R
X	K	D	D	X	D	H	X	N	T	T	R	A	N	S	C	R	I	P	T
Y	C	I	C	B	C	E	R	T	I	F	I	C	A	T	E	J	R	S	W

ACT
Advanced Placement
Apprenticeship
Associates Degree
ASVAB
Certificate
Community College
Diploma
Dual Credit
FAFSA
Financial Need
Grant
Institutional Aid
Interest
KEES
KHEAA
Loan
Need Analysis
Parchment
Plan
Postsecondary
SAT
Scholarship
Technical College
Transcript
Tuition
University
Verification
Waiver
Work Study

NOTES

FAMILY TIPS

You may be wondering how you can help your student during the college-planning process. Here's a checklist with some tips to get you started.

- ○ **Start saving for college now.**

  You can use the College Cost Calculator at **kheaa.com** to estimate how much you'll need to save each month to cover the future cost of a college education. Visit **kysaves.com** for information about Kentucky's 529 plan.

- ○ **Attend college visits, job fairs, college nights and financial aid nights with your student.**

  Check into such career options as apprenticeships and *internships*.

- ○ **Talk with your student about selecting a school.**

  Look for one that is within your budget and offers them the program and environment they're looking for.

- ○ **Meet key deadlines.**

  Remember that different colleges will have different deadlines for applications, deposits, academic requirements, financial aid, etc.

- ○ **Complete the FAFSA.**

  Submit the *FAFSA* as soon as possible once it opens during your senior year. Kentucky grants are awarded to eligible applicants on a first-come, first-served basis until funds are exhausted.

- ○ **Apply for scholarships and grants.**

  These generally don't have to be repaid, so students should try to get as many scholarships and grants as possible. You and your student can explore scholarships at **kheaa.com**.

- ○ **Understand your loan options.**

  The majority of students, however, now need loans to help pay college costs. Many people also take out loans to help their children. That means students and families need to be informed consumers. (For more information about loans, see pages 20–21.)

- ○ **Help your student keep track of the application process.**

  Many students apply to more than one school, so it can be expensive. If you can't afford to pay an application fee, see if the school is willing to waive it.

- ○ **Review the FAFSA Submission Summary.**

  Make sure the FAFSA Submission Summary you receive is accurate.

- ○ **Compare financial aid offers.**

  Make sure both you and your student understand how much is free aid (scholarships, grants, etc.), how much is loans and how much you will be expected to pay. Contact the financial aid office if you have any questions.

- ○ **Work with your student to set up a budget.**

  The budget should show what *financial aid* will cover, how much you'll pay and how much your student will contribute through work and student loans.

Scan or Text OUTREACH to 800.928.8926 to stay updated.

KHEAA

KHEAA Outreach Territories

Director of Outreach Services
Casi Benedict
Phone: 502.696.7379
cbenedict@kheaa.com
Cell: 502.759.1776

Assistant Director of Outreach Services
Brandi Forker
bforker@kheaa.com
Cell: 502.759.0798

Outreach & Communications Coordinator
Robin Hiter
outreach@kheaa.com
Phone: 502.401.7127

Kentucky College Coaches Program Manager
Toni Wiley
tmwiley@kheaa.com
Cell: 859.200.8317

College Info Road Show
Kevin Wilson
CIRS@kheaa.com
Cell: 502.753.9938

Northern Kentucky
NKY@kheaa.com
Cell: 502.753.9354

Northeastern Kentucky
NEKY@kheaa.com
Cell: 606.776.3030

Louisville Metro West
LMW@kheaa.com
Cell: 502.352.5697

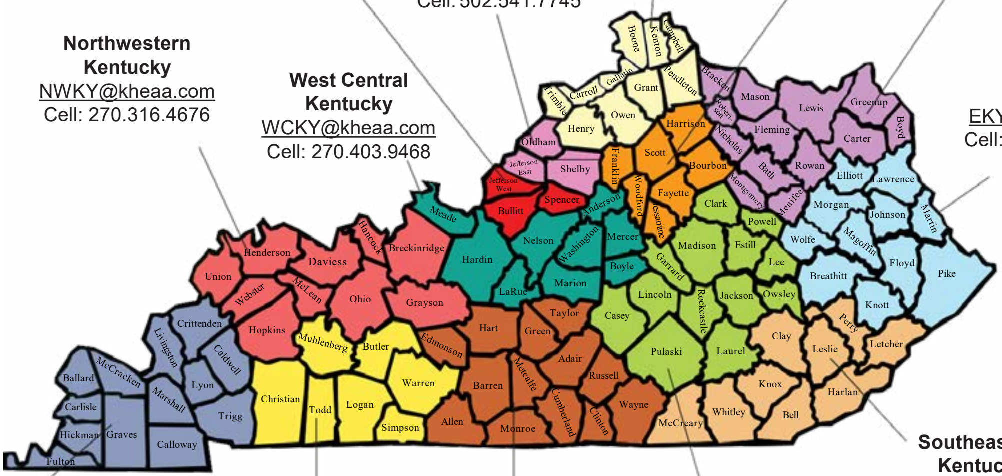
Louisville Metro East
LME@kheaa.com
Cell: 502.541.7745

Central Kentucky
CKY@kheaa.com
Cell: 502.330.8002

Northwestern Kentucky
NWKY@kheaa.com
Cell: 270.316.4676

West Central Kentucky
WCKY@kheaa.com
Cell: 270.403.9468

Eastern Kentucky
EKY@kheaa.com
Cell: 606.205.8810



Southeastern Kentucky
SEKY@kheaa.com
Cell: 606.273.9644

Find your Outreach Counselor

Far Western Kentucky
FWKY@kheaa.com
Cell: 270.498.8291

Southwestern Kentucky
SWKY@kheaa.com
Cell: 270.392.8675

Southern Kentucky
SKY@kheaa.com
Cell: 270.991.4481

South Central Kentucky
SCKY@kheaa.com
Cell: 502.229.1147

Copyright © 2026 by the Kentucky Higher Education Assistance Authority. All rights reserved. The Kentucky Higher Education Assistance Authority does not discriminate on the basis of race, color, national origin, sex, religion, age, sexual orientation, gender identity, veteran status or disability in employment or services and provides, upon request, reasonable accommodations to afford individuals with disabilities an equal opportunity to participate in all programs and activities.