

NEWS FROM

KHEAA–Alabama

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Financial Aid Tip of the Month, April 2022

Save money by taking more classes each semester

As college students register for classes for this fall, they should consider taking more classes, according to KHEAA–Alabama.

A heavier course load helps students cut the total cost of college because they'll finish their technical or degree program more quickly. That's especially important to minimize loans they'll need to help pay for their education.

A full-time load for undergraduate students is usually 12 credit hours per semester. Associate's degrees usually require 60 credit hours to finish, bachelor's degrees 120 hours. At 12 hours each semester, students will need five semesters to finish an associate's degree and 10 semesters to finish a bachelor's degree.

By taking 15 hours per semester, they'll finish an associate's degree in four semesters and a bachelor's degree in eight semesters. Many colleges don't charge students more for 15 hours than they do for 12 hours. That might save students thousands of dollars in tuition and fees.

KHEAA is a public, non-profit agency established in 1966 to improve students' access to college. It provides information about financial aid and financial literacy at no cost to students and parents.

KHEAA also helps colleges manage their student loan default rates and verify information submitted on the FAFSA. For more information about those services, visit kheaa.com.

In addition, KHEAA disburses private Advantage Education Loans on behalf of its sister agency, KHESLC. For more information, visit advantageeducationloan.com.

For more information about financial aid and college planning, visit alstudentaid.com.