



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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### Financial Aid Tip of the Month, May 2019

#### Save money by taking more classes each semester

Taking more classes each semester may help you cut the cost of college, according to the Kentucky Higher Education Assistance Authority (KHEAA). That's important if you'll need student loans to help pay for your 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, you'll need five semesters to finish an associate's degree and 10 semesters to finish a bachelor's degree.

But if you take 15 hours per semester, you'll finish an associate's degree in four semesters and a bachelor's degree in eight semesters. Most colleges won't charge you any more for 15 hours than they do for 12 hours. That might save you thousands of dollars in tuition and fees.

When you're planning your schedule, think about taking that extra class each semester. The sooner you earn your degree, the sooner you can start job hunting.

KHEAA is the state agency that administers Kentucky's student financial aid programs, including the Kentucky Educational Excellence Scholarship (KEES). Its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), offers low-cost Advantage Loans to help students and parents pay for college or to refinance student loans. For more information about Advantage Loans, visit [www.advantageeducationloan.com](http://www.advantageeducationloan.com).

For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7214.

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