



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Money Tip for Students, November 2019

Save money by earning college credit in high school

One way to save money on higher education is to earn college credits while in high school, according to the Kentucky Higher Education Assistance Authority (KHEAA).

High school students, whether they plan to get a technical degree or four-year degree, can take advantage of several programs that let them earn college credits. These programs include:

- **Dual credit/dual enrollment courses.** These courses let students earn both college and high school credit. In many cases, students will pay less than the college tuition rate. Some dual enrollment programs don't provide high school credit for completing the course.
- **Advanced Placement courses.** AP classes count as high school credits, but many colleges will give students college credit if they earn a certain grade on AP exams. Offered by the College Board, which provides the SAT, AP classes are widely available.
- **International Baccalaureate Diploma and Cambridge Advanced International programs.** IB and CAI, for students 16 to 19 years old, are similar to AP. Students may be able to receive college credit for the IB and CAI classes they take.

KHEAA is the state agency that administers Kentucky's grant and scholarship programs, including the Kentucky Educational Excellence Scholarship (KEES). The agency also provides financial literacy videos at <http://itsmoney.kheaa.com> and free copies of "It's Money, Baby," a guide to financial literacy, to Kentucky schools and residents upon request at publications@kheaa.com.

KHEAA's 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.

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

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