



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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### Money Tip for Students, March 2021

#### 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).

“Continuing your education after you graduate can lead to a better life not just for you and your family but also for all Kentuckians,” Gov. Andy Beshear said. “I urge all Kentucky high school students to take advantage of programs that will let them earn technical school or college credit before they graduate. Doing so can save them thousands of dollars as they continue their training or education after high school.”

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 courses.** Dual credit courses let students earn both college and high school credit. In some cases, students will pay less than the college tuition rate. KHEAA administers the state’s dual credit scholarship programs, which can be used at participating public universities, public two-year colleges and private colleges and universities.
- **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](mailto: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 [advantageeducationloan.com](http://advantageeducationloan.com).

Many of KHEAA's student aid programs are funded by Kentucky Lottery receipts.

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