

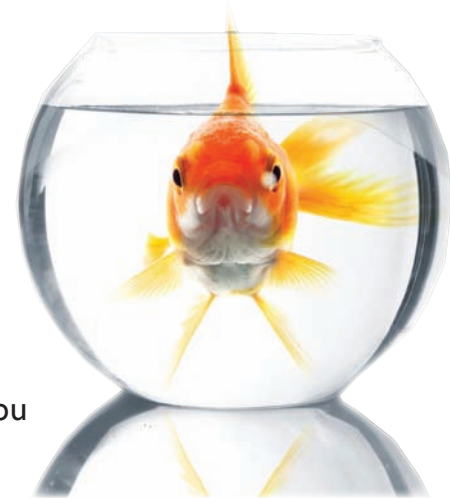
Step 3. Find the right fit

Kentucky has many great four-year universities as well as community and technical colleges offering a wide variety of degrees. Before you consider which school you want to attend, think about your interests, skills, and talents. This will help you identify fields you might like to pursue. Then you can research colleges that will be the right fit for you.

Think about potential careers:

- What do you like to do? Do you enjoy outdoor activities? Do you like to draw? What topics interest you — history, astronomy, or computers?
- What are your talents? Do you excel in math or English? Are you a good artist? Are you good at fixing or building things?
- How do you envision your future? How much money do you want to make? What kind of work schedule do you want? Where do you want to live?

Your answers will direct you to high school courses and clubs that will help you develop your strengths and lead you to a career. To find information about careers in Kentucky, talk with your guidance counselor and visit KnowHow2GOKy.org.



Step 4. Put your hands on some cash

What is financial aid?

Financial aid can include money that you don't repay such as scholarships, grants, and work-study (on-campus jobs). It can also include student loans, which you will have to repay — but not until after you graduate from college.

How do you get financial aid?

When you're a senior in high school, you'll complete the FAFSA (Free Application for Federal Student Aid) indicating your family's income and assets. Based on that information, your college will determine the type of financial aid you're eligible to receive.

When you and your parents look at the cost of college, you may experience "sticker shock." But before you let the cost keep you from considering college, keep in mind that you will only receive some type of financial aid — if you apply for it!

For more help with college planning, visit KnowHow2GOKy.org for tools and resources.



What are other ways to make college affordable?

Scholarships

If you study hard in school and become involved in extracurricular activities, you will increase your scholarship opportunities. Scholarships are usually based on academics, leadership, community service, or talents such as music, drama, or sports. Some scholarships are also available for those who show financial need.

- **KEES** — Kentucky Educational Excellence Scholarship (KEES) Kentucky high school students who earn a 2.5 GPA or higher can earn KEES scholarships for college or technical school. The better students do in high school, the more they will earn toward college scholarships. For information on other Kentucky scholarships, visit KnowHow2GOKy.org or GoHigherKY.org.

College Savings Plans

Start a savings account. If you have a part-time job, save much of what you earn for college. If a relative gives you birthday money, stash it away. Kentucky offers a saving plan to help your college savings go further.

- **KESPT** — The Kentucky Education Savings Plan Trust is an investment plan.

Consider a Certificate of Deposit

The interest rate is usually higher than a savings account. Shop for the best rate and terms.

Community College Transfer Program

If you're striving for a four-year degree, consider starting at a less expensive community or technical college and then transfer to a four-year college.

Live at Home

Room and board at a four-year college runs about \$6,000 a year. If you live at home, that money can go toward tuition and fees.

The Military

All branches of the military offer educational benefits for college. Talk with a recruiter for all the details.

