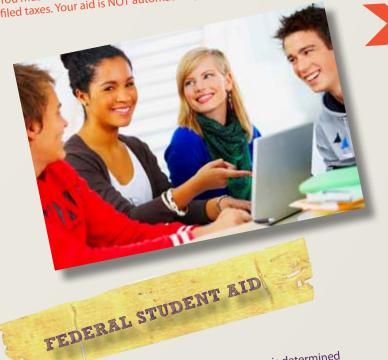


Applying for Financial Aid

Students must complete the Free Application For Federal Student Aid (FAFSA) to be considered for Federal Financial Aid and State

You must complete a new FAFSA each school year after you have filed taxes. Your aid is NOT automatically renewed from year to year.



Eligibility for federal student aid programs is determined from the information you provide on the Free Application for Federal Student Aid (FAFSA). How much aid you receive is based primarily on financial need as determined by the

To be eligible to receive financial aid you must:

- Demonstrate financial need.
- Be working toward a degree or certificate in an eligible program. • Have high school diploma or GED.
- Be a U.S. citizen or eligible non-citizen. Maintain Satisfactory Academic Progress (SAP) once in school.



GATHER YOUR RECORDS EARLY

You will need your own and/or your parents' income tax returns; W-2 forms or other records of income and benefits; Social Security numbers; and your driver's license number. Gathering this information early will make the application process run more smoothly and without delays. Start Now!

Step 2: COMPLETE THE FAFSA

Complete the FAFSA online by going to fafsa.ed.gov.

- It will be useful to complete the FAFSA worksheet first before
- Fill out the FAFSA accurately using your exact name and Social filing online. Security number on your Social Security card.
- Make sure you keep copies of your taxes and all documents in case your college requests additional information from you.
- You do not have to pay to apply for federal student aid. This service is FREE. Be aware of scams and services that charge you a
- A personal identification number (PIN) is the most efficient way to sign your FAFSA allowing you to complete and make corrections easily. Both the student and parent (if the student is dependent) must apply for a PIN used each year you apply.
- Safeguard your PIN and remember it! You will need this number for both Direct Loan Entrance Counseling and to sign your Promissory Note if you decide to obtain a loan.
- Your online application will be processed by the Department of Education within two or three business days. Your college will begin processing financial aid applications in mid-April, so be ready.

Step 3:

REVIEW YOUR SAR

- You will receive a Student Aid Report (SAR), via the mail or the e-mail account you provided on your financial aid application, stating your eligibility to receive financial aid.
- Please review your SAR carefully to check for errors and for any additional instructions needed to complete your financial aid process. You can also monitor your "To Do List" via your Self-Service
- Once you have completed any requests for additional information, you will be notified of your awards via your Student
- Your financial aid file must be complete by August 1 for fall and January 1 for spring in order to charge your tuition and books to your aid.

Step 4:

VERIFICATION

- Approximately 30 percent of the student population that applies for student aid is randomly selected for the verification process. It is the federal government's way of making sure students are correctly reporting their information on the FAFSA.
- If you are selected for verification your aid will not be awarded
- If selected for verification you will need to complete a verification until the process is complete. worksheet, submit prior year's tax forms and other financial documents. Check "Student Self-Service" to determine the specific documentation required for completion.
- The verification process takes time, so don't delay, submit your information **now**. You may be required to pay for tuition, fees, books and supplies from your own funds until your verification process is completed.



STUDENT LOANS

- Loans are available for students who qualify to help cover the cost of college expenses. To be considered for a loan, students must first complete the FAFSA form and be enrolled at least half time (6 credit
- Students must complete entrance counseling and sign a Master Promissary Note (MPN) electronically at StudentLoans.gov. Many colleges use the question on your FAFSA to determine if you are interested in a Federal Student Loan. If a loan is not included in your initial aid package and you are interested in receiving one, contact your college for further instructions.



Step 6:

MAINTAIN SATISFACTORY ACADEMIC PROGRESS

Students receiving financial aid must maintain SAP. SAP is measured

- Cumulative grade point average (GPA) of 2.0 per semester.
- Degree completion within the maximum time frame of 150 percent of the credits for completion of student's program. Grades of E, F, W and audit, as well as transfer hours, all count toward the
- Credit earned for at least 67 percent of attempted credit hours to remain in good standing; grades of E, F and W count against the
- Students placed on student aid suspension have the right to appeal. However, during the appeal process, students are responsible for their own expenses, e.g., tuition, books, supplies,

DEADLINES: You should complete the SAP Appeal process immediately after the end of the semester in question to ensure your appeal is considered prior to the next term. Contact your Financial Aid Office for specific dates.





Scholarship

OPPORTUNITIES

If you have a strong academic record or a special talent, you may compete for a scholarship to defray your college costs. Applicants are typically selected on the basis of achievement or merit however, some may have a need-based component in the selection criteria. Scholarships are competitive but unlike loans, scholarships do not need to be paid back. Applicants must have unmet financial need demonstrated by the free application for FAFSA. For more information, contact the college you plan to attend.

KCTCS President's Scholarship

The President's Scholarship is awarded to students in each of the KCTCS colleges who have outstanding academic performance.

KCTCS John T. Smith Scholarship

The John T. Smith Scholarship is awarded to minority students who will attend a KCTCS college for at least one academic year as at least a part time student, maintain a 2.5 GPA and plan to attend a four-year institution.

KCTCS Commonwealth Scholarship

The Commonwealth Scholarship is awarded to Kentucky residents who are current year high school valedictorians, salutatorians or members of the upper 10 percent of their high school graduating class.

The Kentucky Colonels Better Life Scholarship

The KY Colonels Better Life Scholarship is awarded to single working parents attending a KCTCS college full time while pursuing an associate degree. The scholarship is renewable for a second year if the awardees maintain half time enrollment (6 credit hours) and satisfactory academic progress toward the completion of their degrees as determined by the college scholarship committee.

Scholarships are available from a number of sources in addition to the options listed above; you may also want to explore scholarship sources offered by your local community or through the Web.

ASHLAND COMMUNITY AND TECHNICAL COLLEGE ashland-financialaid@kctcs.edu (606) 326-2198

BIG SANDY COMMUNITY AND TECHNICAL COLLEGE bigsandy-financialaid@kctcs.edu (606) 886-3863

BLUEGRASS COMMUNITY AND TECHNICAL COLLEGE bluegrass-financialaid@kctcs.edu (859) 246-6200

BOWLING GREEN TECHNICAL COLLEGE bowlinggreen-financialaid@kctcs.edu (270) 901-1004

ELIZABETHTOWN COMMUNITY AND TECHNICAL COLLEGE elizabethtown-financialaid@kctcs.edu (270) 769-2371

GATEWAY COMMUNITY AND TECHNICAL COLLEGE gateway-financialaid@kctcs.edu (859) 442-1165

HAZARD COMMUNITY AND TECHNICAL COLLEGE hazard-financialaid@kctcs.edu (606) 436-5721

HENDERSON COMMUNITY COLLEGE henderson-financialaid@kctcs.edu (270) 831-9627

HOPKINSVILLE COMMUNITY COLLEGE hopkinsville-financialaid@kctcs.edu (270) 707-7831

JEFFERSON COMMUNITY AND TECHNICAL COLLEGE jefferson-financialaid@kctcs.edu (502) 213-2137

MADISONVILLE COMMUNITY COLLEGE madisonville-financialaid@kctcs.edu (270) 824-8693

MAYSVILLE COMMUNITY AND TECHNICAL COLLEGE maysville-financialaid@kctcs.edu (606) 759-7141

OWENSBORO COMMUNITY AND TECHNICAL COLLEGE owensboro-financialaid@kctcs.edu (270) 686-4518

SOMERSET COMMUNITY COLLEGE somerset-financialaid@kctcs.edu (606) 679-8501

SOUTHEAST KENTUCKY COMMUNITY AND TECHNICAL COLLEGE southeast-financialaid@kctcs.edu (606) 337-3106

WEST KENTUCKY COMMUNITY AND TECHNICAL COLLEGE westkentucky-financialaid@kctcs.edu (270) 534-3244

KCTCS is an equal opportunity employer and educational institution. SO 2.12

