

Kentucky Scholarship Guide

College is more affordable than most families believe.

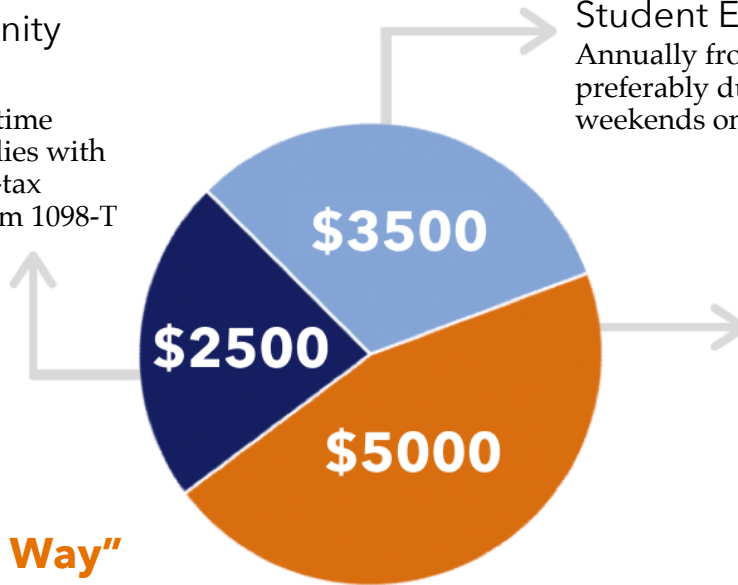
American Opportunity Tax Credit

Tax Credit

Annual benefit (per full-time college student) for families with less than \$160,000 in pre-tax income; qualify with Form 1098-T (free money)

Student Earnings

Annually from a part-time job, preferably during breaks and weekends only



Student Loans

Maximum amount to borrow per year, so student has a modest monthly payment and can be debt-free within 10 years

“\$11k Paves the Way” to college affordability.

Total College Cost

- Tuition
- Fees
- Housing*
- Meals*
- Books*

All five non-tuition costs are typically \$9,000 - \$13,000 annually.

**Budget-conscious students have multiple options in these categories. See our College Counseling System’s “The True Cost of College” for money-saving ideas.*

Scholarships

- Merit-based: Based on...
 - Grades
 - Scores
 - An extracurricular
- Need-based: Based on...
 - Grades
 - Scores
 - FAFSA
- Departmental (based on major)
- External (from outside sources)

Grants

Other gift aid that does not have to be repaid, such as Pell grants

Annual Net Cost

\$11k

(provided by student, based on above diagram)



Remaining Costs

(the family’s remaining balance, which is preferable to the student borrowing more)

The Power of the ACT in Kentucky

Scholarships are listed by the ACT score required on the college website with the comparable SAT score included. Check the individual school's website to verify that your SAT score will qualify for any specific award as some requirements may vary slightly.

The dollar amount in each box in the chart represents the tuition cost after merit-based scholarships that a student with the given test score (listed across the top of each table) would pay for one year of tuition (15 credits per semester) at that college. (Reminder: non-tuition costs, including fees, housing, meals, and books, often add up to an additional ~\$12,000 per year.)

- 1000 Blue boxes signify automatic scholarships (as listed on the college's website). Automatic awards often also require a minimum GPA or class rank.
- 1000 Light gray boxes signify awards require a separate application or special consideration of some kind. (This is only shown if no automatic award exists.)
- Blank boxes signify there is no merit-based scholarship based primarily on that SAT/ACT score at this college; therefore, the student might expect to pay full tuition. The student should still apply for other merit-based and need-based scholarships.

If an entire row is blank, the school does not organize its scholarships by test score or does not provide this specific type of information on its website. An asterisk * indicates fees are included in the school's base tuition price. Textbooks, housing, and meals are generally not included. If a school offers a non-renewable award, the total award amount is averaged throughout the years of attendance. (For example, if a four-year school offers a one-year award of \$500, the number shown is \$125 less than total tuition, as the scholarship is divided by 4.)

Figures are current as of January 2020.

The **Kentucky Educational Excellence Scholarship (KEES)** has already been factored into qualifying levels at all participating institutions (marked with *italics*). Students must earn at least a 2.5 GPA each year of high school in order to qualify for the award. The base scholarship is based on GPA, and the bonus award is based on ACT score and GPA. For the purposes of this award in this chart, KEES awards assume a 3.5 GPA for all four years of high school; students could receive up to \$500/year additional with a 4.0 in all years of high school or \$1500/year less with the minimum qualifying GPA.

Public 4-Year Schools in Kentucky

	Tuition	21/ 1060	22/ 1100	23/ 1130	24/ 1160	25/ 1200	26/ 1230	27/ 1260	28/ 1300	29/ 1330	30/ 1360	31/ 1390	32/ 1420	33/ 1450	34/ 1490
<i>Kentucky State*</i>	7700	5950	5914	5879	5843	5807	5772	5736	5700	5700	5700	5700	5700	5700	5700
<i>Morehead State</i>	8750	7000	4464	4429	4393	1857	1822	1786	0	0	0	0	0	0	0
<i>Murray State*</i>	9168	5918	5882	5847	5477	5441	3114	3078	1667	1667	1667	1667	1667	1667	0
<i>Eastern KY Univ</i>	9266	5016	4980	2945	2909	2873	838	802	766	0	0	0	0	0	0
<i>Northern KY Univ</i>	9912	6162	3626	3591	3555	3519	3484	1448	1412	1412	1412	1412	1412	1412	0
<i>Western KY Univ</i>	10802	9052	9016	8981	8945	4909	4874	4838	802	802	802	802	802	802	802
<i>Univ of Kentucky</i>	12360	10610	10574	10539	10503	10467	7932	7896	5360	5360	5360	5360	5360	5360	5360
<i>Univ of Louisville</i>	14670	12920	12884	12849	12831	12777	12242	12206	11920	9670	7670	5670	5670	5670	5670

The Power of the ACT in Kentucky

Private 4-Year Schools in Kentucky

	Tuition	21/ 1060	22/ 1100	23/ 1130	24/ 1160	25/ 1200	26/ 1230	27/ 1260	28/ 1300	29/ 1330	30/ 1360	31/ 1390
<i>Alice Lloyd College</i>	0	Residents of service area qualify for full tuition through work exchange. 27+ ACT can earn scholarships.										
<i>Berea College</i>	0	No-Tuition Promise: All admitted students get financial aid and scholarships to cover full tuition.										
<i>Louisville Bible College</i>	3080	Refer to the college catalog for scholarship opportunities.										
<i>Simmons College of KY</i>	7500	Students are encouraged to complete the FAFSA for need-based aid.										
<i>Clear Creek Baptist Bible</i>	8700	A limited amount of scholarships are available; see the school website for opportunities.										
<i>Kentucky Mountain Bible</i>	8700	7656	7656	7656	7656	7395	7395	7395	7134	7134	7134	7134
<i>Boyce College</i>	12570	10820	10784	10749	10713	10677	10632	10606	10570	10570	10570	10570
<i>Embry-Riddle Aeronautical</i>	12870	12620	12584	12549	12513	12477	12442	12406	10870	10870	10870	10870
<i>Kentucky Christian Univ</i>	20600	10850	10814	10779	10743	9707	9672	9636	9600	9600	8600	8600
<i>Univ of Pikeville</i>	21900	13650	13614	13579	13543	13507	13472	12936	12900	12900	12900	12900
<i>Brescia University</i>	22900	6150	6114	6079	1043	1007	972	936	900	900	900	900
<i>Univ of Cumberlands*</i>	23000	Students eligible for Presidential Scholarship up to full tuition, plus KEES award from \$536-\$2,500+/year.										
<i>Midway University</i>	24500	Automatic scholarships range from \$5,000-\$11,000/year, plus KEES award from \$536-\$2,500+/year.										
<i>Campbellsville Univ</i>	24900	23150	23114	23079	23043	23007	22972	22936	22900	22900	22900	22900
<i>Lindsey Wilson College</i>	25080	12330	10294	10259	10223	8187	8152	8116	6080	6080	0	0
<i>Spalding University</i>	25800	11630	11494	11359	11223	11087	10952	10816	10680	10580	10480	10380
<i>Union College</i>	26330	24580	24544	24509	24473	24437	24402	24366	24330	24330	24330	24330
<i>Northwood University</i>	26690	11940	9904	9869	9833	9797	9762	9726	9690	9690	9690	9690
<i>Kentucky Wesleyan</i>	27320	15570	15534	15499	15463	13927	0	0	0	0	0	0
<i>Asbury University</i>	29900	28150	28114	28079	28043	28007	27972	21956	21920	21920	18930	18930
<i>Thomas More College</i>	30550	13800	13764	13729	13693	13657	12622	12586	12550	12550	12550	12550
<i>McKendree University</i>	31100	19350	15314	15279	15243	15207	15172	12136	10600	10600	10600	10600
<i>Georgetown College</i>	39810	Automatic scholarships range from \$8,000-\$25,000/year, plus KEES award from \$536-\$2,500+/year.										
<i>Transylvania University*</i>	40210	29460	29424	22389	22353	22317	19282	19246	19210	19210	17210	16210
<i>Bellarmine University</i>	42430	40680	40644	40609	40573	40537	40502	40466	40430	40430	40430	40430
<i>Centre College</i>	43000	General merit scholarships range from \$5,000-\$27,000/year, plus KEES award from \$536-\$2,500+/year.										

2-Year Schools in Kentucky (16 Colleges)

	Tuition	21/ 1060	22/ 1100	23/ 1130	24/ 1160	25/ 1200	26/ 1230	27/ 1260	28/ 1300	29/ 1330	30/ 1360	31/ 1390	32/ 1420	33/ 1450
<i>Kentucky Community and Technical College System (all 16 are 2-year schools)</i>	5220	3470	3434	3399	3363	3327	3292	3256	3220	3220	3220	3220	3220	3220
<i>West Kentucky Community & Technical College (offers additional awards)</i>	5220	2970	2934	2899	2363	2327	792	756	220	220	220	0	0	0

All 2-year schools in Kentucky have approved programs (Associates, Certificate, or Diploma) for the **Work Ready Kentucky Scholarship Program** in which Kentucky residents can qualify for up to 60 credit hours of free tuition.

Your College Preparation Strategies



Test Scores

Take the ACT or SAT four times to get the highest score possible. (Free & Reduced Lunch students get 4 free ACTs & 2 free SATs.) Colleges only consider your highest composite score.



Apply

Create more competition for yourself and earn more generous scholarships by applying to at least seven four-year schools. If you are only considering two-year colleges, apply to at least two schools.



Finish Strong

Maintain a high GPA. Most academic scholarships consider both GPA and test scores. Excel in at least one extracurricular activity.

Ready to increase your test scores and prepare for college?



At School

Build ACT and SAT prep into your schedule and increase your scores.



Online

Prepare for the ACT or SAT anytime, anywhere.



One-on-One Tutoring

Work directly with an OnToCollege tutor for personalized test prep.



College Counseling

Take the confusion and frustration out of your college selection process.

Questions?

Contact us at (402) 475-PREP or visit our website at www.ontocollege.com



OnToCollege

Copyright 2020 OnToCollege, All Rights Reserved