



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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**Financial Aid Tip of the Month, December 2009**

**Free tips for finding money for college**

If you're headed to college, following these tips from the Kentucky Higher Education Assistance Authority (KHEAA) can give you the edge in the yearly race for scholarship dollars.

- **Complete your Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1.** The FAFSA is used to apply for state and federal student aid. File online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You can also attend College Goal Sunday in January to get free help with filling out the FAFSA. For more information, visit [www.kasfaa.com/cgs/default.htm](http://www.kasfaa.com/cgs/default.htm).
- **Look for local scholarships in your newspaper.** Community organizations and businesses may have scholarships reserved for local students. You can contact the sponsors for more information.
- **Talk with your guidance counselor,** who is an excellent resource and can tell you about financial aid in general and where to find it.
- **Talk with a financial aid officer** at the school you plan to attend. He or she can tell you about any aid the school has available.
- **Find out how to reduce student loan costs.** Most financial aid packages include student loans. Learn as much as you can about fees, discounts and other benefits offered by lenders so you get the best deal.
- **Visit Web sites** with free information about college, financial aid and careers.
- **Be a neat freak.** Neat and complete counts when you're filling out applications. And make sure you pay attention to any deadlines.
- **Apply, apply, apply.** The more financial aid for which you apply, the better your chances of getting enough aid to pay for college. Make sure you meet all deadlines.

To learn how to plan and prepare for higher education, visit [www.GoHigherKY.org](http://www.GoHigherKY.org). For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926.

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