



GEARing UP for Education After High School

A Step-by-Step Guide for Parents/Guardians



CONGRATULATIONS!

Your student has reached their senior year (woo hoo)! Take a moment to celebrate the hard work that you and your student have accomplished to get to this point. This guide will serve as a guide to help you help your student navigate through their senior year and into education after high school.

GEAR UP Kentucky has some great news: Once your student has committed to a GEAR UP Kentucky (GUK) partner college/university (listed below) and graduates from high school, they become a GEAR UP Scholar, which means that support from GUK will continue to their first year of college! Below, you will see the GUK Postsecondary Transition Coordinators that will be helping your student.

GUK partner institutions are: Bluegrass, Elizabethtown, Gateway and Maysville Community & Technical Colleges; Eastern Kentucky University; Kentucky State University; Morehead State University; Northern Kentucky University; and University of Louisville.

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BEFORE WE GO ANY FURTHER ...

Parents/Guardians, Let's Have "The Talk"

1. **DO recognize that a college education is one of the most important investments a person can make.** Research has proven time and again that the benefits are significant and ongoing.
2. **DO realize that paying for college is a huge commitment;** one in which everyone needs to have a clear, common understanding of their role.
3. **DO understand that college costs include much more than just tuition** for students and their families. Textbooks, technology, room & board/meal plans, parking passes or expenses, transportation, and lab fees are some of the most common expenses that students and parents can count on having to pay.
4. **DO believe that there is no one, "right" way to pay for college,** but there are ways to make sure that education expenses are covered in a reasonable, informed, and responsible manner ... and pulling money out of your retirement fund is not one of them!
5. **DO expect to manage communications and expectations** to promote a successful college experience for your student. Keep the conversations open, honest, and ongoing.
6. **DO commit to being up front with your student about needs, plans, and expectations around covering college expenses – for both of you.** This includes whether the responsibility falls entirely on the student, or shared with you as their parent/family.
7. **DO take time to do some research:** Talk to other students and their parents/families who have already gone through or begun the college experience. How did they pay for college? What did they wish they knew or thought of earlier?
8. **DO take your decision to heart, but make your decision with your head.** It is not your job to pay for your student's college education. Rather, your role as a parent is to support your student's college experience in teaching them about life lessons and exposing them to opportunities – including the ones for growth during times of adversity. Teach your student about options, model how to problem-solve, and encourage them to stay on their path when the road gets bumpy.
9. **DON'T get into anything that you can't get yourself out of** – in other words, don't take on any financial obligations that you know you / your family won't be able to realistically manage.

Let's Get Ready for College!

Month-by-Month Task Lists

Use the following series of task lists to help your student identify what needs to be completed each month of their senior year to prepare for and best understand how to pay for college in the fall.

Things to note:

- While the guide is separated into three sections (Parent/Guardian, Student, and Tips/Tricks) it is a best practice to follow and complete each step in partnership with your student.
- Good news! This guide is interactive! Don't know what an underlined word is or means? No worries! Simply click on it to be taken to the definition.
- The Appendix is also hyperlinked and will take you to an editable and printable document for your convenience.
- GEAR UP Kentucky is always ready and available to help your student as they transition to and through their first year of college. Please reach out to either your student's high school GEAR UP advisor or a Postsecondary Transition Coordinator (see p. 1).
- If there are special circumstances affecting your student, be sure to check out our additional resources. Special circumstances include: [Current or Former Foster Youth](#), [Homeless Students](#), [Students with Incarcerated Parents](#), [Undocumented Students](#), and [Students Receiving VA Benefits](#).

September

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Help your student create a free, non-school professional email address (Gmail, Yahoo, iCloud, etc.).	Create a free, non-school, professional email address. Once graduated, students will lose access to high school email addresses.	In addition to encouraging your student to check their email on weekly basis, it is a good idea to keep all information you receive about your student's college transition in a specific folder.
Review Appendix A to understand what financial aid is and why the Free Application for Federal Student Aid, a/k/a FAFSA , is needed.		The FAFSA can seem intimidating, but remember - your GEAR UP advisor is there to help you navigate the FAFSA completion process!
Utilize the FAFSA Completion Guide (Appendix B) for comprehensive instructions on how to complete the FAFSA, including pages 2-3, which help you determine whose tax and financial information is needed for your student to complete the FAFSA and whose information to report.		After completing the steps in Appendix B, if you determine your student is an independent student , financial and tax information is not need from a caregiver.
If your student is a dependent student , begin gathering the needed tax and financial information from 2 years prior that will be needed to complete the FAFSA.	If the student has a W-2 or completed their taxes for the prior 2 years, they will need this information to complete the FAFSA.	Most documentation needed for the FAFSA is from the prior 2 years. For example, the 2024-2025 FAFSA will utilize 2022 taxes.
If your student is a dependent student and you do not already have an FSA ID , utilize Appendix C to create a FSA ID and to keep track of all needed information in one centralized location.	Utilize Appendix C to create a FSA ID and to keep track of all needed information in one centralized location.	BOTH the student and parent need to create an FSA ID if the student is dependent. If, based on Appendix A, the student is deemed Independent, only the student needs to create an FSA ID. FSA IDs can be created at anytime.
Help your student decide if they need to retake the ACT. Even if your student has a lower ACT score, they should not be discouraged from applying for or attending college.	If retaking the ACT, be sure to schedule your test prior to your institution's ACT deadline for scholarships. Check with your GEAR UP advisor or school counselor to see if you qualify for a waiver to cover the cost.	While many Kentucky colleges/universities no longer have a minimum ACT score to get in, ACT scores may determine placement into specific classes and scholarship qualification. Most institutions require a minimum ACT score of 25 to receive merit-based institutional scholarships.

October

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Complete the FAFSA (Free Application for Federal Student Aid). Utilize Appendix B for assistance with completing the FAFSA.	Complete the FAFSA (Free Application for Federal Student Aid). Utilize Appendix B for assistance with completing the FAFSA.	Completing the FAFSA is both a student and family task. Be sure to reach out to your GEAR UP advisor for assistance with the FAFSA if needed.
Assist with FAFSA Verification process, as applicable – including reaching out to your student's school counselor or GEAR UP advisor, KHEEA outreach counselor, or college financial aid office, if needed.	If selected/as applicable, complete the FAFSA Verification process. Get this done as early as possible to avoid delays.	Have you been selected for Institutional Verification *or* KHEEA Verify? Contact the college financial aid office to confirm; reach out to your GEAR UP advisor if you need help (Don't worry; this is a part of the process).
Help your student identify trusted adults to serve as references for college admissions and scholarships.	Create a list of adults who you may use as references throughout the college application process. Such individuals may include: teachers, coaches, bosses, etc.	Keep in mind that someone being asked to serve as a reference should be able to speak your work ethic. Additionally, it is a good idea to give reference a 30-day notice.
Help your student identify, locate, and apply for scholarships.	Meet with your GEAR UP advisor to identify potential scholarship opportunities.	Be sure to check for national-, state-, and local-level scholarships. Both general and institution-specific scholarships are available. Fastweb is a trusted, free website to search for available scholarships.
If employed, inquire with your employer to see if they offer scholarships for your dependents.	If you are employed, inquire with your employer to see if they offer college scholarships.	Scholarships are available via many different avenues. A parent/guardian's employer is a great place to start.
Help your student identify which colleges they are considering. Many schools offer an option for early admission.	Make a list of your top colleges and determine which you would like to apply to early.	Remember to check with your GEAR UP advisor to see if you qualify for a college application fee waiver.

November

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Help your student complete the college application for schools that have an early application window. Typically, the early application window closes on or before December 1.	Apply early and often. If there is a college that you are interested in applying to, apply. Remember you can always decline an acceptance letter. It is better to apply to too many schools than not enough.	If your student qualifies for free or reduced school lunch, they may be eligible for a college application fee waiver. Check with your GEAR UP advisor or school counselor for more information.
If you have not done so already, encourage your student to schedule and attend college campus visits.	Check with your GEAR UP advisor to see if any college visits are scheduled that you wish to participate in.	Try to go on as many campus visits with your student as possible. They value your input and it will help put your mind at ease if you are familiar with the college that your student chooses.
Begin to take a deep dive into understanding how you and your student will pay for college and what the actual cost of college will be.	Work with your parent/guardian to determine the best way to pay for college.	When calculating college costs, remember it is more than just tuition. Click here for an in-depth look at loan options.

December

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Help your student complete college applications.	Apply to all colleges that you are interested in. Remember, it is better to apply to too many colleges than not enough. Remember you can apply for colleges either directly on their website or via the Common App .	If your student qualifies for free or reduced school lunch, they may be eligible for a college application fee waiver. Check with your GEAR UP advisor or school counselor for more information.

January

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Ensure that your student has finalized all the required items for college applications.	Confirm that your test scores have been officially submitted to every college to which you're applying. Also verify that any letters of recommendation have been mailed.	Remember: When confirming items with an institution, it is best to check your application portal or utilize email so that you have a paper trail.

February

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Confirm with your student that they have received confirmation that their applications have been received.	Most colleges will send you a confirmation that your application has been received and is being processed. If you haven't gotten receipt confirmation on any of your applications, do so as soon as possible.	Create a list to keep up with colleges to which your student has applied to, received application confirmation, and been accepted.

March

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Play the waiting game! Use this time to help your student look for additional scholarships and understand how you will help your student pay for college.	Examine your financial aid packages and review Appendix D to calculate the true cost of each institution you are considering.	Review Appendix D to make a plan outlining what resources you will take advantage of to help pay for college.

April

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Help your student weigh their options; discuss the value of their investments of time and money, as well as any sacrifices involved, and which college option might be the best fit.	Make a final decision around college selection and complete all correspondence related to formal acceptance, as applicable.	As final determinations are being made on which college your student will attend, click here for more details on loan options, including federal vs. private.
Check out the schedule for First Year Student Orientation for activities just for parents/families. This is a great way to get to know more about what your student's college life will be like.	Register for New Student / First Year Student Orientation at your college and pay any associated fees.	(A) Talk to your GEAR UP advisor about requesting an Orientation Fee Waiver if you have Pell Grant Eligibility Status! (B) Ask about GEAR UP Early Campus Orientation.
Although state colleges may not require the ACT for admission, your student may require some placement exams before they can register for college courses (reading/math placement), while others are optional (e.g., another ACT).	Research/confirm any placement exams or testing requirement needs and schedule, as applicable.	Ask about options to cover the costs of deposits, registration, or other fees (ex. waivers) when scheduling these tests or exams. About ACT fee waivers: https://gearupky.tiny.us/waivers

April, continued

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Ensure that everyone is on the same page and understands the student's living arrangements – including the costs involved.	Discuss and confirm living arrangements for first year of college (e.g., home, on-campus, off-campus housing, etc.), extended weekends and holiday breaks.	Identify potential roommate(s) and coordinate plans for Housing Application or lease completion details, as applicable.
Ensure your student is keeping in mind all deadlines associated with on-campus housing. Encourage your student to be alert and proactive; housing is often limited/in high demand.	Complete Housing Application and pay deposit on or before deadline.	Identify any specific institutional requirements for Housing not listed here; contact the Enrollment or Housing Office to confirm.
Take into account the realities of your student's time on campus – before, after, and in-between classes – to help guide them toward the best option.	Review Meal Plan options – select and purchase best fit.	Meal plans can apply to students living on campus, as well as commuter students at both 2-year and 4-year institutions.
Discuss the impact of daily commutes or trips back home as they relate to weekly gas and vehicle maintenance expenses.	Confirm transportation arrangements for first semester/year, including daily commutes and weekend trips back and forth to home/campus, etc.	Research options outside of personal vehicle use – e.g., public transportation, ride sharing, etc. – to save money. Check with the campus transportation/parking office.
Touch base with your student's GEAR UP advisor, as applicable.	Schedule appointment with your GEAR UP advisor; ask them about your Postsecondary Transition Coordinator.	Ensure accurate contact information for use with GEAR UP student and family communications.
In the off chance that your student was not accepted into the college of their choice, be sure to make them aware that there may be an option to appeal the decision.	If you are not accepted into your first school choice, try not to get discouraged. Reach out to the college directly to inquire about an appeals process.	If you are unable to find information about appealing an enrollment decision on the institution's website, be sure to reach out to the admissions office directly.
Assist your student with making a final choice surrounding where they will attend college. Even if your student does not pick your first choice, be sure to support and celebrate their decision.	Once you make your final decision, be sure to submit your acceptance into your selected institution.	It is a great idea to also notify institutions that you were accepted to but didn't select that you will not be attending.

May

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Assist your student with completion or continuation of unfinished tasks from previous month(s).	Continue / complete any unfinished tasks from previous month(s).	Seek assistance as needed from your school counselor, GEAR UP advisor, and/or the college.
Attend or otherwise participate in New Student / First Year Student Orientation activities for parents/families.	Attend and complete New Student/ First Year Student Orientation at college. Keep in mind that many orientations have sessions for parents to attend.	Register for / complete GEAR UP Early Campus Orientation; connect with your GUK Postsecondary Transition Coordinator (PTC) to do this.
Remind your student to ensure the delivery of their final high school transcripts to the college.	Confirm that your college receives your final high school (HS) transcripts.	If your college required your HS transcript prior to graduation, you will also need to provide another finalized copy after you graduate.
Consider contacting/meeting the parents/family members of your student's roommate(s), if applicable.	Confirm roommate option(s) for first year; contact them as applicable.	Be sure to coordinate with your future roommate about what shared items (microwave, fridge, coffee pot, etc.) each of you would like to bring.
Discuss your student's technology needs and all available options with them.	Identify all technology needs and associated costs (e.g., college-provided vs. purchase vs. rental; print services, etc.)	Be sure to check with your institution on what their technology requirements are to ensure your device will work with their learning management system.
Help your student in the development of their college supplies/materials list and with ideas or options to obtain the items in question.	Develop a list of college supplies and materials, along with plans to obtain them (e.g., purchase, rent, borrow, grad gifts, etc.).	Consider asking others for advice – e.g., current college students, older siblings, family friends, etc.
Consider creating a monthly college budget "parent/guardian version" to accompany your student's budget, then identify cost-savings opportunities between the two.	Create a monthly college budget for use with all expenses (academic, as well as living expenses and social activities).	Check out this resource that helps with budget creation: https://gearupky.tiny.us/studentaidsg22
Discuss and confirm plans for your student's medical treatment and prescription needs during college. Learn about FERPA & HIPAA – and the differences in the two.	Schedule medical appointments – for routine needs, as well as college requirements – e.g., physical, immunizations.	Make sure to discuss any prescription refill needs with your medical provider. https://gearupky.tiny.us/2p8fmb96

June

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Assist your student with completion or continuation of unfinished tasks from previous month(s).	Continue / complete any unfinished tasks from previous month.	Seek assistance as needed from your GUK Postsecondary Transition Coordinator (PTC), and/or appropriate college representatives.
Assist your student as needed / applicable.	Register for classes as soon as possible / as soon you are able or eligible.	Identify and confirm any barriers to registration; ask for help as needed.
Discuss transportation options available for move-in day with your student; request time off from work to transport or accompany your student, as applicable.	Confirm all dorm items, supplies, and transportation arrangements for move-in day. Here's a sample packing list to get you started: https://gearupky.tiny.us/packinglist	Research options outside of personal or family vehicle use – e.g., U-Haul rentals, multiple trips to campus over time, ride-sharing with a roommate – to save money.
Assist your student in reviewing inventory; discuss and confirm their plans for any outstanding needs.	Review college supplies and materials list; make plans for purchases or arrangements for outstanding needs.	Don't be afraid to ask for help with finding items, alternatives, or resources to assist with purchases!
Consider accompanying your student to their touch-base appointment with their GUK Postsecondary Transition Coordinator (PTC).	Schedule a touch-base appointment (virtual or in-person) with your GEAR UP Kentucky Postsecondary Transition Coordinator (PTC).	Ensure accurate contact information – student and parent/guardian – for use with GUK text communications. Double-check with your GUK PTC on this.
Explore the college website and subscribe to relevant information.	Explore the college website and find the pages that you'll use most.	Save key pages as favorites in your browser for easy, future reference.
Help your student identify ALL options for textbooks and course materials – e.g., purchase, rental, electronic formats, etc.	Secure textbooks and other course materials following completion of Orientation and class registration. Click here to understand the requirements surrounding using financial aid to cover the cost of text books.	In order to use financial aid (Pell and/or CAP) for anything other than tuition (books & supplies), students must complete an authorization form granting the institution the ability to apply the funds to non-tuition items.
Encourage your students to complete thank you letters to those who have assisted them in their college journey.	Write thank you letters! You likely didn't get here by yourself. Be sure to thank all of the individuals who assisted you in your college application and acceptance journey.	People to thank include – but are not limited to – anyone who wrote a letter of recommendation (teachers, counselors, coaches, etc.), those who proofread your college or scholarship essays, and anyone else who made a contribution.

July

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
Assist your student with completion or continuation of unfinished tasks from previous month(s).	Continue / complete any unfinished tasks from previous month(s).	Seek assistance as needed from your GUK Postsecondary Transition Coordinator (PTC), and/or appropriate college representatives.
Help your student identify any potential outstanding financial needs for you or for them.	Contact the Financial Aid Office to make sure they have all of your information confirmed and in order.	Use email for correspondence with the Financial Aid Office; it provides a helpful paper trail for you and for them. Remember, they deal with 1000s of students!
Confirm your student's assigned move-in date and time; revisit any work or other scheduling needs.	Be sure to confirm and verify your move-in date and time.	Keep in mind that your selected institution may be on a different time zone than where you live.
Check out and join any social media groups that are targeted at families of incoming freshmen for your student's institution.	Join any social media groups for incoming freshmen. Some titles may include the institution's name and your projected college graduation year (4 years from now).	While social media groups can be extremely helpful, keep in mind that most of these groups are not officially from the institution and it is ideal to always verify information received.

August

Parent/Guardian Tasks	Student Tasks	Tips, Reminders, Opportunities
If your student will be moving out of the house to attend college, talk with them ahead of time about plans to communicate/keep in touch.	If you are moving out of the house to attend college, talk to your family and set expectations about how you all will communicate/keep in touch.	Read this article to learn about effective ways to communicate with your college student: https://gearupky.tiny.us/collegecommunicate
Have fun and celebrate your student's college student and GEAR UP Scholar status!	YOU MADE IT TO THE FIRST DAY OF CLASSES! Have fun, and enjoy the start of Fall Semester as a college student and GEAR UP Scholar!	Remember: Your GUK Postsecondary Transition Coordinator (PTC) is available to you throughout the entire first year of college!
The transition to college can be stressful for some students. Check out the partner college info page for more information on the counseling services provided at our partner schools.	The transition to college can be stressful. If you find yourself struggling, don't hesitate to reach out to your GUK PTC or to campus counseling services. They are there to help you!	Read this article to learn symptoms that indicate emerging mental health issues, as well as what to do if these symptoms are present: https://gearupky.tiny.us/transitionmh

Your student is finally at college.

Now what?

1. **DO Take time for yourself.** Your student's transition to college can be just as hard (if not harder) on you than it is your student. It is okay to feel a mix of emotions during this time. Reach out to a support system to help you get through any challenging times.
2. **DO set reasonable expectations with your student surrounding communication.** Discuss with your student how often you would like for them to communicate with you or visit home. Be willing to compromise and realize that the answer may not be everyday.
3. **DON'T smother your student.** Even if your student is not moving out of the home for college, it is common for them to want more freedom than they had in high school. While it is completely acceptable to still have ground rules and expectations, it is imperative to give your child some breathing room.
4. **DO be a support to your student.** Make sure you listen to your student and their concerns and challenges. Transitioning to college can be hard as they navigate territory they have never navigated before. Ask your student how they would like for you to support them; sometimes they may just want you to listen while they vent, while other times they may want you to help them come up with solutions.
5. **DON'T try to do everything for your student.** It is important to encourage your child to self-advocate and utilize institutional resources and supports. While it may be tempting, refrain from contacting the institution or professor directly. Instead, encourage your student to do so and help them formulate what they would like to say when they reach out to the appropriate person.
6. **Don't pick up your student the first time they ask you to.** It is normal for your student to get homesick and wish to come home. Don't let them, as this is a normal part of the transition process. Instead, encourage them to get involved with the campus community and join a club and seek supports.
7. **DO encourage your student to reach out to their PTC.** Your student's GEAR UP services do not end if they go to one of the nine GEAR UP Kentucky partner institutions. Encourage your student to take advantage of this support service. Your student's PTC will text and email them regularly throughout the semester; encourage them to respond. Also, GEAR UP is here for you, too, and can answer many questions you as a caregiver may have.
8. **Don't feel alone.** GEAR UP Kentucky is there for you during your student's transition to their first year of college. We offer ongoing texting support and Virtual Family Events to support you. [Click here](#) for more information on how GEAR UP Kentucky can support you.

GLOSSARY

<u>Term</u>	<u>Definition</u>
Academic Advisors	Helps with identifying appropriate classes, explaining prerequisites, and planning course schedules. If your student attends a university, their advisor will usually be in the same school or college in which your student is enrolled.
Add/Drop Period	A grace period at the beginning of each semester during which your student can decide to add or drop a course with no penalty.
Bursar's Office	The place where students pay various types of fees, such as tuition and parking passes. Students can also cash checks at the Bursar's Office of some college institutions.
CAP Grant	CAP Grants help Kentucky's financially needy undergraduate students attend eligible public and private colleges and universities, proprietary schools, and technical colleges. Student must: be a Kentucky resident; have financial need; attend an eligible college; have no past-due financial obligations to KHEAA or to any Title IV program; and be enrolled at least half-time in a program at least two years in length. Must complete the FAFSA (Free Application for Federal Student Aid).
Career Center	The place to find jobs, internships, and learn about careers. Oftentimes, career counselors are also available to help with specific skills, such as interviewing, resume writing, and even summer employment opportunities. *Note: Some institutions also have separate Student Employment Centers that list on- or off-campus jobs for students.
Common Application	The Common App allows high school seniors to apply to multiple colleges and universities with one online application. It helps gather all supporting materials, including essays. There is a fee to submit to each college that can be waived for low-income students.
Counseling or Wellness Services	Provides help with students' personal issues (e.g., managing independence, resolving conflicts, adjusting to college life), as well as activities to support good mental health and emotional wellbeing.
Dean	A dean is the head of a particular academic or administrative department at a college or university, such as, Dean of Admissions, Dean of Faculty, Dean of Student Affairs, etc.
Dependent Student	In most cases, if you are an undergraduate student under the age of 24 and single with no children, you will likely be classified as a dependent student for FAFSA purposes.
Estimated Family Contribution	Amount of money estimated by the government that a family can contribute to the educational costs incurred by a student attending college.*The EFC will become known as the Student Aid Index (SAI) in 2024.
Entrance Counseling	Tool to ensure your understanding of loan repayment
FAFSA (Free Application for Federal Student Aid)	To apply for federal student aid, such as federal grants, work-study funds, and loans, you need to complete the Free Application for Federal Student Aid (FAFSA) form. Completing and submitting the FAFSA form is free, and it gives you access to the largest source of financial aid to help pay for college or career school. In addition, many states and colleges use your FAFSA information to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

<u>Term</u>	<u>Definition</u>
FAFSA Verification	Verification is the process your school uses to confirm that the data reported on your FAFSA form is accurate. If you're selected for verification, your school will request additional documentation that supports the information you reported. Don't assume you're being accused of doing anything wrong.
Federal Parent Loan for Undergrad Students (PLUS) Loans	Loans that can be taken out by parents of undergraduate students to help pay for the student's college education. FAFSA completion is required for these.
Federal Perkins Loan	Low-interest loan awarded to exceptionally needy students. Repayment occurs 9 months after graduation.
Federal Subsidized Loan	Fixed interest rate loan. Federal government pays interest on loan while student is enrolled. Repayment occurs 6 months after graduation.
Federal Unsubsidized Loan	Fixed rate interest loan. Interest accrues while enrolled. Repayment occurs 6 months after graduation.
FERPA (Federal Educational Rights and Privacy Act)	This law protects the privacy of educational records and transfers from parents to the students themselves when they turn 18 or start college. FERPA covers all school-related records, including your student's grades, information from the campus health center, disciplinary records, and more. If students want to give a parent or another third party access, they may complete a FERPA waiver.
Financial Aid Office	Provides information on various types of available aid (grants, loans, scholarships), as well as the FAFSA (Free Application for Federal Student Aid). One of the most important resources for any college student!
FSA ID	The FSA ID is an account username and password combination that allows students and parents to log in to StudentAid.gov and to identify themselves electronically to access U.S. Department of Education systems in order to complete the FAFSA.
GEAR UP Kentucky PTC	Your <u>P</u> ostsecondary <u>T</u> ransition <u>C</u> oordinator is a FREE, extra support resource for GUK first-year college students and their families; available to help with ANY financial, academic, cultural, emotional, and/or social needs.
Grants	Most types of grants, unlike loans, are sources of financial aid that generally do not have to be repaid. Grants can come from the federal government, your state government, your college or career school, or a private or nonprofit organization.
Health Services	Address students' physical and mental health needs, either through the direct provision of medical treatment and services (ex. medical appointments, prescriptions, urgent care) or partnerships within the local community.
Housing or Resident Life	The place to go for help with on-campus housing (dorm) needs, including roommate concerns. Each student living in a college dorm has a specific Resident Advisor (RA) assigned to them for in the moment needs.

<u>Term</u>	<u>Definition</u>
Independent Student	An independent student is a student who is 24 years of age or older, married, a graduate/ professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (not a spouse), an emancipated minor, and/or someone who is or at risk of being homeless.
Kentucky Educational Excellence Scholarship (KEES)	The KEES program provides scholarships to students who earn at least a 2.5 GPA each year of attendance at a certified Kentucky high school. The better you do in high school, the more you earn toward college (ranges from \$125 to \$500 per year).
Kentucky Higher Education Assistance Authority (KHEAA)	A state agency established in 1966 to improve students' access to higher education. KHEAA offers FAFSA verification and student default prevention services to higher education institutions across the country. KHEAA also provides state aid such as the Kentucky Education Excellence Scholarship (KEES) program, the College Access Program Grant (CAP), the Kentucky Tuition Grant (KTG) and other scholarship, grant and work-study programs.
Kentucky Tuition Grant	Need-based aid provided to Kentucky residents who plan to attend eligible Kentucky Private Colleges.
Library	Provides reference librarians who can assist with online and print resources and locate research materials. Some schools have different libraries for different types of materials; if so, your student may wish to note which library best fits their needs.
Loans	Borrowed money that must be repaid – with interest. It's similar to a car loan. Students must complete the FAFSA to be considered for federal loans. *IMPORTANT: Loans can be taken out by students *AND* parents.
Master Promissory Note (MPN)	Official form documenting your agreement to repay any/all borrowed money, including fees and interest, even if you don't complete your education.
Orientation	Incoming first-year college students are usually required to take part in orientation, either on campus or virtually. Orientation programs may be offered over the summer or may take place during welcome week and move-in. During orientation, students learn about campus resources, the student code of conduct, and may meet with their academic advisor.
Pell Grant	Money provided by the federal government to college students who demonstrate financial need. Pell Grants do not need to be paid back. To earn a Pell Grant, you must be a U.S. citizen or eligible non-citizen. Must complete the FAFSA (Free Application for Federal Student Aid).
Private Loans	(Student or Parent) Have higher interest rates that can raise at any time. Should only be used as a last resort.
Professors	Aside from serving as course instructors, professors can also help students get a better grasp of subject matter during 1:1 office hours, or provide recommendations for study sessions, tutoring, and/or other academic supports.
Registrar's Office	Keeps records of students' grades and schedules, graduation requirements, and enrollment procedures.

<u>Term</u>	<u>Definition</u>
Scholarships	Money for college that does not have to be repaid. Scholarships are awarded to all types of students. Some are for students with an exceptional academic record in high school, while others are for students who possess certain characteristics important to the provider (such as hobbies, athletic ability, membership in a particular group, etc.). Most scholarships require an application, and the dollar amounts vary. The FAFSA is required for many scholarships; especially those based on need.
Student Life Office	A resource for students with disabilities, specialized learning needs, or students needing help with life skills.
Technology Support Center	Can provide assistance for any issues with email, online learning platforms, and other tech issues.
Tuition Waivers	Eliminates some (or all) tuition costs for students who meet certain qualifications. Common tuition waivers include: Family of Military Members or National Guard, Family of Civil Servants, Foster or Adopted Children, and Residents of Coal-Producing Counties. (Students who believe they qualify for a tuition waiver should contact the financial aid office of their intended school to receive further instruction on the application process.)
Withdraw	Withdrawing is when your student leaves a course after the add/drop period is over. While withdrawing from a class does not affect a student's GPA, it is shown on their transcript as a "W." Withdrawing can also refer to a student withdrawing from their academic program entirely.
Work Ready Kentucky Scholarship (WRKS)	Helps Kentuckians who have not yet earned an associates degree to afford an industry-recognized certificate or diploma. The WRKS program is available to college students and certain high school students who are enrolled in college coursework. The Work Ready Kentucky Scholarships covers 100% tuition in one of the five high demand sectors (Advanced Manufacturing, Business and IT, Construction, Healthcare, and Transportation and Logistics) at a participating institution.
Work-Study	A federally sponsored program that provides students with part-time employment (often on campus) during college. Eligibility is based on financial need. Must complete the FAFSA (Free Application for Federal Student Aid).

CAMPUS CONTACTS

Bluegrass Community and Technical College		
Admissions:	855-246-2477	bl_admissions@kctcs.edu
Bursar Office:	855-246-2477	BL-BursarOffice@kctcs.edu
Financial Aid:	855-246-2477	bluegrass-financialaid@kctcs.edu
Counseling Services:	859-246-6550	https://bluegrass.kctcs.edu/current-students/counseling/index.aspx
Eastern Kentucky University		
Admissions:	859-622-2106	admissions@eku.edu
Business Office:	859-622-1810	acc.accounting@eku.edu
Financial Aid:	859-622-2361	bigeccentral@eku.edu
Residence Life:	859-622-1515	housing@eku.edu
Counseling Services:	859-622-1303	https://counselingcenter.eku.edu/
Elizabethtown Community & Technical College		
Admissions:	855-746-3282	ectcadmissions@kctcs.edu
Business Office:	270-706-8722	ECTCBusinessOffice@kctcs.edu
Financial Aid:	270-706-8544	ECTCFinancialAid@kctcs.edu
Counseling Services:	270-706-8455	https://elizabethtown.kctcs.edu/current-students/student-resources/mental-health-counseling/index.aspx
Gateway Community & Technical College		
Admissions:	859-441-4500	gw-admissions@kctcs.edu
Business Office:	859-442-4174	GW-BusinessCommons@kctcs.edu
Financial Aid:	859-442-1107	gw-fin-aidcommons@kctcs.edu
Counseling Services:	859-815-7699	https://gateway.kctcs.edu/current-students/student-resources/counseling/index.aspx
Kentucky State University		
Admissions:	502-597-6813	admissions@kysu.edu
Bursar Office:	502-597-6278	bursar@kysu.edu
Financial Aid:	502-597-5960	finaidmail@kysu.edu
Residence Life:	502-597-5951	residencelife@kysu.edu
Counseling Services:	502-229-7735	https://www.kysu.edu/student-affairs/health-services/index.php
Maysville Community and Technical College		
Admissions:	606-759-7141, EXT 66185	Maysville-Admissions@kctcs.edu
Business Office:	606-759-7141, EXT 66213	Maysville-BusinessOffice@kctcs.edu
Financial Aid:	606-759-7141, EXT 66135	mayfinaid@kctcs.edu
Counseling Services:	606-759-7141, EXT 66271	https://maysville.kctcs.edu/current-students/counseling/index.aspx
Morehead State University		
Admissions:	606-783-2000	admissions@moreheadstate.edu
Business Office:	606-783-2019	billing@moreheadstate.edu
Financial Aid:	606-783-2011	finaid@moreheadstate.edu
Residence Life:	606-783-2060	housing@moreheadstate.edu
Counseling Services:	606-783-2055	https://www.moreheadstate.edu/student-life/wellness-safety/counseling-health-services/

Northern Kentucky University		
Admissions:	859-572-5220	beanorse@nku.edu
Business Office:	859-572-5204	studentaccounts@nku.edu
Financial Aid:	859-572-5143	ofa@nku.edu
Residence Life:	859-572-5676	housing@nku.edu
Counseling Services:	859-572-5100	https://inside.nku.edu/studentaffairs/departments/counseling-services.html
University of Louisville		
Admissions:	502-852-6531	admitme@louisville.edu
Business Office:	502-852-6503	bursar@louisville.edu
Financial Aid:	502-852-5511	finaid@louisville.edu
Residence Life:	502-852-6636	housing@louisville.edu
Counseling Services:	502-852-6585	https://louisville.edu/counseling/