

Student Financial Aid, Awards and Benefits

Applicants for University financial aid are given equal consideration, regardless of race, color, religion, sex, marital status, beliefs, age, national origin, sexual orientation, or disability.

The University of Kentucky offers three types of financial aid to students:

1. Financial aid **based on financial need** is awarded to undergraduate and graduate students by the Office of Student Financial Aid.
2. Direct unsubsidized loans not based on financial need are available to students through the Office of Student Financial Aid.
3. Financial aid **based on academic merit** is awarded by the Academic Scholarship Office, as well as by certain academic departments and colleges.

Graduate students should consult *The Graduate School Bulletin* for information about assistantships and fellowships.

Each year the amount of funds requested by eligible applicants falls short of the resources available. The Office of Student Financial Aid bases its decisions on a) financial need, and b) the date of application. **Students should apply as early as possible. Entering freshmen should apply by February 15. Transfer and continuing students should apply by April 1.** Eligible students who apply after these dates will receive assistance, but will receive less because some funds will already be exhausted. **Students should not enroll in classes with the intent of obtaining financial aid after the semester is underway.**

For more information on financial aid, contact:

**Office of Student Financial Aid
127 Funkhouser Building
University of Kentucky
Lexington, KY 40506-0054
(859) 257-3172**

APPLYING FOR FINANCIAL ASSISTANCE

Entering Freshmen

Applicants should request financial aid forms from their high school or apply online at: www.fafsa.ed.gov.

Apply early. Application material for the fall semester is available in January.

Applicants will be considered for need-based scholarships awarded by the Office of Student Financial Aid, Pell Grants, CAP/Kentucky State Grants, Supplemental Education Opportunity Grants, Federal Work-Study, Perkins Loans, Health Professions Loans, Federal Direct Stafford Loans, and Federal Direct PLUS Loans.

Follow the procedure listed below:

Submit the online or paper Free Application for Federal Student Aid (FAFSA) **no later than February 15**, designating UK to receive the analysis. UK's federal school code is **001989**.

A student must enroll in a degree program at UK in order to be awarded financial aid. The Office of Student Financial Aid informs students of financial aid decisions in April (or as soon thereafter as possible). Financial aid is credited directly to the student's University account at the beginning of each semester.

Aid recipients should plan to have enough money for initial expenses for books, meals, and incidentals for the first three weeks of the semester until their aid is processed. When the amount of financial aid credits exceed the student's billed charges, a residual (refund) check for the difference will be mailed to the student.

Federal regulations require a number of applicants to verify the information they report. Be as accurate as possible when filling out financial aid forms. Since some of the application deals with income, plan to prepare income tax returns early. (If you have not completed income tax returns, you may use estimated figures in order to meet the February 15 deadline.) Changes in federal regulations and methodology for determining financial need may produce results which differ from year to year.

Nondegree Students

Individuals admitted by the Office of Undergraduate Admission or by the Graduate School as nondegree students generally do not qualify for financial assistance. **Nondegree students must make an appointment to see a financial aid counselor to discuss their eligibility to apply for assistance.** Nondegree students who receive and accept a financial aid award without **appropriate clearance** by their financial aid counselor will be required to repay any funds credited towards billed charges or released in a refund check. Students whose status changes to nondegree after the start of the term must notify their financial aid counselor and in most cases will be required to repay all funds disbursed during the term.

Continuing Students and Transfer Students

Continuing students and transfer students **must reapply** for financial aid (including scholarships) each year by submitting the Free Application for Federal Student Aid (FAFSA). This is required in order to track changes in student or family resources that could affect the amount of an award. Contact the Office of Student Financial Aid for application materials or apply online at: www.fafsa.ed.gov. The FAFSA must be completed and submitted to the federal processor as early as possible, preferably before April 1. Completing a FAFSA is also the first step in applying for a Federal Direct Stafford Loan.

The Office of Student Financial Aid informs students of financial aid decisions in June (or as soon thereafter as possible).

Medical and Dental Students

Medical students apply for financial aid through the Office of Education, College of Medicine, MN 104 A. B. Chandler Medical Center, (859) 323-5261. Dental students apply in the Office of Student Affairs, D-155 A. B. Chandler Medical Center, (859) 323-5280.

CONTINUED ELIGIBILITY FOR STUDENT FINANCIAL AID

Students must maintain satisfactory academic progress toward a degree to continue receiving financial aid. Students will be required to complete two-thirds (67 percent) of all cumulative credits attempted during their career at the University of Kentucky as expressed by the number of cumulative hours successfully completed divided by the number of cumulative hours attempted (with the result rounded up to the nearest whole percent). In addition to this credit-hour requirement, all financial aid students must maintain a cumulative grade-point average (GPA) that is consistent with the institution's requirements for graduation. Therefore, students with a "junior" standing or higher must have a cumulative "C" average or 2.0 GPA in order to remain eligible for financial aid. (**Note:** Students placed on academic probation by the Registrar's Office will automatically be placed on financial aid probation. Students in this category can continue to receive financial aid for up to one year. Students who have not been removed from academic probation at the end of one year will lose their eligibility for federal

financial aid funding.) Satisfactory academic progress will be evaluated once each year at the end of the spring term. Students who fail to maintain satisfactory academic progress may reestablish their eligibility by enrolling at their own expense in a subsequent semester and meeting the standards according to the cumulative credit hours attempted/completed and cumulative grade-point averages stated above. Contact the Office of Student Financial Aid for details on maintaining and reestablishing satisfactory progress.

Audited classes, credits earned through CLEP testing, or non-credit courses are not considered in determining satisfactory academic progress. Hours for courses with grades of incomplete (I) will not be counted as hours earned until the credit is received, but will be counted as hours attempted. Hours earned on a pass-fail basis or paid through a consortium agreement, however, will be used in determining satisfactory academic progress. Credits assigned to developmental (remedial) courses will be counted in calculating hours attempted; however, these courses are not used in calculating the grade-point average. Repeat courses taken during the year will automatically be considered in the following spring review for progress.

Federal regulations limit the number of cumulative credit hours for which a student can receive federal financial aid funds. An undergraduate student enrolled at the University of Kentucky should be able to complete his or her program of study in no more than 120 credits of academic work, including any transfer credits. Therefore, an undergraduate student typically may not receive federal financial aid after attempting 180 credit hours. The maximum time frame for students enrolled in programs of study requiring completion of more than 120 credits will be 150 percent of the credits required (e.g., programs requiring 130 credits will have a 195 credit maximum). A graduate student enrolled at the University of Kentucky should be able to complete his or her program of study in no more than 48 credits of academic work, including any transfer credits. Therefore, a graduate student typically may not receive federal financial aid after attempting 72 credit hours. The maximum time frame for graduate students enrolled in programs of study requiring completion of more or less than 48 credits will be 150 percent of the credits required (e.g., programs requiring 50 credits will have a 75 credit maximum).

GRANTS

A **grant** is a financial aid award that does not require repayment. Students can apply for all of the grant programs described below by completing a Free Application for Federal Student Aid (FAFSA).

Federal Pell Grants

The federally funded Federal Pell Grant Program provides grants to eligible undergraduate students working on their first baccalaureate degree. Federal Pell Grants currently range in value from \$400 to \$4,050 per school year and are based upon the student's enrollment status and the financial circumstances of the family and applicant.

The U.S. Department of Education determines eligibility according to financial need. Applicants will receive a Student Aid Report (SAR) four to six weeks after applying. Students who provide an e-mail address on the FAFSA will receive SAR information via e-mail.

Supplementary Educational Opportunity Grants (SEOG)

The Higher Education Act of 1980 provides Federal Supplementary Educational Opportunity Grants for undergraduate students who need financial aid to enter or remain in college. **The average SEOG award at the University is slightly more than \$1,000.** Larger awards are generally not possible, since there are more eligible applicants than available funds.

Kentucky College Access Program Grants (KCAP)

The KCAP Grant Program was established by the Kentucky General Assembly in 1974 and is administered by the Kentucky Higher Education Assistance Authority. KCAP Grants are one-year monetary awards based on financial need. They may be renewed for a total of eight

semesters if financial need is established. The current amount of the grant is \$1,900 annually for full-time attendance.

To be eligible for a KCAP Grant, a student must be an undergraduate, a U.S. citizen or permanent resident, a Kentucky resident, have an eligible expected family contribution (EFC), and must be enrolled at an eligible institution located within the Commonwealth of Kentucky.

KHEAA also offers assistance to students pursuing careers in education who plan to teach science or mathematics or who are Kentucky high school graduates with outstanding academic records. For more information, contact KHEAA, 1050 U.S. 127 South, Frankfort, KY 40601; or visit their Web site at: www.kheaa.com.

Kentucky Educational Excellence Scholarships (KEES)

The Kentucky Educational Excellence Scholarship Program (KEES) was established by the Kentucky General Assembly in 1998 and is administered by the Kentucky Higher Education Assistance Authority (KHEAA). **KEES Scholarships are available to students who graduate from a Kentucky high school at the end of the 1998-99 academic year and beyond.** Kentucky residents who meet the eligibility criteria can earn up to \$2,500 per year. The amount of the scholarship is based on the student's high school performance and ACT scores. Students will generally be eligible to receive the scholarship for a maximum of eight academic terms in an undergraduate program. For most programs of study, the scholarship must be used within five years of high school graduation.

To receive the full award, students must be enrolled full-time. Students enrolling less than full-time (but at least half-time) will receive a proportionate award. To retain the maximum award for the second year, an eligible student must complete his or her first two academic terms with a cumulative 2.5 GPA. Following this adjustment period, a student must achieve and maintain at least a 3.0 cumulative GPA to retain the maximum scholarship. If the student has a 2.5 to 3.0 cumulative GPA for a subsequent term, the award will be reduced by 50 percent for the next term. If the cumulative GPA falls below a 2.5, the student will lose the award for the next award period. A student may, however, regain eligibility later by reestablishing at least a 2.5 cumulative GPA.

Eligible students will receive official notification of their KEES award from KHEAA. The student's enrollment must be verified prior to disbursement of the award. Therefore, funds will not be available until four weeks after the start of the semester. For more information, contact KHEAA at 1050 U.S. 127 South, Frankfort, KY 40601; or visit their Web site at: www.kheaa.com.

LOANS

Loans generally supplement a student's savings, earnings, or other financial assistance. Loan funds generally are not adequate to cover **all** expenses. When possible, loans are combined with other types of financial assistance to **reduce** the amount a student must borrow.

Federal Perkins Loans

Perkins Loans are made available on a fund-matching basis between the University and the federal government.

A student must demonstrate financial need to be eligible for a Perkins Loan. The amount of loan is determined by the Office of Student Financial Aid based on the needs and resources of the student and available funds. Annual loan limits are \$4,000 for each year of undergraduate study and \$6,000 for each year of graduate or professional study. The aggregate loan over a number of years cannot exceed \$20,000 for undergraduates and \$40,000 for graduate and professional students.

Payment is not required while the borrower is enrolled as a half-time student. Interest begins to accrue at a rate of 5 percent per year at the beginning of the ninth month after the borrower ceases to be a half-time student. In this context, "half-time" is defined as half a normal load or a minimum of six hours for undergraduate students or five hours for graduate students.

Health Professions Student Loans (HPSL)

Students in the Colleges of Dentistry and Pharmacy are eligible for Federal Health Professions Student Loans. Funds for the HPSL program

are cooperative loan funds made available on the same basis as the Federal Perkins Loan Program described above.

The law requires that borrowers be enrolled as full-time students in good standing in the Colleges of Dentistry or Pharmacy and be in need of a loan to continue their professional education. **Parental information must be reported on the FAFSA** even if the student is considered independent. If required, the student must be registered with the Selective Service Administration.

The amount a student may borrow annually may not exceed the student's cost of attendance. There is no aggregate maximum. Repayment of principal and interest begins one year after the student ceases full-time study, and must be completed within ten years. HPSL Loans carry a fixed interest rate of 5 percent.

Primary Care Loan (PCL) Program

The Primary Care Loan Program (PCL) assists students in the College of Medicine who intend to engage in primary care residency and/or practice upon graduation. *Primary health care* is defined as family medicine, general internal medicine, general pediatrics, preventive medicine, or osteopathic general practice.

Eligibility requirements for PCL are the same as those for HPSL, except that a recipient must commit to a three-year primary care residency and must practice in primary care until the loan is paid in full. Students who fail to fulfill this obligation must repay their PCL loans within three years from the date of their failure to comply, and for loans made prior to November 13, 1998 must repay interest at 12 percent, computed from the date the loans were issued, and compounded annually. For loans made on or after November 13, 1998, the annual interest rate is 18 percent beginning with the date of noncompliance.

The amount a student may borrow annually may not exceed the student's cost of attendance. Interest and repayment provisions are identical to those in the HPSL Program.

Federal Direct Plus Loans and Graduate/Professional Federal Direct Plus Loans

Applications for Federal Direct Plus Loans are available from the Office of Student Financial Aid.

Subsidized Federal Direct Stafford Loans

The University of Kentucky participates in the Federal Direct Stafford Loan Program through an agreement with the U.S. Department of Education. The University receives loan funds directly from the Department of Education and disburses them to eligible students. Undergraduate students with a freshman classification may borrow up to \$2,625 per academic year. Students with a sophomore classification may borrow up to \$3,500 per academic year. Students with a junior, senior, or fifth-year classification may borrow up to \$5,500 per academic year. Graduate students may borrow up to \$8,500 per academic year. The amount of the loan may not exceed the cost of attendance or the cost of attendance less other aid received minus family contribution, whichever is less.

The interest rate for Federal Direct Stafford Loans is variable but will not exceed 8.25 percent. Under current law, students will receive an up-front interest rebate of 1.5 percent of the loan amount borrowed. Repayment begins six months after the borrower leaves school. In addition, a 3 percent origination fee is charged on all loans. Interest will not be charged while the student is enrolled in school at least half time, during a grace period, or during authorized periods of deferment. Interest will begin to accrue when the student enters repayment.

Students must complete a Free Application for Federal Student Aid (FAFSA) to apply for a Subsidized Federal Direct Stafford Loan.

Apply early. Allow a minimum of 4 to 8 weeks to process the loan.

Unsubsidized Federal Direct Stafford Loans

Unsubsidized Federal Direct Stafford Loans have the same terms and conditions as Subsidized Federal Direct Stafford Loans; however, the borrower is responsible for interest that accrues while the borrower is in school. Independent undergraduate and graduate students have increased loan eligibility.

The Unsubsidized Federal Direct Stafford Loan program is open to students who may not qualify for subsidized Federal Direct Stafford Loans or who may qualify for only partial subsidized Federal Direct Stafford Loans. Borrowers may receive both subsidized and unsubsidized Federal Direct Stafford Loans totaling up to the applicable Stafford limit, if they do not qualify for the full amount permitted under the subsidized Federal Direct Stafford Loan Program.

Borrowers pay an origination fee of 3 percent. The fee is withheld from the loan when the funds are disbursed. Under current law, students will receive an up-front interest rebate of 1.5 percent of the loan amount borrowed.

Short-term Loans

Students are eligible to receive short-term, interest-free loans for a documented emergency. A \$1 service fee is charged for each loan.

Up to four **working** days are required to process a short-term loan application. Short-term loans are not available during the first three weeks of a semester or immediately preceding the close of a semester. Only students who have paid their tuition and are in good financial standing with the University are eligible. Contact the Office of Student Financial Aid for more information.

SCHOLARSHIPS

Scholarship programs based primarily on **financial need** are administered by the Office of Student Financial Aid. Students with substantial financial need should read the preceding information and contact the Office of Student Financial Aid.

Scholarship programs based primarily on **academic merit** are administered by the Office of Academic Scholarships. To be eligible, entering freshmen must have a minimum unweighted grade-point average of 3.30 and an ACT composite score of at least 28 or an equivalent SAT total. The University also offers special academic scholarships to National Merit Finalists, Kentucky Governor's Scholars, and Governor's School for the Arts Alumni. For more information, contact the Office of Academic Scholarships.

Currently enrolled UK students who have demonstrated high academic achievement may apply for an Academic Excellence Scholarship. Applications are available during the spring semester and awards are made for the upcoming school year.

The deadline for new freshmen to apply for academic scholarships is January 15. Continuing students apply by April 15. For more information, contact:

Office of Academic Scholarships
217 Funkhouser Building
University of Kentucky
Lexington, KY 40506-0054
(859) 257-4198

e-mail: academicsscholar@lsv.uky.edu
www.uky.edu/AcademicScholarships/

Many academic departments and colleges have funds of their own that are granted to deserving students. For more information, check with the individual college or department of interest.

2020 Scholars Program

The Office of Academic Scholarships also administers academic-based awards through the 2020 Scholars Program. This program includes the Flagship Scholarship, which is available based on the UK admission application for entering first-time freshmen students with a 26 or 27 ACT and a 3.30 GPA. The award is for \$1,500 for one year.

The 2020 Scholars Program also includes the Trustees Scholars, an initiative designed to increase the number of students transferring to UK from the state's community and technical colleges. This program will offer students who earn associates degrees and 3.5 GPAs the opportunity to transfer to UK and continue to pay Kentucky Community and Technical College System tuition rates for two years. Scholarships also will be offered to a limited number of community

college students transferring with at least 48 hours of academic credit and 3.3 GPAs. All other transfer students with a minimum 3.30 cumulative GPA, that are currently enrolled at an accredited institution and will have 24 hours by the end of the Spring 2007 term, are eligible to compete for a limited number of \$1,000 nonrenewable awards.

Applicants for a Trustees Scholarship are required to submit a scholarship application to the Office of Academic Scholarships by April 15, 2007.

William C. Parker Scholarship Program

The University of Kentucky has a mission and commitment to aggressively recruit and retain students from all segments of society, including African American, American Indian, Asian or Pacific Islander, Hispanic, and Alaskan Native students. Factors which are considered in the holistic evaluation of William C. Parker scholarship applications include test scores, grades, an essay, leadership experience, extracurricular activities, awards and recognition, community service and contribution to diversity.

The William C. Parker Scholarship Program is available for incoming freshmen, transfer, and continuing students. Students may receive only one award through the William C. Parker Scholarship Program.

For more information concerning the William C. Parker Scholarship Program, contact:

Joyce Beatty
Director

William C. Parker Scholarship Program
221 Funkhouser Building
Lexington, KY 40506-0054
(859) 323-6334

THE FEDERAL WORK-STUDY PROGRAM (FWS)

The Federal Work-Study Program (FWS) provides jobs for financially needy students. Work-study assistance is usually combined with other kinds of financial aid, and preference is given to students with the greatest financial need.

A student must demonstrate financial need to be eligible and must be enrolled at least half-time during the academic year. Students who are not enrolled for the summer sessions may be eligible to work full-time during the summer. Students who work full-time in the summer are obligated to save from their earnings for their fall semester expenses. Summer work-study applications are available in the Office of Student Financial Aid after March 1.

Students are limited in how much they can earn on the FWS Program. Students are not permitted to earn more than the amount specified on their *Notice of Award*. Pay rates range from \$6.40 to \$9.90 per hour, based on factors such as campus, year in school, and job duties and responsibilities. Although referred to as a *work-study* job, students are **NOT** paid to study and must be engaged in work activities during all hours for which they receive an hourly wage.

STUDENT EMPLOYMENT

Student Employment is a free referral service for UK students who are seeking part-time employment during the school year and part-time or full-time employment all year long. The jobs available are both on-campus and off-campus in various fields with assorted skills, pay rates and flexible schedules.

Students complete an online application, apply for any jobs they are interested in, and visit Scovell Hall for a screening and referral interview with a Student Employment Specialist. Interviews are Monday through Friday between 12:30 P.M. and 4 P.M., or by appointment.

The Student Employment Web site lists all available jobs and is updated with new jobs daily. For more information and to fill out an application, visit us online at: www.uky.edu/HR/studentjobs/; or call (859) 257-9542 or (859) 257-8894.

LEGACY TUITION PROGRAM

The University of Kentucky offers partial tuition awards to eligible non-resident undergraduate children of UK graduates. An eligible student is defined as a child whose mother, father, or step-parent has earned a bachelor, graduate, doctorate, or professional degree from the University of Kentucky, whose parent or step-parent is a member of the UK Alumni Association, and who would normally be subject to non-resident tuition rates. New first-time freshmen will be eligible for the Legacy Tuition Program for a total of eight semesters. Transfer students are eligible through the equivalent of their eighth semester of undergraduate study. Semesters of prior college enrollment at other institutions are considered in the total eight semesters. Automatic renewal each semester is contingent upon the student's full-time enrollment on the UK main campus while maintaining a good academic standing and the qualifying parent's active membership in the UK Alumni Association. Eligibility for continued enrollment in the program will be verified each semester. Students are required to complete the Legacy Tuition Program application in order to receive the benefits.

Students who are in approved 5-year programs, who participate in cooperative education programs, or who participate in Study Abroad programs should contact the Office of Academic Scholarships for information regarding eligibility during these additional semesters. Student athletes should contact the Athletics Office to ensure compliance with NCAA regulations.

Application Deadlines

Fall 2007 - February 15, 2007

Spring 2008 - November 15, 2007

For more information, contact:

Office of Academic Scholarships
217 Funkhouser Building
University of Kentucky
Lexington, KY 40506-0054
(859) 257-1535

e-mail: academicscholar@lsv.uky.edu

www.uky.edu/AcademicScholarships/Legacy.html

SPECIAL AWARDS

The Herman L. Donovan Fellowship for Senior Citizens

The Donovan Fellowship, named in honor of the late Herman L. Donovan, University President from 1941-1956, is open to persons who are 65 years of age or older. Tuition is waived for Donovan Scholars. Students may work toward an undergraduate or graduate degree, audit classes for the joy of learning, or take individual courses for credit. The program is available at the Lexington campus and at Bluegrass Community and Technical College.

Donovan Scholars participate in the many intellectual, social, and cultural programs which characterize the University. In addition, special programs and events are available to Donovans aged 60 and older. These include an educational forum featuring topics of special interest, and classes in acting, art, computers, international affairs, languages, music, exercise, dance, readers theatre, and writing.

For more information, contact the Donovan Scholars Program, Ligon House, University of Kentucky, Lexington, KY 40506-0442, (859) 257-2656; e-mail: Judy.Henselman@uky.edu.

Oswald Research and Creativity Program

The Oswald Research and Creativity Program began in 1964 with the express purpose of encouraging research and creative activities by undergraduate students at UK.

The objectives of the program are: (1) to stimulate creative work by undergraduate students, and (2) to recognize individuals who demonstrate outstanding achievement. This recognition emphasizes the importance the University places upon academic excellence.

The program has categories in Biological Sciences, Design (including architecture, landscape architecture, interior design), Fine Arts, Hu-

manities/Creative, Humanities/Critical Research, Physical and Engineering Sciences, and Social Sciences. In the science categories and the Humanities/Critical Research category, students generally submit research papers done for class or on their own. For the Humanities/Creative category, students submit short stories, original plays, or poetry. The Fine Arts category is appropriate for musical compositions, paintings, sculpture, videos/films, or photographic essays. Many fine works of art and serious research papers are recognized by the program each year. This competition is unique to the University and provides an excellent opportunity for undergraduates to test their skills and to see their academic work in a serious, professional light.

Awards are \$350 for first place in each category, \$200 for second place. The Associate Provost for Undergraduate Education presents the awards and a certificate to each winner at the Annual Showcase of Undergraduate Scholars held each spring.

Any undergraduate (full- or part-time, enrolled for either semester) who does not already have a baccalaureate degree is eligible to enter. For information and applications, contact the Office of eUreKa!, 115 Bowman Hall, (859) 257-6420.

Undergraduate Summer Research and Creativity Grants

One of the strengths of research institutions like the University of Kentucky is the opportunity they provide for undergraduates to be involved in research projects. Engagement in educational activities outside the classroom is a key element in the learning process. Faculty members in many fields welcome the opportunity to share their expertise and assist students with research projects. Each year the Office of eUreKa! supports numerous independent research and creativity projects. Awardees receive up to \$2,000 to support these activities during the summer months. Awards are given out at the end of the spring semester. Undergraduate students in all academic areas are eligible to compete for these grants.

For information and applications, contact the Office of eUreKa!, 115 Bowman Hall, (859) 257-6420; or visit our Web site: www.uky.edu/EUREKA.

Other Awards Programs

Many academic departments at UK give special awards and prizes to students each year. Generally, special awards are cash prizes and are given on the basis of academic achievement or outstanding scholarship.

VETERANS BENEFITS

Benefits for Veterans and Eligible Dependents

Federal and state benefit programs for veterans and eligible dependents are coordinated through Veteran Services, located in 10 Funkhouser Building.

Veterans or eligible dependents (widow, wife of totally and permanently disabled veteran, child of deceased or totally and permanently disabled veteran) should report to the Veteran Services office during priority registration or on the Advising Conference date and pick up information about enrolling for benefits.

Students who have already applied for federal or state benefit programs should bring certificates showing entitlement or eligibility.

Students who depend on these benefits to meet their living expenses should bring enough money to cover expenses for at least eight weeks while the first benefit check is processed.

For further information on V.A. educational benefit programs, contact the St. Louis VA Regional Office, P.O. Box 66830, St. Louis, MO 63166-6830, (888) 442-4551.

Children of Kentucky War Veterans

Tuition Waiver Program

Under the provisions of KRS 164.505, 164.507, and 164.515 certain children and spouses of Kentucky war veterans are eligible for assistance from the Commonwealth of Kentucky. All persons eligible under this program must meet admissions requirements and submit all necessary documents establishing eligibility under the program to the Student Records Office, 10 Funkhouser Building, (859) 257-8725.

Generally, children of Kentuckians who were killed in military action or who were permanently and totally disabled in wartime military services are eligible to have their tuition waived. This waiver does not cover special fees or additional fees that are charged for certain courses.

For additional information on the provisions of KRS 164.505, 164.507, and 164.515, contact the Kentucky Department of Veterans Affairs, Room 123, 545 S. Third St., Louisville, KY 40202.

ROTC FINANCIAL ASSISTANCE

Army ROTC Scholarships

Two-year, three-year and four-year scholarships are available through the Army Reserve Officers' Training Corps program. These scholarships pay tuition, required university fees, \$900 per year for textbook costs, and \$300+ per month tax-free subsistence allowance while school is in session. Scholarship recipients will be commissioned as officers at the rank of Second Lieutenant in the United States Army upon graduation. Scholarship recipients will typically incur a four-year active duty commitment. Guaranteed Reserve Forces Duty Contracts are available too.

Length of scholarship, application deadline, and where to apply:

1. Scholarship applications are accepted year-round. The address to request or submit an application is: Professor of Military Science, ATTN: Admissions Officer, U.S. Army ROTC, 101 Barker Hall, University of Kentucky, Lexington, KY 40506-0028; or call (859) 257-6865.
2. Four-year scholarships: Application deadline is December 1 of a student's high school senior year. High school juniors and seniors are eligible to apply. To receive an application, contact: United States Army Cadet Command, ATTN: Army ROTC Scholarship, Fort Monroe, VA 23651-1052; or call 1 (800) USA-ROTC; or apply online at: www.goarmy.com/rotc. Applications can also be obtained from: Professor of Military Science, ATTN: Admissions Officer, U.S. Army ROTC, 101 Barker Hall, University of Kentucky, Lexington, KY 40506-0028; or call (859) 257-6865. All applicants are evaluated by a board that considers the following criteria: ACT/SAT scores, high school academic record, extracurricular and/or athletic activities, and personal interview.

Advance Program (last two academic years of baccalaureate degree)

All contracted cadets (committed by signing an Army ROTC contract) receive a subsistence allowance of \$400+ per month while school is in session, whether or not they are scholarship recipients. Active duty commitments range from a 90-day Officer Basic Course for Reserve (Army National Guard or U.S. Army Reserve) officers to four years for active duty officers.

To be eligible for the Advance Program, students must have completed the first two academic years of the ROTC program (Basic Program) or training (Basic Training/AIT, JROTC experience, Leadership Training Course).

Basic Program (first two academic years of the four-year ROTC program)

All students are eligible and welcome to participate in military science 100- and 200-level classes **without obligation**. The Basic Program focuses on an introduction to the Army, tasks common to all soldiers, and adventure training.

Leadership Training Course and Leadership Development Assessment Course

These camps are held during the summer lasting five weeks and each pays the student approximately \$700.

Leadership Training Course is held at Fort Knox, Kentucky, and is attended by students who wish to participate in the Advanced Program.

Completion of training qualifies students to enter the Advance Program and receive a two year scholarship.

Leadership Development Assessment Course is held at Fort Lewis, Washington, and is a requirement of the Advance Program for commissioning. Normally, students attend this Camp between the junior and senior years.

Simultaneous Membership Program

This program is open to students in the Advance Program. It enables them to remain a member of, or join a local Army National Guard unit or U.S. Army Reserve unit as officer trainees while attending college. Pay through either of these units is based on that of a Sergeant E5. See the admissions officer or call your local National Guard/Army Reserve recruiter for details. Students who attend or have attended Basic Training/AIT are eligible to receive 100 percent paid tuition reimbursement, Montgomery GI Bill, Kicker, plus over \$1,100 per month while serving in the Kentucky Army National Guard.

Air Force ROTC Scholarships

The types of financial assistance available through Air Force ROTC are briefly described below. For further details on eligibility and requirements, contact the Department of Aerospace Studies, 203 Barker Hall, University of Kentucky, Lexington, KY, 40506-0028, (859) 257-7115; or visit www.uky.edu/AS/Aerospace for more information. Additional information is also listed in this Bulletin under Aerospace Studies.

High School Scholarship Program (HSSP). Scholarships are available to those qualified and selected students who enroll in the Air Force ROTC program. These scholarships cover tuition and laboratory fees, provide an allowance for books, and provide a graduated nontaxable subsistence allowance ranging from \$250 to \$400 per month. Qualified high school students can apply for four-year Air Force ROTC scholarships. Applicants for four-year scholarships are evaluated on the basis of the following criteria: a composite score on the American College Test (ACT), or a composite score on the Scholastic Aptitude Test (SAT); the applicant's high school academic record; class ranking; extracurricular and athletic activities; personal interview; and ability to qualify on an Air Force medical examination.

High school students who meet the basic eligibility requirements for a four-year scholarship must submit an application to HQ Air Force ROTC by December 1 of the year prior to enrollment in the program (usually the senior year in high school). All selections for four-year scholarships are made at Air Force ROTC headquarters. Students meet

regularly scheduled boards from September to February. High school students should apply online at: www.afrotc.com. For additional information, contact the Professor of Aerospace Studies, 203 Barker Hall, University of Kentucky, Lexington, KY 40506-0028, or by writing to Air Force ROTC/RRUC, 551 East Maxwell Blvd., Maxwell AFB, AL 36112-6106.

College Scholarship Program. Two-, two-and-a-half-, and three-year scholarships are also awarded to students enrolled as cadets in the Air Force ROTC program on a competitive basis and initial selection is made on campus by a board composed of Air Force ROTC officers. Final selection is made by a central selection board at the Air Force ROTC headquarters. Students interested in these scholarships should contact the Professor of Aerospace Studies on campus. Please call (859) 257-7115 for the latest information.

Furthermore, there is an **express scholarship program** available to individuals pursuing a critical area. These scholarships can be for up to three and a half years. Critical areas are updated every year. For current information, call (859) 257-7115.

Two-Year Program. Qualified students attending UK or transfer students from other institutions who did not enroll in the first two years of Air Force ROTC may receive a commission through the Two-Year Program. Those accepted receive a graduated nontaxable subsistence allowance starting at \$350 a month and may qualify for scholarship opportunities that apply to tuition and books. The basic requirement to enter this program is that the student have two academic years remaining, either at the undergraduate or graduate level. Selection is competitive. Interested students should contact the Professor of Aerospace Studies early in their sophomore year.

Commission and Active Duty Requirements. All students who successfully complete the professional officer course, usually taken during the junior and senior years, and a summer field training course, will normally be commissioned as second lieutenants in the active duty United States Air Force. A leadership laboratory is also a requirement to becoming commissioned and is open to students who are members of the Air Force Reserve Officer Training Corps or are eligible to pursue a commission as determined by the Professor of Aerospace Studies. Students incur a service commitment ranging from four to ten years, depending on the specific program qualifications; although, most are only committed for four years. Information is current as of February 1, 2007 and is subject to change. Please call (859) 257-7115; or visit www.uky.edu/AS/Aerospace for more information.