



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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**Financial Aid Tip for Students, April 2022**

**Save money by taking more classes each semester**

**FRANKFORT, Ky. (April 1, 2022)** — As college students register for classes for this fall, they should consider taking more classes, according to the Kentucky Higher Education Assistance Authority (KHEAA).

“A heavier course load helps students cut the total cost of college because they’ll finish their technical or degree program more quickly,” Gov. Andy Beshear said. “That’s especially important to minimize loans they’ll need to help pay for their education.”

A full-time load for undergraduate students is usually 12 credit hours per semester. Associate’s degrees usually require 60 credit hours to finish, bachelor’s degrees 120 hours. At 12 hours each semester, students will need five semesters to finish an associate’s degree and 10 semesters to finish a bachelor’s degree.

By taking 15 hours per semester, they’ll finish an associate’s degree in four semesters and a bachelor’s degree in eight semesters. Many colleges don’t charge students more for 15 hours than they do for 12 hours. That might save students thousands of dollars in tuition and fees.

KHEAA is the state agency that administers Kentucky’s student financial aid programs, including the Kentucky Educational Excellence Scholarship (KEES). Its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), offers low-cost Advantage Loans to help students and parents pay for college or refinance student loans. For more information about Advantage Loans, visit [advantageeducationloan.com](http://advantageeducationloan.com).

Many of KHEAA’s student aid programs are funded by Kentucky Lottery revenue.

For more information about Kentucky scholarships and grants, visit [kheaa.com](http://kheaa.com); write KHEAA at P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926.