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Stickelers Answer

syndicated columnists

Stickeler's Puzzle on Page 9

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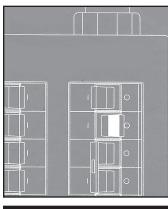
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Compare award letters to find the best college deal

be receiving financial aid award letters. Seniors and their parents should read those letters carefully, the Kentucky Higher Education Assistance Authority (KHEAA) advises.

The letter will usually show the total cost of attendance for one year, including tuition, fees, room, meals, books, supplies, transportation and personal expenses.

It may also show how much the student's family is expected to pay toward those costs, the expected family contribution (EFC). The EFC is subtracted from the total cost of attendance to get a student's financial need. The letter will then list various sources of financial aid offered to pay for the costs not covered by the EFC. Students can accept or reject any or all of those proposed

Students can also appeal loan.com. the awards if their family's financial circumstances have changed.

One consideration is how much of the aid being offered P.O. Box 798, Frankfort, KY is in federal student loans, 40602; or call 800-928-8926, which have to be repaid. If ext. 6-7214.

Most high school seniors the package includes federal headed for college will soon loans and isn't enough to pay all expenses, students may be looking at a private loan. Comparison shopping is a must in that case.

But don't choose a school based simply on cost. A more expensive college can be a better choice than a less expensive one that isn't a good fit. Transferring or dropping out can increase the total cost of a college degree.

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 Advantage Loans to help students and parents pay for college or to refinance student loans. For more information about Advantage Loans, visit www.advantageeducation-

For more information about Kentucky scholarships and grants, visit www. kheaa.com; write KHEAA,

Kentucky residents have chance to win iPad **Pro in KHEAA drawing**

FRANKFORT, Ky. (Feb. tion (KHESLC), and their to win a new iPad from the ners are also not eligible. Kentucky Higher Educa-

ian must visit the KHEAA winner will be drawn. Facebook page, click on the one question about college. On a mobile device, the giveaway post is pinned to the top of the KHEAA Facebook page. KHEAA will not expenses. share or sell any personal information to a third party.

are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corpora- ext. 6-7214.

6, 2018) — Kentucky resi- immediate family members dents have another chance are not eligible. Prior win-

The drawing will be held tion Assistance Authority in early March, and the win-(KHEAA) in a sweepstakes ner will be notified by email. being held through Facebook The winner must respond by in February. The contest email within three calendar runs from 12 a.m. on Feb.1 days to receive the iPad Pro. through 12 a.m. on March 1. If no response is received To enter, a Kentuck- within three days, another

KHEAA is the state agen-"Giveaway" tab on the left cy that administers the Kenside of the page and answer tucky Educational Excellence Scholarship (KEES), need-based grants and other programs to help students pay their higher education

For more information about Kentucky scholar-Only Kentucky residents ships and grants, visit www. kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926,

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