

Classifieds

Buy, Sell, Trade or Giveaway, Call (606) 723-5012

FOR SALE
Nice 12x14 Building in good shape, built in 2004. See at 45 Walling Road, Irvine, or call (606) 975-1006.

COUCH FOR SALE
FOR SALE: Red couch-\$50; 3 King size comforter sets in good shape. Call (606) 723-6690. Leave message if no answer.

WANT TO BUY
Want to buy bee hives (anything to do with bees including hives, supers, racks, smokers, extractors or live hives) Call (606) 726-9507 and you must leave a message.

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APARTMENT TO RENT
Two - bedroom apartment for rent at 358 Dry Branch Road in Irvine. Includes furnished stove, refrigerator, dishwasher, and paid garbage fee. Really nice with all hardwood floors, recently painted, with gas floor furnace. \$475 per month. Call (859) 369-5078 or (859) 582-0370.

MOBILE HOME TO RENT
Two - bedroom mobile home in the country at Wagersville. Central air/heat. \$375 per month plus deposit and references. HUD accepted. Call (606) 975-0803.

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Compare award letters to find the best college deal

Most high school seniors headed for college will soon 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 sources.

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

One consideration is how much of the aid being offered is in federal student loans, which have to be repaid. If

the package includes federal 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-loan.com.

For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7214.

Kentucky residents have chance to win iPad Pro in KHEAA drawing

FRANKFORT, Ky. (Feb. 6, 2018) — Kentucky residents have another chance to win a new iPad from the Kentucky Higher Education Assistance Authority (KHEAA) in a sweepstakes being held through Facebook in February. The contest runs from 12 a.m. on Feb. 1 through 12 a.m. on March 1.

To enter, a Kentuckian must visit the KHEAA Facebook page, click on the "Giveaway" tab on the left side of the page and answer one question about college. On a mobile device, the giveaway post is pinned to the top of the KHEAA Facebook page. KHEAA will not share or sell any personal information to a third party.

Only Kentucky residents are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corpora-

tion (KHESLC), and their immediate family members are not eligible. Prior winners are also not eligible.

The drawing will be held in early March, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad Pro. If no response is received within three days, another winner will be drawn.

KHEAA is the state agency that administers the Kentucky Educational Excellence Scholarship (KEES), need-based grants and other programs to help students pay their higher education expenses.

For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7214.

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