

KENTUCKY · STATE AID REFERENCE

Kentucky State Aid Cheat Sheet

For the 2027-2028 aid year · Class of 2027 · KEES, CAP, KTG, Work Ready, Dual Credit

Two front doors. The FAFSA at studentaid.gov opens the CAP grant, the Kentucky Tuition Grant, Work Ready, and the Teacher Scholarship. MyKHEAA at kheaa.com is the state portal for Work Ready, both dual credit scholarships, and the KEES balance. KEES itself needs no application: Kentucky high schools report GPAs automatically. What changed: House Bill 500, the 2026 state budget, raised the KEES minimum GPA from 2.50 to 2.75 starting with the 2026-2027 school year. KHEAA has said awards earned before that stay intact, so a Class of 2027 senior keeps grades 9 through 11 and is judged on the new floor only for senior year.

The Programs at a Glance

Program	What it pays, and who qualifies
KEES merit, no application	GPA award each year at 2.75+ (\$187 at 2.75 up to \$500 at 4.00), plus an ACT/SAT bonus (\$36 at ACT 15 up to \$500 at ACT 28+), plus \$200-\$300 per AP, IB, or Cambridge exam only for students eligible for free or reduced-price lunch. Totals paid every year of college. Half-time enrollment required.
CAP Grant need-based	Up to \$2,500 at a two-year school, up to \$5,300 at a four-year school. Kentucky residents with financial need, enrolled at least half time in a program at least two years long. FAFSA only. Capped at 4 or 8 full-time terms.
Kentucky Tuition Grant need-based, privates	Maximum \$3,300. Kentucky residents with need at eligible private Kentucky colleges, enrolled full time. FAFSA only. The college makes the final need determination, so other awards can reduce it.
Work Ready Kentucky workforce, last-dollar	Pays tuition and fees left after federal and state grants, capped at the KCTCS in-state rate, max \$400 toward fees. Certificate, diploma, or AAS in an approved sector. Needs two applications: FAFSA and the MyKHEAA form. Ends at 60 credit hours or a first associate degree.
Dual Credit Scholarship grades 11-12	Covers dual credit tuition up to \$99 per credit hour. For 2026-2027 limited to one general education class, down from two, per House Bill 193 (2025). Requires a 30-minute counseling session each year.
Work Ready Dual Credit grades 9-12, CTE	Covers two approved career and technical education dual credit courses per school year, on a pathway approved by the Kentucky Department of Education. Starts in ninth grade, two years earlier than the general education scholarship.

Deadlines to Post on Your Wall

Date	What it is
October 1, 2026	The 2027-2028 FAFSA opens. In Kentucky this is the real deadline, because CAP and KTG award by FAFSA completion date until funds run out.
No date	CAP, KTG, and Work Ready have no published deadline. They stop when the money stops. Nothing warns a family they are late.
Dec 2026 - Apr 2027	Kentucky college scholarship deadlines. UK closes Dec 1, WKU Dec 31, Morehead Mar 15 priority, UofL Apr 1. NKU's current date is unconfirmed; call and get it in writing. Murray awards at admission with no separate deadline.
Oct 1 / Mar 1	Dual Credit Scholarship applications for home school students, fall and spring.
March 1, 2027	Work Ready Dual Credit requests for the school year.
May 1	Teacher Scholarship deadline in recent years; the application has opened in January. Confirm 2027-2028 dates when posted.
June 30, 2028	Federal 2027-2028 FAFSA closes. Missing this loses federal aid, not just state aid.

The Rules That Trip Families Up

- The AP bonus is not for everyone. The KEES supplement for AP, IB, and Cambridge exams requires the student to have been eligible for free or reduced-price lunch in some year of high school. Families budget on this and lose it.
- Three different enrollment floors. KEES needs half time (6 hours). CAP needs half time. KTG needs full time. Dropping one class can cost one, all three, or none.
- Work Ready needs two applications. The FAFSA alone gets a student nothing here. The MyKHEAA form is a separate clock, and awards run by application date.
- KEES runs out before college does. Eight semesters, five years past high school graduation, or a bachelor's degree, whichever comes first. A gap year plus a five-year path leaves the last year unfunded.
- KEES rarely crosses the Ohio River. It travels out of state only through the Academic Common Market, and only when the major is unavailable at every Kentucky public. Ohio, Indiana, and Illinois do not participate at all.

KEES: Check These Things Early

KEES is earned in high school and spent in college. There is no way to earn it later. Three awards stack: the yearly GPA award, a test bonus that repeats each year of college, and the AP/IB/Cambridge supplement. All three require at least a 2.75 GPA in the relevant year. Homeschool and GED graduates earn KEES on test score alone, because KHEAA does not accept their GPA.

GPA that year	Base	GPA	Base	ACT	Bonus	ACT	Bonus
4.00	\$500	3.40	\$350	28+	\$500	21	\$250
3.90	\$475	3.30	\$325	27	\$464	20	\$214
3.80	\$450	3.25	\$312	26	\$428	19	\$179
3.75	\$437	3.20	\$300	25	\$393	18	\$143
3.70	\$425	3.10	\$275	24	\$357	17	\$107
3.60	\$400	3.00	\$250	23	\$321	16	\$71
3.50	\$375	2.90	\$225	22	\$286	15	\$36
		2.75	\$187				

Base award is earned separately for each qualifying year and the years add together. A 3.50 all four years pays \$1,500 every year of college. ACT bonus uses the highest score before graduation; SAT equivalents start at 830. Amounts are the 2026-2027 figures, re-set annually against lottery funds. AP/IB/Cambridge supplement: \$300, \$250, or \$200 by exam score, free or reduced-price lunch eligibility required, no limit on the number.

Counselor Calendar: What to Tell Students When

When	What to say
Grades 9-11	Every year's GPA is money and the floor is now 2.75. Ask which dual credit courses are on an approved CTE pathway: those are funded from ninth grade and more generously than general education dual credit. By eleventh grade, sit the ACT at least once (the KEES bonus starts at a 15) and claim the Dual Credit Scholarship in MyKHEAA.
Summer before 12	FSA IDs for parent and student, on personal email. MyKHEAA account, name exactly as on the Social Security card, password somewhere a parent can find it. Watch StudentAid.gov for FAFSA beta access.
October 1	File the FAFSA the day it opens. This is the whole ballgame for CAP and KTG. There is no deadline to miss and no warning when the money is gone.
Nov - Apr, senior year	College scholarship deadlines, which span four months across Kentucky. Answer every verification request within days, not weeks: a frozen file behaves exactly like a late one.
April, every college year	Ask the registrar two questions. What will the cumulative GPA be at the end of spring, and am I certified on track to graduate. Those answers decide the following year's KEES.

Three Mistakes That Cost Kentucky Students Money

- Filing the FAFSA in the spring. The most expensive mistake in the state, and the hardest to see coming, because Kentucky publishes no deadline for a family to miss. By March the CAP and KTG money may be committed.
- Assuming KEES is gone after one bad year. The floor applies year by year. A student who dipped below it still keeps every other year they earned. Check the MyKHEAA balance rather than guessing.
- Fixing a GPA and not reporting it. When a student loses KEES and earns it back, reinstatement is not automatic. It is the student's job to make sure the new GPA reaches KHEAA at the end of the next spring term. Questions go to kees@kheaa.com.

The Kentucky Trap: The Renewal Cliff

Only the spring term counts, and summer school cannot fix it. KEES renewal is judged on the cumulative GPA at the end of each spring term. After year one you need a 2.50. After years two, three, and four you need a 3.00, or a 2.50 to 2.99 plus certification from the college that the student is on track to graduate. A full-time student between 2.50 and 2.99 who is not certified on track gets 50 percent of the award, not zero, and can restore it. Below 2.50 the award pauses until requirements are met at the end of the next spring term. Grades earned in summer cannot be used to renew KEES when the preceding spring GPA was low.

Free Resources: No Account, No Cost, No Data Collection

Resource	Where
This Kentucky guide, always current	collegereadyparent.org/kentucky/
FAFSA 101 for parents, plain English	collegereadyparent.org/financial-aid-101/
Grade-level checklists, and comparing aid offers	collegereadyparent.org/checklists/
Official Kentucky programs and current amounts	kheaa.com · KHEAA student aid, 800-928-8926

No payroll, no accounts, no lead forms, no student data collection. CollegeReadyParent is an independent, parent-built resource. Counselors and educators: you may freely copy, print, and distribute this sheet. Corrections and questions: leo@collegereadyparent.org

Verified August 26, 2026 against KHEAA. Amounts are the 2026-2027 published figures; 2027-2028 amounts were not published at verification and Kentucky re-sets them annually. KEES GPA change per House Bill 500, 2026 Regular Session. Rules change: confirm with KHEAA and your college before deciding. Not financial advice.