

April 2022

# Counselor *Connection*

KHEAA publishes the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to [publications@kheaa.com](mailto:publications@kheaa.com).



**KHEAA–Alabama**  
PO Box 798, Frankfort, KY 40602-0798  
800-928-8926  
[www.alstudentaid.com](http://www.alstudentaid.com)  
[publications@kheaa.com](mailto:publications@kheaa.com)

## Take more classes to finish college studies more quickly

As recent high school graduates register for college courses for this fall, they should consider taking more classes.

A heavier course load helps students cut the total cost of college because they'll finish their technical or degree program more quickly. 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.

## Students going to college can save money on intangible costs

When it comes to comparing the costs of various colleges, remember that on the broadest level, costs can be tangible or intangible.

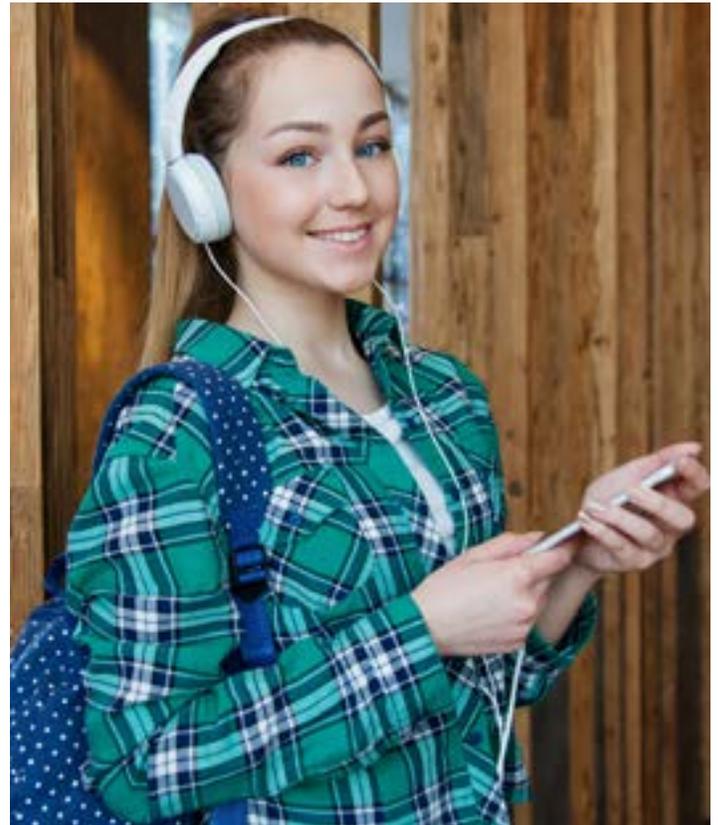
Tangible costs include tuition, fees, room and board.

Intangible costs include everything else: textbooks and supplies; computers; and personal items, such as shampoo, clothes, entertainment, laundry and other expenses.

Students can save money, sometimes a lot of money, by controlling the costs of their lifestyle. That doesn't mean skimping on shampoo, soap, food and doing laundry. But they can cut costs by finding sales, using coupons and looking out for buy one, get one free deals.

They can also save quite a bit of money by cutting back on treats such as entertainment and dining out. Doing those things less often will make them even more special when students do treat themselves.

Remember: The less students spend on the intangibles, the less they'll have to take out in student loans. That means that after they graduate, they can afford more of the things they enjoy.



## KHEAA continues hosting social media outreach presentations

KHEAA Outreach will continue to provide live help this spring via Facebook, Twitter and YouTube. Some sessions will include Kentucky-specific as well as general information.

The schedule is:

**April 25:** [Smart Money: Paying for College](#), **Webinar**

**May 2:** Decisions, Decisions: Making Your College Choice, **Facebook**

**May 9:** Decisions, Decisions: Planning for Junior/Senior Year, **Twitter**

**May 16:** Decisions, Decisions: Education Loans, **YouTube**

**May 23:** [Decisions, Decisions: Beyond the Final Step](#), **Webinar**

All sessions begin at 6 p.m. Central.

The links are:

[www.facebook.com/KHEAA/](http://www.facebook.com/KHEAA/)

[www.twitter.com/KHEAA/](http://www.twitter.com/KHEAA/)

[www.youtube.com/user/KHEAAMascot/](http://www.youtube.com/user/KHEAAMascot/)

# Counseling centers can help students with college stress

College is an exciting time, but it can also be a stressful time, especially for recent high school graduates. The stress to succeed in college can lead to anxiety and depression.

To deal with such problems, many colleges have a counseling center with trained personnel who can help students dealing with mental and emotional issues, just as the health center helps those with physical ailments.

In addition, students at some colleges have taken on the problem by setting up hotlines that their fellow students can call. In many cases, a caller will be connected with a fellow student who has had to deal with the same situation the caller is going through.

2022 high school graduates headed to campus in the fall might want to follow this advice:

- If you're dealing with anxiety, depression, grief or another problem, don't hesitate to find help. Having problems doesn't mean you're weak, because everyone has problems at some point in their lives. Reaching out shows that you're strong enough to realize you need help.
- Before you see a counselor, you may have to set up an appointment. If you're in a crisis and need immediate help, the center will make sure you get it.

Some colleges let students talk with a counselor over the phone, but others screen students before actually meeting with them. This helps the counselor better understand students and determine the best course of action before actually meeting with them. Screening also lets the center match students with the appropriate counselor.

Counseling centers may charge for their services. However, some colleges include that cost as part of the tuition and fees they charge each semester.



## Scholarship Spotlight

### BridgeWays Alabama

#### Kathleen P. Bruhn Memorial Leadership Scholarship

**Eligibility:** The applicant must:

- be a graduating high school senior.
- have made a positive impact in their community.
- submit an application.
- submit an official school transcript.
- submit a one-page essay explaining how the applicant envisions their leadership role expanding after graduation.
- submit two letters of reference (one from a volunteer experience).

**Award:** \$1,000; may be renewable with reapplication

**Number:** 1

**Deadline:** August 1

**Contact:** BridgeWays Alabama, 120 Oxmoor Boulevard, Suite 110, Homewood AL 35209; 205.324.2434; [Info@BridgeWaysAL.org](mailto:Info@BridgeWaysAL.org)

## ACT National Test Dates

Test Date	Registration Deadline	Scores Available
June 11, 2022	May 6, 2022	TBD
July 16, 2022	June 17, 2022	TBD

## SAT National Test Dates

June 4, 2022

May 5, 2022

July 13, 2022

## What high school students can expect in college classes

When this year's high school graduates arrive on college campuses in the fall, they will most likely discover striking differences between high school and college classes.

Here is some advice for students.

### Attendance

Most professors take attendance and class participation seriously. Being late for class, missing classes, and not paying attention in class could hurt your final grade.

Attendance policies vary so much that it's not easy to generalize. Read the syllabus for each class carefully because many professors will explain their policies there.

Many colleges and universities have first day of class attendance policies, which allow instructors to drop a student who does not attend the first class meeting. Some instructors may do so, some may not. If any of your instructors do and you have reason to think you might miss the first class, contact those instructors before the first class to let them know your situation.

The best strategy is to make every class on time if at all possible. If you know you're going to have to miss a class or be late, let your professor know. If you come in late, do so with the least amount of disturbance possible.

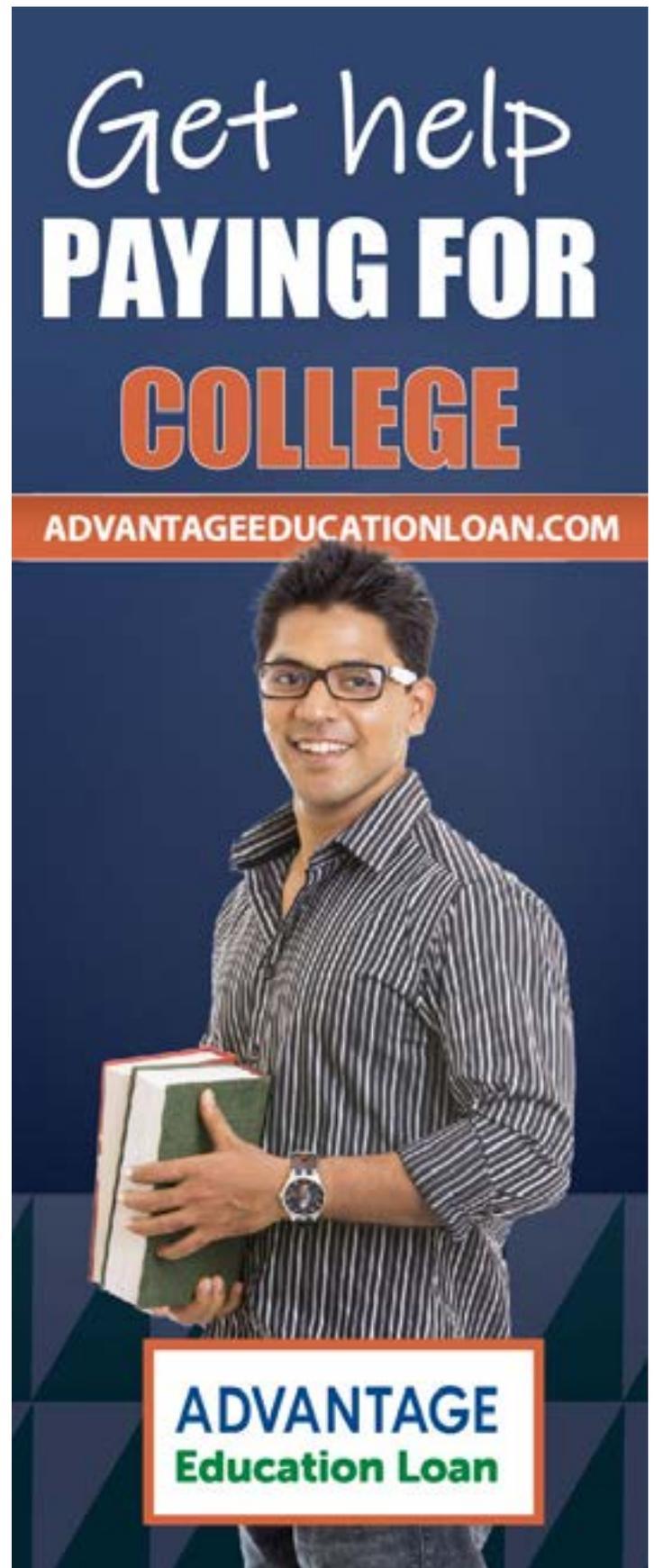
### Assignments

You're going to college to prepare for a career, so expect your assignments, especially those in your major, to help you learn what you need for your chosen career. Even the classes you have to take for general studies will teach you something you can apply to your career or your life in general.

In nearly every career, you'll have to analyze and solve problems, often by yourself. You can expect your classwork to focus on that, either through a writing assignment or a lab experiment.

That means doing at least some research. It might be simple, such as reading a poem and writing what you think it means. It may be more involved, asking you to provide sources to support your argument or to perform several experiments.

Many college classes will have fewer assignments than your high school classes did. Some courses may only have a mid-term exam and a final exam, which means you can't afford to do badly on either of them.



Get help  
**PAYING FOR**  
**COLLEGE**

[ADVANTAGEEDUCATIONLOAN.COM](http://ADVANTAGEEDUCATIONLOAN.COM)

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