

COUNSELOR CONNECTION

AUGUST 2018

Pay attention to deadlines for student financial aid

High school seniors should keep track of deadlines for applying for college financial aid. Students should:

- File the FAFSA as soon as possible after October 1.
- Check with the financial aid offices of the schools to which they've applied to determine if any forms other than the FAFSA are required.
- Look for scholarships using KHEAA–Alabama's *Affording Higher Education* and a free online scholarship search. They can find a link to a free search site under the "Students and Parents" tab on www.alstudentaid.com.
- Attend any college fairs and financial aid seminars offered at their high school or in their area. If a company charges a fee for helping with applications, students should remember that they can do that themselves for free. If they decide to pay for help, they should make sure the company is reputable by checking with the state Attorney General's office or the Better Business Bureau in their area, as well as the area where the firm is located.

Check colleges' net price calculators to get idea of costs

Alabama high school students headed for college can get an idea of how much it costs to attend a college using the school's net price calculator.

The U.S. Department of Education requires colleges to have a calculator on their websites.

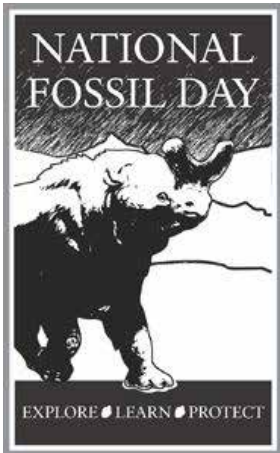
The calculator will require information about a student's academic standing and about parents' finances. It is important to remember that the result is an estimate that may be off by thousands of dollars.



Be sure to look at the net price, not the net cost.

The net price is the amount a family can expect to pay toward a student's college education, including any loans. The net cost takes into account student loans, which must be repaid, so it will look lower than the net price.

Students can enter Fossil Day photo and art contest



Students can enter the National Fossil Day Art and Photography Contest presented by the National Park Service with the theme of “The Age of Reptiles — More Than Just Dinosaurs.”

The artwork can be in the form of a sketch, painting, watercolor, photograph (black/white or color), or computer-generated image.

All artwork must be two dimensional and flat. Students should include a sentence or two on the submission form describing their choice and why it is their favorite.

The artwork will be judged by a panel on originality, creativity, quality and, most importantly, relevance to the topic. Submissions will be divided into four age groups:

- 8 or younger
- 9 to 13
- 14 to 18
- 19 or older

The deadline to submit entries is 5 p.m. Eastern time on October 5.

More details about National Fossil Day can be found at <https://www.nps.gov/subjects/fossilday/index.htm>.

Online security can help protect you from cyber thieves

The hacking theft of credit and debit card numbers should make everyone, including students, more careful about protecting their money from cyber thieves. The following measures can help.

Never provide Social Security numbers, bank account numbers or credit card numbers in response to a phone call, fax, letter or email. If you get an email from a bank or company with which you do business, don't click on any links in the email. They may lead you to a fake web page run by thieves hoping you'll enter personal information. Scammers also use such links to install spyware or malware on your device. Instead, sign in through the website you normally use.

Never provide bank, credit card or other sensitive data on a website that doesn't explain how your data will be protected or offer encryption to transmit and store data safely.

Check your bank and credit card accounts regularly to catch any suspicious activities. If you find something, contact your bank or credit card company immediately.

Install a free or low-cost firewall to stop intruders from gaining remote access to your personal computer. Download and frequently update security patches offered by your operating system and software vendors to correct weaknesses that a hacker could exploit.

Students have different options after high school

Many students think of education after high school as the traditional four-year college degree. However, students who don't want to go that route have other options from which to choose.

One option is to get a two-year degree that leads to a job in the workforce. A second option is a diploma or certificate that takes six to 18 months to finish, then find a job.

Students can often take advantage of federal and state financial aid programs to help them pay for that training. They should contact the financial aid office of the school they plan to attend to learn more about student aid.

Military service is another option students have. That doesn't mean their education has to stop at high school. All branches of the service have education options for service men and women, either while they're in uniform or after their discharge. Many states even have college aid programs for National Guard members.

Service members should contact their unit educational office to discuss their student aid options.



Scholarship spotlight

Southern Automotive Women's Forum Scholarship

Eligibility: Must:

- Be a female high school senior, GED graduate or college student.
- Be enrolled or be enrolling in an accredited college or university in Alabama or another southern state.
- Be pursuing a degree in a science, technology, engineering, math or automotive field.
- Be interested in or already be pursuing a career in an automotive-related field.
- Be enrolled at least half time in at least two consecutive academic terms.
- Maintain at least a 2.5 cumulative GPA and at least a 3.0 GPA in the major.

Award: Varies

Number: Varies

Deadline: December 1

Apply online at: <http://southernautomotivewomen.org/scholarship-application/>