

August 2021

Counselor *Connection*

The Back-to-School edition

Pay attention to application
deadlines for financial aid

KHEAA continues hosting
social media outreach

Community colleges to
offer STEM dual enrollment
scholarships

Scholarship Spotlight

Students with their first job should
learn about pay stubs

Working while attending
college can pay off

National Test Dates

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.



KHEAA–Alabama
P.O. Box 798, Frankfort, KY 40602-0798
800-928-8926
www.alstudentaid.com
publications@kheaa.com



KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in September via Facebook and Twitter. Some sessions will include Kentucky-specific as well as general information.

The schedule is:

Sept. 13: Paying for College 101: Student Loans, **Twitter**

Sept. 20: Paying for College 101: Work Study, **YouTube**

Sept. 27: [Paying for College 101: Everything You Need to Know](#), **Webinar**

Oct. 4: Understanding the FAFSA: What You Need, **Facebook**

Oct. 11: Understanding the FAFSA: Frequently Asked Questions, **Twitter**

Oct. 18: Understanding the FAFSA: The 2022–2023 FAFSA Walkthrough, **YouTube**

Oct. 25: [Understanding the FAFSA: FAFSA Live](#), **Webinar**

Nov. 1: Getting Connected: Resources for Middle School Parents, **Facebook**

Nov. 8: Getting Connected: Resources for Underclassmen, **Twitter**

Nov. 15: Getting Connected: You Can Go to College Too!, **YouTube**

Nov. 29: [Getting Connected: Adults Returning to School](#), **Webinar**

Dec. 6: FAFSA Follow-Up: Next Steps, **Facebook**

Dec. 13: FAFSA Follow-Up: Professional Judgments, **Twitter**

Dec. 20: FAFSA Follow-Up: Making Corrections to Your FAFSA, **YouTube**

All sessions begin at 6 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/

www.youtube.com/user/KHEAAMascot/

Pay attention to application deadlines for financial aid

High school seniors should keep a close eye on deadlines when applying for college financial aid.

It's important to take full advantage of any scholarship or grant opportunity that can help pay for technical training and college, and staying on top of deadlines will help students earn more in free student aid so they won't have to depend as much on student loans.

Students should:

- File the [Free Application for Federal Student Aid \(FAFSA\)](#) as soon as possible beginning Oct. 1. Students must submit the FAFSA to qualify for most state and federal student aid.
- Check with the financial aid offices of the schools to which they've applied to determine if the schools require any forms other than the FAFSA.
- Look for scholarships using KHEAA–Alabama's *Affording Higher Education* and a free online scholarship search. Students can find a link to a free search site under the "Paying for College" tab on alstudentaid.com.
- Attend any college fairs and financial aid seminars offered in the area. If a company charges a fee for helping with applications, remember that people can do that themselves for free. If they decide to pay for help, students and their parents make sure the company is reputable by checking with the attorney general's office or the local Better Business Bureau, as well as the BBB in the area where the firm is located.

Students with their first job should learn about pay stubs

When a student gets their first job, one thing they need to learn early on is how to read and understand their pay stub.


Getting their first paycheck is really exciting because students can see their hard work paying off, but it can also be confusing if they aren't familiar with pay stubs. Learning the items on a pay stub will help them understand what deductions are being taken out so they know where their money is going

Federal and state tax codes are complicated, so learning about the deductions on a pay stub will help students manage their money and make a budget. When it comes to the federal income tax withheld form, students should make sure the right amount is being taken out.

Each employer's pay stub is different, but these terms are common:

- **Gross Pay:** This is what someone earned during that pay period before any taxes or benefits, such as insurance, were withheld.
- **Net Pay** This is the employee's take-home pay after withholdings.

- **Federal Tax:** This might be abbreviated as Fed Tax, FT or FWT. It shows how much was withheld in federal income taxes.
- **State Tax:** This could be abbreviated as St Tax, STW or simply by the abbreviation of the state where the employee resides.
- **Local Tax:** Some cities or counties levy a local tax. Depending on where someone lives or works, they may not be subject to this tax and, therefore, won't see anything withheld.
- **Social Security Tax:** This tax might be abbreviated as FICA, SS, SSWT or OASDI. The federal government requires that 6.2 percent of a person's wages be withheld.
- **Medicare:** This tax is typically abbreviated as MWT. The federal government requires that 1.45 percent of a person's wages be withheld.
- **Year-to-date (for pay and deductions):** The year-to-date fields show how much someone has earned up to that point and what has been deducted for each tax or benefit.



PIZZA House, Inc.

NAME
JANE BROWN

EMPLOYEE NO.
6789

PAYROLL
10/15/21

CHECK NO
12345

AMOUNT
\$125.11

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REG. 7.25	23	166.75	FED INCOME TAX	14.97	149.70	MEALS	8.00
			SOCIAL SEC	10.34	103.39		
			MEDICARE	2.42	24.18		
			STATE INCOME TAX	5.91	59.10		
CURRENT		166.75					
YTD		1667.50					

A sample pay stub

Community colleges to offer STEM dual enrollment scholarships

In response to the Legislature's expansion of opportunities that encourage a stronger employment focus for math and science teachers and other STEM-related fields in the state, the Alabama Community College System (ACCS) has expanded dual enrollment scholarships to high school students who are interested in taking college-level STEM courses through their local community college.

"Dual enrollment courses are a tremendous benefit to students as they not only provide a means to college credit but also allow high schoolers the opportunity to take in the college experience," said ACCS Chancellor Jimmy H. Baker. "Dual enrollment classes at community colleges are particularly beneficial as they're offered with the same one-on-one attention and smaller class sizes that students can expect at our colleges across the state. We are grateful to the Alabama Legislature for increasing this funding to allow even more Alabama students to participate in this valuable learning opportunity."

Dual enrollment gives Alabama's high school students access to college-level classes that apply to credit in both high school and college at the same time. Unlike AP honors classes in high school, a student's grades for dual enrollment classwork are the only factor in determining whether the student receives full college credit for the class. The dual enrollment classes are delivered through a variety of methods, including high school students attending the local college in-person, online, or a college instructor traveling to the local high school or career center to teach.

The scholarships, which will be awarded as early as the fall 2021 semester, cover several classes in science, technology, engineering and math that can transfer to a four-year university and be used to complete a two-year associate's degree by the time a student graduates high school. Classes in which students may receive scholarships include college-level astronomy; biology; chemistry; computer science; engineering; geology; math; physical science; and physics.

The scholarships are in addition to both local scholarships and career technical education funds that are already used to provide more opportunities to Alabama high school students to attend dual enrollment classes.

Students must have a 2.5 GPA in STEM-related academic work to qualify for the scholarship. More information is available at students' local community college.



Scholarship Spotlight

Dixie Youth Baseball Scholarship

Eligibility: Must be a high school senior and have been registered on a Dixie Youth Baseball team participating in a franchised Dixie Youth Baseball Inc. league before reaching age 13.

Award: \$2,000

Deadline: Application available Oct. 1; deadline to apply, Feb. 1

Number: 100 in Alabama and 10 other states

Application: Johnny Berthelot, Chairman, Scholarship Committee, Dixie Youth Baseball Inc., 110 South Bolivar Street, Suite 207, Marshall, TX 75670; dyb@dixie.org; <http://youth.dixie.org/> (download application)

Working while attending college can pay off

Working while going to college can pay off for students in several ways. However, if students do plan to work while in school, they should be aware of the possible drawbacks.

Earning money while in school, building a résumé, learning to work well on a team, and building relationships with people will help students after college, too.

Another benefit is that students learn the importance of time management by having to juggle classes, study time, work and other parts of their life. Employment also helps them build a network of contacts and references that can help them in a future job search.

But there can be drawbacks. Working and going to school, especially if they have both a full-time job and full schedule of classes, can cut into study time. It can also reduce a person's downtime, which they need to keep themselves healthy, as well as being a good student and employee. Before students take on more work hours or additional classes, they must make sure they will still have the time to take care of themselves.



ACT National Test Dates

Test Date	Registration Deadline	Scores Available
Oct. 23, 2021	Sept. 17, 2021	TBD
Dec. 11, 2021	Nov. 5, 2021	TBD
Feb. 12, 2022	Jan. 7, 2022	TBD
April 2, 2022	Feb. 25, 2022	TBD
June 11, 2022	May 6, 2022	TBD
July 16, 2022	June 17, 2022	TBD

SAT National Test Dates

Oct. 2, 2021	Sept. 3, 2021	Oct. 15, 2021
Nov. 6, 2021	Oct. 8, 2021	Nov. 19, 2021
Dec. 4, 2021	Nov. 4, 2021	Dec. 17, 2021
March 12, 2022	Feb. 11, 2022	March 25, 2022
May 7, 2022	April 8, 2022	May 20, 2022
June 4, 2022	May 5, 2022	July 13, 2022

Let's build your future

TOGETHER



advantageeducationloan.com