

COUNSELOR CONNECTION

February 2019

Stonewall Jackson Fund sets April 1 essay deadline

April 1 is the deadline to submit essays for the Stonewall Jackson Memorial Fund scholarship.

To qualify, an applicant must be a graduating, high school senior and submit an essay of 1,500 – 2,500 words on a topic or issue that relates to the life of Thomas J. “Stonewall” Jackson. A cover page and an annotated bibliography of sources must accompany the essay, but will not to be included in determining the length of the essay. Applicants must also submit an application form with necessary personal information

Submissions must be postmarked no later than Monday, April 1. Repayable scholarship recipients will be announced in May, and monetary awards will be made to the recipients’ colleges upon verification of registration.

The scholarship functions as a repayable no-interest loan which must be repaid after graduation from college. One year after graduation recipients will be contacted to repay the scholarship amount under a scheduled repayment system set up by the individual.

For more information, call the Stonewall Jackson Memorial Fund Scholarship at 334-353-3288.



Alabama school named 2019 Green Ribbon school

Troy University has been named Alabama’s 2019 Green Ribbon school. The school was honored for its approach to creating “green” environments through reducing environmental impact, promoting health, and ensuring a high-quality environmental and outdoor education.

Troy University will be recognized at the Alabama State Board of Education meeting in May and celebrated with a picnic hosted by the Alabama Green Ribbon Schools Committee.

Students should take FAFSA verification process seriously

The federal government requires many students who submit the Free Application for Federal Student Aid (FAFSA) to verify the information submitted on the FAFSA. The students are chosen by the U.S. Department of Education.

Used to apply for most federal and many state student aid programs, the FAFSA asks detailed questions about the income and resources of students.

Parents are required to provide their information as well if their children are dependent students. Students are considered dependent if they are undergraduate students under 24 years old, not married, have no dependents of their own, are not veterans or were not orphans or wards of the court until age 19.

The college or, in some cases, an agency working with the college will contact students to let them know if their data is being verified.

Students and parents need to take that process seriously. Students chosen for verification cannot receive their financial aid until they have completed the process. As soon as they are contacted, they should provide any information that is required. Putting it off will only lead to frustration if the process isn't finished when classes are ready to start.

If students have decided not to attend a college that asked them to verify their data, they should let the college know so it will stop requesting information.

2019 Summer food service program sponsor sign up begins

Many families depend on school meals to provide nourishment to their children during the school year. When school is out, the United States Department of Agriculture (USDA) Summer Food Service Program (SFSP) fills the “nutrition gap” at feeding sites operated by approved sponsors.

What is the program?

- The Alabama State Department of Education (ALSDE) is looking for organizations interested in becoming a sponsor to provide, at no cost, meals for needy children during the 2019 summer. Participating organizations may be reimbursed for meals and snacks that meet USDA guidelines.
- ALSDE encourages schools, parks and recreation programs, faith-based organizations, and other nonprofit organizations to offer meals through the Summer Food Service Program.

Who can participate?

All children 18 years of age and under who come to an approved open site or to an eligible enrolled site may receive meals provided by SFSP Sponsors.

Who can sponsor a SFSP?

- A public or nonprofit private school
- A public or nonprofit private residential summer camp
- A unit of local, municipal, county or state government
- A public or nonprofit college or university
- A private nonprofit organization

Information can be obtained by contacting ALSDE, Child Nutrition Programs at 334-694-4695. Or by visiting www.BreakforaPlate.com.

Understanding pay stubs

When students work, they will receive a pay stub each time they get paid, although it may not be a paper stub. Understanding a pay stub is vital to managing your money and budgeting.

Each employer's pay stub is different, but you will usually see these items:

- **Gross Pay:** This is what you earned that pay period before any taxes or benefits, such as insurance, were withheld.
- **Net Pay:** This is your 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:** State taxes might be abbreviated as St Tax, STW or simply by the abbreviation of the state in which you reside.
- **Local Tax:** Some cities or counties levy a local tax. Depending on where you live or work, you may not be subject to this tax and won't see anything withheld.
- **Social Security Tax:** Social Security tax might be abbreviated FICA, SS, SSWT or OASDI. The federal government requires that 6.2 percent of your wages be withheld.
- **Medicare:** Medicare tax might be abbreviated MWT or Med. The federal government requires that 1.45 percent of your wages be withheld.
- **Year-to-date (for pay and deductions):** The year-to-date fields show how much you have earned up to that point and what has been deducted for each tax or benefit.



Scholarship spotlight

American Legion Scholarship

Eligibility: Must be an Alabama resident who is the son, daughter, grandson or granddaughter of a war veteran. Applicants must also be currently attending a participating school.

Award: \$850; renewable yearly

Deadline: April 1

Contact: The American Legion, Department Adjutant, P.O. Box 1069, Montgomery, AL 36102 (send a self-addressed stamped envelope); www.legional.org (download application)

FINANCIAL AID MISTAKES

Spending money up front. All the financial aid information you need is out there free of charge. Beware of scams if a payment is required.

Not applying for scholarships. Money that you don't have to repay is the best type of financial aid. Apply for as many scholarships as you can.

Not filling out the FAFSA. The FAFSA is the most important tool in receiving financial aid. Most people qualify for some kind of aid, and you don't have to accept any of the money you are offered. But you should complete the FAFSA so you can get money if you need it.

Waiting until the last minute to turn in applications. Many grant programs only have a certain amount of money to give to students. If you wait too late, the money will be gone.

Accepting the wrong financial aid package. Not all financial aid is the same. Review what each school is giving you to make sure you know your obligations.

Skipping negotiations. If you don't feel your family's financial need was represented accurately, explain any special circumstances.

Being a bad consumer. Not all private lenders offer the same rates and benefits. Be sure to shop around for a lender to make sure you're getting the lowest possible rates and the best repayment benefits. It will save you a lot of money.

Spending the wrong money. Taking money out of a retirement account or paying for higher education with a credit card can put you into financial trouble. Federal aid programs offer better interest rates and better repayment options than credit cards.

Forgetting to include other expenses. Tuition isn't the only thing you'll be paying for when you go to college. You'll also need money for membership dues, food away from the dining hall, a computer and transportation. In some cases you can use your leftover award money to pay for living expenses.

