

Federal aid programs can help pay for college

The federal government offers many financial aid programs to help students and families pay for college. This brief summary describes the more common federal grant and loan programs. Grants generally do not have to be repaid, but loans do.

Federal financial aid programs include:

- **Federal Pell Grant:** Pell Grants provide up to \$6,195 per year for undergraduates with financial need. That amount is expected to increase for the 2020–21 school year.
- **Federal Supplemental Educational Opportunity Grant:** These grants provide up to \$4,000 per year for undergraduate students who have exceptional financial need.
- **Federal Direct Loans:** These loans are available to undergraduate, graduate and professional students. The amount students can borrow depends on their year in school.
- **Federal PLUS Loans:** Parents of dependent undergraduate students may qualify for PLUS Loans, depending on the parents' credit ratings. The amount available depends on how much other financial aid the student receives. Graduate and professional students may apply for PLUS Loans if they have exhausted their Direct Loan eligibility.

The FAFSA is used to apply for all of these programs. The PLUS Loan requires a separate application.

Students, parents should take FAFSA verification seriously

The federal government requires many students who submit the FAFSA to verify the information included on the form. The students requiring verification 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 financial resources of students. The parents of dependent students must also provide that information. Students are considered dependent if they are undergraduates under 24 years old, not married, have no dependents, are not veterans, or were not orphans or wards of the court until age 19.

The college or an agency working with the school will let students know if their information is being verified.

Students and parents need to take this process seriously. Students chosen for verification cannot receive their financial aid until they complete the verification 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 who have been asked for verification decide not to attend a college, they should let the college know so it will stop requesting information.





State's National History Day to be held April 17

Alabama students can enter the National History Day Contest by presenting a project on any historical topic related to the 2020 theme, "Breaking Barriers in History." Students can create a documentary, exhibit, paper, performance or website.

The contest is open to middle school and high school students.

Alabama's National History Day will be held on Friday, April 17, at Auburn University Montgomery.

The top two projects in each category are invited to the national contest June 9–13 at the University of Maryland in College Park.

Contact Jerald Crook, the Alabama coordinator, at 205-558-3996 or at jcrook@alabamahumanities.org for more information.

Visit www.nhd.org/ for more details.



Online security can protect students from cyber theft

The 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 a Social Security, bank account or credit card number in response to a phone call, text or email. Don't click on any link in a text or email from a bank or company. It may lead to a fake site run by thieves hoping someone will enter personal information, or it may install spyware or malware on a phone or computer. Instead, students should sign in through the website they normally use when they do business with that firm.

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

When using ATM or debit cards, make sure no one can see the PIN. Check ATMs for obvious signs of tampering or for a skimming device.

Install a free or low-cost firewall to stop intruders from gaining remote access to devices. Download and update security patches offered by your system and software vendors to correct weaknesses that could be exploited.

Scholarship Spotlight

American Legion Scholarship

Eligibility: The applicant must:

- be an Alabama resident.
- be the son, daughter, grandson or granddaughter of a war veteran.
- attend 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)



Feb. 28 is deadline to apply for summer STEM program

The deadline to apply for the Appalachian Regional Commission's Summer STEM Program is Feb. 28.

The program is open to middle school students, high school students and high school teachers who live in the Appalachian region. Up to 26 high school students, 26 middle school students and 26 teachers will be chosen. The exact number will depend on the available funding.

High school and middle school students participate in science, math and computer science technology group research projects, working with award-winning scientists. Teachers work with STEM practitioners to develop STEM-related curricula.

Teachers and high school students will attend a two-week camp from July 5 through July 17. Middle school students will attend a one-week program from July 11 through July 17. Both programs will be held in Oak Ridge, Tennessee. Programs include lab time at the Oak Ridge National Laboratory.

Students will receive transportation, room and board, as well as all expenses related to lab work and field trips. Teachers will receive the same package, plus a \$1,000 stipend.

Visit www.arc.gov/summerSTEM for more details.

The program is also sponsored by the Oak Ridge National Laboratory and the Oak Ridge Associated Universities.



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