

February 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**  
P.O. Box 798, Frankfort, KY 40602-0798  
800-928-8926  
[www.alstudentaid.com](http://www.alstudentaid.com)  
[publications@kheaa.com](mailto:publications@kheaa.com)

## Use scholarship searches to find student financial aid

Students looking for money to help pay for technical training or college classes should take advantage of free online scholarship searches. With those resources, many students can find help to fund their education.

On KHEAA–Alabama’s website, students can find [\*Affording Higher Education\*](#), a book of financial aid programs for Alabama students pursuing a higher education. The book lists thousands of Alabama-specific scholarships available to students who live or attend college in the state.

The website also has a link to a national database provided by the U.S. Department of Labor. Under the Students and Parents section, choose the Paying for College tab and then select Scholarship Search.

If students use online searches, they should make sure they read the terms of use. Also, some sites will require users to opt out of receiving emails from colleges and advertisers

## Students can get jump start on college with dual credit classes

Students who want to get a jump start on college should take advantage of available dual credit courses.

By taking dual credit courses, students can earn their high school diploma and college credit at the same time. These classes give students a head start on achieving their goals for the future.

Now is the time for students thinking about their 2022–2023 class schedule to see what dual credit programs are available in their area. They might be able to take dual credit classes at their own high school or through a nearby college.

School districts may offer programs that let students graduate with not only a high school diploma but also a two-year college degree.

Students in public and private high schools should discuss their options with their guidance counselor. Home-schooled students should contact the admissions office at colleges that offer dual credit classes.



## KHEAA continues hosting social media outreach

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:

**March 7:** For the Win: Who Wants to Be a Millionaire?, **Facebook**

**March 14:** For the Win: Financial Aid Pyramid, **Twitter**

**March 21:** For the Win: Outreach Counselors Play Financial Aid Blank Slate, **YouTube**

**March 28:** For the Win: FAFSA Family Feud, **Webinar**

**April 4:** Smart Money: If I Could Turn Back Time, **Facebook**

**April 11:** Smart Money: How to Be Financially Savvy, **Twitter**

**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**

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/)

## It's not too early for students to start thinking about retirement

Retirement may be a distant concern for high school and college students, but they might want to start thinking about it.

They should research their options for investing early so money they invest now has more time to grow and help them when they get older

Two options for members of tomorrow's workforce are a 401(k) savings account and an individual retirement account (IRA).

Many employers offer their workers a 401(k) option. With a 402(k), the employee has a percentage of their wages deducted and deposited in a tax-deferred account. Most contributions are invested in mutual funds. Some employers may match part of what an employee contributes.

IRAs come in several forms, but perhaps the most popular are the traditional IRA and the Roth IRA. Both types are held by a custodian, usually a bank or a brokerage firm. IRA contributions can be invested in stocks, bonds, certificates of deposits and even real estate.

In a traditional IRA, the contributions are made before taxes. The account owners pay taxes on the funds they withdraw. With a Roth IRA, the contributions come from after-tax money, which means that withdrawals are tax free.

The federal government can change the rules about retirement accounts at any time. Investors should consult a trained professional to choose the best plan.

## Scholarship Spotlight

### American Legion Auxiliary Scholarship

**Eligibility:** The applicant must:

- Be an Alabama resident.
- Be the son, daughter, grandson or granddaughter of an Alabama veteran.
- Attend a participating school.

**Award:** Tuition, fees and board

**Deadline:** April 1

**Application:** American Legion Auxiliary, PO Box 606, Montgomery AL 36101



Get help  
**PAYING FOR  
COLLEGE**

ADVANTAGEEDUCATIONLOAN.COM

**ADVANTAGE  
Education Loan**

## 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

May 7, 2022	April 8, 2022	May 20, 2022
June 4, 2022	May 5, 2022	July 13, 2022

## Some tips to help first-time freshmen thrive on campus

Mental and physical health in college should be a priority, just like maintaining good grades.

Here are five easy ways for students to stay healthy if they're attending college away from home:

- **Exercise.** Take advantage of free on-campus workout facilities, where students can hit the treadmill, play ball or take yoga. Or they can take a physical education class. Intramural programs are also a great way to have fun, meet people and keep active.
- **Reduce stress.** Stress causes weight gain. Be organized, don't procrastinate and get enough sleep.
- **Eat healthy foods.** Sodas and sweetened drinks are full of empty calories. Unflavored water and low-fat milk are the best options. Also, keep only healthy snacks around. Peanut butter, fruit and trail mix are good options to have on hand.
- **Schedule meal times** so meals aren't rushed. Students should try to arrange their classes so they can eat lunch at the same time every day. Eat a light, low-calorie snack about three hours after breakfast. And don't skip breakfast; a healthy breakfast gives students the energy to get through their morning classes. Eat another low-calorie snack about three hours after lunch.
- **Stay connected.** Isolation can take a toll on physical and mental health, so reach out to friends and family regularly. Doing so will help students feel supported and let them know others have the same feelings and experiences they're having.

