

COUNSELOR CONNECTION

January 2019

Seniors should think about managing time at college

Seniors headed to college in the fall would do well to recall two comments often made by college freshmen:

- I had no idea how much I would have to read and study; and
- I had to learn how to manage my time.

That leads to a simple conclusion: the more reading and studying required, the more important it is for students to manage their time.

The long-standing rule is that college students should study two to three hours for every hour they're in class. Taking 12 hours of classes and studying 24 hours for those classes means committing 36 hours each week. That's like a full-time job, which is why someone who takes 12 hours is called a full-time student.

The first task is to prioritize, and that basically comes down to answering a simple question: Am I here to get an education, or am I here to socialize? But answering "get an education" doesn't mean students can't have a social life. They can have both if they manage their time.



Let's look at a sample schedule. A student — let's call her Lakin — is taking 15 hours, but her Introduction to Yoga class is a two-hour course. Lakin probably won't need to study as much for yoga as for her other classes (although doing her yoga regularly may cut down on her stress level). That leaves 13 credit hours that Lakin needs to fit in 26 hours of outside-of-class study time.

Lakin has classes from:

- 10 a.m. to noon on Monday, Wednesday and Friday;
- 10 a.m. to 11 a.m. on Tuesday;
- 1 p.m. to 2 p.m. on Monday, Wednesday and Friday;
- 1 p.m. to 2:30 p.m. on Tuesday and Thursday; and
- 3 p.m. to 4 p.m. on Tuesday and Thursday.

That's 15 hours in class, plus travel time, since a one-hour class generally lasts 50 minutes.

There are 45 hours between 8 a.m. and 5 p.m. Monday through Friday, or 30 hours that Lakin isn't in class.

If she makes good use of that time and doesn't procrastinate, that leaves most of her time after 5 p.m. free. That leaves her plenty of time for a social life — or more studying if she needs it.



New programs at state two-year colleges

At its December meeting, the Alabama Community College System's board of trustees approved seven new programs at four of the state's two-year colleges:

- Central Alabama Community College, an AAS and a certificate in medical assistant technology, available this spring;
- Gadsden State Community College, an AAS in dental hygiene/hygienist, to be available in the fall;
- Northwest-Shoals Community College, AAS degrees in diagnostic medical sonography and medical radiologic technology, to be available in the fall; and
- Wallace Community College (Dothan), an AAS and a certificate in surgical technology, to be available in the fall.

Tax tips for students

Income tax season is here, and students may want to consider these tips to help the process go more smoothly.

Although students may not have earned enough to be required to file, they may be able to get a refund if their employer withheld taxes from their pay. Before students file, they should discuss the situation with their parents.

If parents can claim a student as a dependent, the parents could save hundreds or thousands of dollars on their taxes.

Students and parents may be able to take advantage of these programs on their federal taxes:

- American Opportunity Credit, available for the first four years of college;
- Lifetime Learning Credit, available if a taxpayer or a dependent is taking college courses to acquire or improve job skills;
- Tuition and fees deduction, which lets taxpayers deduct qualified education expenses paid during the year for themselves or a dependent. The expenses must be for college; and
- Student loan interest deduction, which lets people deduct up to \$2,500 per year on federal taxes for interest paid on federal student loans.

For more detailed information about federal programs, go to www.irs.gov to download the free Publication 970 Tax Benefits for Education.

Tax rules may change from year to year, so make sure you have the most up-to-date information before filing.

Federal student aid programs can help pay college costs

The federal government sponsors numerous financial aid programs that can help students and their parents pay college expenses. This brief summary describes the more common federal grant and loan programs. Grants generally do not have to be repaid, but loans do.

- **Federal Pell Grant:** Pell Grants will provide up to \$6,195 for the 2019–2020 school year for undergraduates with financial need. The amount may change each year;
- **Federal Supplemental Educational Opportunity Grant:** grants that provide up to \$4,000 per year for undergraduate students who have exceptional financial need;
- **Federal Direct Loan:** These loans are available to undergraduate, graduate and professional students. The amount students may borrow depends on their year in school; and
- **Federal PLUS Loan:** 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 Free Application for Federal Student Aid (FAFSA) is used to apply for all of these programs. Families seeking a PLUS Loan must also submit a separate application.



SME seeks entries for Digital Manufacturing Challenge

SME, a professional organization for manufacturing engineers, is accepting registrants for its 2019 Digital Manufacturing Challenge.

The challenge is to create innovative automotive after-market parts, chemicals, equipment and accessory designs that use digital design, additive and subtractive technologies.

Teams must create visual prototypes and recommend and justify process and material selections.

High school and college students are eligible to submit designs and will be judged separately by a panel of industry experts based on:

- Functionality and durability;
- Cost-benefit/value analysis;
- Use of direct digital manufacturing material and processes;
- Design integration and innovation;
- Marketing; and
- Social and environmental impact.

The winning team will receive a travel stipend, complimentary student memberships and passes to the RAPID + TCT event.

Submissions are due March 4. For more details and entry forms, visit www.sme.org/digital-manufacturing-challenge/.

A man in a white t-shirt and blue jeans is shown from the waist up, looking upwards and to the right while holding a phone to his ear. The background is a solid bright green color.

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Scholarship spotlight

Alabama Municipal Electric Authority Scholarships

Eligibility:

- Student must be a graduating high school senior;
- Attend a four-year college/university, community college or vocational/trade school in Alabama;
- Have a parent or legal guardian who is a customer of Riviera Utilities or the city electric department in Alexander City, Dothan, Fairhope, Lafayette, Lanett, Luverne, Opelika, Piedmont, Sylacauga or Tuskegee;
- Submit an application;
- Submit an official transcript, including ACT score if applying for academic scholarship;
- Submit ACT or SAT scores; and
- Submit two letters of recommendation.

Award: \$2,500

Number: Four per city

Deadline: Feb. 12