

Counselor Connection

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Federal student aid programs can help pay college costs

The federal government offers many financial aid programs to help students and families pay for college. Applying for those programs means submitting the Free Application for Federal Student Aid, commonly referred to as the FAFSA. These brief summaries describe the more common federal grant and loan programs that can help students get the financial aid they need.

The major programs are:

- **Federal Pell Grant:** Pell Grants provide up to \$6,345 per year for undergraduates with financial need. That amount is expected to increase for the 2021–22 school year.
- **Federal Supplemental Educational Opportunity Grant:** These grants provide up to \$4,000 per year for undergraduate students who have exceptional financial need.
- **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.

Grants generally do not have to be repaid, but loans do. More about these programs can be found at studentaid.gov.



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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.

Guidelines available to help students transfer colleges

Alabama students can use guidelines of the Alabama Articulation and General Studies Committee (AGSC) and the [STARS Computer Advising System](#) to find information on transferring public colleges.

The AGSC has established credit hour distribution requirements for freshman/sophomore general students that are accepted by every public college and university in the state.

Transfer templates for many majors are also available. A template lists all courses for a particular major, and specifies what courses students should take in the first two years. Students can find these templates [here](#).

Students should keep in mind that completing these courses does not guarantee that they will be accepted at another school. Completing these courses also does not guarantee that they will be accepted to that major. AGSC guidelines do not cover transfers between public and private colleges. Students can talk with their advisors to learn more.

Scholarship Spotlight

Dixie Youth Baseball

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.

Number: 100 (Alabama and 10 other states)

Award: \$2,000

Deadline: February 1

Contact: 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)



First-time federal student loan borrowers must complete entrance counseling

Alabamians who will borrow money for college using federal student loans must complete entrance counseling if they are borrowing for the first time.

Entrance counseling helps students understand the financial commitments they're agreeing to when they receive their loan. Fully understanding these financial obligations is an important step in taking out federal student loans to help pay for education after high school.

The U.S. Department of Education requires borrowers to complete the counseling before students will receive loan funds. The counseling will teach users how to borrow responsibly so they don't take out more loans than they need.

The department offers online counseling at studentaid.gov under the Complete Aid Process tab. The counseling should take between 20 to 30 minutes. Borrowers should check with their college to see if the federal counseling session is accepted as some schools have alternate counseling program requirements.