



## How to deal with recent graduates' summer melt

Recent high school graduates who are accepted to college might need extra support to make sure they get to campus. When admitted students do not enroll due to various reasons, college professionals say they “melt” away during the summer.

Staying in touch with the financial aid office is crucial, especially if students' financial circumstances have changed since they filed the FAFSA. Students who have a financial aid gap between their financial aid and what it costs to attend their college should first get in touch with the financial aid office.

Students should pay attention to any notifications from their college about forms and deadlines needed to complete their student financial aid. Doing these tasks quickly helps students get all of the financial aid they're entitled to.

If students are chosen for verification, they should take care of that as soon as possible. Verification checks financial information on the FAFSA. The U.S. Department of Education sends colleges a list of students whose financial data must be verified.

Students will get a notice on their Student Aid Report and possibly also a letter from the college's financial aid office requesting additional financial documentation.

FAFSAs can be edited at [fafsa.gov](http://fafsa.gov) if students made a mistake or their financial circumstances have changed. They should also notify the financial aid office, which can help if the school needs more information to process a student's financial aid award.

Staying on top of deadlines for financial aid is key to freezing summer melt. Students should sign up for financial aid text messages if their school offers them. That way students will get notices about critical dates and deadlines.

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## Private loans can help students afford college

Most college-bound students qualify for financial aid to help pay for their education, such as federal and state grants, scholarships and federal loans. In addition, local scholarships are often available. Parents can also borrow federal loans to help pay students' college costs.

Some students may find that these programs don't cover all the costs of college. Others may not qualify for state and federal aid because they're going to school less than half time. When that happens, private student loans may be an option.

Students and parents will want to take a close look at the Advantage Education Loans offered by KHESLC, a public agency that provides low-interest, fixed-rate loans to students and parents.

Because interest rates on private loans depend on the borrower's credit rating, students may have to pay higher rates than they would on federal student loans. In addition, many lenders require students to have a cosigner, and most require the college to certify that the student needs the loan.

Students and parents should compare the private loans offered by various lenders to find the best possible deal. To compare top lenders rates go to <https://www.advantageeducationloan.com/acl/resources/pdf/interestRatesChart.pdf>

## Scholarship Spotlight

**Associated General Contractors of Alabama, Inc.**  
**Alabama AGC Foundation Scholarship**

**Contact:** Alabama AGC Scholarship Fund, PO Box 102066, Irondale AL 35210; [elizabethm@alagc.org](mailto:elizabethm@alagc.org);  
[www.alagc.org/scholarships/](http://www.alagc.org/scholarships/)

**Eligibility:** The applicant must:

- be a resident of Alabama.
- be enrolling in or attending a community college, technical school, or university in Alabama.
- be enrolled or enrolling in a construction-related curriculum.
- be recommended by an AGC member.

In addition, the applicant must submit:

- an application.
- a copy of the applicant's most recent transcript.
- proof of residency.
- at least 1 letter of recommendation.

**Number:** 1

**Award:** \$1,000

**Deadline:** Nov. 30

## No newsletter in July

Just a reminder that KHEAA–Alabama does not publish a *Counselor Connection* during July. We look forward to reconnecting with you in August.

## SAT cancels plans for digital testing this fall

The College Board has canceled plans to offer a digital SAT for home use this fall.

According to a June 2 press release, the College Board said providing the in-home test would “require three hours of uninterrupted, video-quality internet for each student, which can’t be guaranteed for all.”

The organization will continue to work with high schools, colleges, and other sites to increase seating capacity in areas where August and September registration are filling up.

It will also try to expand availability of the SAT at in-person test centers. However, it acknowledged that many centers will have fewer seats because of social distancing guidelines and may encounter unexpected closures.



## KHEAA continues hosting social media outreach

KHEAA outreach counselors will continue to provide live help via Facebook, Twitter and Instagram through the end of July. Sessions include:

- June 23:** Gap Funding: When You Need More for College, **Facebook**
- June 24:** Keeping Busy During Summer Break, **Twitter**
- June 25:** Scholarship Rewind: A Refresher on Finding Scholarships, **Instagram**
- July 2:** In the Home Stretch: Getting to Graduation, **Instagram**
- July 8:** In-Demand Work Sectors, **Twitter**
- July 14:** Modern Degree Completion: Transferring Credits, **Facebook**
- July 15:** Understanding the FAFSA, **Twitter**
- July 22:** Selecting a College, **Twitter**
- July 23:** Surviving High School, **Instagram**

All sessions begin at 2 p.m. Central.

The links are:

<https://www.facebook.com/KHEAA/>

<https://www.twitter.com/KHEAA>

<https://www.instagram.com/kheaaoutreach/?hl=en>

  
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