Video contest now open for Alabama middle and high school students

The Alabama Association of School Boards’ eighth annual statewide student video contest is accepting entries from public school students grades 6–12.

This year’s contest theme, “Road to Success,” applauds excellence in teaching, student creativity and how Alabama’s public schools are preparing students for many different pathways to success, from career technical education to STEM to advanced academics, performing arts and more.

Each Alabama school system can submit two entries.

Four schools will share in more than $3,000 in prize money for their 30- to 60-second commercials/public service announcements. The top four videos will be shown during AASB’s Annual Convention in December at the Hyatt Regency Birmingham-The Wynfrey Hotel and at an Alabama State Board of Education meeting in Montgomery.

The deadline for entry is April 12. Contest and submission rules can be found on the Alabama School Boards website.
National History Day contest now open for entries

Alabama students can enter the National History Day Contest by presenting a project on any historical topic related to the 2019 theme, “Triumph and Tragedy 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 competition will take place on March 29 at the 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.

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

Visit https://www.nhd.org/ for more details.

What students need to know about car insurance

Because young people don’t have as much driving experience as adults, they’re a bigger risk to insure when they start driving. That means young people will generally pay more for car insurance.

Alabama requires vehicle owners to have liability insurance in the amount of $25,000 for bodily injury per person, $50,000 for bodily injury per accident and $25,000 for property damage.

Students who drive cars being bought with loans may also have to have collision insurance and comprehensive coverage. The first pays for damage to their vehicle if they’re in an accident. Comprehensive insurance covers damage caused by hail, flooding, theft, vandalism, etc.

Students may want to consider getting other coverage. These include:

- Personal injury protection: This helps pay for medical expenses, lost wages and out-of-pocket costs.
- Uninsured motorist: This helps cover medical costs if someone is injured in a wreck with a driver who doesn’t have insurance.
- Rental reimbursement: This pays for a rental car when policy owner’s car has been damaged in an accident and is being repaired.
Compare award letters to find best college deal

Most high school seniors headed for college will soon be receiving financial aid award letters. Seniors and their parents should read those letters carefully.

The letter will usually show the total cost of attendance for one year, including tuition, fees, room, meals, books, supplies, transportation and personal expenses.

It may also show how much the student’s family is expected to pay toward those costs, the expected family contribution (EFC). The EFC is subtracted from the total cost of attendance to get a student’s financial need. The letter will then list various sources of financial aid offered to pay for the costs not covered by the EFC. Students can accept or reject any or all of those proposed sources.

Students can also appeal the awards if their family’s financial circumstances have changed.

One consideration is how much of the aid being offered is in federal student loans, which have to be repaid. If the package includes federal loans and isn’t enough to pay all expenses, students may be looking at a private loan. Comparison shopping is a must in that case.

But students shouldn’t choose a school based simply on cost. A more expensive college can be a better choice than a less expensive one that isn’t a good fit. Transferring or dropping out can increase the total cost of a college degree.

Scholarship spotlight

Montgomery Area Military Officers Scholarship Foundation

**Eligibility:** Must be an eligible graduating senior from a public or private high school in Autauga, Elmore, Lowndes or Montgomery County.

**Award:** Varies

**Deadline:** April 26

**Contact:** For scholarship information, visit [www.macmoaa.org](http://www.macmoaa.org) and click on the scholarship tab.
“I’m 15. I don’t know what I want to do for the rest of my life.”

Some people grow up knowing exactly what they want to do for a living. That’s great for them, but...

For most of us, choosing a career isn’t that easy. Start with your interests. You’ll be more likely to like your job if you choose a career in a field you’re interested in and enjoy. You can also:

• Research possible majors in The College Board Book of Majors published by The College Board. You should check your public library for this and other reference books. If they aren’t available, ask the librarian about an interlibrary loan.

• Check the “Help Wanted” section of newspapers to see what kinds of jobs and careers are available in your area.

• Visit the College Board website at https://bigfuture.collegeboard.org/majors-careers to see detailed descriptions of over 300 occupations. Details include average salaries, working conditions and required training/education.

• Visit the Occupational Information Network (O*NET) at www.onetonline.org to learn more about different occupations.

• Read the Occupational Outlook Handbook, both published by the U.S. Department of Labor, at your public library. You can find the Occupational Outlook Handbook at www.bls.gov/ooh/.