

Counselor Connection

March 2021



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Save money by earning college credit in high school

One way to save money on higher education is to earn college credits while in high school.

High school students, whether they plan to get a technical degree or four-year degree, can take advantage of several programs that let them earn college credits. These programs include:

- **Dual credit courses.** Dual credit courses let students earn both college and high school credit. In some cases, students will pay less than the college tuition rate. KHEAA administers the state's dual credit scholarship programs, which can be used at participating public universities, public two-year colleges and private colleges and universities.
- **Advanced Placement courses.** AP classes count as high school credits, but many colleges will give students college credit if they earn a certain grade on AP exams. Offered by the College Board, which provides the SAT, AP classes are widely available.
- **International Baccalaureate Diploma and Cambridge Advanced International programs.** IB and CAI, for students 16 to 19 years old, are similar to AP. Students may be able to receive college credit for the IB and CAI classes they take.



KHEAA–Alabama

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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.

KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in April via Facebook, Twitter and Instagram. Some sessions will include Kentucky-specific as well as general information. The schedule is:

- **April 1:** Myth Busting: Admissions, *Instagram*
- **April 6:** Don't Be An April Fool: Live Budgeting, *Facebook*
- **April 7:** Don't Be An April Fool: Financial Terms to Know, *Twitter*
- **April 8:** Don't Be An April Fool: Banking and Credit, *Instagram*
- **April 13:** Spring Forward: Planting Seeds for the Fall, *Facebook*
- **April 14:** Spring Forward: Orientation and Registration, *Twitter*
- **April 15:** Spring Forward: Confessions of an Orientation Leader, *Instagram*
- **April 20:** Game Time: College Jeopardy, *Facebook*
- **April 21:** Game Time: The Price is Right!, *Twitter*
- **April 22:** Game Time: Finish the Phrase, *Instagram*
- **April 27:** Wrapping Up Financial Aid: Award Letters and Decisions, *Facebook*
- **April 28:** Wrapping Up Financial Aid: Verification 101, *Twitter*
- **April 29:** Wrapping Up Financial Aid: It's Not Too Late, *Instagram*

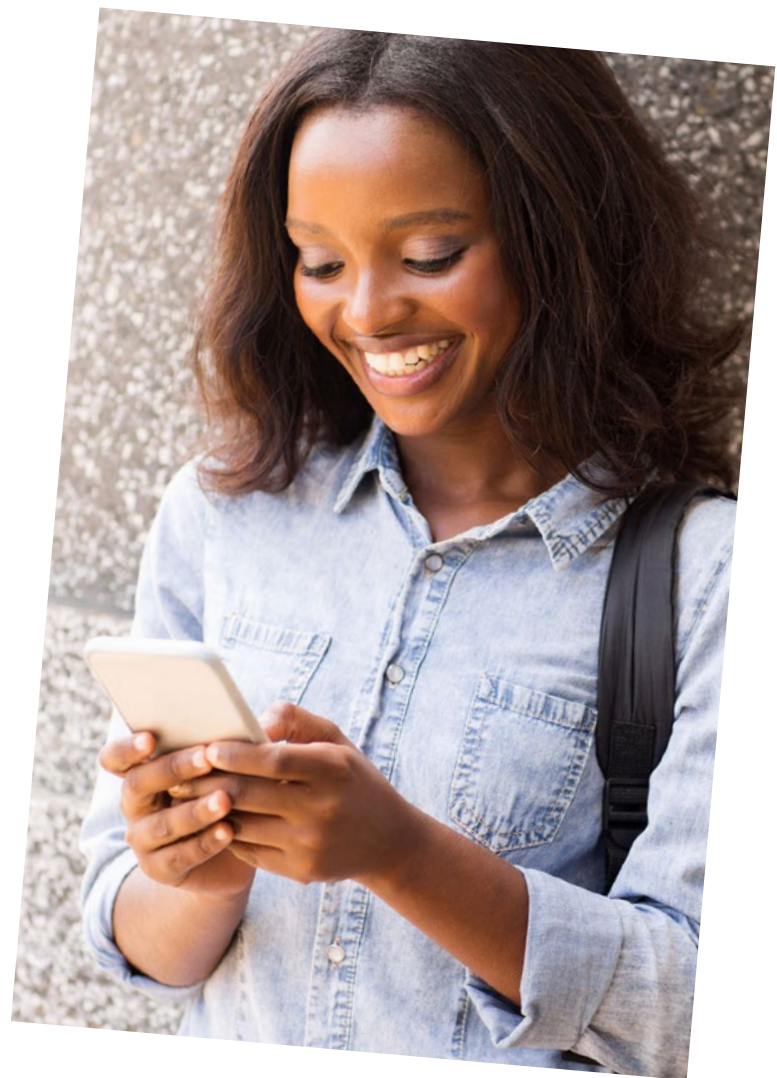
All sessions begin at 2 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA

www.instagram.com/kheaaoutreach/?hl=en



KHEAA to hold webinars about financial aid

During the spring semester, KHEAA Outreach is offering a series of webinars about financial aid and financial literacy. Some webinars will contain Kentucky-specific information. The schedule is:

- ***It's Money, Baby!: Your Guide to Financial Literacy***, Thursday, April 1, 6 p.m.
- ***Getting In: High School Juniors' Guide to College***, Thursday, April 15, 6 p.m.
- ***Surviving College: A Guide to Persisting to Graduation***, Thursday, May 6, 6 p.m.

All times listed are Central time.

To register, visit <https://kygoestocollege.com/>. That page also has links to videos of previous webinars.

Scholarship Spotlight

Alabama Music Educators Association

AMEA Eleanor Nation FAME Scholarship

Eligibility: The applicant must:

- intend to register as a full-time music education major at an Alabama university in the fall.
- have attended Future Alabama Music Educators (FAME) at an AMEA Professional Development Conference,
- have an AMEA member as the applicant's current music teacher.

In addition, the applicant must submit:

- an application,
- a sealed, official high school transcript,
- at least 3 letters of recommendation (1 from a current music teacher, the others from any appropriate source),
- an essay of no more than 1,200 words on what factors influenced the applicant to become a music education major and why all students should have access to music education.

Number: 1

Award: \$1,000

Deadline: Received in mail by May 31

Contact: Garry Taylor, AMEA Executive Director, 1600 Manor Drive NE, Cullman AL 35055; www.myamea.org



Compare award letters to find the 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 letters may also show the expected family contribution (EFC), which is how much the student's family is expected to pay toward those costs. 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 cover that need. Students can accept or reject any or all of those proposed sources.

If the package includes federal loans but the total aid provided isn't enough to pay all expenses, students may have to turn to a private loan. Comparison shopping is a must in that case.

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

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