

COUNSELOR CONNECTION

OCTOBER 2018

FAFSA is now available for use with mobile devices

The 2019–20 FAFSA can now be submitted using mobile devices.

The mobile-ready format means students can apply for federal student aid from virtually anywhere, using nothing more than the phone in their pocket.

To fill out the FAFSA, students can:

- Download the myStudentAid app (iOS or Android) and fill it out from a mobile device.
- Visit fafsa.gov and fill out the form using the device of their choice, including a smartphone, tablet or laptop.

FinancialAidToolkit.ed.gov has FAFSA campaign resources — including email templates, campaign talking points and social media posts — that counselors can use to help spread the word about the mobile-ready 2019–20 FAFSA and myStudentAid mobile app.

5 Alabama schools earn Blue Ribbon designation

Five Alabama schools have been named 2018 National Blue Ribbon Schools by the U.S. Department of Education based on their overall academic excellence.

The Alabama schools are:

- Arab Elementary School.
- Athens Elementary School.
- Liberty Park Middle School, Vestavia Hills.
- Mountain Brook Elementary School.
- Rock Quarry Elementary School, Tuscaloosa.

The Alabama schools are among 349 public and private, elementary, middle and high schools across the country recognized this year.

Representatives from each school will attend a recognition ceremony in Washington, D.C., on Nov. 7–8.

More information on the program and a list of past Alabama winners are available at www.ed.gov/nationalblueribbonschools.

Financial aid words students need to know

High school seniors headed to college this fall need to become familiar with some financial aid terms that they will probably hear.

- **Accrue.** This term, which means to increase or accumulate, is often used to refer to interest on loans. It means that the interest is added to the loan until the loan is fully paid.
- **Bursar.** On many campuses, the bursar is the official in charge of funds. Students will make tuition payments to that office and will receive financial aid funds from that office.
- **Capitalize.** This means the interest on students loan will be added to the principal if the students don't pay the interest while in school. If the interest is capitalized, students will be paying interest on the interest when they begin repaying their loans.
- **Disburse.** This means "to pay out." Students may see it as a verb telling them that their financial aid will be disbursed by a certain date. Or they may see it as a noun, disbursement.
- **Grace period.** After students finish college or drop below half-time status, they have a certain length of time before they have to make payments on their federal loans. That time is the grace period.
- **Master Promissory Note (MPN).** This is the form students must sign before they can receive any loan. It is a legally binding promise that they will repay the loans.

Know your school's satisfactory academic progress standards

One important phrase in the language of student aid is satisfactory academic progress, or SAP.

All colleges that award federal student aid must have SAP standards. Those standards are based on three key areas: GPA, pace and a maximum time frame.

The GPA students are required to have may vary by school, major and whether they're undergraduate or graduate students.

Pace means that students have to pass a stated percentage of the classes they take in a given period of time. It may also vary by college.

The maximum time frame means students have to finish their degree within a given number of attempted credit hours. For example, a school requires students to pass 120 credit hours to earn a bachelor's degree. The maximum time frame might be that students have to pass those 120 hours without attempting more than 150 hours.

The catch is: if students don't meet their school's SAP standards, they may not be able to receive state or federal student aid. Students should make sure they know what their college's standards are before they get in trouble.

Students can enter Real World Design challenge

Students in grades 9–12 can register as team for the Real World Design challenge by Nov. 17

The challenge gives students a chance to work on real-world engineering challenges as a team. Each year,



teams are asked to address a challenge that confronts the nation's leading industries. Students will use professional engineering software to develop their

solutions and presentations to demonstrate the value of their solutions.

This year's challenge is to design unmanned aircraft systems, create a theory of operation and develop a business plan for the commercial operations of the systems.

Students can register to enter as a team at <http://www.realworlddesignchallenge.org/index.php>.



Scholarship Spotlight

Southern Automotive Women's Forum Scholarship

Eligibility: Must:

- be a female high school senior, GED graduate or college student.
- be enrolled or be enrolling in an accredited college or university in Alabama or another southern state.
- be pursuing a degree in a science, technology, engineering, math or automotive field.
- be interested in or already be pursuing a career in an automotive-related field.
- be enrolled at least half time in at least 2 consecutive academic terms.
- maintain at least a 2.5 cumulative GPA and at least a 3.0 GPA in the major.

Award: Varies

Number: Varies

Deadline: June 1

Apply online at: <http://southernautomotivewomen.org/scholarship-application/>

Road to College Checklist

for middle schoolers



6th grade

- ▮ Set goals about things you want to achieve while in middle school.
- ▮ Develop good study habits.
- ▮ Take an interest inventory.
- ▮ Explore jobs and careers.
- ▮ Get involved in school and community activities.

7th grade

- ▮ Take pre-algebra, if possible.
- ▮ Focus on classes and keep up with homework assignments.
- ▮ Take classes in art, music and computer science.
- ▮ Read as much as you can. It will help on the SAT and ACT.
- ▮ Shadow a person in career that interests you.

8th grade

- ▮ Talk with your counselor about classes that prepare you for college.
- ▮ Take algebra, if possible.
- ▮ Start thinking about goals for high school.
- ▮ Take a foreign language.
- ▮ Focus on getting good grades.

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Road to College Checklist

for freshmen & sophomores



Freshmen

- Start thinking about what your interests are and take electives that meet those interests.
- Sign up for honors courses. College admissions counselors look not only at your GPA but also at what classes you were taking when you earned that stellar GPA.
- Create a file for copies of report cards, lists of awards and honors, and lists of school and community activities, including both paid and volunteer work, and descriptions of what you do.

Sophomores

- Think about what career you may like to have when you get out of school. It will help when deciding on a college if you know what majors interest you.
- Prepare for the ACT PLAN test.
- Take the PSAT in October. It's good practice for when you take the PSAT as a junior.
- Register in April for any SAT Subject Tests you want to take in June.

