As parents begin the college financial aid process, they may find themselves faced with unfamiliar terms. This short glossary may help.

• **Conversion scholarship/loan.** This type of scholarship requires students to provide certain services. If they don’t provide the service, the scholarship becomes a loan.

• **Cost of attendance.** The total cost of one year of college: tuition, fees, room, meals, supplies, transportation and personal items.

• **Expected family contribution (EFC).** This is the amount the student and family are expected to pay for the student’s education. It is based on a formula set by Congress.

• **FAFSA.** The Free Application for Federal Student Aid must be submitted by students applying for federal and state aid. The best way to do so is at www.fafsa.gov.

• **Financial need.** The difference between the cost of attendance and the EFC.

• **Institutional aid.** The scholarships, grants and other financial aid programs provided by the college.

• **Verification.** The process of making sure the information submitted on the FAFSA is correct. The federal government requires colleges to have a certain number of students’ FAFSA information verified.

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**Alabama receives federal computer science grant**

Alabama has received a $2.3 million federal grant to help fund the state’s Pathway for Alabama Computer Science initiative. PACS will provide high school computer-related courses statewide, primarily for high-need schools in rural areas.

The grant will help pay for six in-service centers near some of the state’s most rural communities to support year-round teacher interaction.

Opportunities for student learning will include an algebra course integrated with computer science information and two rigorous courses, Exploring Computer Science and AP CS Principles. Students may also be invited to participate in summer institutes and specialized study at regional in-service centers.

For more information about PACS, contact Dawn Morrison at (334) 694-4762 or dmorrison@alsde.edu.
5 Alabama schools named 2019 Blue Ribbon winners

Five Alabama schools have been named 2019 National Blue Ribbon Schools based on their overall academic excellence, according to the U.S. Department of Education.

The schools are:
- Baldwin Arts and Academics Magnet School, Montgomery County Schools
- Daphne Valley Elementary School, Baldwin County Schools
- Eichold-Mertz Magnet School of Math, Science and Technology, Mobile County Schools
- Hampton Cove Elementary School, Huntsville City Schools
- Prattville Christian Academy

The Alabama schools are among the 362 public and private, elementary, middle and high schools across the country recognized this year. The National Blue Ribbon Schools Program recognizes public and private elementary, middle, and high schools based on their overall academic excellence or their progress in closing achievement gaps among student subgroups. Now in its 37th year, the program has recognized more than 9,000 schools.

Representatives from each of Alabama’s Blue Ribbon Schools will join those from other states at a recognition ceremony in Washington, D.C., on Nov. 14–15.

More information about the program can be found at https://nationalblueribbonschools.ed.gov.

Scholarship Spotlight

THSOA- Southeast Chapter Scholarship

Contact: THSOA-Southeast Chapter Education Committee, Attn: Scholarships, PO Box 60341, Lafayette, LA 70596; thsoa_southeastchapter@yahoo.com; www.thsoa.org/

Eligibility: The applicant must:
- attend college or university in Alabama, Arkansas, Florida, Georgia, Louisiana, Oklahoma, Mississippi or South Carolina.
- be enrolled full time in a 2-year, 4-year or graduate program.
- demonstrate a keen interest in hydrographic surveying or a related field.
- be a U.S. citizen or permanent resident.

In addition, the applicant must submit:
- an online application.
- a résumé.
- a 750-word essay explaining career goals.
- a high school or college transcript.
- 1 letter of recommendation from a faculty member.

Award: $1000
Number: 5
Deadline: Nov. 30
Registration for Real World Design Challenge open

The deadline for students in grades 9–12 to register as a team for the Real World Design Challenge is Nov. 22.

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 a small unmanned package delivery system for use in a city environment, create a theory of operation and develop a business plan for the system’s commercial operations.

Teams are made up of 3–7 students. Each team needs a coach who is a teacher or other adult to help organize the team and act as the point of contact for the team. Team members can be changed or added during the registration period if needed. Coaches may have as many teams as they want, but students may only be on one team.

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

Senior college planner

November

- Complete the FAFSA, if you haven’t already done so.
- Meet with college admissions representatives at college fairs or when they visit your school.
- Attend a financial aid seminar if your school offers one.
- If you haven’t picked a college yet, narrow your list by visiting schools and talking with students. Discuss it with your parents too.
- If you’re going Early Decision, most schools want the applications submitted about now.
- If you’re going through the regular admissions process, it’s time to ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- Check with each school’s financial aid office to see what financial aid forms they require in addition to the FAFSA.

Focus on the future

For details or to apply, go to AdvantageEducationLoan.com

With fixed rates and NO FEES, the Advantage Education Loan can take students’ minds off money so they can focus on their future.