

Good essay may mean more financial aid for college

Some colleges, especially private schools, require an essay as part of their admissions process for college freshmen. That essay may also help when it comes to paying for college, according to KHEAA.

Generally, the more exclusive the college, the more important the essay may be in admissions and financial aid decisions.

Essays let schools learn more about students than just what the application shows. That gives writers a chance to set themselves apart.

Students should put time and effort into an admissions essay. Colleges want students who can express themselves clearly, using proper spelling, grammar and punctuation. It may take several drafts to get it right, but the essay needs to be well written and free of errors. Students should have a teacher, school counselor or parent review the essay before submitting it to the college. The better the essay, the better a student's chance of being accepted at a top school.

Learn the difference between a need and a want

One of the biggest steps to financial security is learning the difference between a need and a want, according to KHEAA. Students who have learned that difference will find that their bank accounts grow more quickly.

Needs include clothes, food and, for many students, transportation.

With clothes, a want may mean wearing only designer items that cost more than clothes that last just as long and look just as good.

Students might want to eat a deluxe cheeseburger at a fast food restaurant every day, even though they can save money by making their own sandwich and brown-bagging it.

If a student needs a car to drive to and from school, a want would be a new sports convertible instead of a reliable, used car with good gas mileage and less flash. A student who lives in a city, however, might save more money by taking public transportation.

Each time students are faced with a purchase, they should ask themselves if they really need it or if they can get by with a less expensive item — or without it completely. They should save the money they don't spend so it's there when they really need something.



Know the rules for being eligible for college sports

High school students who plan to play intercollegiate sports must meet the requirements. The requirements differ depending on the college's affiliation: the National Collegiate Athletic Association (NCAA), the National Association of Intercollegiate Athletics (NAIA) or the National Junior College Athletic Association (NJCAA).

The following information is a general guide for athletes who will enroll in college after July 31, 2016. For more detailed information, visit ncaa.org, naia.org or njcaa.org.

NCAA

The NCAA has three divisions, and the requirements differ depending on the division the school belongs to.

Athletes attending a Division I or Division II school must register with the NCAA Eligibility Center at eligibilitycenter.org. At that site the student and high school can establish whether the student is eligible. That's also the site students need to visit to see their high school's core courses.

Core courses are those that have content at or above a high school's regular content level. Only the core courses on the NCAA list can be used to figure a student's core-course GPA.

In addition to their GPAs, students have to meet certain scores on the ACT or SAT. Student-athletes should enter the NCAA Eligibility Center code of 9999 when they register for the ACT or SAT to make sure the NCAA receives their scores.

Home-schooled students must also register at eligibilitycenter.org and meet the same requirements as other student-athletes. After they register, they should look under the "Resources" tab for more information.

The qualifying rules for Division I athletes are especially complicated, so it's a good idea to study them closely.

NCAA Division III schools don't give athletic scholarships. Students who want to play sports at a Division III school don't have to register with the Eligibility Center. Schools set their own academic standards, so contact the school to find out what its policies are.



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NAIA

The NAIA requires high school graduates who want to participate in sports to meet two of the following requirements:

- Have at least an 18 ACT or 940 SAT composite score (860 if the SAT was taken before March 2016).
- Have at least a 2.0 high school GPA.
- Graduate in the top half of their high school class.

Home school students must have at least a 20 ACT or 1030 SAT (950 if the SAT was taken before March 2016) composite score. However, if a student’s home-school program meets Kentucky’s requirements but the student doesn’t get the required test scores, he or she can request a waiver.

The NAIA is re-evaluating the ACT minimums listed above because of the change in SAT scores.

NJCAA

To be eligible to play sports at an NJCAA school, you must have earned a high school diploma or a GED. A home-schooled student should contact the college about being certified as eligible to participate in athletics.

What are the chances that a high school senior will be drafted by a team in the National Basketball Association or National Football League? They’re not all that good. And the average length of an NBA career is about 4.5 years, an NFL career 6.9 years. That means athletes who make the pros need to prepare themselves for life after their careers are over.

Sport	Seniors Playing*	Number Drafted by League Each Year	Chances of Being Drafted
Basketball (boys)	154,587	60	1 in 2,576
Football	312,353	224	1 in 1,394

* According to the NCAA.

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.



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