

Counselor's Corner

VOLUME 1, ISSUE 6

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HURON HIGH SCHOOL

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****ACT Prep Course****

Details and sign up are available in the counselors' office. You must pay at sign up. For future ACT tests, register online: <https://www.act.org>

****DATES TO REMEMBER****

- NO SCHOOL- October 10
- ASVAB registration deadline- November 1
- Registration for NEXT ACT test- November 4

VISITING COLLEGES

- South Dakota State University Thursday, October 27 @ 11:30 in the Front Office Conference Room



OCTOBER 1- the **FAFSA** is open for current seniors to complete for their next post-secondary education.
*You will need to create an FSA ID (you and your parents); get this done now.

****IMPORTANT FINANCIAL AID INFORMATION****

<https://southdakota.mappingyourfuture.org>
and

www.mappingyourfuture.org/paying/scholarshipresources.cfm

Other referenced resources:

*FAFSA application- studentaid.gov

*<https://nces.ed.gov/collegenavigator/>

*www.fastweb.com

*<https://bigfuture.collegeboard.org>

*<https://public.dollarsforscholars.org>

if you have questions call 1-800-4-FED-AID



****FREE**** application period for ALL SD colleges/tech schools:

October 3-November 30



Tech-College-University Bound Seniors: What should you be doing to prepare for your future?

October- To Do List

- Take the SAT and/or ACT
- Complete your FAFSA online at fafsa.gov to determine your financial aid eligibility
- Watch for the email notice indications your Student Aid Report (SAR) is ready
- Attend college planning and/or financial aid information nights and collage fairs
- Visit your top school choices. If possible, make appointments with faculty, staff, and students.
- Meet with your school counselor to develop a college admission and financial aid application plan
- Contact the schools' financial aid offices to determine which forms they require. Some schools may require special forms.

Tech-College Visitation Opportunities: a variety of options were listed in the two previous newsletters with applicable links and dates. Stay on top of these dates and opportunities. Some options are only available this fall.

College Group-Visit Days: a variety of colleges were listed in the two previous newsletters with applicable links and dates. Some group visitation dates are quickly approaching. You need to register online for any and all you want to attend. This is your time to explore!

Apprenticeship Opportunities: a variety of opportunities were listed in the two previous newsletters with details, contact information and applicable links

Options include:
Dakota JATC
Titan Machinery
Muth Electric Inc
Butler Machinery
AGC of SD

What in the world is a WUE?

WUE- Western Undergraduate Exchange: America's largest regional interstate tuition savings program. It's an agreement among WICHE's 16 members, through which 160+ participating public colleges and universities provide steep non-resident tuitions savings for Western students. [Click Here](#) for a full list of participating WUE schools!



Past Newsletters:

-  [Counselors' Corner Newsletter Issue 1](#)
-  [Counselors' Corner Newsletter Issue 2](#)
-  [Counselors' Corner Newsletter Issue 3](#)
-  [Counselors' Corner Newsletter Issue 4](#)
-  [Counselors' Corner Newsletter Issue 5](#)

You're doing great! Make it to the end for a chance at a treat!

****Scholarships****

****Other Scholarship Opportunities****

There are several scholarships with deadlines already approaching. **Don't delay!** These are updated constantly. **YOU** need to be checking this [link](#) **OFTEN!!**

SCHOLARSHIPS
Continue to check the information center in the counselor's office for updated scholarships.

SCHOLARSHIP-SEARCH WEBSITES-

****CAUTION:** you should NEVER have to pay a fee to apply for a scholarship**

Tuition Funding Sources

- [CollegeXpress](#)
- [Scholarships.com](#)
- [Discover Colleges](#)
- [Student Scholarships](#)

South Dakota Farm Bureau Scholarship

This scholarship is to celebrate youth that have a passion for agriculture and their rural communities. Applicants can choose to be considered for an agriculture-focus or community-focus scholarship, depending on their major and/or experience with agriculture.

Eligibility Guidelines:

*The applicant or applicant's parents must be a current member of SD Farm Bureau and must have been for 2 years.

*Must be accepted by an accredited school of higher learning and planning to study a minimum of 1 year as a full-time student.

*Must be a current senior or college freshman

The scholarship will be applied toward tuition and fees only and will be awarded after the first semester. Further requirements along with applications are available in the counselors' office. You can also view information and access the application via their [website](#). Deadline to apply is March 14.

DAR Scholarship-Due February 11

The Daughters of the Revolution offers an annual \$500 scholarship to direct descendants of US Military Veterans. Applicants must be current seniors in South Dakota and planning to attend an institute of higher learning after graduation. They must also be a child or grandchild of a US Military Veteran. This includes legally adopted children. Applications are available in the counselors' office.

Junior Achievement Leo Crawford Scholarship

This is a one time scholarship of \$500 for participation in any Junior Achievement elementary, middle school or high school program. The deadline to apply is March 30; applications are available in the counselors' office.

Elks "Career & Technical Education Scholarship

This is a \$1500 award for students who will be enrolling in a Career and Technical post-secondary institute. Applications **MUST** be received by November 14 (NOT postmarked). Application also requires an official transcript, 350-500 word essay and 2 letters of reference.

Applications are available in the counselors' office.

APPLICATION DEADLINES

- [NSHSS Foundation varied Scholarships](#)
- [Legislative Page](#)-October 7
- [AES Engineering Scholarship](#)- October 8
- [Heisman Scholarship](#)- October 18
- [2022 SD Angus Association Scholarship](#)- October 28
- [Big Idea Competition](#)- October 31
- [VFW Voice of Democracy](#)- October 31
- [Coca Cola Scholars Program](#)- October 31
- [SD Farmers Union](#)- November 1
- [Athlete of the month \(Vantage Financial Partners\)](#)- 1st of each month
- [ELKS MVP Scholarship](#)-November 14
- 4 other [Elks Scholarships](#)-November 14

FREEDOM SCHOLARSHIP OF SD

This is a need-based scholarship. Universities will determine the financial need based on student need. Contact each university individually for details or potentially opt-in requirements.



What types of Federal Student Loans are available?

- **Direct Subsidized Loans**-loans made to undergraduate students who demonstrate FINANCIAL NEED
 - your school determines the amount you can borrow
 - the amount may NOT exceed your financial need.
 - the US Department of Education pays the interest while you're in school at least 1/2 time, for the first 6 months after you leave school, and during a period of deferment.
- **Direct Unsubsidized Loans**-loans are available to undergraduate and graduate students; there is no requirement to show financial need
 - your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive
 - YOU are responsible for paying the interest during all periods.
 - IF you choose not to pay the interest while you are in school, your interest will accrue (accumulate) and be capitalized (added to the principal amount of the loan).

How Much Can I borrow (of FEDERAL student loans)?

Your school determines the loan type(s) and the actual loan amount you are eligible to receive each academic year.

There are limits on the amount in subsidized and unsubsidized loans that you can borrow. These limits depend on:

*What year you are in school

*Whether you are a dependent or independent student

*Undergraduate or Graduate classification

What's Your EFC?

Expected Family Contribution-is a monetary number that is calculated based on the financial information you submit on the FAFSA. It is one of the measurements used to determine how much (and what types of) aid you will be eligible to receive.

FinAid has a [QuickEFC](#) calculator that uses fewer questions than the FAFSA to yield a ballpark estimate of your EFC.

PARENT PLUS LOANS:

To be eligible you MUST:

- be the biological or adoptive parent of a dependent undergraduate student enrolled at least 1/2 time at an eligible school.
- not have an adverse credit history
- meet the general eligibility requirements for federal student aid

-The Parent PLUS Loan will have a fixed interest rate for the life of the loan.

-The maximum PLUS loan amount you can borrow is=cost of attendance-other financial assistance your child receives.

-If you request a deferment, you will not need to make payments while your child is enrolled at least 1/2 time and for an additional six months after your child graduates, leaves school, or drops below 1/2 time enrollment.

-If you do not request a deferment, you will be expected to begin making payments after the loan is fully disbursed.



Private/Alternative Student Loans:

when federal student loans aren't enough.

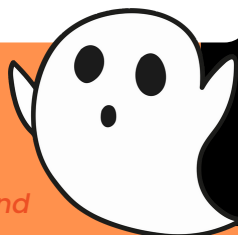
Federal Loans help many students to attend college, families often find that even the maximum loan amounts aren't enough to pay for their education. The most money a FIRST-YEAR college student can borrow under the subsidized Federal Stafford Loan program is \$5,500. (the average cost of college the 2021-2022 academic year was \$35,331).

How do you cover the gap?

That's where you may want to consider Private/Alternative loans from a consumer lender.

*REMEMBER- borrow ONLY what you need

Keep reading- there may be a treat at the end





Your FAFSA checklist: Mistakes to Avoid

*What you need to complete the FAFSA was listed on previous newsletter



- Leaving a field blank- if the answer is ZERO or the question does not apply, write in a ZERO.
- Not using the 1040 federal tax return for income reporting and reporting taxed paid-if you use your W-2 and 1099 forms, compare them with the prior year's income tax return to make sure you did not overlook any source of income. The [IRS DATA RETRIEVAL TOOL](#) is also very helpful in preventing errors! (You MUST have a social security number to create an FSA ID. [To apply for an SSN](#), contact your local social security office.
- Forgetting to report all the required sources of untaxed income- these include veterans' noneducation benefits, child support and workers compensation or disability income.
- Not reporting total household income if your parent has remarried- Your stepparent, if married to the legal parent whose information you're reporting, must report their financial information in addition to the financial information for your custodial parent.
- Excluding yourself from household size- always include yourself as part of your parent's household.
- Forgetting to sign the application-if you are filing online, you and your parents can sign the form electronically using your [FSA ID](#).
- Waiting until the last minute or submitting your FAFSA late-the sooner the better! Priority for programs with limited funds is often given to students filing the FAFSA as soon as possible. The [2023-2024 FAFSA](#) deadline is June 30, 2023 to qualify for federal student aid.
- Not knowing your state's financial aid deadline-in South Dakota you must check with your financial aid advisor (at the post-secondary school(s) you are interested in attending); some additional forms may be required.
- Skimming questions or dismissing directions-read the instructions and questions carefully. If you're unclear about a questions or are having trouble filling out the FAFSA, [check the FAQ section](#) on the [FAFSA](#) website.
- Failing to create your [FSA ID](#) before you start the form- you need this to complete the federal student aid FAFSA form, make corrections and to electronically sign. Students and parents need their own separate FSA IDs to officially complete the [FAFSA](#).

FAFSA checklist: what you need to complete the form (also in [last newsletter](#))

**gather your materials and complete your forms sooner rather than later. Many states award financial aid on a FIRST-COME, FIRST-SERVE basis. Putting off your financial aid is NOT something you want to do.

***once you complete your FAFSA, save copies of your completed FAFSA form, along with copies of all the information you gathered in order to fill it out.



If you successfully read to the END, you can come into the Counselors' Office and claim a TREAT!

