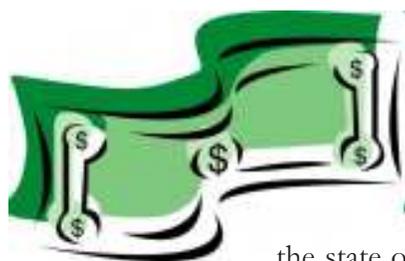


The Counseling Connection

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What to Know about the New FAFSA Changes for 2017-2018

By David White, College Confidential

If you've been paying attention to the state of higher education over the last year or so, you've likely heard some commentary or concerns over the rising cost of college in the United States. Indeed, the cost of a college education has been steadily rising over the last several years, and unless you (or your parents) can afford the out-of-pocket cost, you're likely going to need to apply for financial aid.

Applying for student loans is often done through a process known as the Federal Application for Student Aid (FAFSA). Unlike private loans that you would get from a bank or other lender, the funding provided via the FAFSA comes from the federal government. While it has been updated in small ways over the years, the FAFSA has often been viewed as a burden for many students. In addition to the fact that it can be just plain complicated, many students have complained that the application period doesn't align with enrollment periods, and that the financial data requested—like tax documents—are often unavailable when the application is initially filled out.

The FAFSA isn't likely to be going away any time soon, but according to a press release issued by the White House in September, there are some significant changes coming for the millions of students who rely on federal financial aid each year. Starting next year, a small number of alterations to the 2017-18 FAFSA will make the process easier and more flexible, as well as increase access to aid for many students.

The application period

At first glance, the changes to the FAFSA probably look insignificant, or at the very least, nothing to get too excited over. Yet, these changes, however small they may be, will address and hopefully correct some of the more challenging aspects of the application, starting with one of the biggest complaints: the application period.

In the past, the application period for the FAFSA opened on January 1st—after most students had already submitted their applications to the colleges of their choice. While this doesn't necessarily affect whether or not they will be accepted, it does affect their ability to pay for that education. Tuition varies greatly depending on the school, and how much

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College Application Celebration Week Activities Planned

Monson High School will again participate in the Massachusetts College Application Celebration Week (<http://www.mass.edu/gearup/events/mcac.asp>) program from November 14 - 18. This is very exciting as we create an opportunity to honor and celebrate our seniors. The main focus of the week is to get seniors to complete their college applications.

Local admission counselors as well as members of the Monson community will assist seniors complete their applications on November 14 and 15. American International College, Bay Path University, HCC, Springfield College, STCC and Western New England University will be conducting on-the-spot Decision Day programs that week.

There will also be an assembly on Friday, November 18 from 8:45-9:45 AM in the gym to acknowledge seniors who have applied to college that week (or before). Each participating senior will get a t-shirt and recognition in front of their peers. We also will have our second annual Mascot Madness, a friendly competition between local college/university mascots during the assembly. Please join us.



College

O **Dual Enrollment Registration To Begin**

r Juniors & seniors who are interested in taking a dual enrollment class at a local public college, university or community college should see their school counselor ASAP.

e Classes are free and are usually taken on campus. Introductory classes are available on a first come first serve basis. Students must complete an application and have it signed by a parent/guardian. Students must pay for books and supplies.

r Classes fill quickly so it is advised to register early. The deadline to enroll is December 1.



Financial Aid Night Scheduled

A detailed presentation regarding the financial aid process and an explanation on how to complete the forms will be conducted on Wednesday, October 19 at 7:00 p.m. in the cafetorium. Linda Dagradi, representing the Massachusetts Educational Financing Authority, will explain the application process, go over the required financial aid forms and answer any questions. All are welcome to attend and refreshments will be served.

Letters were sent to all seniors and their parents inviting them to this important event. For more information contact the Counseling Office at 267.4589x1108.

MCAS Scores Coming Home Soon

Spring 2016 MCAS English Language Arts, math and biology testing results will be mailed home soon. Students who do not meet the passing score of 220 (Needs Improvement) will have the opportunity to retake that portion in November. In addition, an Educational Proficiency Plan (EPP) must be developed for students who earn a Needs Improvement (NI) score (220 - 238). The EPP will highlight a student's strengths and challenges in the area(s) needing improvement. Affected students must also take and pass a course in the subject area in both the junior and senior year. Students affected by this requirement have already been scheduled for the appropriate courses.

College visitation schedule

The following representatives will be visiting in October/November:

Merrimack College	October 11	9:00
Worcester State University	October 12	9:00
Eckerd College	October 12	10:00
Castleton State College	October 14	12:00
Roger Williams University	October 17	10:00
Salem State University	October 19	9:00
Springfield College	October 19	10:00
UMASS Lowell	October 21	8:00
Framingham State University	October 24	8:00
Eastern CT State University	October 24	9:15
University of New Hampshire	October 24	10:30
UMASS Boston	October 28	1:30
College of the Holy Cross	November 8	9:30
Sacred Heart University	November 15	12:30
Lasell College	November 18	1:00

Juniors & seniors are reminded that they must receive permission from their subject matter teacher 24 hours in advance in order to attend one of these sessions. Passes can be obtained in the Counseling Office.



SAT Registration

2016-17 SAT registration information is now available in the Counseling Office. SAT's will be given on the following dates:

Nov. 5	Dec. 3
Jan. 21	March 11
May 6	June 3

ACT Registration

2016-17 ACT registration information is now available in the Counseling Office. ACT's will be given on:

December 10	February 11
April 8	June 10

Study guides with test-taking hints for both tests are also available in our office. Monson High School is a testing site for the ACT in April and June. The SAT must be taken at a local high school.

For more information (including on-line registration) about the SAT, go to www.collegeboard.org and for the ACT go to www.actstudent.org.

FAFSA Changes,

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a student will receive in federal aid can be a big factor in whether or not they will apply to a particular institution. By changing the start of the application period from January to October, students and their parents will have more time to fill out the FAFSA and should receive a response before the close of application periods for colleges and universities.



The required financial information

As with any loan, the FAFSA has a lot of questions about your (or your parents') income, which they tend to get from federal tax documents from that year. This is one of the most important aspects of the application, as it helps determine your financial need. The problem, however, is that in the past, the FAFSA application period didn't align with the filing of tax returns. This meant that many people hadn't filed their tax returns by the time the FAFSA was filled out, forcing them to leave their application open for months until they could provide that information to the U.S. Department of Education.

In what is perhaps the most significant change to the FAFSA, the application no longer asks for the current year's tax filing, but will instead allow applicants to use tax info from the previous year. For example, if you were to apply for the 2016-17 school year, the FAFSA would ask for your tax information from 2015.

According to U.S. Department of Education, this change will allow applicants to provide more accurate financial information and to avoid the guessing and waiting on tax returns that jams up the current application process. Moreover, using the IRS Data Retrieval Tool, applicants will have the option of importing their tax information from the IRS, rather than digging around through files and folders to find the previous year's information themselves.

Potential benefits of the FAFSA changes

In addition to providing a more flexible application period and more exact financial data, applicants will have the option to skip questions that aren't relevant to their situation, which further streamlines the process. All of this makes the FAFSA easier and more user-friendly, but the benefits might actually extend beyond the user. Having a confirmation on the amount you'll be receiving in federal aid will help colleges, universities, and grant-makers make faster decisions on additional aid that they can or will provide to students.

Unless we undergo some major changes in our education system, the FAFSA is likely to remain an important aspect of the college experience. That being said, these small, yet important, changes will provide students with a more flexible and less ambiguous application process—which, if nothing else, should bring some comfort and certainty in an otherwise uncertain time.

David White is a contributing writer for UniversityTutor.com, the world's largest global marketplace for finding independent tutors.

PSAT and Pre-ACT Test Date Set

The PSAT or practice SAT and Pre-ACT (practice ACT) will be given at Monson High School on Wednesday, October 19. The PSAT is designed for juniors seeking practice for the real SAT's. The PSAT also serves as the National Merit Scholarship Qualifying Test which allows top scoring juniors to compete for millions of dollars in scholarships. The Pre-ACT is for sophomores to prepare for the ACT which is taken in the spring of the junior year or fall of the senior year.

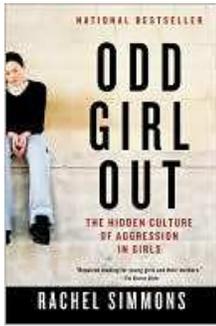
The district will pay for all students to take the tests. There is no need to register. Students who wish to opt out of either test must notify the Counseling Office no later than October 7.

Students taking either test must report to their designated testing room at 7:35 where attendance will be taken. They must bring with them two number two pencils and a calculator. The test administrators will attempt to emulate the actual test administration as closely as possible so students will know what to expect when taking the real tests. Therefore, students are not allowed to talk or move around the test site. Testing will last until approximately 10:45 AM.

There is no penalty for incorrect answers on either test so students should attempt each question.

PSAT test takers will take part in a pre-administration activity on Monday, October 17 at 12:45 in the cafetorium.





Book Review

Odd Girl Speaks Out: The Hidden Culture of Aggression in Girls

by Rachel Simmons

When boys act out, get into fights, or become physically aggressive, we can't avoid noticing their bad behavior. But it is easy to miss the subtle signs of aggression in girls—the dirty looks, the taunting notes, or the exclusion from the group—that send girls home crying.

In *Odd Girl Out*, Rachel Simmons focuses on these interactions and provides language for the indirect aggression that runs through the lives and friendships of girls. These exchanges take place within intimate circles—the importance of friends and the fear of losing them is key. Without the cultural consent to express their anger or to resolve their conflicts, girls express their aggression in covert but damaging ways. Every generation of women can tell stories of being bullied, but *Odd Girl Out* explores and explains these experiences for the first time. Journalist Rachel Simmons sheds light on destructive patterns that need our attention. With advice for girls, parents, teachers, and even school administrators, *Odd Girl Out* is a groundbreaking work that every woman will agree is long overdue.

This book is available for loan from the Guidance Office.

Essay Writing Workshop Will Be October 14

Do you need help writing your essay for your college application? Are you not sure what topic to write about? The counseling staff will meet with seniors during SAP on October 14 in the Cafetorium to help answer these questions.

The focus of the workshop will be on effective ways to create a high quality essay. Topics discussed will include:

- What makes a good essay
- What colleges look for in an essay
- What to avoid putting in the essay
- Selecting a topic

Seniors unable to attend this session or who wish to begin working on their essay prior to October 14 should stop by the Counseling Office to pick up some information. Counselors are also available to review essays for students. Anyone with questions about the program or the process should see either Mr. Bardwell or Mrs. Sorel.



IMPORTANT DATES

Oct. 11	..... Sophomore College Night
Oct. 14	..... Essay Writing Workshop
Oct. 19	..... PSAT @ MHS
Oct. 19	..... Pre-ACT @ MHS
Oct. 19	..... Financial Aid Night
Oct. 22	..... ACT Administration
Nov. 2-4	..... MCAS ELA Re-test
Nov. 3	..... December SAT Deadline
Nov. 4	..... December ACT Deadline
Nov. 4	..... End of Term 1
Nov. 5	..... SAT Administration
Nov. 9-10	..... MCAS Math Re-test
Nov. 10	..... No School - Professional Day
Nov. 11	..... No School - Veterans Day
Nov. 14 - 18	..... College Application Week
Nov. 24-27	..... Thanksgiving Break
Dec. 3	..... SAT Administration
Dec. 8	..... ASVAB Administration
Dec. 10	..... ACT Administration

ASVAB Test Scheduled

The Armed Services Vocational Aptitude Battery (ASVAB) will be administered on Thursday, December 8 from 7:35 -10:35 a.m. in Room 102. The test is useful to determine what opportunities may exist for individuals in any branch of the armed services. Taking the test in no way obligates anyone to serve. Students also receive detailed career information with the results. Juniors and seniors interested in taking the test should sign up in the Counseling Office by December 1.

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