



## Local Scholarship Opportunities

You and your parents are probably in the process of completing the financial aid forms which prospective colleges require. Some of you may even be lucky enough to have finished submitting your forms. While you may be tempted to sit back, relax and enjoy the first free moment you have had in months, there is still work to be done. While the wait for acceptance letters can be agonizing, this down time can be used to focus your efforts on searching for additional funding, such as local scholarship opportunities.

### The College's Financial Aid Package vs. Outside Scholarships

As seniors begin to receive award letters from colleges, they will notice that the awards are made up of a variety of different aid options including Federal grants or loans, Federal Work-Study, state grants and/or institutional funds which are grants or scholarships from the college itself. Freshmen are eligible to receive up to \$5500 in a Federal Stafford Loan. Up to \$3500 may be a *subsidized* Stafford loan. Subsidized means that the U.S. Department of Education pays the interest while the student is enrolled at least half-time and during grace and deferment periods. An additional \$2000 may be awarded as an *unsubsidized* Stafford loan where the borrower is responsible for interest for the life of the loan. All college freshmen are eligible for a Stafford loan up to this amount as a result of filing the FAFSA.

While each college will do its best to meet your need, in many instances there will be a remaining gap in funding that will need to be managed by the student and their family. The gap is the difference between what students need to finance their education and what the colleges offer them. While there are many loan products available for students and parents, scholarship opportunities are a great way to minimize additional debt burden.

### Is it worth applying for outside scholarships?

"Outside scholarships" include any grants or scholarships awarded to the student from various organizations or charities outside of the college's financial aid process. If you are fortunate enough to receive outside scholarships, the funds are typically sent directly to the college you have chosen. Once you are notified of your award, contact the college's financial aid office to determine how they will treat outside scholarships. In many instances, the funds will be put directly towards your balance. In other cases, colleges may reduce the amount of financial aid award they have given you. This depends on a number of factors including your EFC (Expected Family Contribution), your initial award package, and the college's policy. Do not let this possibility discourage you from searching and applying for outside scholarships and grants! If receiving an outside scholarship reduces your need to work or borrow, it is still well worth the effort.

## Center for College Planning at the NHHEAF Network Organizations

The Center for College Planning at the **NHHEAF Network Organizations** is dedicated to providing students and families with valuable information about the college planning process—from savings options and college admissions requirements, to applying for financial aid and scholarships. We serve all student populations: traditional, continuing education, graduate and adult learner. We offer college planning materials and coordinate speakers for schools, businesses and community organizations free of charge. We provide dynamic small group workshops in our Concord, New Hampshire office. We also provide a toll free college planning hotline and comprehensive Web site. Our goal is to promote higher education as the means to achieving personal, career and life goals.

### The NHHEAF Network Organizations

The **NHHEAF Network Organizations** are comprised of four independent nonprofit organizations dedicated to streamlining the student loan process: **New Hampshire Higher Education Assistance Foundation (NHHEAF)** guarantees, originates and disburses your loan.

**New Hampshire Higher Education Loan Corporation (NHHELCO)** funds your loan.

**Granite State Management & Resources (GSM&R)** services your loan.

**NHHEAF Network Educational Foundation (NNEF)** administers charitable giving.



The NHHEAF Network Organizations  
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This product has been granted the Seal of Approval from the National Association for College Admission Counseling.

## Where can I search for scholarships?

There are many different organizations that offer outside scholarships. A few of the largest databases of scholarships can be found online at [www.fastweb.com](http://www.fastweb.com), and [www.collegeboard.com/pay](http://www.collegeboard.com/pay). We encourage students to apply. It is worth your effort to research these scholarships, but remember that these are national lists. Many high school seniors across the country may be applying for them as well. For this reason, local opportunities may present a much higher chance of award.

A terrific resource for local scholarships is the **New Hampshire Charitable Foundation**. It represents one of the country's largest community foundations and the largest source of independent student aid in the state. The NHCF offers an online application portal requiring applicants to fill out only one application form to be eligible for most programs offered by the foundation. The deadline for all programs, unless otherwise noted, is **April 15, 2009**. While only New Hampshire residents are eligible to apply, recipients can take funding to out-of-state colleges. Contact their student aid office in Concord at (800) 464-6641 or visit them on the web at [www.nhcf.org](http://www.nhcf.org) to view 2009 scholarship opportunities.



Also, be sure to check out [www.nh93.com](http://www.nh93.com). The NHHEAF Network Organizations created the site to help students search for scholarships. Using this free web tool, students create personalized profiles, which will be matched against a database of local scholarship opportunities for New Hampshire students. The site also provides students links to other scholarship sources and national search engines. **Visit [www.nh93.com](http://www.nh93.com)** to create your profile.

## How do I apply?

Many scholarship applications can be downloaded from their respective Web site. The applications may require: a copy of your transcript, a letter of reference or a personal essay, similar to the ones you have written for the college application. Whether you request a paper version or submit online, remember to complete the application fully and accurately. Submit your scholarship applications by the stated deadline date; these deadline dates are as important as were those for college admission and financial aid.

As always, if you or someone you know doesn't have easy access to the web, visit our College Planning Library in Concord. Computers and help are available Monday-Friday 8am-6:00pm. For more information or to schedule an appointment, call us at 1-800-525-2577 X119 or email [collegeplanning@nhheaf.org](mailto:collegeplanning@nhheaf.org). Searching for outside scholarships can be time-consuming. However, all of your hard work will be rewarded when a letter congratulating you appears in your mailbox. Good luck!

Refer to the **Sample Scholarship Inquiry** letter. It is a great way to gain information about private scholarships. The first step is to identify foundations and organizations that are sources of scholarship aid and the

next step is to actually send the letter of inquiry. You can get help finding the names and addresses of scholarship sources from your guidance office, a reference librarian in your public library or by browsing the Internet. Once you have obtained the information you will need to customize the letter to fit your own background and needs by replacing the text printed in boldface with your personal information.

## Sample Scholarship Inquiry Letter

### Your complete mailing address

Date

**Mr. B. Sample, Director  
ABC Organization  
Moneyville, USA 00000**

Dear Mr. Sample:

I am writing to inquire about any student assistance that the ABC Organization may offer to college bound students.

**(Enter a concise paragraph about your background and goals. Try to show how you meet the requirements of the organization's financial aid program. If this is a letter to find out if the organization offers aid, write a short paragraph about how your background and ambitions coincide with the mission of the organization.)**

I would greatly appreciate information about any student financial assistance available through the **ABC Organization**, including how I can apply for this assistance. Information about application deadlines for the 2009-2010 academic year would also be greatly appreciated. If you require any further information, please do not hesitate to contact me by phone at **(your area code and phone number)** or via e-mail at **(your e-mail address)**.

Thank you for your consideration. I look forward to hearing from you soon.

Sincerely,

**Your Name**

## News Around the Nation

### The Pell is In!

As more and more educational aid is slashed from the economic stimulus package, student advocates had a victory February 7th when Democrats and Republicans worked out a compromise amendment that sustained \$13.9 billion to increase the maximum Pell Grant for needy students. The Pell Grant had been eyed by budget cutters. The Pell Grant is a federal grant sponsored by the US Department of Education and is awarded to students with great financial need. The award for the 2008-2009 school year is \$4,731.00.

## Campus Spotlight

### SNHU presents "The Art of Rock and Roll"

The McIninch Art Gallery at Southern New Hampshire University will present the exhibit "The Art of Rock and Roll" from February 26 through April 4. The exhibition features posters, concert programs and record album art from the eclectic 1960s music scene. The February 26 opening ceremonies will feature three bands organized by Professor Rick Cook. Events are free and open to the public. It's a great chance to check out the campus and have some fun. Visit [www.snhu.edu](http://www.snhu.edu) for more information.

Southern  
New Hampshire  
University

## Award Letter Help

As award letters start to arrive, you may have questions regarding the financial aid offers from different colleges and universities. Our "Understanding the Award Letter" workshop helps families understand the offer of financial aid and evaluate funding options. We will present this workshop at many high schools throughout the state during the upcoming months, but are also pleased to offer this information in both a webinar format and a library workshop format.

- Join a Center for College Planning counselor for a webinar on Wednesday, March 25 from 6 to 7:30 p.m. [Register today!](#)
- Library workshops will be held at our Concord, NH campus on Thursday, March 19 and Wednesday, March 25 from 5 to 6:30 p.m. [Register today!](#)

All registrants will receive a copy of our "Not Just the Bottom Line" guide.

## Ask Joe College

Check out Rich's blog this month at [joecollegeblog.com](http://joecollegeblog.com). He shares study tips for college level courses. You can start using these tips now to be better prepared for your first semester in college next fall! Rich, and the other college counselors, offer concrete tips to prepare you for the tough college courses in your future. Stop by and comment about your best tips for studying or read some tips posted by other high school students.



## Find the Perfect U at CollegeWeekLive!

CollegeWeek Live

Searching for the right college? Then come to CollegeWeekLive, a FREE virtual college fair, on Wednesday, March 25 and Thursday, March 26 between 10:00 am & 10:00 pm EST. [Sign-Up now for FREE!](#) Connect to hundreds of schools in one place, live online. Talk live with admissions

reps and even file your application on the spot. Hear experts offer advice on topics such as prepping for the SAT and writing a killer application essay. Learn how to pay for school and how to ace the admissions interview in interactive sessions, or even video chat with students about what college life is really like BTW, this college fair is 100% FREE.

## Calling All High School Juniors!

The Center for College Planning invites juniors and parents to the 10<sup>th</sup> annual Destination College, a statewide college preparatory convention. It is scheduled for Saturday, March 28 (with a snow date of Sunday, March 29) at Southern New Hampshire University in Manchester. The event is free and provides you the opportunity to enjoy a variety of workshops, wonderful speakers, attend a college fair, and participate in a scholarship raffle. For more information, visit [www.destinationcollege.org](http://www.destinationcollege.org). Please register soon as workshops fill up fast! You can register online or by calling (800) 525-2577 x119. See you there!

## Upcoming: March – Award Letters and Funding Options

**Your next Dean's List will be sent in March. We will break down the Award Letter and detail various options to help you fill any unmet need. In the meantime, continue to search for local scholarship opportunities!**

*The NHHEAF Network Organizations are comprised of four 501(c)(3) nonprofit organizations that provide students and families with the resources and funding to pursue higher education aspirations. Funds generated by the Organizations make their charitable mission possible as student loan earnings are reinvested in programs and services that benefit citizens of New Hampshire. For more information, visit [www.nhheaf.org](http://www.nhheaf.org).*