



Surviving the Financial Aid Season

While the cold weather and snow mark the coming of winter, they are also an indication of another season, the financial aid season. Over the next few months, your students and their families will be engrossed in completing all the necessary financial aid applications. We hope, with the help of this newsletter, you can help your students survive the financial aid season.

The FAFSA

If your school has not already, request paper FAFSA (Free Application for Federal Student Aid) forms from the Department of Education and information sheets from the College Board for the CSS Profile. Encourage your students to file the FAFSA as soon as possible after January 1, but definitely before the deadline at the schools to which your students are applying.

Top Ten Tips for Filing the FAFSA

1. You should submit your FAFSA as early as possible, but no earlier than January 1, 2006. Each college has its own individual deadline. Don't miss any deadline!
2. If your 2005 tax forms will not be completed before the earliest college deadline, you should estimate. It is better to get the form in on time, even if using estimated tax information, than missing a deadline.
3. When reporting investment net worth, FAFSA questions #44 & #45 (student) and #82 & #83 (parent), report the current value minus debt owed only.
4. While you do not have to include the total value of your protected retirement savings on question #82, you must provide your annual contribution, as well as any other untaxed income, on question #79.
5. Do NOT leave any items blank on the FAFSA form. If the appropriate response is zero, then enter zero. Blanks could delay the processing of your financial aid form.
6. On the FAFSA, the blue section is to be completed by students and the purple section is to be completed by parents. It is especially important to make sure your social security number, date of birth and e-mail addresses are accurate and in the appropriate sections.

The Center for College Planning

provides parents and students with the information, materials and guidance they need to begin the process of applying for college admission and financial aid. We offer free services and materials for every population. Call our Concord office with questions or to schedule an appointment with one of our college counselors, 800.525.2577 x119.

- Individualized college counseling in our Concord office
- Specialized lists of colleges that match search criteria
- Calculation of your Expected Family Contribution (EFC) for financial aid purposes
- Access to career surveys and popular college majors
- Assistance filing complicated financial aid paperwork

Students can submit their college essays for feedback to collegeplanning@nhheaf.org

Sponsored by



The NHHEAF Network Organizations
Center for College Planning
1.800.525.2577 x119
collegeplanning@nhheaf.org

Upcoming:

March: Help your students navigate their financial aid award letters.

7.

If the student is applying to more than six schools, the student should put his/her top six choices on the FAFSA first. Once the student receives his/her Student Aid Report (SAR), the other schools may be added.

8.

When reporting parent information (questions #55 – 83), it is important to include information from the parent that the student lived with 51 percent of the time. In question #56, parents must indicate the month and year they were married/remarried or divorced/separated. If the custodial parent is remarried, then all income and asset information from the new spouse must also be included.

9.

To apply online, go to www.fafsa.ed.gov. Both the student and one parent must register for a personal identification number (PIN), at www.pin.ed.gov. Your PIN will be mailed to you within two weeks. It serves as your electronic signature and is yours for life.

10.

Applying for financial aid may require additional forms, for example, the CSS Profile. You may also have to provide copies of your income tax returns or bank statements to the colleges through a process called verification. Make sure you submit all required documents by the colleges' deadlines and respond to correspondence from the financial aid offices immediately.

Don't Get Scammed

As your students search for private scholarships to help with the growing cost of college, advise them of the growing number of fraudulent scholarship services that solicit funds from college bound students and their families. These fraudulent companies guarantee that students will receive a minimum of scholarships for up-front fees. Often, Students are left empty-handed. Encourage your students to use these free scholarship searches on-line:

www.fastweb.com

www.collegelink.com

www.nh93.com

www.nhcf.org

Center for College Planning Appointments

Parents are often overwhelmed by the financial aid process. Feel free to encourage them to call our office to set up a FREE one-on-one counseling appointment. We will assist parents with filing the applications and reviewing their award letters. Families may call 1.800.525.2577 x119.

Destination College

Saturday, March 18, 2006 at Southern New Hampshire University

The NHHEAF Network Organizations will host the 7th annual FREE statewide college conference for high school juniors. Destination College will provide attendees the opportunity to:

- Understand the importance of education beyond high school
- Access the resources to plan for postsecondary education
- Explore the many opportunities for postsecondary education in our own state
- Gain helpful professional advice and information from expert college and corporate presenters
- Be exposed to a college atmosphere without the intimidation often associated with the first college visit

Registration materials should be sent to your guidance office in January

Professional Development Opportunity!

What? College 101: New Guidance Counselor Workshop

When? Friday, January 13, 2006 - 9:00am to 3:00pm

Where? 3 Barrell Court, Concord NH

In addition to the everyday responsibilities of managing schedules, meetings, graduation requirements, counseling and advising, guidance counselors are often expected to be experts on college admission and financial aid. With the college admissions and financial aid processes changing constantly, this task can be overwhelming. The Center for College Planning will provide you with insights and helpful tools to assist you and your students on this adventure. You will have an opportunity to connect with your colleagues to discover what has made their experience successful!

To register, please contact Zanna Campbell at 1.800.525.2577, x443.

