



# THE DEAN'S LIST

Center for College Planning

January 2009

Your guide to college planning

## The Financial Aid Timetable

During the fall, college bound seniors were busy visiting campuses, completing applications and taking the SAT/ACT exams. As 2008 came to a close, motivated seniors ran to the mailbox or hit the "submit" button on their computers and sent college applications to all of their schools of choice.

Now that January is here, it can mean only one thing; *it's time to think about financial aid*. Here is a breakdown of what to expect in the coming months.



### January

File the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1, it is important not to miss your earliest college financial aid deadline. The FAFSA must be filed to determine your eligibility for the Federal Pell Grant Program, Federal

Stafford/Direct Loans and any Federal Campus-based program (i.e. SEOG, Perkins and Work Study). The FAFSA should be filed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If schools you are applying to require the CSS Profile, register online at [www.collegeboard.com](http://www.collegeboard.com). You will be prompted to submit a customized application. Some colleges will require additional institutional paperwork as well. If you have questions during any part of this process, please feel free to call us at 1-800-525-2577 x119. You, and your parents, are welcome to attend our free webinar, Filing the FAFSA & CSS Profile on Thursday, January 29. [Click here](#) for more details and to register.

### February & March

Within 3-6 weeks of filing your FAFSA the Department of Education will send you a Student Aid Report (SAR). If you file online, you can expect your SAR to arrive electronically. Among other things, this report determines whether you will be eligible for a Pell Grant and shows your Expected Family Contribution (EFC). Do not despair if you are not Pell Grant eligible! Federal grants have strict need-based eligibility requirements. You may still be eligible for other federal and institutional financial aid. Pay close attention to the instructions that are included with the SAR. After you have received your SAR, you will be able to go online and make corrections or add schools.

## 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  
Center for College Planning  
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This product has been granted the Seal of Approval from the National Association for College Admission Counseling.

## April & May

An award letter is the way in which a college or university's financial aid office assigns a specific fund or group of funds to an individual student. You should receive an award letter from each of the schools who has accepted you for admission. Be sure to check both your mailbox and your e-mail account. Some schools have started sending out electronic award letters. If you applied to more than one school, make sure you compare award letters carefully.

## May 1<sup>st</sup>

May 1 is the National Candidate Reply Date. This is the deadline for accepting the offer of admission and your award package. This is also the point at which you will be asked to pay a tuition deposit that ensures your enrollment at the chosen school.

## June & July

During June and July you will begin the student loan and college financing process. Most schools will include a set of instructions with your award letter. You will be required to complete an application and promissory note that will normally be mailed to you by a guarantee agency on behalf of the school. At the same time, parents and students should identify how they will meet the remaining costs. Tuition payment plans, Federal PLUS Loans and alternative loans are a few options.

## News Around the Nation



### Colleges to Celebrate Inauguration

As Barack Obama is sworn into office as the president of the United States of America on January 20, 2009, campuses across the nation will participate in the celebration. Whether it is through large group

discussions, luncheons, trips to Washington or large viewing parties, American campuses will be a part of this historic presidential inauguration. Harcum College in Pennsylvania will cancel classes for the day to enjoy a large screen viewing for faculty and students in the dining hall. Kent State University, and many others across the nation, will host viewing locations around campus. The University of Rochester is funding a project to carry 150 students by bus to Washington; the students will blog about their experiences on the college's Web site. Many campuses will observe the 80<sup>th</sup> birthday of Reverend Martin Luther King and the inauguration celebration together.

## Scholarship Opportunities

It is never too early to search for outside scholarships. Check with your guidance counselor about school-specific or local opportunities. Also, consider:

[www.nhcf.org](http://www.nhcf.org)

[www.nh93.com](http://www.nh93.com)

[www.destinationcollege.org](http://www.destinationcollege.org)

and

[www.fastweb.com](http://www.fastweb.com)

## Did You Know?

### Campus Spotlight

The University of New Hampshire will hold its 19<sup>th</sup> annual Martin Luther King Jr. celebration January 22 through February 5 at locations throughout campus.

Events include a photo art exhibit, a spiritual celebration and a leadership summit among other events during the week long celebration.

Internationally known civil right activist, Angela Davis, will be the keynote speaker. [Click here](#) for more details about events open to the public.



UNIVERSITY of NEW HAMPSHIRE

## Ask Joe College

Do you need some straight forward answers to your questions about financial aid? Stop by [joecollegeblog.com](http://joecollegeblog.com) and read this month's blog by Rich. He talks about student debt and how to be ready to repay loans when you graduate. Why not educate yourself about the types of loans available and how to manage student debt.



## Upcoming:

February -  
An in-depth look at local  
scholarship opportunities

**Your next Dean's List will be sent in February. We will take a look at how colleges handle outside scholarships. We will also examine some terrific local resources for scholarship opportunities right here in New Hampshire. Until then, complete all required financial aid paperwork. And remember, call us with any questions at (800) 525-2577 x119.**

*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).*