



Voice Your Support!



The student aid proposal is at a critical step in the legislative process and we appreciate your ongoing support as we encourage Congress to preserve a role for agencies like NHHEAF!

To those of you who have signed our online petition and shared your stories of how the Center for College Planning has benefitted your students and families, thank you!

If you would like to add your **voice in support** of our activities and programs, thank you!

Surviving Financial Aid Season

With the beginning of a New Year, comes financial aid season. Over the next several weeks, your students and their families will be tackling the next step in the college process by gathering the necessary financial materials to complete financial aid forms. We recognize that in this economy, more students and parents are feeling stressed and overwhelmed about paying for college. Many students have adjusted their college plans to attend a more affordable community college or commute to campus from home. Regardless of their plans for school, the college counselors at NHHEAF are here to support families in filing the FAFSA, registering for the CSS Profile, and understanding college financing options. Please encourage students to call us at 888-7-GRADUATE extension. 119 or email collegeplanning@nhheaf.org with their questions. In the meantime, we hope this issue of the School Counselor Quarterly provides you with some tools to help make the financial aid season less stressful for you and the families you serve.

Frequently Asked Questions about the FAFSA:

- **When should the FAFSA be filed?**
The **FAFSA** became available for filing on January 1, 2010. Each postsecondary school has an individual priority deadline for financial aid materials. Families can find the date by visiting the schools' web sites or calling the schools' financial aid offices directly. It is important for families to understand that filing the FAFSA on-time is essential for maximum financial aid eligibility.
- **What can families do if they haven't filed their taxes?**
Estimate so they won't be late! If a family's 2009 tax forms will not be completed before the earliest college deadline, they can complete the FAFSA by estimating the information by using 2008 tax returns and 2009 end-of-year paystub data. Remind them that it is much better to use estimated tax information than to miss a deadline. Families can then easily update their submitted FAFSA once their taxes are filed.

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
1.888.7.GRADUATE x119
collegeplanning@nhheaf.org

★ *Happy 2010* ★
★ from NHHEAF ★

- **How do divorced parents handle filing the FAFSA?**
The "custodial" parent should complete the form. The custodial parent is the parent that the student resides with at least 51% of the time. If the custodial parent is remarried, he/she must include the current spouse's financial information on the FAFSA form. While the non-custodial parent may have to complete supplemental paperwork directly to the financial aid office as part of its process, the non-custodial parent does not provide information on FAFSA.

- **Does the FAFSA take into account parent job loss?**
The FAFSA form has recently added a question regarding dislocated workers. The question asks the filer if he/she is a dislocated worker as of the day the form was filed. If the parent is concerned that the FAFSA doesn't tell the whole story, as in the case of a job lost in early 2009, then the parent should contact each of the college financial aid offices to find out how to report special circumstances. Each school will have a different process. Most schools have a "special circumstances" form available on their financial aid website, while others may take the information during a phone interview.

The screenshot shows the FAFSA website interface. At the top, it says 'START HERE GO FURTHER FEDERAL STUDENT AID' and 'FAFSA Free Application for Federal Student Aid'. Below the navigation bar, there are three main sections:

- Before Beginning a FAFSA (Step 1):** 'Get organized! To simplify the application process, gather required documents and other information ahead of time.'
 - Determine Your Dependency Status
 - FAFSA on the Web Worksheet
 - Search for School Codes
 - Students & Parents Apply For a PIN
 - Check Application Deadline Dates
- Filling Out a FAFSA (Step 2):** 'Fill out the application! The FAFSA contains questions that ask about you, your financial information, your school plans, and more.'
 - Fill Out Your FAFSA
 - Open Your Saved FAFSA or Correction Application
 - Sign Electronically With Your PIN
- FAFSA Follow-Up (Step 3):** 'View your results online! You can check the status of your application, make corrections to a processed FAFSA, and get other information.'
 - Check Status of a Submitted FAFSA or Print Signature Page
 - Make Corrections to a Processed FAFSA
 - Add or Delete a School Code
 - View and Print Your Student Aid Report

2010-11 Student Aid Eligibility Worksheets for Question 23 (Formerly the Drug Conviction Worksheet)

The 2010-2011 Student Aid Eligibility Worksheet for Question 23 is now available in English and Spanish. Students receive this worksheet with their Student Aid Report (SAR) if they report on their FAFSA that they had a conviction for possessing or selling illegal drugs or if they leave question 23 blank. Students must complete this worksheet to determine if they are eligible for federal student aid.

11th Annual Destination College



High school juniors and their parent(s) can now register for NHHEAF's 11th Annual Destination CollegeSM event! This year this free event takes place on Saturday, March 27 at Southern New Hampshire University in Manchester. The program offers a variety of workshops, a keynote speaker, scholarship raffles and a college fair expo. Registration postcards will be sent to counseling offices by the end of January. Kudos and thanks to school counselors **Michael Dolphin** (Londonderry HS) and **Monica Sawyer** (Gilford HS) for their role as committee members of the Destination College planning committee!

NH Transfer Makes Credit Transfer Simple

Now it is easier than ever to earn college credit at the Community College System of New Hampshire (CCSNH) and transfer those credits to four-year schools. Recognizing the need to make the pathway to earning a college degree as simple as possible, USNH and the CCSNH have partnered to launch **NH Transfer**, a free, online database that will help give students up-to-date information for which courses transfer among participating institutions. Having this information could reduce the number of courses needed to earn a degree and save students time and money.

NH Transfer also offers a program for high school seniors who have been denied admission from UNH, Keene State College or Plymouth State University. The NH Transfer Connections Program allows students to complete 24 credits at any college in the CCSNH while securing admission to any of the four USNH institutions following completion of the program. **Click here** to discover what this program has to offer your students.



New Hampshire Charitable Foundation 2010 Scholarships



The New Hampshire Charitable Foundation will be opening their on-line application for 2010 in late January. All programs except Adult Student Aid and The Medallion Fund (for trades) will use the on-line form. The on-line form is used for all of its programs for traditional age students, and students need only fill it out once to be considered for all the programs for which they are eligible.

According to Hilary Miskoe DeAngelis, Manager of Program Technology & Student Aid, "The program remains competitive but we are trying to make larger awards to the students most in need. We are also trying to make as many grants as possible, and make very few loans. The average award size is \$2000."

In 2009 the Foundation distributed \$4 million in scholarships. [Click here](#) to view NHCF's redesigned website.

What's Your Personality Type?

Social? Enterprising? Conventional? Realistic? Investigative? Artistic? Are you looking for a Holland Code activity to use with your high school students? Let us help! Our .pdf can be printed and used with students to talk about interests, qualities, skills and talents and how they can be applied to certain careers or industries?. Also included in this activity is a career search based on career clusters. Ideal for an in-class or take-home activity!

E-mail collegeplanning@nhheaf.org today if you would like a copy!

And, as always k-12, schools are welcome to use Kuder® and Bridges - online career planning and resource offered by NHHEAF.



Call us at (888)7GRADUTE, ext. 119 for more details on how your students can use these robust tools to help plan for their future.

New Classroom Offering!

Know the Score: What to Know Before You Take the SAT

The Center for College Planning is pleased to announce a new addition to our daytime program offerings. Know the Score: What to Know Before You Take the SAT, is a classroom program designed for juniors preparing to take the SAT for the first time. The program offers an overview of the test and its place in the admissions process, a comparison of the SAT and ACT tests, a breakdown of each section of the SAT, scoring information, tips for preparing and resources available to students for practice.

This 90- minute program is best presented during a block period with time for practice and questions with our presenter, but we are glad to customize to meet your specific needs. **Book a program today!**

Have you Scheduled an Award Letter Workshop Yet?

Help your families with the next step of the college application process - reviewing and comparing award letters! This evening program helps families understand and evaluate financial aid packages. We discuss such issues as reporting outside scholarships, financing options, avoiding scholarship scams and writing special circumstances letters. Families will receive materials on federal student loans and grants, as well as information on managing the costs beyond financial aid. **Book a program today!**

New Counselors?

FREE SCHOOL COUNSELOR TRAINING

College 101: Workshop for the New Guidance Professional In addition to the everyday responsibilities of managing schedules, meeting graduation requirements, counseling and advising, guidance counselors are often expected to be experts on college admissions and financial aid. On Friday, January 29, NHHEAF will be hosting College 101: Workshop for the New Guidance Professional. Over 300 new counselors have "graduated" from this unique program. Topics include the campus visit, the college essay, letters of recommendation, the college interview, ABC's of financial aid, and what admissions counselor are really looking for in an applicant. College admissions and seasoned guidance professionals join us for an interactive panel discussion. Counselors receive free materials and resources to help guide students and parents through the constantly changing and complex environment of college planning. Lunch is included. Seats are limited and priority is for first-time attendees. Register today by calling Patty Smith at 1-800-525-2577 x143.



News Around New Hampshire

UNH Named a 'Best Value' University

The University of New Hampshire ranked 83rd on Kiplinger's Personal Finance's 100 best values in public colleges that combine outstanding education with economic value.

The University of North Carolina at Chapel Hill took top honors, a spot it has held consistently since Kiplinger's first analysis in 1998.

Rankings can be found [here](#). Selected from more than 500 public four-year colleges and universities, schools in the list were ranked according to academic quality, including admission and retention rates, student-faculty ratios and four- and six-year graduation rates, as well as on cost and financial aid.



UNIVERSITY of NEW HAMPSHIRE

News Around the Nation

According to a recent survey from Deloitte, the goal of going to college holds broad appeal, regardless of a family's income level. And that is true even of students who lack confidence in their own academic preparation.

The survey examined students from households with less than \$40,000 in annual income for a report titled "**Redefining High School as a Launch Pad.**" Seventy percent of the students sampled said they "definitely" planned to attend college, but only 27 percent said they felt "very prepared" for the courses they would be taking.

Parents reflected similar attitudes: 89 percent called a child's enrollment in college "extremely important" or "very important," yet only 29 percent believed their students to be "very prepared" for college, while 64 percent believed them to be somewhat or not too prepared.

Deloitte found that parents had the most influence over a student's ambition to attend college, but it reported that of its sample, 74 percent of parents considered themselves "not very knowledgeable" about information sources on colleges, scholarships and grants.

DC Speech Contest



Don't Forget: Remind your college bound seniors about the Destination CollegeSM **Speech Contest**. We are looking for seniors currently in the college admissions process to write a ten-minute speech about their experiences for a chance to win a \$1,000 scholarship, the honor of keynote speaker at Destination CollegeSM. All entries are due by Friday, January 29, 2010. Visit www.destinationcollege.com for more details!

In the next edition of The School Counselor Quarterly: Helping students to navigate financial aid award letters. If you do not want to receive further School Counselor Quarterly e-mails, please respond to collegeplanning@nhheaf.org.

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.

