

Connecting The Pieces...

College Planning Guide for Prospective Graduate Students

Benefits of Graduate Education

Choosing a Program

Keys to the Admissions Process

Making it Affordable



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COLLEGE

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Considering Graduate Education



Ours is a challenging world. It takes effort, motivation and talent to get ahead. Society now demands more training and special knowledge while education is more complex and more essential than ever before. Few of us get trained for a single job; now we gain skill sets or training packages that allow us to function in multiple settings under many demands. Therefore, many students are no longer satisfied with only an undergraduate degree. Training beyond a bachelor's or other undergraduate degree can be essential for professional success in some fields, making the basics on applying to graduate school an important first step.

This guide is designed to help you consider the elements that will be crucial as you search for a graduate school. It will help guide you in exploring graduate programs. It will also describe what you can expect in a graduate school application: testing, recommendations, essays, academic documents and more. Finally, this guide will give you important ideas about how to finance your graduate studies. The goal is to help you feel more confident and comfortable as you embark on this next step. Confidence and assurance are important tools as you search for the best opportunity for the next phase of your life.

Benefits of a Graduate Degree

Adaptability

Once upon a time, people finished education early because most of life's learning came on-the-job. Today there is a need for more sophisticated academic learning just to get an opportunity to learn on-the-job. As technology becomes more advanced and as the interrelation of bodies of knowledge becomes more complex, individuals must be able to use their training in as many ways as possible. It is imperative to be adaptable.

Mobility

It has been said that the average person will have several careers during his/her adult life. However you define a career, whether as a series of related positions or an entirely new direction, you can expect a lot of change. There is no question that we have to be more mobile than ever before. Few of us live in the same town or same state that we grew up in. Even if we do live close to our roots, change takes place around us and we have to be prepared to move with it. Being able to take advantage of the best opportunity means being ready to move to a new location, new career or new organization with confidence and ambition. Graduate school is a vehicle to greater mobility.

Specialization

Specialization is power. In addition to possessing 21st century skills, the student with current specialized knowledge or training will automatically be more valuable in the workplace. Specialization allows a student to build a niche that will be valued and utilized by others in the organization. The key is always looking for new or relevant opportunities for specialization.

New Skills

Graduate school puts you in the position to gain more skills. No matter what your initial degree or training program, graduate school allows you to build skills that transcend those you acquired in a more basic setting. In building skills, you set yourself apart and will bring training and ability to the workplace that will be immediately valued at a higher level and will allow you to become productive sooner by applying new learning.

Motivation

Your investment of time and money in graduate school not only generates knowledge and money, it proves something about you. You have applied your time and talent, and have invested money and personal resources. In doing so, you display motivation and ambition that will be important characteristics as people decide whether or not to hire you. Your work in graduate school will display your willingness to challenge yourself, to develop and to take risks to earn success. Those are important qualities in any potential employee.

Choosing the Right Program



As a potential graduate student, it is important to choose your program carefully, as there are a variety of options. There are many considerations; whether to go part-time or full-time, or whether to limit your search by location or cost. You should ask yourself the questions below to help you determine the best course of action.

What is my timeframe?

One of the first questions the prospective graduate student has to ask is: "how much time do I have to devote to this endeavor?" You may be able to attend full-time, or you may need to go part-time in order to earn money or to meet other commitments. Determining your timeframe can help to sort out many aspects of how you will pursue your graduate degree. Any certificate program beyond the basic, introductory program can take up to one year, full-time. A master's degree will usually take two years, full-time depending on the field and writing requirements. A PhD can take three years-or more depending on the dissertation. A full-time law student will attend three years of law school, while a part-time student can obtain a degree in four or more years.

What are my financial resources?

Needless to say, graduate school tuition is expensive. Later in this guide, you'll find ways to make the cost more affordable. There are many forms of financial aid available. For now, consider how much money you currently have to devote to your education and how much you anticipate you will have to borrow. If you can pay as you go, how will that affect the timeline of completing your graduate degree? A careful examination of how you will finance your graduate degree may help you determine the time you will have to devote to a program.

Does my present circumstance provide a secure foundation for pursuing a graduate degree?

Some individuals wait for the perfect time to return to school. Sometimes the "perfect" time never comes. You'll always be balancing obligations, but it is important to position yourself for a successful experience. School location, support of family, availability for travel, study time and work commitments are incredibly important considerations. These issues challenge you to explore the balance between your life circumstances, funding options, time and money as you go forward with your plans to find the best graduate school possible for you. It is important to note that there are hundreds of fine programs. Often, what makes a program "best" is how it works for you.



Do I just want the credentials?

You might think that you need the credential of a graduate degree to get a job. That's a fair reason for going to graduate school. There are many professions that demand certain academic program attainment. Be sure that you know what kind of privileges your particular program's credentials will afford you. And, if your job requires certification, stay up to date on acceptable courses.

Do I really need a graduate degree to advance?

In your chosen field, does having an advanced degree set you apart when it comes time for an employer to decide who is most qualified for more opportunity, responsibility and compensation? In some settings, salary and promotion are directly related to advanced training. If the above is true for your chosen field, then a graduate degree is a significant investment in your own future. If not, there are other ways to enhance your professionalism.

What elements of the program are most exciting and challenging?

Most of all, you should certainly look at your program in light of what you can learn and how you can grow through the experience. Graduate school, or another kind of education or advanced training, should give you knowledge and experience that you could not have gotten any other way. Often it is the personal growth from the educational experience that is most exciting.

Will other people be impacted by my choice?

Others may well be impacted by your choice. Whether it is leaving professional affiliations or time away from family members, others may have concerns as you pursue your degree. You need to determine ahead of time if that will have any detrimental effect or be a significant component as you choose your program. During challenging times, encouragement and support from others may be crucial.

FREE Planning Resources For You:

NHHEAF is proud to offer the Bridges and Kuder Journey online resources. Whether you plan to attend college locally or travel further away, you can customize your college search by location, program of study and other criteria.

BRIDGES
Explore • Plan • Achieve
NHHEAF Site ID: **0105773**
Password: **higher**

kuder journey
www.kuderjourney.com
Access Code: **J3459547FAE**

Online Learning Opportunities

Online learning may be an attractive option for those returning to education. A good online program will have strong organizational structure, adequate financing to offer quality programs, appropriate curricula, competent faculty and strong student support. Online courses consist of an Internet-based learning environment by which students sign in regularly to retrieve assignment directions and interact with other students and their instructors. The professors post lecture notes and hold office hours online so that they can be reached easily. According to the Distance Education and Training Council, an estimated eight million Americans are currently enrolled in distance learning programs. Distance learning offers a flexible study schedule and students can accelerate through classes quickly or move at a slower pace. Distance learning allows students to maintain career and family responsibilities while taking classes. It is a popular method for earning certificates or degrees for career advancement without leaving their current jobs. Since online courses rely heavily upon motivation and self-discipline, this type of learning often works well for independently motivated students.

Ask yourself these questions to determine if distance learning is right for you:

- Am I an effective time manager?
- Do I tend to procrastinate?
- Am I anxious about using the Internet for my classes?
- Could I benefit from the social interaction of the classroom?
- Would I benefit from other student support services/activities available through a bricks-and-mortar campus environment?
- Do I have updated virus/spyware software on my computer?
- Am I prepared to learn to use the course learning system (Blackboard, webCT, Moodle, etc.)?
- If I have a computer failure at home, do I have a backup?
- Can I schedule uninterrupted time to complete assignments?

How do I find the right program?

Some institutions offer hybrid courses which are a mix of both online and face-to-face meetings. If you have determined that you have the self-motivation, basic computer savvy and independence to study online, it is important to look for schools that are accredited by the U.S. Department of Education or the Council for Higher Education. Accreditation is simply a validation process by which institutions of higher education are evaluated against established standards to ensure a high level of educational quality. Knowing something about a school's accreditation can tell you a lot about the value of the degree or course for which you are paying. To check any U.S. institution's accreditation status, log onto www.chea.org. Locally, students can get information from the NH Department of Education. Remember to ask how many classes you must be enrolled in to be considered full- or part-time. Also, explore if there are any residency requirements for the program and ask if the school has a demonstration of an online class that you can review.

Writing the Personal Statement

What is a Personal Statement?

The personal statement is the graduate school version of an undergraduate college admission essay. Almost all graduate applications have a required statement in some form. While your grades and test scores are very important, the statement provides the admission committee a chance to personally distinguish you from other applicants, and the opportunity to see you as a person instead of numbers and statistics. All things being equal, your statement may be the deciding factor in whether you are accepted or denied admission as it reveals a great deal about your ability to write and communicate a unique perspective in an engaging way. And, it is one aspect you still have influence over at this stage in the process.

The topic and length of the personal statement varies by institution. It can either be general - giving you freedom in terms of what you write - or it can ask specific questions. Some business school applications favor multiple essays, typically asking for responses to three or more questions, while medical or law school applications often ask you to address your motivation or qualifications in more general terms.

Focus on Content, Writing and Attitude



Content. The majority of schools will ask you to explain why you want to study in the program, how you became interested and how your previous academic work has prepared you for your graduate studies.

Writing. As you write your statement, remember *how* you communicate is just as important as *what* you communicate. When we read a book, we can hear the author's voice. The same should be true in your statement. The reader expects a polished piece of writing in your unique voice. Write a preliminary outline, edit your drafts and have someone else review your writing. Revise until you have a version you are proud to submit.

Attitude. Attitude is revealed through the combination of content, writing and style. The statement ultimately shows your passion for your studies, confidence in your ability to succeed and pride in your accomplishments. Your style will help demonstrate that you will be an engaged and productive student in a particular program.

Tips for Your Personal Statement

- Build clear, expressive topic sentences. Your reader will probably look there first to see if your main points are well-stated.
- Be honest, confident, interesting, positive and be yourself.
- Make your introduction unique.
- Provide evidence of support by including details, specifics, and as appropriate, your own life experiences (i.e., hobbies, past jobs, and community service).
- Make sure your essay is organized, coherent, and concise. A strong writer can review your draft and offer helpful insight.
- Show your knowledge, interest and passion about the work you hope to do by discussing your future goals. Explain why you're interested in the school and/or program to help you reach those future goals.

Mastering the Entrance Exams

Graduate school standardized tests are designed to test your general knowledge, reasoning skills and ability to communicate. Some exam will often also ask you for specialized knowledge pertaining to a field. Your score on the exam will often be a crucial component in the evaluation of your application. Testing is not the end-all and be-all of admission, but it can be a more important consideration at the graduate level than it was when you applied to your undergraduate program. See page 13 for entrance exam web resources.

GRE Graduate Record Examination (www.gre.org) (1-866-473-4373)
Time: 3 hours 45 min.
Structure: Six sections-Verbal, Quantitative, Analytical Writing
Scoring: Verbal and Quantitative are each scored on a 130-170 in 1 point increments scale. The Analytical section is graded 0-6 in 1/2 point increments.
Testing: Registration can be done online, by phone, email or fax. Test is computer based with testing sites available across the country.

GMAT Graduate Management Admission Test (www.mba.com) (1-800-717-4628)
Time: 3 hours 30 min.
Structure: Four sections-Verbal, Quantitative, Analytical Writing, Integrated Reasoning
Scoring: Each section is scored on an individual basis; each score is then put into a 200-800 range.
Testing: You can register and take the test at test centers across the country.

LSAT Law School Admission Test (www.lsac.org) (1-215-968-1001)
Time: 3 hours 30 min. You may also see it listed in places as a half-day test because it has a lunch break built in.
Structure: 5-35 minute sections include-Reading Comprehension, Logical Reasoning, Analytical Reasoning, Variable Section, Writing Sample.
Scoring: The number of correct answers for each section is put on a scaled score 120-180. Your score is made up from three sections-not counting the writing sample and the variable section.
Testing: Though you may register online, the LSAT is not given online. You must sit for this exam at a test center. Plan to take the exam by December of the year prior to the fall you wish to enter Law School.

MCAT Medical College Admission Test (www.aamc.org) (1-202-828-0690)
Time: 5 hours 40 min.
Structure: Three sections-Verbal Reasoning, Physical Sciences, Biological Sciences.
Scoring: You get a separate score for each section of the exam. The score is a scaled score 1-15 for each section.
Testing: Though you may register online, the MCAT is not given online. You must sit for this exam at a test center. Plan to take the exam in the year in which you apply for medical school.
When you arrive at the test center, you will be checked in by a Test Center Administrator. You will be asked to sign a sign-in sheet, present a valid ID document, have your fingerprints digitally collected, and have a test-day photograph taken.

The Graduate Student Spending Plan

A graduate degree can be expensive, but financial aid can help to make college more affordable. Before obtaining financing, it is important to establish a monthly budget or spending plan. It will show you how fast expenses can add up, as well as, help you identify unnecessary or extravagant expenses.

There are two types of plans you should consider creating. First, create an in-school budget, incorporating all expenses you will be taking on while you are attending school. For some students this may help you in deciding whether full-time or part-time enrollment is the better option. Second, you can create a budget for post-graduation, incorporating future earning potential and loan repayment. Looking forward is very important when deciding how much loan burden you can manage. When borrowing education loans, it is important to borrow only what you need.

Eighty percent of graduate students have to borrow loans to pay for a graduate degree, with the student loan debt ranging from \$30,000 to \$120,000 depending on degree*. Knowing that 76 percent of graduate student loan borrowers say they are "extremely" or "very" burdened with their loan payments after graduation, it is important to weigh the amount you are borrowing with your expected income after completion of the degree.**

Tips...

- To find loan repayment and budget calculators, go to www.nhheaf.org/calculators.asp.
- To help organize your budget, use www.kiplinger.com/tools/budget.com.
- Schools will establish a cost of attendance (COA) which will factor in living expenses, incidentals, tuition and fees. Ask for a breakdown so you only finance what you really need.

In-School Budget

Expenses	Semester One	Semester Two
Tuition		
Transportation (Car insurance, car payments, gas, tolls, parking, car repairs)		
Books/Supplies		
Health Insurance (May be required by school)		
Housing/Rent		
Food		
Utilities (Gas, electricity, phone, cable, internet)		
Cell Phone		
Credit Card payments		
Undergrad Student Loan Payments (You may need to pay interest during an educational deferment)		
Other:		
Other:		
Other:		
Total Expenses		

Post-Grad Budget

Expenses	Year One
Transportation (Car insurance, car payments, gas, tolls, parking, car repairs)	
Housing/Rent	
Utilities (Gas, electricity, phone, cable, internet)	
Food	
Cell Phone	
Credit Card payments	
Undergrad Student Loan Payments	
Graduate Student Loan Payments (You may be able to defer principal payments, but interest payments may be required.)	
Other:	
Other:	
Other:	
Total Expenses	

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** "Graduate and Professional Borrowing: Are Earnings High Enough to Support Debt Levels?" By Dr. Sandy Baum, Professor of Economics, Skidmore College

Financial Aid and College Costs

Example

COA	\$45,000
- EFC	\$ 9,000
= Eligibility For Aid	\$36,000
- Aid Offered	\$10,000
= GAP	\$26,000

GAP + EFC = the amount to be paid by the student. (See page 10 for financing options.)

After looking at the costs of several institutions, it can leave you wondering, how are students able to afford a graduate education? When it comes to paying for graduate school – money is available – in the form of grants, low-interest loans, special merit or need based scholarships and work programs.

While over 70% of college students receive some form of financial aid, students are still expected to contribute to the costs of higher education. Applying to a range of schools can give you more options when it comes down to decision time.

The financial aid process may seem complicated, but in its simplest form it comes down to understanding five steps:

1. You must complete the Free Application for Federal Student Aid (FAFSA) in January of the year you intend to enroll in school. Check with each school you apply to for specific deadlines. Be certain to ask if any other supplemental forms (such as the CSS Profile Form or institutional financial aid form) are required.
2. After completing the FAFSA, your information is submitted to the U.S. Department of Education. The Department calculates, based on a complex methodology, your ability to pay for the cost of attendance. Your ability to pay is called the EXPECTED FAMILY CONTRIBUTION (EFC). The factors used in determining the EFC include: student and spouse annual income and assets, family size, number of family members attending college, taxes paid and more. (Note: If you are divorced, only your information is required on the FAFSA form.)
3. The Department of Education sends the FAFSA information, including the EFC, to every school you listed on the FAFSA. The financial aid officers at the schools subtract your EFC from the COST OF ATTENDANCE (COA) to determine your eligibility for financial aid.
4. The financial aid officer calculates, based on the campus' available resources, the amount of financial aid the institution is able to offer you. BE AWARE: Just because you are eligible for a certain amount of financial aid does not mean you are guaranteed to receive that amount. The unmet need is called the GAP.
5. The financial aid office sends an AWARD LETTER that details the amount of financial aid the college is able to offer the student. The aid is broken into categories of loans, grants, scholarships and work-study.

While an advanced degree can be expensive, students who are aware of all the resources that are available to help can usually find a way to make it happen. You may consider some of the creative financing options on the next page.

On the Web

File Your Financial Aid Forms Online

FAFSA on the Web:
www.fafsa.ed.gov

CSS Profile Online:
www.collegeboard.org

For Loan Repayment & Budget Calculators visit:
www.nhheaf.org

For Scholarships visit:
www.nh93.com
www.nhcf.org
www.fastweb.com
www.federalstudentaid.ed.gov/scholarship

Net Price Calculator

Institutions offering graduate degrees may post a net price calculator (NPC) on their websites. These calculators use institutional data to provide estimated net price information to students based on a student's individual circumstances. Students are able to calculate an estimated net price of attendance at an institution. Net price is defined as cost, or price of attendance, minus grant and scholarship aid.

Creative Funding Options

While the majority of gift aid available for higher education is for undergraduate students, there is still a variety of resources for graduate students. Depending on the graduate degree that you pursue, the amount of the resources available will vary. Regardless of what you may find through outside sources, it is always a good idea to check with the Financial Aid Office and individual department at your graduate school to find out what opportunities for assistance may be available.

Fellowships

Typically offered by private and government organizations for specific areas of study, fellowships can substantially help offset the cost of your graduate study, if not pay for the entire degree. They usually involve a research project that can be used to further the purpose of the organization offering the award, while at the same time advancing your skills in a particular field of study.

Assistantships

Usually provided to graduate students through part-time academic employment. Graduate assistants are paid a small stipend in exchange for working for the college or university, typically in research, teaching, or residential life.

Work-Study

This federal program (identical to the undergraduate program) allows you to do work on behalf of the campus and earn money. Typically work-study is made up of on-campus opportunities like working in the bookstore or an administrative office, but some schools offer off-campus service-related opportunities in the community.

Employer Tuition Reimbursement

Many employers offer to pay a portion of your tuition or course work in a field of study related to your job in the form of tuition reimbursement. Under IRS regulations, \$5,250 of the yearly employer tuition reimbursement for graduate expenses may qualify for income tax exemption, check to see if there are similar state tax exemptions.

College or University Employee Benefits

If you are a college or university employee, there are many opportunities for tuition reimbursement not only at the college/university you are employed at, but also often at schools within the same system. Check with the human resources office at your school for more detailed information about tuition reimbursement or tuition exchange opportunities.

Scholarships

There are limited scholarships available for graduate students and typically they are awarded for specific areas of study. Inquire within your graduate school financial aid office and visit the websites recommended on page 13.

Departmental Grants

These grants are available through the department chair at your particular school. Often, the grants are linked to academic performance. Talk with the Department Chair or Dean at your graduate school to find out more.

About Student Loans

With the high cost of tuition for graduate programs and the added cost of living expenses while in school, student loans are an essential financing tool for most graduate students. While the Federal government is the largest source of student loans for graduate students, there are numerous alternative loan programs available. Before borrowing student loans, it is important to establish a monthly budget so that you do not borrow more than you need to cover the cost of school and living expenses. To obtain financing through the federal student loan program, you must file a Free Application for Federal Student Aid (FAFSA) for the year you intend on entering school.

For current interest rates and fees on federal student loans, please visit www.studentaid.ed.gov.

	Direct Unsubsidized Loan	Perkins Loan	Direct PLUS Loans for Graduate and Professional Degree Students
Amount	\$20,500	\$8,000 per academic year (aggregate of \$60,000 including undergraduate amount)	Cost of education minus any other financial aid received
Repayment	Standard term of 10 years begins six months after student ceases to be enrolled at least half-time	Standard term of 10 years begins nine months after student ceases to be enrolled at least half-time	Standard term of 10 years begins upon final disbursement of loan; may be deferred while student is enrolled half-time

Note: The federal unsubsidized Direct loans are available for every graduate student, while the federal Perkins loan is only awarded to students who demonstrate financial need as determined by the FAFSA.

Alternative Student Loans

Graduate students should not consider borrowing private student loans until they have exhausted their maximum federal student loan eligibility. The terms and conditions of these credit-based private loan programs vary; therefore it is important to research the differences between loan programs before deciding on a loan. Some criteria you should use to evaluate possible private loans include guarantee fees, origination and/or repayment fees, interest rates, repayment options and lender incentives. If appropriate, you may also wish to consider using the same private loan lender you used to help finance your undergraduate degree.

National College Financing Center (collegefinancecenter.org) compiles and publishes a list of current private loan lenders with their private loan information. Your school's financial aid office may also provide a list of possible private loan lenders.

Managing Undergraduate Loans

One of the biggest challenges for most prospective graduate students is the thought of managing undergraduate loans. Good news! Most loan programs have provisions allowing students to postpone payment during enrollment in a degree program. Check with your loan servicer for more details about options available to you.

Deferment & Forbearance

While enrolled in a graduate program, you may be eligible to postpone your payments on undergraduate loans through deferment or forbearance. There are many types of deferment depending on your situation. If you do not qualify for a deferment, you might be eligible for a forbearance which is a temporary postponement of payment of your principal and interest due to financial hardship.

Federal Student Loan Forgiveness Opportunities

If you work in certain fields, there are programs that will forgive all or some of your federal student loans. Public Service Loan Forgiveness is a new program that will forgive any remaining student loan debt after 10 years for eligible people who work in qualifying public service positions. Other loan forgiveness programs are available for teachers, nurses, or AmeriCorps and PeaceCorps volunteers. Talk with your student loan servicer(s) or visit www.studentaid.ed.gov for more information.

Your Credit Report

Understanding Credit Reports

Your credit report shows all of your accounts and payments for the past seven years (except a bankruptcy, which stays on your report for 10 years) and can be accessed by banks, merchants, landlords, credit card companies and potential employers. Therefore, it is important to know what your credit report looks like and how your credit is rated. The Fair Credit Reporting Act gives you the right to know what is in your file and you should contact one of the credit agencies below to obtain a copy.

Credit Rights

If you have been declined credit or refused employment within the past 30 days, the credit reporting agency that provided your credit report to your prospective lender must disclose the contents of this report to you for FREE. If you have not been declined credit within the last 30 days, you may get a copy of your credit report for free once a year at www.annualcreditreport.com or a minimal fee from one of the credit reporting agencies listed below. Another way to receive a free credit report is if you are unemployed and plan to seek employment within 60 days.

Your Credit (FICO) Score

Lenders and creditors will typically request a credit score, known as a FICO score, that is based on the information in your credit report. The score identifies your level of future credit risk and you must have at least one account that has been updated in the past six months for it to be calculated. The higher your score, the lower your risk and the more favorable creditors and lenders will evaluate your creditworthiness. To obtain your FICO score, for a nominal fee, visit www.myfico.com.

Visit the Credit Bureaus Online:

Experian Consumer Relations P.O. Box 2104 Allen, TX 75013-2104 888-397-3742 www.experian.com	Trans Union Consumer Relations P.O. Box 390 Springfield, PA 19064-0390 800-888-4213 www.transunion.com	Equifax Consumer Relations P.O. Box 105873 Atlanta, GA 30348 800-203-7843 www.equifax.com
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For more information about debt counseling and money management:

GreenPath Debt Solutions
P.O. Box 818
Concord, NH 03302-0818
1-800-327-6778
www.greenpath.com

Tax Benefits for Higher Education

Visit www.irs.gov to download an updated copy of Publication 970 "Tax Benefits for Education" or consult your tax advisor.

Look for information on:

- Lifetime learning credits
- Tuition and Fees Tax Deduction
- Student Loan Interest Deduction



Web Resources for Prospective Graduate Students

There is no doubt that the use of the Internet has revolutionized the graduate school application process. But with so many options, how can students find the most appropriate information? The college counselors at the Center for College Planning at The NHHEAF Network Organizations have created a "best of the Web" list to help guide graduate students. Here you'll find many helpful sites with FREE resources. However, recognize that many sites charge a fee for their services or guarantee results. Remember, if it sounds too good to be true, it usually is.

Financial Aid Applications & Information

- The NHHEAF Network Organizations: www.nhheaf.org
- US Department of Education: www.studentaid.ed.gov
- Financial Aid for Graduate School: www.finaid.org/otheraid/grad.phtml
- FAFSA: www.fafsa.ed.gov, www.pin.ed.gov
- CSS PROFILE: www.collegeboard.com

Credit Information

- Credit Score from FICO: www.myfico.com
- Federal Trade Commission: www.ftc.gov/bcp/menus/consumer/credit/rights.shtm
- Equifax Credit Agency: www.equifax.com
- Trans Union Credit Agency: www.transunion.com
- Experian Credit Agency: www.experian.com
- Federal Reserve Consumer Information: www.federalreserve.gov/consumers.htm
- National Foundation for Credit Counseling: www.nfcc.org
- Free Credit Report: www.freecreditreport.com

Entrance Exam Information

- Law School: www.lsaf.org
- Medical School: www.aamc.org
- Graduate School: www.gre.org
- Business School: www.gmat.org
- Kaplan Study Materials: www.kaptest.com
- Princeton Review Study Materials: www.princetonreview.com
- Graduate School Exam Information: www.gradview.com/testing/index.html

Scholarship & Graduate Fellowship Searches

- FastWeb Scholarship Search: www.fastweb.com
- The National Academies Fellowships: www.nationalacademies.org
- Cornell Graduate School Fellowship Database: www.cuinfo.cornell.edu/Student/GRFN/
- The National Science Foundation: www.nsf.gov
- Graduate Fellowship Programs: <http://fellowships.gradschools.com/>
- PSLawNet Legal Fellowship List: www.pslawnet.org/informationandresources
- CareerMD Medical Fellowships: www.careermd.com
- Federal Student Aid: www.federalstudentaid.ed.gov/scholarship

Personal Statement Help & Advice

- The National Association of Graduate Professional Students: www.phds.org
- EssayEdge Help Course: www.essayedge.com/graduate/essayadvice/

Check out our college planning workshops and webinars at www.nhheaf.org/events.asp.

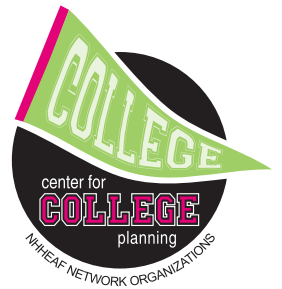


Thinking About College?

The NHHEAF Network Organizations' Center for College Planning is Proud to Bring New Hampshire Free College Planning Programming and Events



- College Planning Workshops and Presentations
- Special Events
- College Planning Library
- Assistance with Financial Aid Applications and Award Letters
- Monthly College Planning e-Newsletters
- Toll Free College Planning Hotline
- Early College Awareness Presentations Featuring our College Planning Mascot



www.joecollegeblog.com

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