

Returning to Learning

Guide for Adult Students



*Go confidently in the direction of your dreams!
Live the life you've imagined.*

Henry David Thoreau

TABLE OF CONTENTS

THE DECISION TO RETURN 3

HAVE I BEEN AWAY FROM SCHOOL TOO LONG?	3
RETURNING TO COLLEGE BEGINS WITH SELF-ASSESSMENT	4
CONNECT WITH FAMILY AND FRIENDS	5

TALK TO EXPERTS 6

TESTING 101	7
-------------------	---

DISTANCE LEARNING 8

HOW DO I FIND THE RIGHT PROGRAM?	9
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PAYING FOR COLLEGE 10

TUITION REIMBURSEMENT	11
TUITION PAYMENT PLANS	11
FINANCIAL AID	11
MORE HELPFUL PROGRAMS	13

VETERANS EDUCATION BENEFITS 16

THE MONTGOMERY BILL	16
THE POST-9/11 VETERANS EDUCATIONAL ASSISTANCE ACT OF 2008 (EFFECTIVE 8/1/09)	16
YELLOW RIBBON PROGRAMS	17
COMMON QUESTIONS	19

ONLINE RESOURCES 20



THE DECISION TO RETURN

Education beyond high school opens up a world of opportunities for professional achievement and personal fulfillment. While choosing to go back to school is a major decision, tens of thousands of adults return to learning every day. In fact, according to U.S. Census figures, there are 54 million people in the American workforce with some college but without a degree. So, you are not alone! Whether returning to earn a certificate, associates, bachelors or graduate degree, it is important to remember that education is a powerful tool for career success and personal growth. Once achieved, adult learners often share that there was no better gift they could have given their families or themselves. The decision to return to learning will not only benefit you, but may motivate friends and family to think about their own potential. In your own quest for personal advancement, you may become a role model for others to do the same.

HAVE I BEEN AWAY FROM SCHOOL TOO LONG?

If you've been out of school for years, it's a good idea to brush up on your academic skills or perhaps learn some new skills, but it is never too late to learn. Most adults fear entering a classroom full of 18-year olds, but discover soon that there are many adult learners in every classroom. In fact, students ages 25 and older now account for 6.8 million U.S. college students, according to the National Center for Education Statistics. As our economy demands more skills, adults are returning to the classroom in record numbers and they are bringing discipline, focus and purpose.

Remember that you are not alone in your journey to get a college degree. If you find yourself struggling with homework, childcare, or just getting used to being enrolled in college, there are people and services on campus there to help you. Many adult students recognize that today's campus has changed to meet the needs of its diverse students. And, the truth is, instructors enjoy the life experience and mature viewpoints that adult students bring to the classroom. Older students have been more places and have met more people and these experiences add a new perspective to learning and can even help traditional age students garner an understanding of "the real world". Students returning to school after a decade or more are a valuable resource for professors and a wealth of information for younger students. When you take time to reflect where you have been and what you have learned, you may surprise yourself with the wisdom and expertise you have gained from outside the classroom. Taking time to do this will renew your confidence and will propel you to further accomplishment.

RETURNING TO COLLEGE BEGINS WITH SELF-ASSESSMENT

For many, returning to learning is a second and may be your best chance to succeed at a new career path. It begins by asking yourself critical questions to assess what you want to achieve by returning to school. Having "been there and done that" you are probably clearer about your goals now than ever before. So, consider the following:

- Do you have the support of your family about your decision to return to school? Will they support you by helping you manage a busier schedule?
- How flexible is your current work schedule? When will you be able to take classes? Night classes and online classes offer full-time workers flexibility.
- How will furthering your education impact you? Will it further your chances for promotion or provide other work opportunities?
- Are you interested in financial gain, personal advancement or both?
- Are you willing to commute? If so, how far?
- Are you focused on the scope of work associated with a new career or the environment?
- How will your values inform your career choice?
- How can you build upon your personal interests to find a fulfilling professional path?

Answering these questions will help you to clarify your priorities. The next important step is connecting those priorities to real options for furthering your education. There are many resources available to help you with this. In fact, some will suggest majors and career paths based on your priorities. One place to start is with career assessment and education planning software, such as Kuder.



Kuder's Journey program is an online career resource tool tailored for today's adult student. Kuder helps adults get on the path to career success through a step by step process of assessing users' interests, skills and work values. Users can create an online portfolio of achievements and goals to measure progress along the way.

www.kuderjourney.com

Bridges is another online program that utilizes unique software for career assessment and the college search and has a program specific to postsecondary and adult learners. Logging on to one of these programs is an easy but very useful first step to matching your goals and interests with career and postsecondary programs.

www.access.bridges.com



New Hampshire residents are welcome to contact our College Planning department toll-free at 1.800.525.2577 x119 or via e-mail at collegeplanning@nhheaf.org.

CONNECT WITH FAMILY AND FRIENDS

Returning to the classroom and choosing a new career path involves investments of both time and money, so be sure to research thoroughly before making any commitments. One aspect of your research, in addition to using the aforementioned online tools, should include talking with friends and family members you feel have successful careers. Ask them about their jobs and what it took for them to get there. Since they know you best, they will be able to talk about aspects of their careers or college experiences that would be especially important to you. It may also be an opportunity to learn from others' mistakes. Hearing about experiences and gaining advice from someone you trust is vastly different from hearing such advice from a campus web site. Social networking can also get you more personal information and serve as an easily accessible and important resource. Just be sure to scrutinize posts on social networking sites. Sometimes people only share when they are frustrated or upset. If you are positive about your focus and direction, don't let a single post from a stranger discourage you from your path. Balance the feedback from others with your own research.



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The NHHEAF Network Organizations offers daily updates and tips on its social networking sites.



TALK TO EXPERTS

Once you have made a decision to return to school, the next challenge is finding a program that is the right fit and works with your current job and family obligations. The fact is there may be many different programs of study which will prepare you equally for a new career. Some college programs even honor your previous life experience and work history by offering college credits toward a degree or certificate. Important information you may need when assessing potential schools and programs can typically be found on schools' web sites or you may request that the schools send information to you. Request a viewbook to get you started. A viewbook will include a description of the campus and programs, admission requirements and overview. Applications for admission are often included within the school's viewbook or can be accessed directly from the school's web site. Still many campuses use online applications exclusively.

Once you have reviewed a campus web site and viewbook, your best bet is to make an appointment with a representative from the admission office at the schools you're most interested in. This will give you the opportunity to discuss the admission requirements and the various programs of study as they apply to your particular circumstances and goals.

Admission meeting must-haves:

Professionals working in the admission offices at higher education institutions are probably best positioned to describe the programs, majors and other details that help you to assess whether a campus will be a right fit. College admission representatives are there not only to recruit students but to guide them through the process. Further, you can request a transcript evaluation which will determine whether credits earned previously may be transferred and applied to the degree you are seeking.

- High school transcript or date of GED completion
- College transcript
- Résumé
- Information on program of interest

Consider asking admission reps some of the following questions:

- How difficult is it to get the class schedule I need?
- When is your enrollment deadline?
- Do I need to take an entrance exam?
- What type of financial aid is available to me?
- Do you have a priority financial aid deadline?
- Are there scholarships available through the college?
- What is the total cost of my program including books, fees, and tuition?
- What type of career placement assistance do you offer?
- What types of jobs are your graduates getting?

At virtually all degree-granting schools, there are career advisors who meet regularly with students to support their transition from college to career. These advisors provide presentations and meet with students for one-on-one sessions no matter where they are in the process. They offer feedback, strategies, and advice whether students are looking for an internship, job, graduate program, or simply just exploring. Advisors will talk with students about a range of topics including: résumé reviews, career options, job search strategies, interviewing, applying to graduate and professional school and more. Sometimes the best aspect of meeting with a career advisor from campus is that they have worked with so many other students, they are able to quickly identify the common threads between your interests, major program of study and job opportunities.

Often, career advisors are involved in the coordination of student internships and may have contacts for informational interviews. Informational interviewing is a great source for gathering information about what's happening in an occupation or an industry by talking with people working in the field. This process involves an interview that you initiate – you ask all the questions. The purpose is to obtain information, not to apply for a job. So, if you need career advice, it is available right on campus!

TESTING 101

The GED

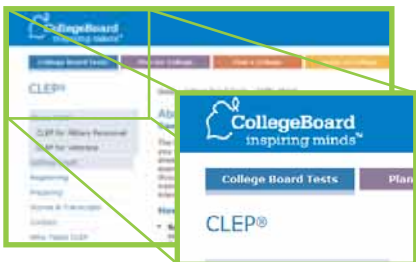
General Educational Development (or GED) tests are a group of five subject tests which, when passed, certify that the taker has high school-level academic skills. The GED is sometimes referred to as a General Equivalency Diploma or General Education Diploma. College admission requirements include the completion of a high school degree or GED program. If you have not yet completed your GED, the NH Department of Education Bureau of Adult Education offers educational services to adults who have not received a high school diploma or GED certificate, or do not read, write or speak English. There are free local programs available for GED preparation. There are eight GED testing centers in New Hampshire. To learn more about these programs and resources, visit www.ed.state.nh.us.



Standardized Tests

While it isn't typical, adults returning to learning may be asked to take a college entrance exam such as the SAT or ACT in order to gain admission to an associate's or bachelor's degree program. This is an important question to ask admission counselors when considering schools. If you find you do need to take an entrance exam, ACT offers services online for adult learners related to the ACT test or other types of entrance tests such as the

COMPASS/ESL or the CPat. Visit www.act.org for information regarding the ACT test, visit www.collegeboard.com for more information on the SAT test.



What about Credit for Life Experience?

The CLEP (College-Level Examination Program) exam offers students who have acquired knowledge outside of the usual education settings to show that they have learned college-level material so they can bypass certain introductory college courses. Check with the college directly to find out their policy on awarding credit. The test is sponsored by the College Board and is administered at 1,300 colleges and universities nationwide. Visit

www.collegeboard.com/clep for information regarding test taking centers, preparing for the CLEP, school code information and test descriptions.

ABOUT DISTANCE LEARNING

Distance learning or “online learning” may be an attractive option for those returning to education. Online courses consist of an Internet-based learning environment where students sign in regularly to retrieve assignment directions and interact with other students and their instructor. The professor posts lecture notes online and holds “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 your current job. Since online courses rely heavily upon motivation and self-discipline, often this type of learning can work well for mature students.

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

- Are you an effective time manager?
- Do you tend to procrastinate?
- Are you anxious about using the Internet for your classes?
- Could you benefit from the social interaction of the classroom?
- Would you benefit from other student support services/activities available through a bricks-and-mortar campus environment?
- Do you have updated virus/spyware software on your computer?

Do employers recognize online degrees? As long as a degree has been awarded by an accredited institution, it is like any other degree in the eyes of potential employers. Taking online classes may even be more impressive to potential employers because the courses require independent study, computer skills, networking, and the ability to balance work and school. The skills garnered from online classes are transferrable to the workplace where the use of e-mail communication and various software applications are routine. Some businesses even provide financial incentives to employees who enroll in online programs.

Can I transfer my online credits? Most distance learning institutions are accredited by the same agencies as traditional colleges and universities so most credits will be transferable to traditional institutions. Some online learning institutions have articulation agreements with colleges and universities regarding online credit transfer. Be sure to research your online school and the school you wish to transfer credits to for policies on the number of credits you can transfer from an online program.

Do I need advanced computer skills? No! If you can use the Internet, you can take a course online. Most courses require students to use e-mail, download or upload assignments and use chat rooms to facilitate discussions and relationships with peers. The next page outlines what you will need in order to participate in an online class.

Technology needed for online classes:

- Windows 2000, Windows XP, Windows Vista, or Mac OS
- Software (Microsoft Office, Microsoft Powerpoint, Adobe Acrobat, Internet Explorer)
- Printer
- Media Player Software (Quicktime or Windows media Player)
- Speakers
- Internet Connection
- Updated virus/spyware software

HOW DO I FIND THE RIGHT PROGRAM?

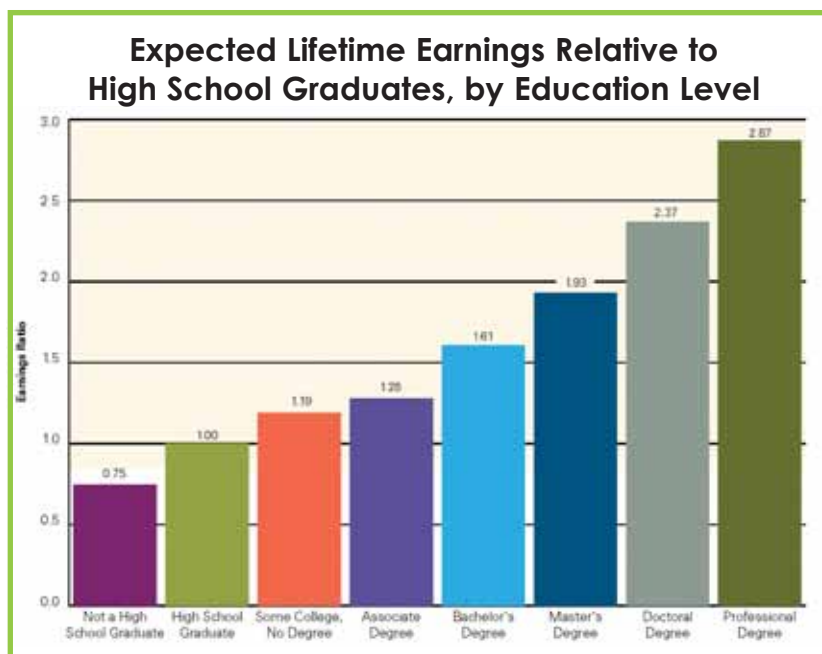
Distance learning institutions offer a variety of options including high school diploma programs and college degree programs from an associate's to a doctoral degree. Some institutions offer hybrid courses which are a mix of both online and face-to-face meetings. If you have determined that you have 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. If you obtain a degree or take a course from a non-accredited institution you may find that the degree is not recognized by some employers or that the course credits may not transfer to other institutions. Avoid scams or getting your degree from a "degree mill" by making sure the program is accredited by a nationally-recognized accrediting association. There is a billion dollar industry of online schools whose only requirements for a degree is payment. A good program will have a strong organizational structure, adequate financing to offer quality programs, appropriate curricula, competent faculty and strong student supports. Ultimately, though, the institution must evaluate the quality of its program based on student achievement. To check any U.S. institution's accreditation status, log onto www.chea.org. Locally, students can get information from the NH Postsecondary Education Commission at www.nh.gov/postsecondary/colleges/diploma_mills.html.



PAYING FOR COLLEGE

In New Hampshire, the annual median earnings for adults 25 years of age and older with a Bachelors degree was about 47% higher than for those with only a high school education. Going back to school truly is an investment in yourself and in your earning potential. Former U.S. Secretary of Education Richard W. Riley wrote, "Education can be the fault line between those who will prosper in the new economy and those who will be left behind." His words ring true today as adults are faced with a job market in which skills and training beyond high school are a necessity rather than a luxury. The American Association of Community Colleges and the American Association of State Colleges and Universities describe education as the "new currency". In our knowledge-based economy, higher levels of education boost lifetime earnings.

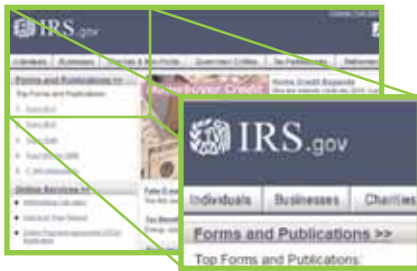
This section describes the various methods available to manage college costs. As you read on, please note that the expert college counselors at NHHEAF are here to assist you through the process with a host of free services including assistance filing the federal financial aid forms.



Notes: Based on the sum of median 2005 earnings from ages 25 to 64 for each education level. Future earnings are discounted using a 3 percent annual rate to account for the reality that, because of foregone interest, dollars received in the future are not worth as much as those received today.

Sources: U.S. Census Bureau, 2006, PINC-03; calculations by the authors.

TUITION REIMBURSEMENT

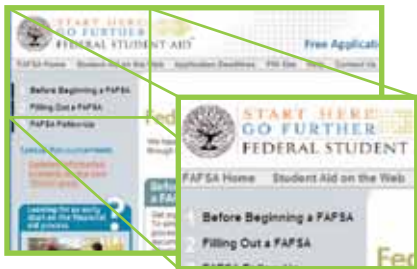


One of the most important benefits a company can offer as part of its compensation package is a generous tuition reimbursement program. Through tuition reimbursement employers outline specific terms under which the employer will pay for the employee's continuing education. For example, most companies will require that the employee achieve a certain grade in the course in order to receive reimbursement. (i.e. The employee must achieve a B or better.) Companies may also

stipulate that the coursework be "work-related" either to the employees' current position or to a position available within the company. Tuition reimbursement benefits vary greatly from company to company. So, some adults intentionally pursue work with well-established companies that are able to offer this benefit. It is also important to note that there may be education tax benefits associated with tuition reimbursement. Visit the IRS Web site at www.irs.gov to find out more about educational tax credits and eligibility. Not sure if your employer offers tuition reimbursement? It doesn't hurt to ask.

TUITION PAYMENT PLANS

Paying for higher education is especially challenging for those who already balance significant obligations. Tuition payment plans allow students to make payments in installments. Typically payments are divided over 8-12 months. Individual financial aid offices will provide information about payment plans. Remember, most students combine tuition payment plans, student loans and savings to manage college costs.



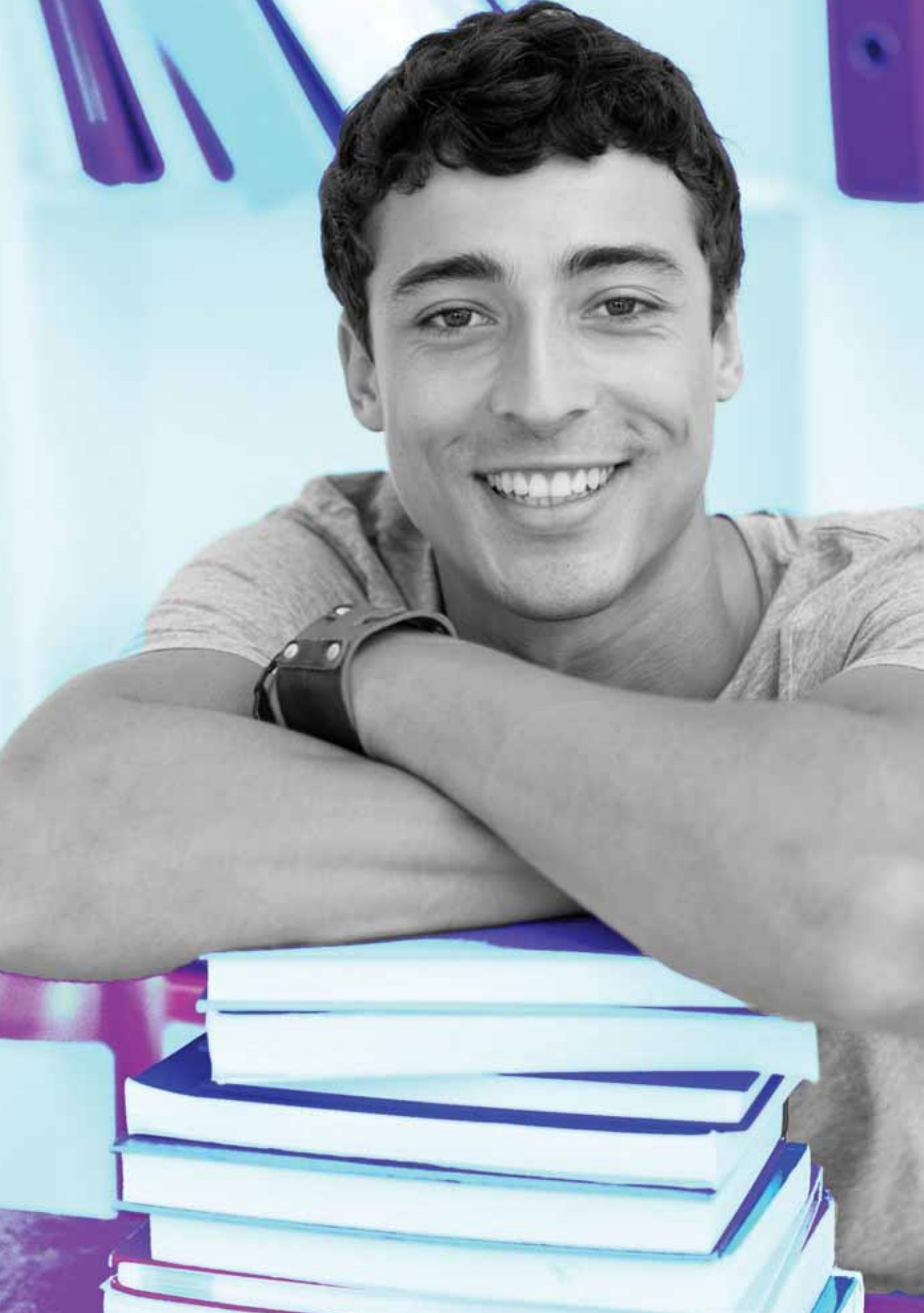
FINANCIAL AID

As an independent student (no longer dependent upon parents for living expenses), you are likely eligible to apply for federal financial aid programs. In order to be eligible for financial aid, you will be required to complete the Free Application for Federal Student Aid (FAFSA) after January 1st of the year you intend to enroll in school. Check with each of the colleges you apply to for specific financial

aid deadlines. The FAFSA form can be completed and filed online at www.fafsa.ed.gov.

Many students who apply for financial aid receive some form of assistance to help offset the cost of attendance (COA). The COA is the amount budgeted for tuition, books, mandatory fees, supplies and any related expenses such as travel or childcare. The amount of financial aid a student is awarded is determined through the disclosure of student (and spouse) income and asset information. That information is then subject to what is called the "federal methodology"; a formal name for the formula which determines how much the applicant can feasibly contribute to college costs. This figure is known as the Expected Family Contribution or EFC. The US Department of Education sends the FAFSA information, including your EFC, to every school you listed on the FAFSA.

Once schools receive your FAFSA information, the financial aid officers calculate the amount of aid you are eligible to receive based on the resources at each school. This is accomplished by subtracting your EFC from the school's COA. This number represents your need and the financial aid officer tries to fulfill this need with grants, scholarships and both subsidized and unsubsidized federal student loans. However, the student may be required to contribute more than the calculated EFC. Each school that reviews your FAFSA information will send an award letter detailing the amounts and types of financial aid available. At this point, you must make a decision about which package to accept based on the school you have decided to attend. The process may seem tedious, but free help is available and it is worth the effort if it could ultimately result in funding to help you manage college costs.



MORE HELPFUL PROGRAMS



NEW HAMPSHIRE CHARITABLE FOUNDATION

NH Charitable Foundation: Adult Student Aid Program

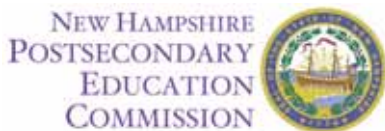
The New Hampshire Charitable Foundation sponsors a special program to assist adult students who have had little post high school education. The typical awards range from \$100 to \$500 per application period, depending on the cost of the educational program. Applicants must be legal residents of New Hampshire, independent students and have applied for all other available financial aid but still demonstrate unmet need. Requests for funding may be submitted at various times for upcoming academic terms. Interested applicants can get details and download a PDF version of the application at www.nhcf.org.



NH Employment Security (NHES)

NH Employment Security (NHES) is a federally funded state agency. NHES also hosts the NH Works Job match System online which provides a resume builder, labor market information, job openings and trends - all of which help adult learners. NHES has 13 local offices located across the state to provide free services to job seekers and employers. The mission of NHES is to:

- Operate a free public Employment Service through a statewide network of job and information centers, providing a broad range of assisted and self-directed employment and career related services, and labor market information to all customers.
- Pay Unemployment Compensation benefits in a timely manner to eligible claimants and collect the tax which funds these payments.
- Develop and disseminate labor market information and provide measurements of labor market outcome to assist local and state officials, private employers, educators and trainers and the public in making decisions which promote economic development and the efficient use of state labor resources.



The NH Postsecondary Education Commission (NHPEC)

NHPEC is a coordinating state agency that regulates the activity of colleges, universities and career schools in all sectors (profit and nonprofit; independent and public) to protect students and promotes access administering state funds through financial aid programs. The agency also approves programs for eligible veterans utilizing their Montgomery GI Bill benefits; provides copies of closed school transcripts to former students; and conducts research and studies related to postsecondary education. For details about the eight financial aid programs NH Postsecondary Education Commission administers, visit www.nh.gov/postsecondary/financial/index.html.



Tuition Break Programs for New Hampshire Residents

The New England Board of Higher Education's (NEBHE) Tuition Break, the New England Regional Student Program (RSP), provides a discount on out-of-state tuition to New Hampshire residents, when they enroll in approved degree programs at specific state colleges and universities in Connecticut, Maine, Massachusetts, Rhode Island and Vermont. New Hampshire residents are eligible for these degree programs, because they are not offered by any New Hampshire state colleges or universities. The RSP has helped New England families with discounts on more than 220,000 annual tuition bills.

How does a student qualify for the RSP?

As a permanent resident of a New England state, a student is eligible for the RSP when enrolled in an approved degree program offered by a specific public college or university in another New England state. Approved majors (associate, bachelors and graduate) for residents of each New England state are listed in the annual catalogs and program database at www.nebhe.org/tuitionbreak.

How does a student apply for the RSP?

A student completes the college's application for admission and declares an approved major offered through the RSP by that college. Some college applications include a box to check for "New England Regional" or "RSP." Otherwise, a student should indicate "Applying for Regional Student Program (RSP) status." NEBHE does not require a separate application.

How much of a discount is the RSP?

The average annual tuition savings per full-time RSP student is currently \$7,000. The RSP allows an eligible student to pay a regional rate, which is significantly less than out-of-state tuition. The rate is based on a percentage (up to 175 percent) of a college's in-state rate. Current rates are available on the "Tuition Savings" page at www.nebhe.org/tuitionbreak, as well as on the individual colleges' web sites.

What happens if a college decides to discontinue offering a major through the RSP?

If a college withdraws a major from the RSP, but still offers the major, students currently enrolled through the RSP are grandfathered.

Is an RSP-eligible student eligible to apply for financial aid?

Yes. A student should complete the FAFSA form and any financial aid applications required by the college(s) in order to be considered for any type of financial aid (scholarships, grants, loans and/or work-study). The RSP is a tuition discount, not a scholarship or grant.

Visit www.nebhe.org/tuitionbreak for a list of all undergraduate and graduate degree programs, college contact information, tuition rates and savings, and details on eligibility.



VETERANS EDUCATION BENEFITS

The Department of Veteran Affairs (VA) provides education benefits to veterans, service members, and some eligible dependents wishing to pursue an education. These benefits are commonly known as the GI Bill and have various components depending on the person's length of military service. For more information on any of these benefits, please visit www.gibill.va.gov or your campus Admissions or Veteran Services Office.

THE MONTGOMERY BILL

Montgomery GI Bill Active Duty (MGIB-AD)

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. This program is also commonly known as Chapter 30. Benefits can be payable for ten years following your release from active duty. The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if the Department of Defense put extra money in your MGIB Fund.

For educational assistance allowance information, please visit

www.gibill.va.gov/GI_Bill_Info/rates/CH30/ch30rates080108.htm. These benefits are paid directly to the recipient.

Montgomery GI Bill Selected Reserve (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

For educational assistance allowance information, please visit:

www.gibill.va.gov/GI_Bill_Info/rates/CH1606/ch1606rates100108.htm. These benefits are paid directly to the recipient.

THE POST-9/11 VETERANS EDUCATIONAL ASSISTANCE ACT OF 2008

The Post 9/11 Veterans Educational Assistance Act of 2008 (Post-9/11 GI Bill) is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The amount you are entitled to receive is based on the length of active duty service as well as the type of enrollment. This program pays eligible individuals the following:

- Tuition & fees not to exceed the most expensive, in-state, undergraduate tuition & fees at a public Institution of higher learning.
- Monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents in the same zip code as your school.

- Annual books & supplies stipend of up to \$1,000 paid proportionately based on enrollment.
- Rural benefit one time payment of \$500 for eligible individuals.

Who is eligible?

- Veterans who served at least 90 days total active duty after September 10, 2001. Those who served at least 36 months active duty are entitled to the maximum benefit. (Those who served less are eligible for a percentage of the maximum benefit based on time served, with 40% being the minimum benefit.)
- National Guard and Reserves members who served pursuant to a federal call to active duty.
- Veterans who served at least 30 continuous days and sustained a service-related disability.
- Active duty service members.
- Spouses and children (restrictions apply).

Maximum Benefits

The Post-9/11 GI Bill grants up to 36 months of education aid, including tuition and other benefits and varies depending on the person's enrollment and service status. Reduced benefits are available.

Veterans enrolled more than half-time

- Veterans enrolled more than half-time in approved education programs are entitled to tuition benefits, monthly housing stipends, and annual books and supplies stipends (restrictions apply).
- The tuition benefit equals the cost of the program up to the cost of in-state tuition and fees for full-time students at the most expensive public institution in the state where the veteran is enrolled.
- The monthly housing stipend is based on military housing benefit rates.
- The books and supplies stipend is up to \$1000.

Veterans enrolled half-time or less

- Veterans enrolled half-time or less are entitled to tuition benefits and reduced book and supplies stipends.
- The tuition benefit equals the lesser of the actual program cost for similarly situated nonveterans and the amount of the benefit for veterans enrolled more than half time.
- The book and supplies stipend is variable based on number of credits enrolled.

Active duty service members

- Active duty service members and dependents using transferred benefits while member is still on active duty enrolled in an approved education program are entitled to 100% of these benefits.
- The tuition benefit equals the lesser of the actual program cost for similarly situated nonveterans and the part of the cost not covered by military tuition assistance available to the service member through his or her branch.

YELLOW RIBBON PROGRAM

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008 (Post-9/11 GI Bill). This program allows institutions of higher learning in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and VA will match the same amount as the institution.

The Post-9/11 GI Bill pays up to the highest public in-state undergraduate tuition and fees. You may have tuition and fees that exceed that amount if you are attending a private institution, graduate school or attending in an out-of-state status. If you are enrolled at a Yellow Ribbon participating institution and the tuition and fees exceed the highest public in-state undergraduate tuition or fees, additional funds may be available for your education program without an additional charge to your entitlement.



Institutions that voluntarily enter into a Yellow Ribbon Agreement with VA choose the amount of tuition and fees that will be contributed. VA will match that amount and issue payment directly to the institution.

Only individuals entitled to the maximum benefit rate (based on service requirements) may receive this funding. Therefore, you may be eligible if:

- You served an aggregate period of active duty after September 10, 2001 of at least 36 months;
- You were honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001;
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veterans service under the eligibility criteria listed above.

For a list of New Hampshire schools participating in the Yellow Ribbon Program, please visit www.gibill.va.gov/GI_Bill_Info/CH33/YRP/states/nh.htm.

COMMON QUESTIONS

Common Questions

Are Post-9/11 GI Bill, MGIB, and other veterans education benefits dependent on future funding by Congress?

No, they are entitlement programs and do not depend on future legislation by Congress.

May Post-9/11 GI Bill benefits be used at all institutions?

No. Various education programs are only available under specific GI Bill programs. In order to receive benefits, students have to be at an eligible institution of higher learning and in an approved education program, which includes state agency approval. You should ensure the education program you wish to enroll in will be qualified for reimbursement under the GI Bill for which you are eligible.

Does the Post-9/11 GI Bill cover distance education?

Yes, however, the housing stipend is not available (restrictions apply).

Are MGIB education benefits different than Post-9/11 GI Bill education benefits?

Yes. MGIB provides a single monthly amount intended to cover a person's tuition, fees, supplies, books, equipment and other education costs. Veterans have 10 years to use MGIB benefits. Benefits are paid directly to the beneficiary. The Post-9/11 GI Bill provides separate payments for tuition and fees, housing and books and supplies. Veterans have 15 years to use their benefits. Tuition and fees are paid directly to the institution. Housing and books and supplies stipends are paid directly to the beneficiary. Depending on a person's circumstances, MGIB may provide better benefits than the new Post-9/11 GI Bill.

Will other veteran education benefit keeps programs remain in effect after August 1, 2009?

Yes, other veterans education benefits, including MGIB, will continue alongside the Post-9/11 GI Bill. It is imperative that veterans consider carefully which program will be best for them based on their personal circumstances and are encouraged to speak with their branch representative.

Are my veteran education benefits taxable?

No, any education benefits paid to a beneficiary by the Veterans Administration does not need to be reported on an income tax return.

Locally, prospective veteran students can contact the office of Veterans State Approvals at the NH Postsecondary Education Commission. This office ensures that every eligible person under the GI Bill has fair and equitable opportunity to utilize his/her benefits and achieve their potential.
www.nhgov/postsecondary/veterans/index.html

ONLINE RESOURCES FOR ADULT STUDENTS

The New Hampshire Higher Education Assistance Foundation

A local organization that offers free college planning services to NH students and families.
www.nhheaf.org

NH Charitable Foundation

A statewide charity organization that offers scholarship programs to adult learners returning to school.
www.nhcf.org

NH Postsecondary Education Commission (NHPEC)

NHPEC is a coordinating state agency that regulates the activity of colleges, universities and career schools in all sectors (profit and non profit; independent and public) to protect students and promotes access administering state funds through financial aid programs. The agency also approves programs for eligible veterans utilizing their GI Bill benefits; provides copies of closed school transcripts to former students; and conducts research and studies related to postsecondary education.

www.state.nh.us/postsecondary

New Hampshire College & University Council

The New Hampshire College & University Council (NHCUC) is a non-profit consortium of public and private institutions of higher education in the state of New Hampshire. Through collaborative efforts between the member colleges and universities, the consortium enhances educational opportunities for nearly 70,000 students currently attending its member institutions.

www.nhcuc.org

NH Employment Security

A federally funded state agency that provides free career counseling and resources to New Hampshire residents.

www.nhes.state.nh.us

FinAid

An extensive online guide to financial aid covering everything from student loans and savings to scholarships.

www.finaid.com

Back 2 College

A great resource covering all areas of adult learning from admissions, online classes and degrees, to career planning and financial aid.

www.back2college.com

New Hampshire Association of Student Financial Aid Administrators

The purpose of NHASFAA is to institute, advance, and promote activities relating to the quality and improvement of student financial assistance programs affecting New Hampshire higher educational institutions and their students.

www.nhasfaa.org



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



Parents:

Contact us to learn about our free early college outreach programs, materials and special events especially for K-8 students and schools!

Kids:

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