

NHHEAF: Local College Counselors and Financial Aid Gurus

The NHHEAF Network Organizations' Center for College Planning (CCP) counselors know their stuff. They have great relationships with local, regional and national college admissions offices. They work closely with your guidance offices and have membership in the NH School Counselors Association, NH and National Association of Student Financial Aid Administrators and the College Board. CCP has received recognition from the College Board and its programs are approved by the National Association of College Admissions Counselors (NACAC). CCP staff reaches out to every high school in NH through its NHHEAF University college prep presentations. And most times, the counselors deliver the presentations in grey sweatshirts that read "college". ("Cause it's not about where you go to college, it is about what you do when you get there!) And, our college counselors know that going to college will give you the essential foundation for reaching future goals. We're located right in Concord, so you're invited to visit us, too. We have a comprehensive college planning library at 4 Barrell Court. Every week we have workshops on a variety of topics. What are you waiting for?



NH Higher Education Assistance Foundation
Center for College Planning
4 Barrell Court, Concord, NH 03302

Check out the opportunities for programs by visiting www.nhheaf.org/events.asp.

NHHEAF Celebrates! 12th Anniversary of Destination CollegeSM
DC is our signature event for high school juniors and their parents. It is an annual statewide event featuring a variety of expert presentations and college fair. The event is held at a college campus in New Hampshire in March of each year. Registration will be open by January. Details about last year's event can be found at www.destinationcollege.org.

Check out the AskJoeCollege Blog
<http://joecollegeblog.com>
Share what annoys, over-joys and excites you about preparing for admission to college. And, learn about hot topics in higher education.

Stressed about college costs?
We've got you covered. We have a toll-free hotline and one-on-one FAFSA (that's the financial aid form) assistance! And, don't forget to check out our scholarship search at www.NH93.com. We also offer free publications that focus on the financial aid process.

Publications include:

The College Insider

College planning guide with information about college interviews, NCAA regulations, career exploration, college admissions criteria and applying for financial aid.

Financial Aid Organizer

This organizer offers great information, a planning calendar and frequently asked questions. The folder is the perfect place to store copies of financial aid applications and materials from college.

The Essential Pocket Guide to Scholarships

This publication educates students about scholarship fraud and offers the links to some of the best free resources for searching.

The Bottom Line

A guide to understanding your financial aid award letter complete with tips for talking with the financial aid office, financing options and education tax benefits.

Early College Awareness

We've even thought about your kid brother or sister. The College Planning Bear is our mascot. He symbolizes that college is important and possible to the youngest students. The College Bear visits the Fisher Cats stadium throughout the summer and can be spotted at many statewide programs including the Boys and



Girls Club's Kids Day, NHPTV Story Land Day and other kid-friendly events. Working with a youth group, summer camp or afterschool program? E-mail an invitation to the bear: collegeplanning@nhheaf.org. NHHEAF also offers two books that are especially appropriate for K-8 students and parents.

Early College Planning Guide

A comprehensive college planning guide for parents of K-8 students, topics include supporting your child's aspirations, academic considerations, financial aid, college savings and much more.

Get on the Bus

It is never too early to begin to plan for college. This workbook uses the metaphor of a journey to weave stories and exercises appropriate for a 5th grade audience. Workbook topics include: celebrity college graduates, linking favorite classes to college majors, motivational stories and more.

For FREE materials and more! Call 1.888.7.GRADUATE x 119, e-mail collegeplanning@nhheaf.org, or visit us at: www.nhheaf.org

Scholarship Myths

"Millions - billions of scholarship dollars go unclaimed every year."

While there is a small amount of money that may go unclaimed each year, this only speaks for very specific or restricted scholarships. For example, some scholarship applications restrict criteria to blue-eyed, left-handed children of sea captains in Hillsborough County. Other "unclaimed dollars" simply are not available to the public, such as company benefit dollars.

"You're invited to a free seminar or financial aid interview."

You may receive a letter advertising a free financial aid seminar or interview for financial assistance. Sometimes the seminars do provide useful information, but often they are cleverly disguised sales pitches for financial aid consulting services, investment products and scholarship matching services. Check with your guidance counselor or local college for advice about such programs.

"If I apply for a loan, it will lessen my chances for a scholarship."

Students and parents often mistakenly think that if they get student or parent loans, colleges will reduce any scholarship money that might have been awarded. This is not so. In most cases, if a reduction is required, loans are the first component affected.

"We have a 100% success rate."

This kind of percentage reflects the scholarship search company's ability to match the student with information, not with actual funds. Remember that your chances improve greatly with local scholarship opportunities.

"You'll get access to our private network of information."

There is no secret database of information accessible only to scholarship search companies. In most cases, these companies are searching online. You'll be able to find the same information by exploring the Web addresses recommended in the NHHEAF *Essential Pocket Guide to Scholarships*. Also, utilize your libraries, guidance offices and bookstores. Do not pay for someone to help you find information that is readily available.

"We guarantee you \$3,500 for college or your money back."

Every first year college student may borrow \$3,500 through the federal student loan program (aka - Stafford). Learning about the financial aid process is critical to funding your education and avoiding scholarship scams.

Source: www.nhheaf.org/index.asp?page=stu_fa_scholarshipmyths

