

Additional Financial Aid Resources

Here are some suggestions of resources outside of the Foundation's scholarship programs that you can take advantage of to help finance your post-secondary education.

Planning for College

The first year of college can be stressful, scary, and overwhelming, but YouTube's video guide A Student's Guide to Your First Year of College is available to set you up for success.

Your first step in financing your post-secondary education is to complete the <u>FAFSA</u>: the Free Application for Federal Student Aid. This form may seem confusing, but you can use NerdWallet's FAFSA Guide to help navigate the process.

Learn more about preparing for college, types of financial aid, how to apply for aid, and how to manage the repayment of loans from Federal Student Aid, an office of the U.S. Department of Education.

The New Hampshire Higher Education Assistance Foundation's Center for College Planning is a network of organizations with years of experience in helping families plan and pay for higher education. The New Hampshire Higher Education Assistance Foundation also has a helpful YouTube channel.

The New Hampshire Department of Education has information available regarding questions relating to financial aid assistance or with the financial aid process.

The Consumer Financial Protection Bureau is a government agency created to protect consumers by providing the information needed to make smart financial decisions, including in regards to education.

Not sure what you want to study? Complete the assessment at Find Your Calling to find fantastic careers and the education you need to achieve your goals.

UP NEXT is a free texting tool that offers personalized support with college search, application, federal student aid, and loan repayment through automatic text reminders.

The U.S. Department of Education has a college search tool called <u>College Scorecard</u>, and the American Association of Community Colleges has a community college finder tool that may be helpful to students interested in a 2 year degree program.

I'm First! is an online community celebrating and supporting first-generation college students.

New Hampshire students previously in DCYF foster, relative, residential or shelter care placement should review the resources available from the New Hampshire Department of Health and Human Services and the Students Transitioning and Achieving Results program.

Do you need to ask your college for additional financial aid? If so, you may find SwiftStudent helpful. This program can help with financial aid appeals, providing both factual information about eligibility and industry-approved template letters for submission.

If your family is experiencing difficulty in paying for internet service and connected devices, you may want to look into the Affordable Connectivity Program, which is a federal program to help households to pay for the costs of internet service and connected devices.

Searching for Scholarships

Your college is the first place you should connect with when seeking financial aid. In addition to financial aid packages, many schools also offer talent scholarships that typically require a separate application. Head to your high school's quidance office and the local library to ask about local scholarship availability. You can also look for leads on local scholarships at rotary clubs, women's organizations, and your town's chamber of commerce.

Some employers offer tuition assistance for their employees, and sometimes even their employees' dependents. Ask your employer as well as the employers of your immediate family members what educational resources they have.

New Hampshire's Local Scholarships

- Yes, Every Student (YES!): a scholarship program administered by the New Hampshire Department of Education designed to help families and residents whose education was negatively impacted by the COVID-19 pandemic
- The Stephen Phillips Memorial Scholarship Fund: for residents of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island or Vermont students who demonstrate financial need, academic achievement, a commitment to serving others, a strong work ethic, and leadership qualities.
- New Hampshire Needs Caregivers: an initiative of the New Hampshire Health Care Association which includes coaching for training and job searching as well as financial assistance with licensing costs.
- The Community College System of New Hampshire: for students studying at New Hampshire's community colleges
- The Black Lives Matter Manchester Achievement Scholarship: for graduating seniors of Manchester high schools who identify as Black, African, or African American and plan to attend either a 2 year institution or a 4 year institution
- The Black Lives Matter Nashua Achievement Scholarship: for graduating seniors of Nashua high schools who identify as Black, African, or African American and plan to attend either a 2 year institution or a 4 year institution
- The Alexander Eastman Foundation: for students in a health care field
- The League of New Hampshire Craftsmen: for students pursuing craft-related studies

- Concord Hospital Trust: for nursing or allied healthcare students
- The New Hampshire State Society of Washington, DC: for interns in Washington, DC
- The New Hampshire Association of Broadcasters: for students pursuing a career in over-the-air broadcasting
- The New Hampshire Society of Professional Engineers: for engineering students
- The New Hampshire Association of Chiefs of Police: for children of New Hampshire police officers and students interested in a law enforcement career
- The New Hampshire Long Term Care Foundation: for long-term care employees
- The New Hampshire Farm Bureau: for students in agriculturally related fields
- The New Hampshire Pharmacists Association: for student pharmacists
- New Hampshire Good Roads: for University of New Hampshire engineering students interested in a career in a highway related industry
- The New Hampshire Veterinary Medical Association: for veterinary students
- The Lakes Region Scholarship Foundation: for residents of the Lakes Region
- The New Hampshire School Library Media Association: for to students working toward a school library degree or certification
- The New Hampshire Physical Therapy Association: for physical therapy students
- The New Hampshire Music Educators Association: for music education students
- The New Hampshire Coalition to End Homelessness Hope Starts Here Scholarship Fund: for students living in New Hampshire who have experienced homelessness
- The New Hampshire Department of Education's Scholarship for Orphans of Veterans: for students aged 16-25 who lost a parent while serving in the armed forces
- The American Legion Department of New Hampshire: for New Hampshire students
- Breathe New Hampshire: for students interested in pursuing a degree in public health, nursing, or respiratory therapy
- The New Hampshire Higher Education Assistance Foundation's NHHEAF Network Scholarship: for college juniors and seniors with at least a 2.5 GPA
- The New Hampshire Retired Educators Association: for students studying education, English, or journalism
- The New Hampshire Housing Authorities Corporation: for current recipients of housing assistance from a New Hampshire housing authority
- The New Hampshire Teachers of Mathematics: for students studying mathematics, mathematics education, or elementary education
- The New Hampshire Water Pollution Control Association: for students pursuing a degree in water pollution control, environmental science, or civil engineering
- The Ann Theodore Foundation Scholarship: for residents of Manchester

National Scholarships

- Fastweb and Finaid are scholarship search engines that can connect you to more than 1.5 million scholarships.
- The College Board Opportunity Scholarship guides participating students through the college application process; students become eligible for scholarships as they complete key tasks.

- Phi Theta Kappa is the world's largest and most prestigious honor society for two-year college students. More than \$37 million in scholarships is available exclusively to members each year.
- Scholarship America's Dream Award is a renewable scholarship fund for financially needy students in their sophomore year and beyond who have overcome barriers in order to pursue their college education.
- The Coca-Cola Scholars Program is an achievement-based scholarship awarded to graduating high school seniors in the U.S. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities.
- Each year the Jeannette Rankin Fund awards scholarships to low-income women, ages 35 and older, who are U.S. citizens or permanent residents pursuing an undergraduate education at an accredited college or university in the United States.
- The Jack Kent Cooke Foundation is a private, independent foundation dedicated to advancing the education of exceptionally promising students who have financial need.
- The National Merit Scholarship Program is an annual academic competition that awards scholarships to high school students that take the Preliminary SAT (PSAT).
- The UNCF Achievement Capstone Program supports high-achieving students who identify as Black, African, or African American; nominations for the program must come from current faculty members.
- The Elks National Foundation has several scholarship programs; some are exclusive to Elks members and their children and grandchildren, while others are open to all high school seniors.
- The Dream. US considers their National Scholarship program to be a Pell Grant equivalent for undocumented students. GPA and test scores are considered but emphasis is placed on candidates' commitment to community service and ability to overcome barriers.
- The Voyager Scholarship, provided by the Obama Foundation, gives college students financial aid to alleviate the burden of college debt, meaningful travel experiences to expand their horizons, and a network of mentors and leaders to support them.

Tuition Assistance

- The Community College System of New Hampshire has many tuition waver programs including (but not limited to) New Hampshire high school valedictorians, foster children, New Hampshire National Guard members, senior citizens, and New Hampshire scholars.
- New England students are eligible for a tuition discount through the New England Board of Higher Education's Tuition Break program if they enroll in an approved major that is not offered by the public colleges and universities in their home-state.
- Army ROTC, Air Force ROTC, and Navy ROTC programs offer merit-based scholarships that can pay up to the full cost of tuition for students that complete military service after graduating. The Coast Guard also has a scholarship program for students that serve in the Coast Guard after graduating. Families of service members can also access scholarships through the National Military Family Association.

- AmeriCorps is a civil society program supported by the U.S. federal government, foundations, corporations, and other donors engaging adults in public service work. Participants receive funds that can be used for tuition expenses or college loan forgiveness upon completion of the program.
- Teachers that complete a <u>Teach for America</u> program may qualify for national and regional scholarship and grants.
- <u>City Year</u> alumni are eligible to apply for an exclusive pool of over \$3 million in scholarships.

Earn While You Learn

New Hampshire has many apprenticeship opportunities that compensate students as they learn a skill or trade. Visit ApprenticeshipNH's website to find a program near you. The US Department of Labor also has a website specifically for students seeking apprenticeships.

Job Training

Students in the Lakes Region looking for experience in a field that interests them can find opportunities through the <u>200 by 2020 program</u>, which aims to engage at least 200 businesses in providing experiential learning opportunities to Lakes Region students by the year 2020.

Repaying Student Loans

- To estimate your student loan payments after graduation, use a loan calculator like the one provided by Mapping Your Future.
- Unsure of how much student debt you have? The <u>National Student Loan Data System</u> is the U.S. Department of Education's (ED's) central database for student aid.
- The <u>Public Service Loan Forgiveness Program</u> forgives the remaining balance on some federal loans for employees of government or not-for-profit organizations.
- The <u>New Hampshire State Loan Repayment Program</u> provides funds to health care professionals working in areas of the State designated as being medically underserved and who are willing to commit and contract with the State for a minimum of three years (or two if part-time).
- If you are having trouble managing your loan payments each month, you may want to consider <u>consolidating your federal loans</u>. If you also have private loans, you need to follow a separate process to <u>consolidate your private loans</u>.
- The <u>National Institute of Health Division of Loan Repayment</u> will repay up to \$35,000 of educational debt each year for health professionals in biomedical or biobehavioral research careers.

The New Hampshire Charitable Foundation is the largest provider of publicly available scholarship in New Hampshire, awarding more than \$7 million to 1,500 students each year. We are committed to finding and funding the most promising students with the greatest financial need.