

Insider Series
2022-2023 Edition

Early College & Career Planning

INSIDER



THE
NHHEAF
NETWORK

Center for College Planning

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This early college planning guide was developed by The Center for College Planning. To request additional copies or to get more information about the college access programs offered by the NHHEAF Network Organizations, e-mail collegeplanning@nhheaf.org or visit us online at nhheaf.org.

Thank you for reading the NHHEAF Network's **Early College and Career Planning Insider!** At the nonprofit New Hampshire Higher Education Assistance Foundation (NHHEAF) Network, we exist to empower students of all ages and backgrounds to discover and achieve their education and career goals, and we are here to support you through each step of this journey.

Parents: As you read this, know that your journey runs parallel to my own: I am working through this same process, of beginning the conversation about postsecondary plans, with my own children. Resources like this guide have been invaluable to me, and I hope that it will be just as helpful for you.

Students: College and careers may seem like a world away right now, but you can help yourself by starting to think about your future now. We're glad you're reading through this Insider and we're excited to support you in your next steps. If you have a question, want to sit down and discuss your options, or get help with any of the college or career planning processes, reach out to us through our Contact Us page at nhheaf.org.

Thank you again, and on behalf of all of us at NHHEAF, we wish you the best of luck in your journey.

Christiana Thornton
PRESIDENT & CEO, NHHEAF NETWORK

Introducing NHHEAF's Center for College Planning

The Center for College Planning (CCP) at The NHHEAF Network is dedicated to providing students and families with free, important information about education and career planning. Our expert Education and Career Counselors provide presentations, workshops, and individual appointments across the state, serving thousands of NH residents each year. Through sharing knowledge and demystifying education, college, and career planning, as well as financial aid, we hope to empower students to plan and achieve their future goals with confidence and excitement. We also serve as a connector among school counselors, higher education institutions, and local, regional, and national professional organizations to promote knowledge sharing and collaboration. All NH students of any age, background, interest, and pathway are welcome to access our free services!

About this Guide

This guide will help NH students and their families to prepare for life beyond high school. We will discuss the importance of exploring a student's interests and aptitudes as well as exploring careers and pathways to those careers. Although there is a detailed discussion about college admissions and financial aid at the end of this publication, the guide itself is meant as a comprehensive base to help all students achieve the education and life skills they will need to be successful. You can always find the most up-to-date information on our website or set up an appointment with one of our counselors today!



Sometimes the best "planning" for the future that a family can do is simply to open up the lines of communication so that ideas and ambitions can be explored. We have provided "conversation time" at the end of each section to help students and their supporters continue the conversation.



Where to Begin

Exploring Interests & Aptitudes

Thinking about the future is exciting but it can also be a little scary. There are so many possible careers and educational pathways that it may be difficult to know what will be right for you. First, remember that there is no ONE correct answer in terms of choosing an educational path or a career. There may be multiple options that would work well for you. Secondly, remember: your interests may change over the years and you may develop new skills that will lead to new experiences and interests.

For now, exploring your interests and aptitudes is a great place to start. Figuring out what you like to do seems to be a natural place to begin when we talk about the future, but it's also just as necessary to explore your aptitudes. For example, for some people math comes more naturally, where others might be able to read and comprehend literature with less effort than their peers. Knowing these aptitudes, and which careers work well with these aptitudes, can provide you with a huge advantage in your Education and Career search. The NHHEAF Network has an Aptitude Assessment you can take to help to understand your different aptitudes and strengths. You can also search different careers based upon how well they correspond to your aptitudes, as well as your interests.

Exploring Interests & Aptitudes

- Reflect on what you enjoy personally and academically.
- How might those interests translate into a career?

Utilize an Aptitude Assessment

- Identify your natural strengths, and what careers might bring you success.
- Book a **Career and Aptitude Exploration Appointment** with us to conduct your assessment and we'll walk you through your results, what they mean, and your next steps on your path to success (visit nhheaf.org)

Get Involved

- Involvement in activities outside of schoolwork makes high school a lot more interesting and fun.
- You won't know if you like an activity until you try it – so go ahead and explore!
- Consider joining clubs and organizations that help you prepare for your chosen career.
- Through extracurricular activities, you can develop important skills such as teamwork, public speaking, creativity, leadership, time-management, responsibility and self-awareness.
- Remember – colleges consider working and family responsibilities such as taking care of a sibling or grandparent after school to be an "activity" demonstrating leadership, responsibility, commitment, and more.
- Don't try to take on too much – joining too many clubs, sports, or activities where you are only able to minimally participate is not what college are looking for; instead, allow yourself the time to excel in the activities you care about most.
- Keep track of the various community and school activities in which you participate through high school so you can create a complete resume when you apply to college.

Career Exploration

What do you want to be in the future? Whether or not you have a career in mind, high school is the perfect time to research and explore.

Research

- Using your aptitude assessment results, look into jobs and industries that fit your personality, values and motivations.
- Do research on your own to try to answer some of these questions:
 - What kind of lifestyle do people in those careers have?
 - What hours do they work?
 - What is their primary motivation- humanitarian, research, salary, notoriety?
 - What is their work environment like?
 - Is there travel involved?
 - Fast-paced or more at your own speed?
- Consider if this field is growing- will there be demand for this career when I graduate? (In your **Career Exploration Appointment**, we'll go through these factors, too). These are great questions to think about in researching the best career for you. It's not just about the work itself!



Educational Pathways

Do a Job Shadow, Extended Learning Opportunity (ELO), or Internship

- Learn about a career to both inspire you and let you know if you are on the right path.
- Ask questions of professionals in your desired field and identify if the career may be a good fit.
- Gain transferrable skills like punctuality, problem solving, and effective communication in the workplace.

Create a Plan

- What will you need to do to achieve your career goals? Many industries require some type of job training or higher education.
- Identify what your chosen career requires of entry level workers and use these prerequisites to create a plan.
- Knowing what education you need to achieve your career goals can help ensure you choose a program that is worth your time and money.
- We're here to help you create that plan - book an appointment today!

Be Flexible

- Each student has their own path and there is not only one way to achieve a goal. If you decide on a career in high school and change your mind later, that is okay! If you find yourself reevaluating your path, return to the first step of exploring your interests and strengths with questions like, "What am I good at?" or "What do I enjoy?"

Saving for College

As soon as a family starts thinking about life after high school for their child or children, managing the costs should be a part of that conversation. The more families save the earlier on, the better they can manage costs later. See the Saving for College section on **page 19**.

Now that you have an idea of the career or careers you might want to pursue, the next step is to figure out what you need to do to qualify for it. The steps you need to take in order to be ready for a certain career is called a **pathway**. Pathways can look different with different careers. Some pathways might require you to go to college for two years, some will require four years of college, or more. Some might not require college at all. Some pathways may set you up to be able to do multiple things in a career field. In this section, we'll show you some of the most common pathways, the time commitment, and some careers and schools that could be a part of this journey!



Conversation Time

- Interests and Aptitudes
 - What is something I like to do right now? Could I do that as a career?
 - What is a something that I'm good at? What skills/aptitudes make me good at it?
- Exploring Careers
 - How would I explain what my Parent/Guardian does for work?
 - Did they go to College? If so, what did they study? If not, how did they get the job they have now?
 - What might be a Career that I would like to do, or think I would be good at?

Degree Type	Characteristics	Potential Careers
1 Year (or less) Certificate	<ul style="list-style-type: none"> • Non-degree programs at either the undergraduate or graduate level • Specialized education and training in fields that require specific skill sets – often in demanding fields within the workplace • Undergraduate programs are for students with a high school diploma or GED 	<ul style="list-style-type: none"> • Plumbing • HVAC • CNC • Web-Based Skills

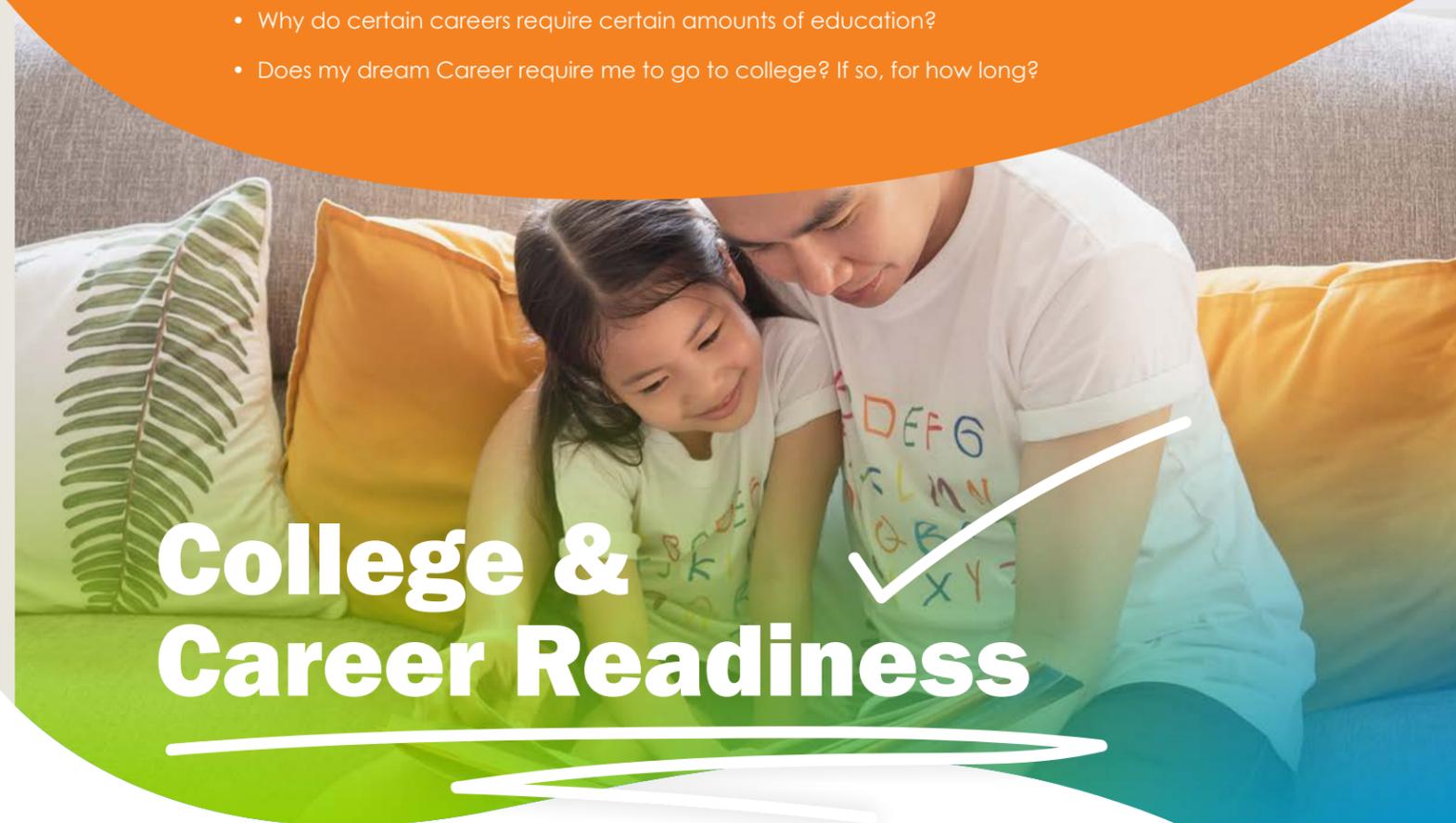
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Conversation time:

- Pathways
 - Why do certain careers require certain amounts of education?
 - Does my dream Career require me to go to college? If so, for how long?

Degree Type	Characteristics	Potential Careers
2 Year Associate's Degree	<ul style="list-style-type: none"> • Two-year associate of arts (AA), associate of science (AS), or associate of applied science (AAS) • Provides knowledge and study in the student's major area of focus and general education studies • Prepares students for the workforce or can be the foundation for transfer to a four-year bachelor's program • Offered at community colleges, career colleges, and some four-year colleges • Cost-saving – most community colleges are less expensive than 4-year colleges/ universities 	<ul style="list-style-type: none"> • Culinary • Paralegal • Computer Networking
4 Year Bachelor's Degree	<ul style="list-style-type: none"> • Choose from public and private colleges/ universities • Most students earn a bachelor of arts (BA) or bachelor of science degree (BS) • Extensive undergraduate major options for students to study a subject of their choice as well as required general education coursework • Pathway to graduate school or entry into career • Internships, research, study abroad options within field of study 	<ul style="list-style-type: none"> • Accountant • Engineer • Administration
5-7 Year Accelerated Degree	<ul style="list-style-type: none"> • Students can earn a bachelor's degree plus a graduate or professional degree in less time (and often for less money) • A student on this track may apply to a graduate program as an undergraduate and begin the graduate program in their fourth year of college 	<ul style="list-style-type: none"> • Teacher • Doctor • Attorney
2-4+ Year (after Bachelor's) Graduate Degree	<ul style="list-style-type: none"> • Advanced degrees pursued after earning a bachelor's degree • Master's degrees blend coursework, projects, and research and are generally completed in 1-2 years • A doctoral degree (for example, a PhD) is pursued after completing a master's, consists of up to ten years of study, and includes coursework, comprehensive exams, research, and a dissertation 	<ul style="list-style-type: none"> • Psychologist/ Psychiatrist • Doctor (Medicine/ Pharmacy) • Attorney • Veterinarian • Teacher/Professor



College & Career Readiness

Prepare Academically

It is important for you to be prepared to take on whatever path you choose. Whether you go to college or straight into a career, you need to be ready so you can maximize your experience. Just knowing and having an understanding of what is out there will broaden your horizons so you will have the confidence of what to ask, whom to ask and how to get a course of study that will ensure your ability to achieve both academically and in career success.

Parents

- Have your child research what high school and or college classes might help them in a certain career. Most schools have an online course catalog to look through so students know what is ahead of them.
- Sign your child up to attend a summer or break camp of something they are interested in and ask them how the skills they are learning might translate into a job.
- Have your child shadow you at your job or the job of someone you know and discuss what went on and what is needed to get them into that position.

- “Interview” your child for a job they might like. Give them a little time to research. If they are hired, give them a prize. If they did not do a good job, then do not give them a prize, but let them re-do it. Learning early on about failing and how to overcome failure is an important skill that will help your child now and in the future.
- Talk to your student about your job, other people’s jobs and what they would need to do to get into those positions. If they or you do not know, help them look up what it takes to be in that career.
- Parents, be involved in course selection for middle and high school classes. Discuss the classes they want to take to make sure they are picking rigorous classes and classes that will help them in their future career paths. If a student has interests in the medical field, they should be taking classes like biology or anatomy now to make college easier by having a background or realizing the field may not be for them.

Students

- You should get involved and expand your horizons; do not just sit at home, get involved in clubs, sports or community service. Being with other helps create the interpersonal and social skills need to be successful later in life. It also can help you find out what you like and what you do not like when it comes to careers. Find out what you like and figure out how that would translate to a job in the working world.
- Complete a “My First Resume”. Think of a job you might want, ask for help if needed, and explain why you think it would be good job for you, by identifying abilities and talents, listing any achievements and awards, “work experience” you have and secure references by asking people who know you well.
- Visit a college campus and go to an event so you can start to understand what college is like and so you are exposed to what goes on there before you make a decision on if college is correct for your career path.

Take Your Schoolwork Seriously

- College admissions offices will consider your grades and coursework from freshman through senior year.
- Develop good study habits now and they will carry you through the more challenging years ahead.
- Seek extra help from your teacher or a peer and/or consider a tutor if you are struggling (colleges have Academic Resources Centers where most college students take advantage of the support and reassurance available).

Start Developing Good Time-Management Skills

- Academic success take a lot of self-discipline; create a plan of when to study and when you can give yourself a break to engage in other activities.
- You will be responsible for your own schedule, meeting deadlines, and fitting in all of your obligations in college so starting to take control of these things in high school.

Challenge Yourself Academically

- Take advantage of advanced coursework – such as honors, AP, or IB level programming – in the subject areas in which you are comfortable challenging yourself. Check with your school counselor and teachers to discuss your readiness.
- Simply meeting high school graduation requirements limits your options for after high school.
- The minimum requirements for admission at most colleges includes:

4 years of English	At least 3 years of math <i>(some majors have a minimum requirement of pre-calculus or calculus)</i>	At least 3 years of lab science	At least 3 years of social studies	At least 2 years of the same world language <i>(some colleges require three consecutive years)</i>
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Consider Earning College Credit While in High School

- **Dual Enrollment courses** offer the chance to earn both high school and college credit.
- **Advanced Placement (AP) courses** challenge you with college-level coursework and offer the opportunity to earn college credit through a standardized exam (visit collegeboard.org for more information).
- **Running Start (ccsnh.edu)** – community college courses taught in your high school by credentialed high school teachers (offered at discounted rate of \$150 per course).
- **eStart (ccsnh.edu)** – online community college courses taught by community college professors Earn both high school **and** college credit simultaneously (offered at discounted rate of \$150 per course).

Hard and Soft Skills

You should start to learn skills early that will help you in your college and career paths. Independence and self-advocacy are important so you will be able to speak for yourself and not be looking to your parents and others to solve their problems for you. Students should learn soft skills first as these are skills that can help you at any job.

Soft Skills

These skills and knowledge will help you perform unique tasks that will help you anywhere. Examples of soft skills:

- Problem Solving
- Dependability
- Communication
- Strong Work Ethic
- Self-Motivated
- Compassion

Ways to help develop your soft skills:

- Email or speak to potential employers or college admissions reps on your own
- Fill out paperwork or make appointments for yourself, such as at the doctor's office or other places.
- Develop an organization system that works for you to keep track of school work and events
- Pay for a meal and figure out tax and tip
- Learn more about self-advocacy. Being able to speak up in a polite manner on one's own is needed for success.
- Take a leadership position in a club or activity. Help sort out conflicts and help people have a good time
- General life skills, cooking, cleaning, paying bills, being on time and anything else that will help you find success in life. If you are struggling with independence, then school or career can be much harder.

Hard Skills

These are the skills and knowledge specific to a job or task. These are typically gained through certificates or on the job training. You should research jobs and see if any high school courses or camps might help you learn the skills you will need in the future. Many high schools offer training on hard skills, many institutions and employers recognize these skills and you may be able to skip over some training or test out because you already have learned the skill. Even if the institution or job wants you to take their training, knowing the hard skills may make the training easier for you and it helps you stand out.

- Coding language for a software company
- Mixing drinks at a bar
- Forklift operation at a warehouse or job site
- Learning how to use a specific tool in a trade
- Specific program used by the company
- Knife skills and cooking properly at a restaurant

Key Differences Between High School & College

Personal Freedom, Responsibility, and Time Management

High School: Your time is usually structured by others and you need permission to participate in extracurricular activities. You can count on parents and teachers to remind you of your responsibilities and to guide you in setting priorities.

College: You manage your own time. You must decide whether to participate in extracurricular activities. You must balance your responsibilities and set priorities.

Academics

High School: Each day you proceed from one class directly to another. You spend 6 hours each day – 30 hours a week – in class. Teachers carefully monitor class attendance. You are provided with textbooks at little or no expense. Teachers impart knowledge and facts, sometimes drawing direct connections and leading you through the thinking process.

College: You often have hours between classes; class times vary throughout the day and evening. You arrange your own schedule in consultation with your academic adviser. Schedules tend to look lighter than they really are. You need to budget substantial funds for textbooks, which will usually cost more than \$400 each semester. Professors expect and want you to attend their scheduled office hours.

Professors expect you to read, save, and consult the course syllabus (outline); the syllabus spells out exactly what is expected of you, when it is due, and how you will be graded. You need to study at least 2 to 3 hours outside of class for each hour in class. You are assigned substantial amounts of reading and writing which may not be directly addressed in class.

Students should start to learn skills early that will help them in their college and career paths. Independence and self-advocacy are important so they will be able to speak for themselves and not be looking to parents and others to solve their problems for them. Students should learn soft skills first, these are skills that can help them at any job.



Conversation Time

Supporters:

Ask the student in your life to describe what you do for a living.

Ask them if they know what you had to do to get your job.

If they are interested in a career, have them describe what it will take to get there.

Students:

Do you need college or other schooling to do the job you want?

What is an example of a hard skill and a soft skill you already have?

What could you do to help build your soft skills?



*Applying to College



Finding Your Ideal Campus

It is never too early to research your college options online or even to visit campuses. In fact, the best way to get to know a campus is to visit and you don't have to wait until you are ready to apply. You can visit a college campus almost any time! You can take a formal tour or even just go and check out a game or see a play, an exhibit or even just eat in the dining hall. The more time you spend on college campuses the more of a feel you will get for your preferences. There are over 4,000 colleges and universities in the US. **There will be more than one "best fit" school for every student.** When you get ready to research colleges, here are some things to keep in mind:

Location

- Do you want to live on campus or to commute?
- Do you prefer an urban or rural campus?

Size

- Consider not only the overall size of the campus, but class size as well. There are advantages and disadvantages to large and small schools, but knowing yourself will help make the best decision.
- What is your learning style? Can a school this size offer you what you need?

Student Body

- Are you looking for diversity?
- All male/female?
- Do students stay on campus on the weekends?

Academic Opportunities

- Will you be able to conduct research, participate in internships/co-ops?
- Will you take classes in your major in your first year?

Academic Support

- If you have a 504 or IEP, will accommodations be made for you?
- Is there a writing center?
- Are tutors available? Are they free?
- Is there a career services office that assists student with resumes, interviews, etc.?

Cost

- Have a discussion about a realistic budget for college now, before the student is accepted and locked in on a particular school.
- Public Colleges receive some funding from the state where as private college do not. Private Colleges typically have a higher price tag, but don't let that number dissuade you from applying as there may be more grants and scholarships to help decrease the cost.

Outcomes

- What percentage of students return after the freshman year? Are there programs in place to support first year college students?
- What percentage of graduates are employed in their chosen field or attending graduate school?

Academic Programs

- Does the school offer programs that support your career goals?
- Check the course catalog to see what kinds of courses you will be taking – does this program lean more in a direction that doesn't suit you?

Activities

- Does the school offer activities that you are interested in?
- Do you see clubs that you would be interested in? Being involved can help you make friends and feel comfortable in your new environment.

Culture

- Check out school's social media: This can give you an idea of what the campus is like.
- Is this a very politically active campus?
- Do students attend sporting events?

Deciding Where to Apply

Putting Your College List Together

When you are choosing your list of colleges, we recommend that you select a diverse group of schools in an effort to have a balanced approach to your process. It's important when building your list that you only include schools that you'd strongly consider attending if you were accepted. Applying to colleges just to fill your list not only is a waste of your time, but you could also take away a spot from a student who really wants to go there!

<p>Build Your List Intentionally For each school you add, have at least 2-3 specific reasons why it made the list.</p>	<p>Balanced Approach</p> <ul style="list-style-type: none"> • Safety • Target • Reach <p>What is a "safety school" really?</p>	<p>Consider the Type of Financial Aid Offered</p> <ul style="list-style-type: none"> • Do they only offer need-based financial aid? • Do they offer <i>both</i> need-based and merit-based financial aid?
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Terms

Safety: Your cumulative GPA and SAT scores are higher than the average student admitted

Target: Your cumulative GPA and SAT scores are on par with the average student admitted

Reach: Your cumulative GPA and SAT scores are slightly below the average student admitted, but not so much lower that you do not think you could be accepted

Merit Based Aid: Based on their academic and/or extracurricular achievements rather than their financial need.

Need-Based Aid: Financial aid that you can receive if you have financial need and meet other eligibility criteria

What You Can Do Now

Begin creating a college resume: Create a format for your college resume that you can continue to update as you engage in new activities.

Talk with your school counselor: Stay connected to your school staff and share your postsecondary goals to ensure you are on the correct academic path and meeting all college prep requirements.

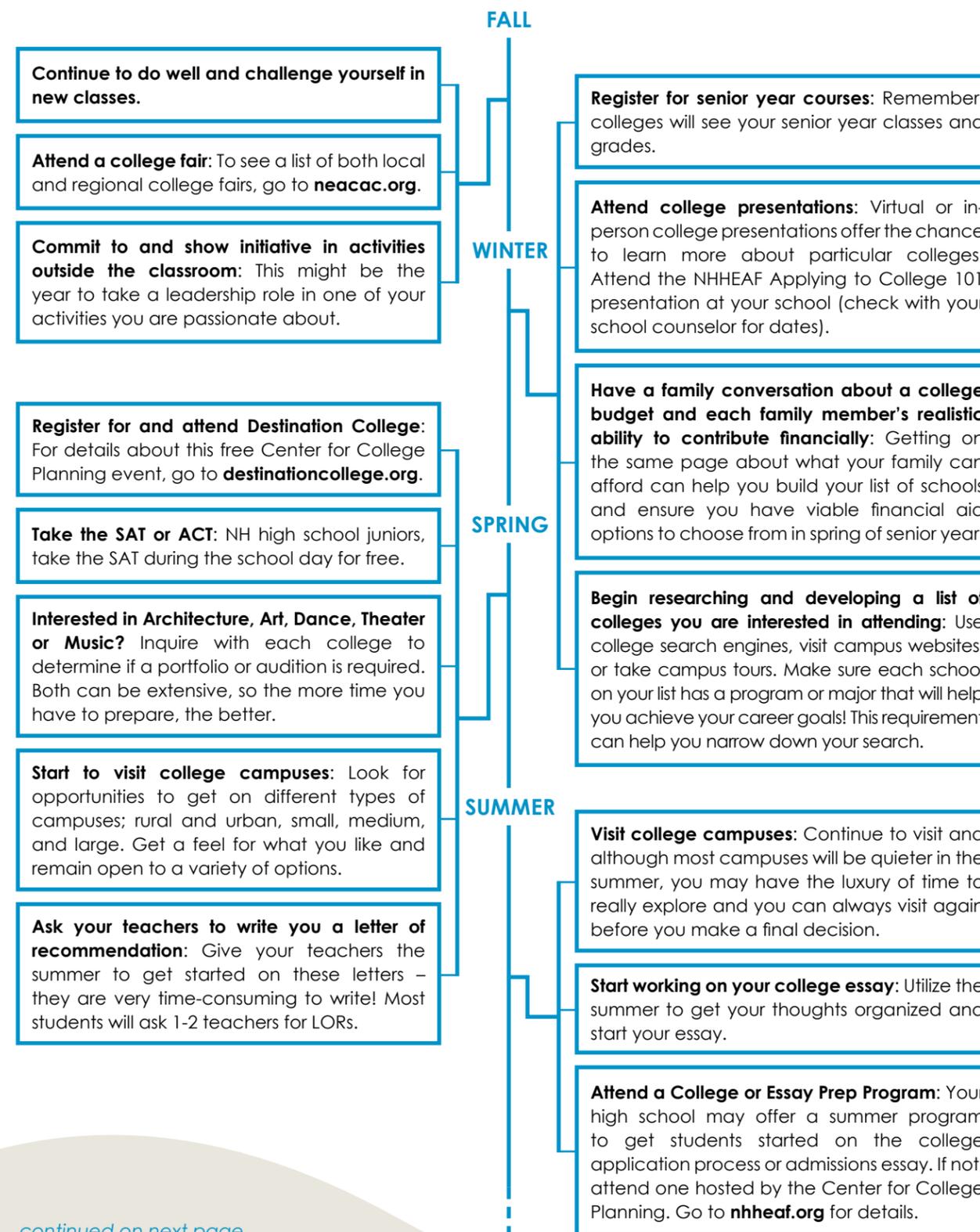
Create a brag sheet: Many high school counselors will ask students to fill out a brag sheet and ask for parent feedback as well. The more information they have about a student, the more personalized the letter of recommendations will be.

College Application Timeline

Looking Ahead

Review the following timelines for junior and senior years of high school to get an idea of what to expect during those years.

Junior Year



continued on next page...

Senior Year

FALL

Narrow down your list of colleges: Be sure to include a variety of schools on your list.

Retake the SAT or ACT: You are responsible for sending your scores to ALL schools that require them.

Get organized! Create a list that includes important information for your colleges of choice. Include deadlines, financial aid requirements and forms needed.

File your FAFSA: This form is necessary to receive federal financial aid. It becomes available on October 1st and filing prior to your schools' deadlines is essential! Book an appointment with NHHEAF's CCP and we'll walk you through, step by step, until you hit submit. To book an appointment go to calendly.com/nhheaf_ccp.

CSS Profile: Also available on October 1st, this financial aid form is required by many private colleges. Check with your schools for their requirements and deadlines.

Work on college applications: Colleges use many different online applications. Check with each of your colleges to determine which they use.

Submit early deadline applications: Talk with your school counselor to decide if these options are right for you.

WINTER

Submit completed college applications: Deadlines can vary, but January 1st is a common date. However, there are many ways to apply to college. For a list of admission deadline options.

Apply for scholarships: There are thousands of scholarships from national, regional, and local sources, but to receive any scholarship awards, you need to apply!

College decision letters begin to arrive: Every college has their own "turn around" time from when you apply to when their decision is sent, but a realistic time frame is four to eight weeks from when you submit your application.

Once you have been accepted, the college will send you a financial aid offer: For help interpreting your offer, attend a Paying for College 101 program at your high school or go to nhheaf.org and book a Reviewing Financial Aid Offer Letters appointment.

SPRING

Compare financial aid offers and calculate your estimated loan debt: Go to the "Student Loan Calculator" at nhheaf.org for help estimating your future loan payment(s) and the return on your investment.

Make one last visit to your school of choice before sending your deposit: Many colleges offer an "admitted student day" where accepted students can visit the campus, meet faculty, and sample campus life one more time. If you can't visit, revisit the website and call admissions with any last minute questions.

MAY 1st – National Candidate Reply Day: Accepted students must send in their admission deposit by this deadline in order to secure their spot in the upcoming freshman class. Planning to live on campus? A housing deposit may also be due at this time.



Paying for College

Saving for College

The best way to help manage the cost of college is to start saving as early as possible. A strong, steady savings plan and budget can have a significant impact when a student is ready to apply and attend college. Below are the most common savings plans for a child's college education.

529 Plan

This is the most common way to save for your student's education. These investment plans are managed by states and allow parents, grandparents or other adults to contribute to a child's college cost. Contributions grow tax free and you won't pay taxes when you withdraw money to pay for educational expenses (tuition, fees, on and off campus room and board, books and materials etc). 529 plans taken out by a parent are listed as a parent asset on the FAFSA form.

UGMA/UTMA Accounts

While a 529 account is strictly for educational purposes, Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA) are used to give a financial gift to a child, which they can access when they've reached the age of adulthood (ranges from 18-25). These accounts are custodial accounts, which means they allow adults to transfer cash, investments and (or) real estate to a child. UGMA/UTMA accounts are listed as a student asset on the FAFSA form.

Tax Treatment

Contributions grow tax free and you won't pay taxes when you withdraw funds. No annual contributions limits.

There are contributions limits (depends on tax filing status) that will trigger federal gift tax. Annual unearned income in the account between \$1,100-\$2,200 will be taxed at the child's tax rate. Above \$2,200 it will be taxed at the parent's tax rate.

Qualified Expenses

Strictly for educational expenses, or you will be penalized.

There is no limit on how you use UGMA/UTMA funds. If a child gets a scholarship or decides not to go to college, they can use UGMA or UTMA money for any other purpose.

Financial Aid Impact

Is a parent asset on the FAFSA. Will have less impact on a student's ability to receive federal aid.

Is a student asset on the FAFSA. It will have a greater impact on a student's ability to receive federal aid.



Conversation Time

What are three things that are important to you when choosing a college?

Understanding Financial Aid

The philosophy of financial aid is to supplement, not replace, what the family can contribute toward educational expenses (such as tuition, books, supplies, and transportation). Students and families have an obligation to be responsible for contributing a reasonable portion of their educational expenses. However, a lack of funds should not keep a student from obtaining a post-secondary education, thus the Federal Government and the institutions themselves offer gift aid and self-help aid in various forms and combinations: grants, scholarships, work study, and loans.

Have the “Money Talk” Early

Once students are old enough to begin their college search, it is important to bring the family together for a conversation about options in contributing financially toward their college education. Consider the questions below as part of your discussion. Even if the student is not at a place to have this conversation, it can be helpful to know what questions are coming- and start preparing good answers for them now.

1. Is there a particular amount the student is able/willing to contribute toward your education (from savings, summer jobs, graduation money)?
2. Is there a particular amount the family is able/willing to contribute toward college costs?
3. Are there other costs which should be included in the budget (books, travel, cell phone, entertainment, computer, etc.)?
4. Do you or your family have any money set aside for your college education?
5. Who will take out loans if they are needed?
6. What happens if one (or more) of the schools on the list does not offer enough financial aid for you to comfortably afford to attend? Will you begin at a community college? Take a few online classes? Take a gap year?

Consider Net Price, Not Sticker Price

Many students and parents make the mistake of using a college's sticker price – the price published on their website – as a determining factor in evaluating potential colleges. The truth is, most students will pay less than the sticker price because of financial aid. Colleges you consider to be out of reach financially may be more affordable than you think. So instead of focusing on sticker price, concentrate on the actual price you will pay after subtracting any scholarships or grants you might receive. This is called the net price.

Types of Financial Aid

CATEGORY OF AID	DESCRIPTION	POSSIBLE SOURCES:
GIFT AID This form of aid, as its name suggests, is a “gift” of free money for college. Gift aid does not have to be paid back after you graduate. Gift aid can be awarded on the basis of merit or need.	Merit-Based Gift Aid is awarded to students in the form of scholarships based on a certain talent (performing arts, athletics), academic accolade (GPA, standardized test scores), being part of a certain group (student from a particular city, nursing major), etc. Typically, if the college offers a scholarship, it is renewable for future years as long as the student still meets the specified criteria the school sets forth (maintains a certain GPA, or is an active member of the sport for which it was awarded, for example).	Colleges Your State Groups, Organizations, and Individuals
	Need-Based Gift Aid is awarded to students based on their family’s financial circumstances as documented on the Free Application for Federal Student Aid (FAFSA) and other financial aid paperwork. This aid is generally called a grant and must be reapplied for each year you will be in college.	Colleges The Federal Government State Agencies
SELF-HELP AID This form of financial aid requires repayment or is earned through work.	Work-Study allows you to earn money for college through an on-campus job. During the school year, you can work part-time through a Federal Work Study program (FWS) to earn money that can either be received in a paycheck or put towards outstanding school fees like tuition. Only students who demonstrate financial need will receive work-study.	Colleges The Federal Government
	Federal Student Loans offer you the opportunity to borrow money in your own name to help pay for college. Every student who files a FAFSA is eligible to receive student loan money from the federal government. However, your financial need will determine if these loans will or will not accumulate interest while you are in school.	The Federal Government
	Private Student Loans allow you to supplement other financial aid. If a student receives any need-based financial aid from the federal government, state government, or the school itself, the total of that aid plus any private scholarships must fit within the student’s eligibility for need-based financial aid.	State Agencies Private Loan Companies Credit Unions and Banks

Applying for Financial Aid

Application Forms

Free Application for Federal Student Aid (FAFSA)

The FAFSA is the application for federal student aid used to evaluate a family's ability to pay for college and to determine eligibility for federal grants, work-study programs, and education loans. Colleges also require the FAFSA to determine eligibility for their own aid. The FAFSA cannot be filed until October 1st of your senior year, but you should file well before your individual school's deadlines. Filing the FAFSA is important because it determines eligibility for financial aid. If you do not submit the FAFSA, you may not be eligible for loans, grants, and scholarships from the school or the federal government. File your FAFSA online at studentaid.gov/h/apply-for-aid/fafsa.

CSS Profile

The CSS Profile is an additional online financial aid form required by roughly 240 colleges and scholarship programs nationwide. The CSS Profile form does not take the place of the FAFSA requirement at these schools, it is filed as a secondary financial aid form. This form allows colleges to gather more information to assist in awarding their institutional grants and scholarships. Unlike the FAFSA, this form is not free. There is a \$25 registration fee (which includes sending the results to one college) and a \$16 charge for each additional school. The fee may be waived based upon the answers to the financial questions in the registration process. For an updated list of colleges requiring the CSS Profile form and to register to complete the application, visit cssprofile.org.

Institutional Forms

Some colleges have their own applications for financial aid, especially scholarships. These forms are often required in addition to the FAFSA and CSS Profile. Be sure to check each school's website or call their financial aid office for a full understanding of all requirements.

Each school will require one or all of the forms mentioned below and may have separate deadlines for each. Before adding a college to your list, check the financial aid website to determine the deadline for all financial aid forms. For more information on how to manage this process, check out our other publications for high school students: Admissions Insider and Financial Aid Insider.

Cost of Attendance (COA)

The cost of attendance (COA) is the cost to attend a particular college or university for one year. The COA includes both the direct costs (due directly to the college) and indirect costs (expenses that need to be covered outside of the bill paid to the college). Examples of both types of costs include:

Direct Costs

- Tuition
- Fees
- Room and board

Indirect Costs

- Books and supplies
- Travel expenses
- Lab fees
- Health insurance (if not insured through a parent)
- Study abroad fees
- Personal expenses

Pell Grant

A federal grant for undergraduate students with financial need. The amount offered is based on the results of the FAFSA form, specifically the EFC number. Pell grants do not need to be repaid.

Federal Supplemental Education Opportunity Grant (FSEOG)

A federal grant for undergraduate students with exceptional financial need. Students must qualify for the Pell grant to receive the FSEOG, however, not all Pell recipients are offered an FSEOG.

Federal Work-Study

A federal student aid program that provides part-time employment while a student is enrolled in school to help pay their education expenses. The amount of Federal Work-Study earned does not get deducted from the college bill. Rather, it is money given to the student in a bi-weekly paycheck based on the number of hours worked. Not all students are offered work-study. Eligibility is based on the student's financial need and the resources the college has available in their work-study program.

Federal Direct Loan

Subsidized (does not accrue interest while in college) and unsubsidized (accrues interest while in college) loans are federal student loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. Subsidized loans are available to students who demonstrate need, while there is no requirement to demonstrate need for unsubsidized loans.

For more information about federal financial aid programs, visit studentaid.gov/understand-aid/types.

6 Ways to Reduce College Costs

1. Beginning your college education at one of the seven Community College System of New Hampshire (CCSNH) schools can significantly reduce college costs. Or perhaps you can get a head start on your college coursework while you are still in high school; talk with your school counselor about taking Running Start, Early College, and/or eStart courses. NH Transfer: Check out nhtransfer.org for information about transferring college credits earned in the Community College System of New Hampshire (CCSNH) to participating colleges and universities in New Hampshire. Use the database to determine if and how your credits will transfer.
2. You may also take advantage of the discounted out-of-state tuition if your intended major is not offered at one of our state's colleges or universities. Tuition Break For New Hampshire Residents: The New England Board of Higher Education's (NEBHE) Tuition Break program, 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 of the New Hampshire state colleges or universities. Visit nebhe.org/tuitionbreak for more information.
3. Take Advanced Placement (AP) courses in high school and receive a score of 3 or more on the AP exam. Check with each college to determine their requirement(s) to test out of a class.
4. Rent textbooks or borrow textbooks from the library.
5. Leave the car at home. Parking permits, gas, and car maintenance quickly add up. Need to get somewhere? Explore campus and public transportation options.
6. Use an existing health insurance plan instead of paying for the college's plan.

Scholarships

It is estimated that \$7.4 billion in scholarships are available each year. Remember, every dollar you earn through scholarships is a dollar you do not have to borrow!

Local & Regional Sources

These scholarships often have local and regional residency requirements making a student's "pool of competition" smaller and chances of winning higher.

Start your scholarship search in the school counseling office at your high school.

New Hampshire Charitable Foundation (nhcf.org) is the largest source of private scholarship aid in New Hampshire. They award over \$6 million in scholarships to New Hampshire students annually. The student does not need to attend a college in New Hampshire to receive a scholarship, but they do have to be a New Hampshire resident to apply for a scholarship. Each year approximately 1 in 5 applicants receive a scholarship. Below are their programs and deadlines. NHCF has two scholarship programs: the Statewide Student Aid Program for students enrolling in a 4-year degree program and Career Aid to Technical Students Program for students enrolling in a 2-year or trade program. Check out their website for application deadlines.

National Sources

These scholarships are available to students from all over the country making a student's "pool of competition" very large and chances of winning lower.

fastweb.com – This free matching service for scholarships offers a database of over 3 billion in national scholarships.

collegeboard.org – This national scholarship search engine can help you find scholarships and other financial aid from more than 2,200 programs, totaling nearly \$6 billion.

scholarships.com – This database holds over 3.5 million national scholarships and provides nearly \$19 billion to help students pay for college. Download their app to track scholarships!

When Financial Aid Isn't Enough

While financial aid can certainly help cover some of the cost of college, there is usually a gap between what is offered and the total cost that the family must cover. Families have options to meet the balance, and many choose to use a combination of funding types to do so. Families should research and understand their options fully before committing to a payment plan or loan program.

Types of Funding Options

Tuition Payment Plans

Many colleges provide tuition payment plans which help limit the need for borrowing by allowing families to pay college costs from current income or savings. The plans offer no-interest payments which are divided over 8 – 12 months. There may be a small enrollment fee. Contact the financial aid office at your college for more information.

Federal Direct PLUS (Parent Loan for Undergraduate Students) Loan

The Federal Direct PLUS Loan is a government loan for parents. While parents can certainly ask their student to help with payments, ultimately the parent is responsible for repayment until the loan is satisfied. This loan has a fixed interest rate as well as a loan origination fee. The PLUS loan has a typical repayment term of 10 years, but options are available to defer payments while the student is enrolled at least half-time. A parent interested in this loan must complete a credit pre-approval process and the annual maximum he or she can borrow is determined by the cost of education less any other aid you have received. Visit studentaid.ed.gov/plus-app for more information.

Private Student Loan

Private student loans are available through lenders such as banks and financial organizations. These loans are usually in the student's name with a credit-worthy co-signer. Payments are often deferred while you are in school.

The NHHEAF Network has our own private loan program offering discounted rates and exceptional service to NH families. Visit edvestinu.com to learn more!



Conversation Time

- Students, who will you need help from in order to complete this process?
- How can you figure out what kind of financial aid you might be eligible for?
- How do you understand what you might owe after you graduate college?



How We Can Help

The NHHEAF Network is here for you through the entire college and career planning process. Visit our website to find free college and career resources, publications, upcoming events, and more.



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