

This New Hampshire student advisory is sponsored by The NHHEAF Network Organizations in response to the growing number of fraudulent scholarship services that solicit funds from college-bound students and their families. These fraudulent companies "guarantee" that students will receive a minimum of scholarships in return for up-front fees. Often, students are left empty-handed.

www.nhheaf.org
New Hampshire's source for college planning funding information and advice.
888.7.GRADUATE x 119
www.yourUSNH.com
The Affordable College Effort (ACE) - Grants for needy freshman attending USNH institutions full-time.
The Postsecondary Education Commission is the state agency responsible for awarding grants and loans to students.
Check out the New Hampshire Charitable Foundation for more information about the statewide scholarship program.
www.nhct.org
(800) 464-6641

www.nh93.com
The NHHEAF Network Organizations local scholarship database created to assist New Hampshire students search for scholarships.
(800) 525-2577 x 119
www.finaid.org
The source for information about financial aid including Expected Family Contribution calculations.
www.fafsa.ed.gov
File your Free Application for Federal Student Aid (FAFSA) online.
(800) 4FED-AID
www.mappingyourfuture.org
Go here for expert Chat Nights, 10 Steps to Financial Fitness, Career Ship and student loan counseling.

www.ifa.com
Scholarship opportunities for international students.
www.fastweb.com
The most complete source of national scholarships and college-specific scholarships.
www.nhasfaa.org
The official Web site of the NH Association of Student Financial Aid Administrators serves as the financial aid homepage for NH residents and students.
www.collegeboard.com/day
Helps you locate scholarships, internships and grants that match your education level, talents, and background.

College Funding Resources + Scholarships

Be Your Own Scholarship Expert

From Joe's Blog



"While parents and students are expected to take primary responsibility for paying for postsecondary education, financial aid can make college more affordable. Talk early as a family about what you can afford to pay toward higher education costs."

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
- Comprehensive Web Site



The NHHEAF Network Organizations' Essential Pocket Guide to Scholarships
Facts About Scholarship Fraud



Looking for Local Scholarship Resources?



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 myth speaks to very specific or restricted scholarships. (For example, there could be a scholarship restricted to blue-eyed, left-handed children of sea captains from Hillsborough County!) Other "unclaimed dollars" simply are not available to the public, such as company benefit dollars.

"My buddy and I got accepted to the same college. He decided not to attend. Where did his scholarship money go?"

Offers of aid are based on an expected "yield". Colleges are remarkably accurate in their prediction of the number of students who will attend their schools. One student's choice will not mean additional scholarship dollars for others. You can be sure that your buddy's decision not to attend, will not impact your eligibility for aid.

"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 reduced.

"We have a 100% success rate getting your scholarship."

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 this pocket guide. 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 \$5,500 for college or your money back."

Every first year college student may borrow \$5,500 through the federal student loan program (aka - Stafford). Learning about the financial aid process is critical to funding your education and avoiding scholarship scams.

notes:

Don't pay anyone who claims to be holding a scholarship or grant for you. If you have to give money to get money, it might be a scam. Most legitimate sponsors do not require an application fee. Of those legitimate organizations that do charge an application fee, most will waive the fee if the applicant is determined to have financial need.

If you suspect a scam, research the legitimacy of the organization with the Better Business Bureau at www.bbb.com. Report the information to the State Bureau of Consumer Protection, State Attorney General's Office and the National Fraud Information Center at (800) 876-7060 or e-mail at scams@finaid.org.



tips from Joe's Blog:

1. Start looking early!

Ya gotta know that searching for additional scholarships takes time and energy, but it is well worth it if it helps reduce tuition costs. The more time you dedicate to your scholarship searches, the more options you'll have.

2. Get Organized!

Just when you thought life couldn't get any crazier, each scholarship may have a separate application deadline and specific criteria. Many scholarships require one or more of the following:

- Financial Aid Forms (FAFSA or CSS Profile)
- Parental information, including tax returns
- Personal statement or essay
- Letters of recommendation
- Proof of eligibility (credentials)
- High school transcript
- Standardized test scores

*for more tips, visit
www.askjoecollege.com*

3. Follow instructions and proofread, proofread, proofread!

Complete the application accurately and fully. Include all required materials. Ensure your applications and essays are legible and free of grammatical errors. Do not forget to sign and date the application.

4. Make copies of everything!

If your application is lost, which happens more often than you think, this will make it much easier to resend your application.

5. Apply early!

Keep a calendar of application deadlines. While many deadlines may not be until spring of senior year, others will be earlier.