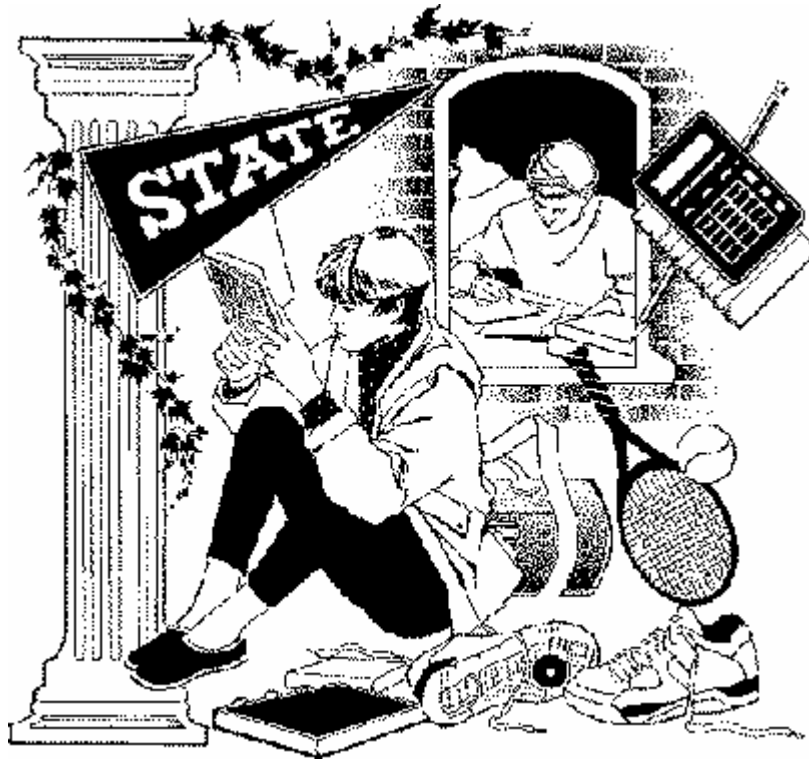


Financial Aid Planning Guide



Published by the

**Timberlane Regional High School
Guidance Department**

2007-08 Academic Year

Financial Aid Basics

The financial aid process at first seems overwhelming and confusing to both parents and students, but really, it is a simple process. Financial Aid officers are available at all colleges and universities to assist in the process from beginning to end. We recommend you take advantage of these people, as they are the most knowledgeable about the process.

This guide has been prepared to give you a basic overview of the financial aid process. We include information about what a financial aid package can look like for students, as well as resources that are available to you for more detailed information. And as always, the guidance counselors are available to answer your questions, or refer you to the proper resource.

Basically, a student's financial aid package consists of all or some of the following:

Federal Pell Grants

+Federal (Perkins, Stafford, PLUS)

+Scholarships

 High School-based

 Local

 National

 College-based

+Federal Work Study

+Expected Family Contribution

= Total Tuition,

Room & Board, Fees, Books and Transportation

In order to be eligible for ANY of the above financial aid, students and parents **MUST APPLY** for all forms of financial support. Each program listed above has particular application procedures that you must familiarize yourself with in order to receive aid.

All Federal forms of aid, including Pell Grants, Loans, and Work Study are applied for through one form only, the **Free Application for Federal Student Aid**, more commonly called the **FAFSA**. The FAFSA asks both students and parents to report their income from the previous calendar year, including assets, liabilities, and other education related expenses. The

FAFSA can only be filed after January 1, and can be done by hand or on the Internet.

From this form, the Federal Government prepares a report called the Student Aid Report, or the SAR. A copy of the SAR is sent to you, as well as the colleges to which the student has applied.

The college financial aid office uses the information on the SAR to determine eligibility for four things:

Federal Pell Grants

Free money from the Federal Government (need-based)

Federal Loans

Money students and parents borrow from the Federal Government at a low interest rate; often times the Government will pay the interest from the inception date through 6 months after graduation. Loans must be repaid beginning six months after graduation, and can be financed through twenty years.

Federal Work Study

Money the Federal Government will pay the college to hire a student in a campus job. Students will be offered a job working for the college, and will receive a weekly paycheck.

Expected Family Contribution

How much parents and students are expected to pay out of pocket.

In addition, the college will then consider any college-based aid they wish to give the student, including scholarships and loans.

Also, some colleges will use their own financial aid application form, or the **CSS/Financial Aid Profile** form, or the **Profile**. The Profile requires a fee, and provides the college financial aid office with more extensive information than the FAFSA. *It is imperative that you check with the individual college to see if they require the Profile and/or any other forms.*

Finally, a plethora of scholarship opportunities are available to ALL students. One does not have to be in the top ten percent of his class to be eligible for scholarship monies.

On a national level, there are hundreds of thousands of scholarships out there. Students and parents can have immediate access to these opportunities via the Internet.

Locally, there are a variety of scholarships available as well. The Timberlane Guidance Department receives a great many of these applications which are available beginning in the fall of senior year. It is up to students to peruse the scholarship book for these opportunities.

Finally, the **Timberlane Scholarship Form** provides students with access to over a hundred thousand dollars for college. This one form makes students eligible for hundreds of scholarships awarded at Scholarship Award Night.

Students MUST apply for ALL scholarships in order to be eligible.

This guide provides further information on specific aspects of the financial aid process. Again, please utilize the guidance counselors, as well as the financial aid officers at the specific colleges.



The Timberlane Scholarship

Due in February of senior year, the Timberlane Scholarship is ONE form, which makes students eligible for over 100 scholarships. These scholarships use the Timberlane Scholarship form to decide the recipients.

All of these scholarships are awarded at Scholarship Award Night. *All students are advised to complete this scholarship form!*

Applications are available in the Guidance Department after the Holiday Vacation. The following is a listing of scholarships available through the Timberlane Scholarship Form, and specific criteria, if any.

<i>Adventurelore Scholarship</i>	Selected by organization
<i>Alumni Trust Scholarship</i>	Unrestricted
<i>Atkinson Academy P.T.A.</i>	Atkinson resident & Atkinson Academy graduate - 1 Male and 1 Female
<i>Atkinson Graphics Scholarship</i>	Unrestricted
<i>Atkinson Lions Club</i>	Selected by organization
<i>Atkinson Women's Civic Club Scholarship</i>	Need based & Atkinson resident.
<i>Atkinson Women's Garden Club</i>	Selected by organization
<i>Jane Brown Memorial Scholarship</i>	Graduate of Pollard Pre-School Program; pursuing a career in human advocacy
<i>Lt. Mark R. Caldwell Scholarship</i>	Top 10% of class, accepted to 4-year college, participation in school activities, and strong civic interest
<i>Ruth B. Campbell Scholarship</i>	Education major, rank top 25% of class, financial need factor only when all other criteria is judged equally
<i>Sylvester T. Castano Memorial Scholarship</i>	Selected by organization
<i>Clifton and Ruth Cook Scholarship</i>	Must have attended grades 4 and 5 at Pollard School and graduated from Pollard School - not in top 15% of class
<i>Jay Curley Memorial Scholarship</i>	Plaistow resident; leadership
<i>Danville Dad's Scholarship</i>	Graduate of Danville Elementary School
<i>Danville P.T.A. Scholarship</i>	Graduate of Danville Elementary School
<i>Maude and John Duston Music Scholarship</i>	Graduate of Pollard School, resident of Plaistow, & one year participation in Music
<i>Dimitrios Gavriel Memorial Scholarship</i>	Unrestricted
<i>Greek American Benevolent Scholarship</i>	Must be of Greek Origin
<i>Claudine Hanlon Scholarship</i>	Resident of Sandown or Danville, based on financial need & academic record, potential to complete education & concern for others, enthusiastic and sincere
<i>Chris B. Harrington Memorial Scholarship</i>	Selected by special committee
<i>Ron Hasseltine Memorial Scholarship</i>	Unrestricted
<i>Herff Jones Scholarship</i>	Unrestricted
<i>Frank Kelcourse Memorial Trust</i>	Unrestricted
<i>Dan Ketcham Memorial Scholarship</i>	Selected by special committee
<i>Jennifer Klink Memorial Scholarship</i>	Preference for someone who has overcome adversity (i.e. medical, physical, emotional, social or any other extenuating challenge), is entering the culinary arts profession or a specialized trade in a full time, day division program.
<i>Thomas & Charlotte Lebosquet Scholarship</i>	Limited financial resources; will continue formal education; 1 Male, 1 Female
<i>Eric C. Lovette Memorial Scholarship</i>	Entering a college program, exhibits team and school spirit, and is an average male student involved in football, does not have to be a scholar or star football player
<i>MBL Scholarship</i>	Selected by organization
<i>U.S. Marine Corps Awards</i>	Selected by Committee
<i>McSheehy Memorial Scholarship</i>	Plaistow Resident and Pollard graduate
<i>Merrimack Valley Medical Staff Scholarship</i>	Selected by organization
<i>Merrimack Valley Hospital Scholarship</i>	Must be going into Nursing Program
<i>Cindi Mooradian Scholarship</i>	Selected by special committee
<i>National Exchange Club of Plaistow</i>	Selected by organization

The Timberlane Scholarship Continued

<i>P.A.C.E. Scholarship</i> <i>(Plaistow Area Commerce Exchange)</i>	Unrestricted
<i>P.E.O Women's Scholarship</i> <i>Plaistow Fire Department</i> <i>Auxiliary Scholarship</i>	Selected by organization Plaistow resident; Interested in Civil Service i.e. Firefighters, Police, EMT
<i>Plaistow Fish & Game Scholarship</i> <i>Plaistow Historical Society Scholarship</i>	Selected by committee Interest in history past and present, Plaistow resident not receiving multiple scholarships
<i>Plaistow Lions Club Scholarship</i> <i>Plaistow Police Association Richard M. Shields Memorial Scholarship</i>	Plaistow resident - preferably 1 boy, 1 girl Selected by special committee
<i>Pollard School P.T.A. Scholarship</i> <i>P.T.S.A. Middle School Scholarship</i>	Plaistow resident and Pollard graduate All around student with a positive attitude, not necessarily the best grades, who has made a contribution in the classroom and in the general life of the school
<i>P.T.S.A. High School Scholarship</i> <i>Ann Reardon Memorial Scholarship</i> <i>Region 10 Scholarship</i> <i>Lisa Richardson Scholarship</i>	Active in school and has shown school spirit Exemplifying citizenship, leadership, service and honor Human Services Major- Selected by organization Selected by special committee
<i>Dan J. Romanuk Memorial Scholarship</i> <i>Sandown Grade 5 Scholarship</i> <i>Sandown Lions Club Scholarship</i> <i>Sandown Old Home Days Scholarship</i>	Shows concern for others- Selected by family Selected by special committee; going to a 2 year technical college Community involved Sandown resident Four seasons in high school athletics; honor roll for minimum of 1/2 of junior and senior year; charitable work, positive impact to town of Sandown
<i>Sandown P.T.A. Scholarship</i> <i>Seacoast Coca Cola Scholarship</i>	Sandown resident, graduate of Sandown Central School Unrestricted
<i>Timberlane Athletic Council Scholarship</i> <i>Timberlane Baseball Boosters Scholarship</i> <i>Timberlane Basketball Boosters Scholarship</i> <i>Timberlane Cheerleaders Scholarship</i>	Selected by special committee Selected by special committee Selected by special committee A senior cheerleader in the TRHS program, with 1 year of varsity program
<i>Timberlane Comedy Club Scholarship</i> <i>Timberlane Community Band Scholarship</i> <i>Timberlane Community Chorus Scholarship</i> <i>Timberlane English Honor Society Scholarship</i> <i>Timberlane Field Hockey Boosters Scholarship</i> <i>Timberlane Football Boosters Scholarship</i> <i>Timberlane French Honor Society</i> <i>Timberlane GAPP Program Scholarship</i> <i>Timberlane Golf Boosters Scholarship</i> <i>Timberlane Historical Honor Society Scholarship</i> <i>Timberlane Hockey Boosters Scholarship</i> <i>Timberlane Lacrosse Boosters Scholarship</i> <i>Timberlane Math Honor Society</i> <i>Timberlane Middle School Music Association Scholarship</i>	Selected by special committee Selected by special committee; Pursuing field of music Selected by special committee Selected by special committee Must have been a player of Field Hockey and on the Varsity Team in Senior year 4 years participation in football at TRHS and minimum of 2 years at varsity level Selected by organization Selected by organization Must play varsity senior year Selected by special committee Selected by special committee Selected by organization Selected by special committee Must have participated in Band, Chorus, or Orchestra, grade 6-12, and must have a music major or minor in college

The Timberlane Scholarship Continued

Timberlane High School Music Association Scholarship

Must continue study in the music area, or a student who has taken Band, Chorus or Orchestra for 4 years.

Timberlane National Honor Society Scholarship

Open to all National Honor Society members in good standing only, based on service, character, leadership and scholarship

Timberlane Owl's Nest Scholarship

Selected by special committee

Timberlane Players Scholarship

Selected by special committee

Timberlane Principal's Scholarship

Selected by the High School Principal

Timberlane Runners Boosters Scholarship

3 years in Cross Country, Winter Track, Spring Track or 8 seasons of any running sport, and attending a 2-4 year college directly after graduation

Timberlane SADD Scholarship

Selected by special committee

Timberlane Senior Class Scholarship

Involved co-curricular, student government or ranked top 10%

Timberlane Ski Team Boosters Scholarship

Member of Timberlane High School Ski Team, selected by class advisor

Timberlane Soccer Boosters Scholarship

Senior Soccer player who has participated 2 years in the TRHS Soccer program

Timberlane Softball Boosters Scholarship

Selected by special committee

Timberlane SOS Scholarship

Selected by organization

Timberlane Staff Scholarship

Unrestricted - selected by staff

Timberlane Student Council Scholarship

Selected by student council advisor

Timberlane Support Staff Scholarship

Any graduate of Timberlane who is planning to further his or her education

Timberlane Tennis Boosters Scholarship

Selected by special committee

Timberlane Volleyball Boosters Scholarship

Selected by special committee

Timberlane Wrestling Boosters Scholarship

3-year participation in wrestling program, including senior year

*Timberlane Youth Football Boosters Scholarship
(Tornadoes Scholarship)*

Selected by special committee

Timberlane Youth Soccer Scholarship

Selected by special committee

Unitil Electric Company Scholarship

Selected by organization

Walmart Scholarship

Selected by organization

Charise Mae Wholley Memorial Scholarship

Unrestricted

Reminders

√ You must apply in order to be considered for any aid.

√ Try all possible sources of financial aid. The more sources you explore, the greater your chance of success. In particular, apply for the Timberlane Regional High School Scholarships and the Timberlane Regional District Scholarships.

√ The FAFSA (Free Application for Federal Student Aid) and the Profile are available in the

Guidance Department.

√ Look into financial aid possibilities at each college and school you are considering. They are a great resource and may have individual college financial aid forms of their own.

√ Apply for financial aid every year. Even if you get aid during one year, you *must* reapply to get *it* for the next.

√ Ask for information and help. Any college financial aid officer can assist you by providing information and materials.

You may be required to provide copies of federal tax returns (your and your parents') or information from those returns when applying for financial aid

Timberlane School District Scholarship Opportunities

The following is a partial listing of several scholarship opportunities available to Timberlane Seniors. Applications for these scholarships are available in the Guidance Department as they arrive.

The Timberlane Scholarship Application does not render students eligible for these scholarships. These scholarships require a separate application.

Students must meet the criteria to be considered, and all have individual deadlines. Criteria and deadlines are listed on the scholarship application itself.

Students and parents are invited to peruse the Scholarship Book in the Guidance Department.

American Legion Scholarship – Post 34 Application available in the Guidance Department

Atkinson Garden Club Application available in the Guidance Department

Atkinson Academy Scholarship (Trustee Mr. Charles Yeaton) Application available in the Guidance Department

Atkinson Lions Club – John Bernaby and William Bramley Scholarship Application available in the Guidance Department

Derry Salem Elks Lodge Scholarship Application available in the Guidance Department

Plaistow Fish and Game (Harold B. Kidder Memorial) Scholarship Application available in the Guidance Department

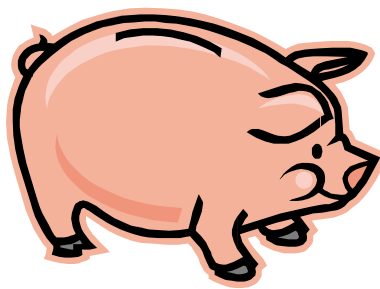
Plaistow Lions Club Scholarship Application available in the Guidance Department

Sandown Lions Club Scholarship Application available in the Guidance Department

Timberlane S.O.S. (Students of Service) Scholarship Application available in the Guidance Department

Timberlane S.A.D.D. (Students Against Destructive Decisions) Scholarship Application available in the Guidance Department

Unitil Electric Company Application available in the Guidance Department



Financial Aid Resources

NHHEAF

The New Hampshire Higher Education Assistance Foundation (NHHEAF) is a nonprofit organization designated to administer the Federal Family Education Loan Program, NHHEAF works together with NH Higher Education Loan Corporation and Granite State Management and Resources to simplify the student loan process. These three organizations comprise the NHHEAF Network. The NHHEAF Network promotes community outreach efforts and provides free information through the Resource Center about programs of higher education, the financial aid process and sources of funding. For more information try their website at nhheaf.org.

“CHOICES” SOFTWARE

We encourage students to view the CHOICES software. Using this software located in the Guidance Department and the Library, students can access a particular module called Financial Aid Awards. Students may then select a search, and select factors for search topics to see a list of suggested

scholarships. This way, from a pool of over 3800 scholarships, the only scholarships that are suggested are those for which the student meets the qualification criteria. A further search gives the scholarship deadline and contact information.

INTERNET SEARCHES

Furthermore, the Internet opens the doors for all students to research financial aid information. We suggest the web sites listed below for your perusal, but know that by using any search engine, you can find hundreds of useful sites for scholarships, loans, etc.

In addition, each college and university has their own web site, complete with a link to the financial aid information.

GUIDANCE DEPARTMENT

There are also many books,

pamphlets, and displays concerning financial aid of all types, including scholarships in the Guidance Department. Students and their parents are invited to explore whatever materials they wish in their quest for aid.

Your counselor can be a very valuable resource so please do not hesitate to request assistance.

Again, the Scholarship Book is housed in the Guidance Department; it is updated weekly and conveniently filed by the month that the scholarship is due. Seniors are encouraged to check these books on a regular basis for national, local, and school-based scholarships

And finally, each winter we host a Financial Aid night for parents of seniors, in which a financial aid officer explains the process, including the FAFSA. We encourage all parents to attend this invaluable evening.

College and university homepages on the Internet

clas.ufl.edu/CLAS/american-universities.html

Community college web sites by state

mcli.dist.maricopa.edu/cc/

College searches by interests, majors & location

collegeedge.com (Princeton Review)

cbweb1.collegeboard.org/csearch

Information on entrance testing

powerprep.com/collguid/collbd.htm

testprep.com

heic.org

Kaplan.com

Review.com (Princeton Review)

collegeboard.com

Applications on line

collegelink.com

commonapp.org

weapply.com

Money to pay for school

finaid.com

fafsa.ed.gov

heic.org/FINAID.HTM

nhheaf.org

mviron@findaschool.org (Higher Education Information Center)

Salliemae.com

Career planning

thinkcollegearly.org

myfuture.com

futurescan.com

collegexpress.com

fairtest.org/optinit.htm

bls.gov.oco/

Job search

careermosiac.com

cweb.com

monster.com

careerpath.com

Resources for Financial Aid

College Work-Study

- Award: At least the federal minimum wage, but it may be more as determined by the type of work and its difficulty. C W-S is a “Campus Based” program.
- Contact: College Financial Aid Office for particular details. File the **FAFSA after January 1**.

Stafford Loans

- Award: A guaranteed student loan (GSL) is a low interest loan made to the student by a lender such as a bank, credit union, or savings and loan association, to help students pay for education after high school. These loans are insured by the guarantee agency in your state and reinsured by the federal government. GSL applications are available from lenders, schools and guarantee agencies. The school must certify the student’s enrollment to the lender. The loan money is paid directly to the student. First year undergraduates are eligible for loans up to \$3500.
- Contact: N.H. Higher Education Assistance Foundation
P.O. Box 877
Concord, NH 03302-0877
Tel: 800-525-2577 or 603-225-6612
- Deadline: Students should apply for loans as soon as they can. The earliest an individual may receive loan funds is thirty days prior to the start of classes. It usually takes six to eight weeks to get a loan approved by the guarantee agency or the U.S. Department of Education. Students who do not qualify for financial aid, but who still need to borrow money to cover educational expenses may secure an Unsubsidized Stafford Loan. Interest is not deferred and repayment must begin when the loan is secured.

Plus Loans

- Awards: You may borrow the total cost per year per student. Plus Loans are authorized by the U.S. government. The Plus Loan Program is designed to allow self-supporting students and parents of dependent undergraduates to borrow from banks and credit unions at below-market rates to meet the costs of higher education. Loans are offered at a variable rate and do not exceed more than 9%.
- Requirements: There is no maximum income limit to qualify. No collateral is necessary for a Plus Loan.

Pell Grant

- Award: \$500 to \$4,310 per year - Renewable
- Contact: College Specific Financial Aid Office
- Requirements: Must be undergraduate enrolled in at least a half-time basis in a program which is six months in length at minimum; must be citizen or permanent resident of the U.S.; must be enrolled at a participating college, junior/community college, technical school, school of nursing or other eligible post-secondary institution. An applicant must not have completed a prior bachelor’s degree. In general, students from families earning less than \$26,000 are eligible. The Pell Grant is the most widely available and widely used source of federal support to individuals seeking higher education. These grants are awarded through colleges and universities and do not have to be repaid.
- Deadline: File FAFSA to arrive at the college scholarship service after January 1.

The Perkins Loan

- Contact: College Specific Financial Aid Office
- Award: Students may borrow up to \$4,000 annually and up to \$20,000 aggregate
- Requirements: Must be a U.S. citizen or eligible non-citizen attending post secondary school at least halftime. A Perkins Loan is a low interest (5%) loan to help pay for education after high school. These loans are made through the financial aid office at the post-secondary educational institution. Not all schools participate in the Perkins Loan Program, so applicants should check before applying to a school to make sure that it is in the program.
- Deadline: Check with the financial aid office at the school for particulars.

Federal Supplemental Educational Opportunity Grant

Award: Amounts vary up to \$4,000 per year
Contact: College Specific Financial Aid Office
Requirements: Must be undergraduate enrolled on at least a half-time basis in a program which is six months in length at the minimum; must be citizens or permanent residents of the U.S.; must be enrolled at a participating college, junior/community college, technical school, school of nursing or other eligible post-secondary institution. Available to undergraduates only.
Deadline: File PROFILE to arrive at the college scholastic service after Jan. 1

NH Financial Aid Search Application

Award: This is a FREE service offered by the New Hampshire Higher Education Resource Center.
Contact: New Hampshire Higher Education Resource Center
PO Box 877
Concord, NH 03302-0877
Tel: (800) 525-2577, extension 119

Veterans Administration - Dependents Assistance

Award: Varies
Contact: US Department of Veteran's Affairs
275 Chestnut St.
Manchester, NH 03101
Requirements: If you are eligible you will be contacted directly by the US Department of Veteran's Affairs
Deadline: Unspecified

OTHER REGIONAL RESOURCES FOR SCHOLARSHIPS AND FINANCIAL AID

American Business Women's Association, New Hampshire Chapter

Award: The New Hampshire Charter Chapter of the American Business Women's Association (ABWA), over the last years, has given more than \$40,000 in local scholarship aid to worthy women. Next spring we are again hoping to help deserving students accomplish their desire of furthering their education through our scholarship program. Candidates should be in good scholastic standing, show financial need, and be seeking a business or professional career.
Contact: Education Committee Chairman
New Hampshire Charter Chapter, ABWA,
P.O. Box 3795
Manchester, NH 03105-3795

Miss Teen America Pageant

Requirements: The judging categories are, Judge's Interview - 25%; Service and Achievement to School and Community 15%; Scholastic Record - 15%; personal Development of Talents, Abilities, Interests 15%; General Awareness - 15%; Teen Image/Poise and Appearance in Formal Wear 15%.
Contact: Miss Teen America Pageant
New England Preliminary
P.O. Box 853
Davisville, RI 02854
Deadline: March 10th

Marion T. Wood Scholarship

Julia T. Pingree Student Scholarship

New Hampshire Association of Educational Office Personnel

Award: \$750. More than one may be awarded.

Requirements: This scholarship is designed to assist business education students who wish to continue their education and pursue an office-related career, preferably in the educational field. Candidate must intend to continue their education in an office-related business program.

Contact: Marilyn G. Martell
3721 Province Lake Road
East Wakefield, NH 03830
Concord, NH 03301
Tel: (603)552-5081

Deadline: March 1

Southeastern New Hampshire Association of Educational Office Personnel

Contact: Ms. Dona Blais, Scholarship Committee
Wilson School
401 Wilson Street
Manchester, NH 03103
Tel: (603) 624-6350

Requirements: Must be a business student or entering the business field. Must attend college on a full-time basis. Must be a resident of the Southeastern New Hampshire District.

Deadline: Mid April

Rockingham County Law Enforcement Officers Association

Award: (5) one thousand dollar scholarships to high school seniors in Rockingham County who have chosen to pursue a degree in criminal justice.

Contact: Rockingham County Law Enforcement Officers Association
P.O. Box 994
Exeter, NH 03833

William Loeb Memorial Fund Scholarship

Award: The Willam Loeb Memorial Fund will grant one \$5,000 educational scholarship to a young person who best exemplifies the Loeb's spirit of independence and journalistic integrity.. All High School seniors are encouraged to submit an application and essay, letter of recommendation, transcript and photograph to be considered for the award.. Applicants must have been residents of the state of New Hampshire for at least two years and be planning to attend a structured post-secondary education program.

Contact: Union Leader Charitable Fund, Inc.
c/o The New Hampshire Union Leader
P.O. Box 9555
Manchester, NH 03108-9555
Attn: Katie McQuaid
Tel: 603-314-0447 or 1-800 977-4332 x 41
Email: kmcquaid@unionleader.com

Deadline: March 1

American Legion Scholarships

Raymond K. Conley Memorial Scholarship

Award: \$500
Requirement: Must show acceptance to a 4 or 2 year vocational school and must be for a Career in Physical or Mental Rehabilitation. Must have been a resident of New Hampshire for at least three years.
Contact: Guidance Department
Deadline: May 1

Vocational Education Scholarship

Award: \$1,000
Requirement: Evidence of acceptance to an accredited two year college or university leading to an Associates Degree. Must have been a resident of New Hampshire for at least three years.
Contact: Guidance Department
Deadline: May 1

Marion Bagley Scholarship

Award: An American Legion Scholarship - A \$1,000 scholarship is awarded to a student graduating from an accredited high school or equivalent, or attending an institution of higher learning. Must be a resident of the State of New Hampshire.

Elsie Brown Scholarship

Award: An American Legion Scholarship - A \$150 scholarship is awarded to a child of a deceased veteran, who is a resident of the State of New Hampshire.

John A. High Memorial Child Welfare Scholarship AND

Grace S. High Memorial Child Welfare Scholarship

Award: Award is two scholarships at \$200. The person must be a high school senior who is a son/daughter of a member or son/daughter of a deceased veteran.
Contact: American Legion Auxiliary, 29 State House Annex, Concord, NH 03301

Albert T. Marcoux Memorial Scholarship

Award: \$1,000
Requirements: Son or daughter of NH AL or ALA member, or deceased member; graduate of NH high school, resident of NH at least 3 years and must be pursuing a Bachelor's Degree.

Past President's Parley Scholarship

Requirements: Scholarships awarded for Registered Nursing and Licensed Practical Nursing. Must be a resident of the State of New Hampshire.
Contact: Guidance Department

Christa McAuliffe Memorial Scholarship

Award: Amount given is \$1,000 (\$500 - 2 semesters).
Requirements: Male or female high school student, graduate of high school, resident of NH at least 3 years. Entering college to study Education.
Contact: For more information call 603 271-2211.

Educational Communications Scholarship Foundation

Award: \$1,000 scholarship
Requirements: Ability (GPA and aptitude test scores)

Secondary criteria: activities and financial need.

New England Regional Student Program

Sharing New England's Public Higher Education Resource: The New Hampshire Regional Student Program is one of the basic programs of the New England Board of Higher Education (NEBHE). NEBHE was established in 1955 by the New England Higher Education Compact, a formal interstate agreement among the six New England states ratified by the United States Congress. A non-profit organization, NEBHE receives its basic funding from the six New England States.

NEBHE's purpose is to facilitate cooperation among the more than 260 colleges and universities in New England in order to make the most efficient use of New England's higher education resources, to widen educational opportunities for New England residents, and to improve the quality and accuracy of information relevant to higher education in New England.

The Regional Student Program actively advances this purpose. It encourages the New England public colleges and universities to improve existing programs rather than duplicating programs already available at other institutions in the region: and allows several thousand students each year to share in the experience of studying out-of-state for degree programs not available at their own state institutions - at a cost they can afford.

Program Policies

If a degree program is not offered in a public institution in your home state, but is offered in a public institution in another New England state, and is open under the Regional Student Program to residents of your state, then you may apply for admission to that degree program as a Regional Student.

If accepted as a Regional Student, you will pay a reduced tuition rate (in most cases, 25% above in-state tuition), as long as you remain enrolled in an eligible degree program.

At the undergraduate level, you will receive admissions preference over out-of-state applicants at all participating institutions.

If a degree program is offered under the Regional Student Program at both an in state and an out-of-state two-year college or institute, and the out-of-state institution is nearer to your legal residence than the in-state institution, then you may apply as a Regional Student to the out-of-state institution. This "nearness" option also applies to Connecticut state universities and state colleges in Massachusetts, Rhode Island, and Vermont.

Both freshmen and transfer students are eligible to apply under the Regional Student Program.

How to Apply

Consult the latest Apple Book, the annual catalog of the Regional Student Program, which lists eligible degree programs. This book is available to you in the guidance office. Ask your counselor about it or write to the address listed below for your own copy. You may request a copy of the Apple Book (please specify undergraduate or graduate) from:

Office of the Regional Student Program
New England Board of Higher Education
45 Temple Place
Boston, MA 02111
1-617-357-9620

or go to their website: www.nebhe.org or email: tuitionbreak@nebhe.org

Apply for Regional Student status directly to the college or university.

State clearly on your application form that you are applying under the New Hampshire Charitable Fund Regional Student Program.



New Hampshire Charitable Fund

The New Hampshire Charitable Fund is a statewide community foundation established in 1962 to provide financial support to nonprofit organizations and to assist New Hampshire residents with educational expenses.

Student Aid Program

The Charitable Fund awards scholarship assistance each spring through its competitive Student Aid Program. In addition to unrestricted funds for general educational support, the program administers a variety of special interest funds in *cooperation with other charitable organizations*. *Some of these funds are restricted to students from a specific geographic area or those pursuing a particular field of study.* The Student Aid Program matches eligible applicants to these funds, while providing a central application process to simplify access for students seeking financial aid.

Eligibility

Applicants must be New Hampshire residents planning to attend an undergraduate or graduate program at an accredited two or four-year college, university or vocational school. While the majority of awards are made to full time students, assistance is also available for adults returning to school or others pursuing part-time study.

Determination of Awards

Scholarship recipients are selected on a competitive basis, considering academic and non-academic factors and demonstrated financial need. To ensure objective analysis of each request, applications are processed by the Citizens' Scholarship Foundation of America (CSFA), a national nonprofit scholarship service organization.

Assistance is awarded by the Directors of the Charitable Fund on the recommendation of the Student Aid Program Advisory Committee, which includes educators, financial aid administrators and guidance counselors. Awards are made through a blind selection process, where merit and financial need are considered without knowledge of a student's identity.

Determination of Financial Need

A needs analysis is conducted by determining the total cost of education, the expected parent and/or student contribution, and other grant and loan funds awarded to the student.

Scholarship finalists will be contacted in early July and asked to provide information to NHCF on grants and loans awarded by schools and other funding sources. Data will be used to determine the amount of each award from the Charitable Fund.

Payment of Awards

Payments are forwarded to students at the beginning of each semester, payable jointly to the student and the school.

Loans

Loan recipients must sign a promissory note before receiving their loan payment. This note will outline the interest rate and other terms of the loan. Loan repayment begins six months after the completion of the educational program supported by the award. Further deferments of the repayment period may be granted to students continuing their education.

Students may borrow a maximum of \$6,000 from NHCF during a four-year undergraduate program and up to a total of \$12,000 if enrolled in graduate school.

Application Process

To apply for scholarship aid, students must submit an application describing their academic and other achievements and their

need for financial assistance. Applications will be available from March 1 to April 24 from the New Hampshire Charitable Fund or from the Guidance and Counseling Office at Timberlane High School. Students will be notified of awards by the end of July.

New Hampshire Charitable Fund, Student Aid Program, One South Street, P.O. Box 1335, Concord, NH 03301.

Glossary

<i>Adjusted Gross Income</i>	A term used on the U.S. Income Tax Form 1040, 1040A, or 1040EZ to designate total taxable income after subtracting IRS allowable adjustments to income but before subtracting itemized deductions and the allowance for exemptions.
<i>Assets</i>	When calculating the Expected Family Contribution (EFC) all assets are considered, including: bonds, checking and savings accounts, stocks, trusts, other securities, real estate (this does not include a person's home), income, business equipment, and inventory
<i>Assistance Needed</i>	The amount of money a student needs, in addition to the expected family contribution, to attend a particular institution.
<i>Award Letter</i>	Separate, official notices sent to each student from the financial aid office at (each) college(s) where the student has applied for admission. They detail the student's financial need and the financial aid package awarded (amounts awarded and sources of the awards).
<i>Parent Loan Program</i>	A loan program in which parents, graduate students, and self-supporting undergraduate students can borrow from a bank or other lending institution.
<i>Work-Study Program</i>	Provides part-time jobs to assist students who need help to pay the expenses of higher education. Work-study jobs are awarded to the student by the institution's financial aid office. No annual maximum - school disburses funds.
<i>Campus-based Aid</i>	Financial aid funds provided to a college from the government. Each college determines financial aid applicants' eligibility to receive the funding. Programs included in campus-based aid include Federal Work Study, Pell Grants and Federal Supplemental Education Opportunity Grants (FSEOG)
<i>Cooperative Education Plan</i>	A learning experience that allows students to alternate work assignments with college studies over the course of their collegiate program. College studies and paid employment connect to produce an overall learning experience.
<i>Cost of Attendance (COA)</i>	A student's total cost of attending college. This figure includes books, fees, room and board, supplies, transportation, tuition and other miscellaneous personal expenses. The COA also depends on marital and residency status.
<i>CSS Profile</i>	College Scholarship Service (SCC) is an application required by some private colleges and universities to determine eligibility for non-federal financial aid. All students are charged a \$5.00 registration fee. There is also a \$18 fee for each college or program to which you want information sent. A limited number of fee waivers are granted to first-time college applicants from families with very low incomes and few assets.
<i>Dependent</i>	Someone who depends on another for more than half of his or her financial support.
<i>Dependency Status</i>	Whether or not the student is financially dependent on his or her parents based on federal guidelines. All students are considered dependents unless they are 24 years of age or as of

January 1, married, graduate or professional students, responsible for a legal dependent other than a spouse. Veterans of the U.S. Armed Forces or orphans or wards of the court (currently or formerly)

Direct Loans

Federal government funds loaned to students through institutions. This is referred to as the Direct Loan Program. If a student attends a school that participates in the Direct Loan Program, the student may not apply for federal loans through private lenders.

Disbursement

When a student's federal loan funds are sent to the student. Loan payments are co-paid to both the student and the school. These funds cover educational costs (tuition, fees, etc) and related living expenses.

Any excess funds are released to the student or applied to the student's account.

Exit Interview

Prior to graduating, withdrawing, or dropping below the half-time enrollment, borrowers are required to complete exit counseling to help prepare them for repayment. Exit counseling provides valuable information about borrower's right and responsibilities as well as helpful money-saving ideas.

Expected Family Contribution

The government determines the amount of money a student and their family must pay toward the student's education costs. The EFC depends on a student's dependency status, the size of the student's family, whether or not there are other family members in school, taxable and non-taxable income, access to parent's assets, and other factors.

FAFSA (Free Application for Federal Student Aid)

The submission of the FAFSA is required to determine eligibility for virtually all forms of government financial aid. The FAFSA form is available from the U.S. Department of Education or any financial aid office. Find the FAFSA online by visiting the U.S.D.O.E. FAFSA Web site at <http://wwwfafsa.ed.gov/>

Federal Family Education Loan Program (FFELP)

This federal program allows private lenders to offer federal loans, including Federal Stafford Loans (subsidized and Unsubsidized) and Parent Loans for Undergraduate Students (PLUS). Since FFELP loans are guaranteed against default by the federal government they usually have low interest rates.

Federal Direct Student Loan Program (FDSLPL)

A federal program in which certain institutions ("Direct Lenders") are provided federal government funds to loan to students.

Federal Supplemental Educational Opportunity Grant (FSEOG)

A grant for undergraduates with exceptional financial need. Federal Pell Grants recipients often get priority for a FSEOG, which has no repayment requirement.

Financial Aid Package

The mixture of grants, loans, jobs, and other funds that are put together by the financial aid office for the students who need aid.

Grants

Need based money given by a college, government agency, or private group that is an outright gift and does not need to be paid back (same as a scholarship).

Internships

Part and/or full-time professional work opportunities for students. Interns are usually paid or they gain college credits.

Need Analysis

How much a student or a student's family can afford to pay towards the student's college education, as determined by the financial resources reported on the FAFSA form.

Perkins Loan

Low interest federal loan funded by the federal government to students demonstrating extreme financial need, and disbursed by school. The loans feature low interest rates and are repayable over an extended period of time. Not all schools participate in campus-

based programs: \$4,000 for under-graduates, \$6,000 for graduates.

Parents Contribution

The amount a student's parents can be expected to contribute to their son's or daughter's education on the basis of an analysis of their income and assets.

Pell Grant Program

Largest of the federal grant programs, Pell ensures that all eligible students have at least some of the money they need to continue their education after high school. Eligibility is determined by the federal government, but the award amount is determined by the college and is based upon federal guidelines. Grants are between \$400 - \$4,050 and are disbursed by school. Repayment of these grants is not required.

Plus Loan

A federal loan made available to parents of dependant undergraduates. The parent may borrow up to the cost of education less the student's financial aid package to cover the student's total educational expenses. Disbursed by school and must be repaid.

Prepaid Tuition Plan

Savings plan that guarantees the same rate of increase on a student's savings as college costs increase. Regardless of whether college costs increase at a faster rate, it is guaranteed that a student's invested money will be sufficient for college costs when he or she enters college.

Promissory Note

The legal binding contract the borrower signs. It states the terms, details, and obligations of the borrower to repay the lender.

Stafford Loan

A loan program in which a student may borrow from the government or through their financial institution. The federal government will pay the interest on the loan while the student is in school. Contact William D. Ford Direct Loan Program, P O Box 4609, Utica, NY 13504-4609

Student Aid Index

A number, which represents the family's contribution according to the federal formula used to determine Pell Grant eligibility.

Student Aid Report (SAR)

This form is sent to the student by the U.S. Department of Education after they have processed information the student submitted to them on the application for Federal Student Aid, Family Financial Statement, or other private agency form. It tells the student whether he/she is eligible for a Pell Grant and may be used by the institution to determine eligibility for other federal student aid.

Student Contribution

The amount a student may reasonably be expected to pay toward his or her educational expenses.

Student Expense Budget

The costs for a student to attend a specific institution. The budget includes either in-state or out-of-state tuition and fees, an amount for books and supplies, and maintenance costs (food, housing, transportation, clothing, personal/medical care, etc.).

Subsidized Loan

A need-based loan with interest paid by the federal government while the student is in school, in the grace period and during authorized periods of deferment.

Unsubsidized Loan

A student is responsible for paying the interest on an unsubsidized loan while attending school or while the loan is in deferment.

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