



www.scholarships.com

www.collegeboard.com/pay

www.collegenet.com

www.srnexpress.com

www.fastweb.com

**scholarship searches online:**

## NHASFAA

New Hampshire Association of Student Financial Aid Administrators  
The purpose of NHASFAA is to institute, advance and promote activities relating to the quality and improvement of student financial aid programs affecting New Hampshire higher education institutions and their students.

[www.nhasfaa.org](http://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  
<http://www.nhasfaa.org>

Check out the New Hampshire Charitable Foundation for more information about the statewide scholarship program -  
<http://www.nhcf.org>

The Postsecondary Education Commission is the state agency responsible for awarding grants and loans to students -  
<http://www.state.nh.us/postsecondary>

New Hampshire's source for information about the financial aid process and sources of funding. Learn about the federal student loan process and alternative financing options - (800) 525-2577 x119  
<http://www.nhheaf.org>

## Questions about paying for college?

We're here to help.

The NHHEAF Network Organizations Center for College Planning

- College & Career Counseling
  - Financial Aid Guidance
- College Planning Workshops
  - Special Events
- College Planning Library



1-800-525-2577 x119  
[www.nhheaf.org](http://www.nhheaf.org)

## College Funding Resources

The source for information about financial aid, including Expected Family Contribution calculations  
<http://www.finaid.org>

File your Free Application for Federal Student Aid (FAFSA) online - (800) 4FED-AID  
<http://www.fafsa.ed.gov>

Information on standardized testing, career registering for the CSS Profile, college, career and scholarship searches  
<http://www.collegeboard.com>

Chat Nights, 10 Steps to Financial Fitness, Career Ship and student loan entrance and exit counseling  
<http://www.iera.com>

Scholarship opportunities for International students

## the essential \$ pocket guide to Scholarships & the facts about scholarship fraud



## The NHHEAF Network Organizations

New Hampshire Higher Education Assistance Foundation  
A private, nonprofit organization designated to administer the Federal Family Education Loan Program. NHHEAF works together with NH Higher Education Loan Corporation and Granite State Management & Resources to simplify the student loan process. The NHHEAF Network promotes community outreach efforts and provides free information through the Center for College Planning about programs of higher education, the financial aid process and sources of funding.

**Be Your Own Scholarship Expert**  
This New Hampshire student advisory is sponsored by The NHHEAF Network and NHASFAA 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. The advice provided in this brochure will help you avoid becoming the victim of a scholarship scam.

# scholarship myths

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

While there is a small amount of money that may go unclaimed each year, this only speaks for very specific or restricted scholarships. For example, some scholarship applications restrict criteria to blue-eyed, left-handed children of sea captains in the 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?"

Colleges are remarkably accurate in their prediction of which students will attend their school. Unclaimed offers have already been redistributed to other eligible attendees. You can be sure that colleges do not waste funds.

"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, investments 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."

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

"We have a 100% success rate."

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

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

There is no secret database of information accessible only to scholarship search companies. In most cases, these companies are searching online. You'll be able to find the same information by exploring the web addresses recommended in 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 \$2,500 for college or your money back."

Every first year college student may borrow \$2,625 through the federal student loan program. 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. 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](http://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 email at [scams@finaid.org](mailto:scams@finaid.org).

## tips:

### 1. Start looking early!

While searching for additional scholarships takes time and energy, it is well worth it if it helps reduce tuition costs. The more time you dedicate to your scholarship searches, the more options you will have.

### 2. Organize scholarship materials

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

### 3. Follow instructions and proofread

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

### 4. Make copies of everything

If your application is lost, this will make it much easier to resend your application.

### 5. Apply early!

Keep a calendar of application deadlines. Consider using certified mail or return receipt. While many deadlines may not be until spring of senior year, others will be earlier.