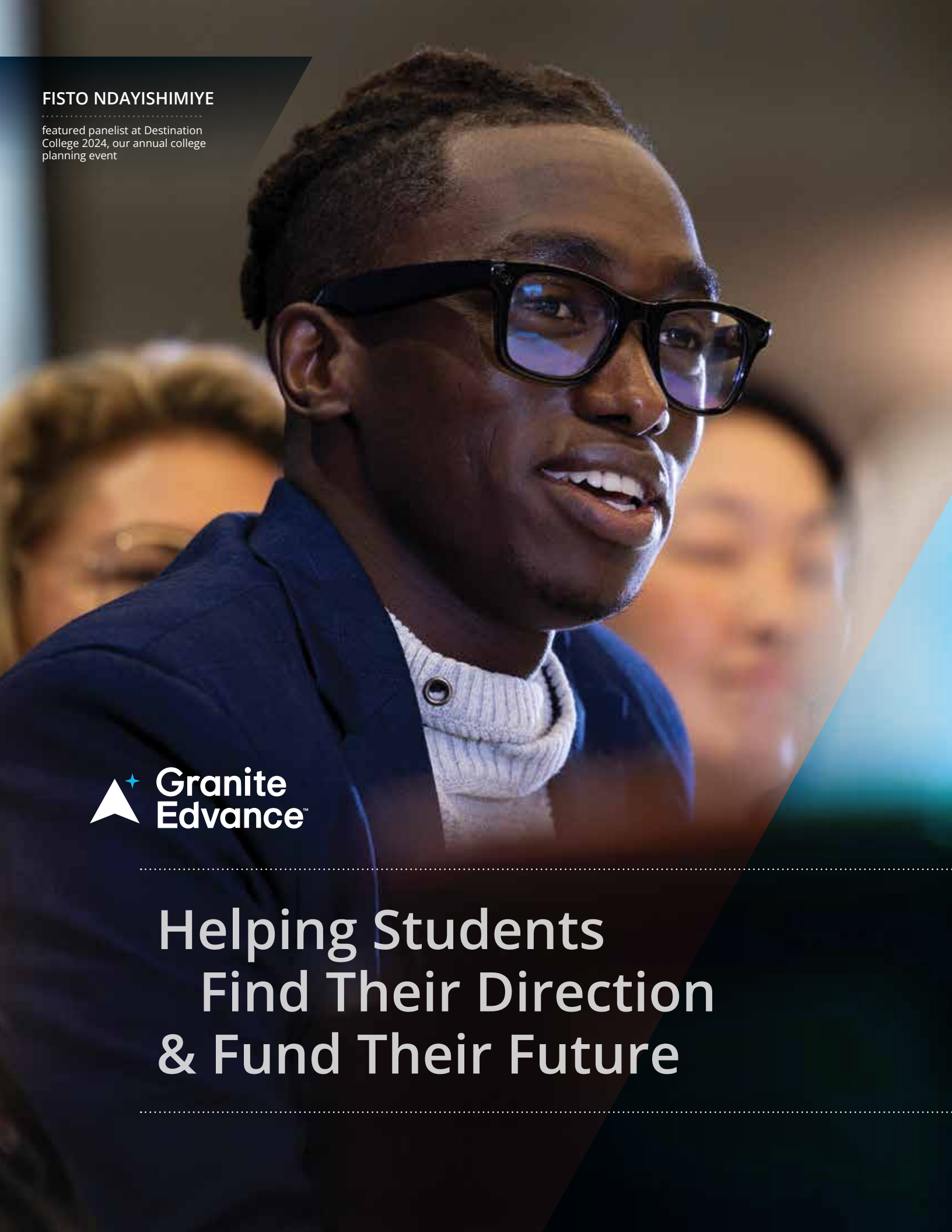




FISTO NDAYISHIMIYE

featured panelist at Destination College 2024, our annual college planning event



# Helping Students Find Their Direction & Fund Their Future

## Demonstrating Our Commitment

At Granite Edvance, we help students take the next step in their journeys, whether that step is a dip of the toe into a new opportunity or a huge leap into the unknown.

We recently took one of those leaps ourselves. In November 2023, we changed our name from the New Hampshire Higher Education Assistance Foundation (NHHEAF) Network to Granite Edvance, and our 62-year-old organization embarked on a new chapter, guided by a vision of increasing our impact in the Granite State.

Several years in the making, that vision had already begun transforming us in important ways. In 2024, with a new name and a new look, it truly came to life. Throughout the year, we were able to build and enrich community connections in ways that surpassed our expectations – forming new partnerships, collaborating with a wide variety of individuals and organizations, traveling throughout the state to share our services, and hosting events on our campus.

As we strengthened our ties in the community, we were able to increase our impact even more. In 2024, we awarded a record amount of scholarship money, established two new programs to support community college students, provided critical assistance with the new Free Application for Federal Student Aid (FAFSA), and found new outlets for sharing our resources and services. All the while, we continued to serve as a trusted partner to students and families navigating their college and career pathways.

This annual impact report is yet another step in sharing our vision and the work we care about so much. We are deeply grateful to those who joined us in helping NH students in 2024, and we look forward to further deepening our impact in 2025.



Christiana Thornton  
President and CEO  
Granite Edvance

### We Are

A New Hampshire-based 501(c)(3) nonprofit established in 1962 (formerly the NHHEAF Network), we help families plan and pay for higher education and career preparation, fostering vibrant communities and a strong state economy while supporting students.

### Our Mission

To support New Hampshire students and families in navigating their education and career pathways.

### We Offer

Free career and higher-education counseling and resources, as well as funding support including loans, grants, and scholarships.

## The Year in Numbers

**\$500,000**

in scholarships awarded to 107 students

**\$80,000** 

donated to launch emergency grant program for community college student basic needs

**\$125,000**

to fund access to college-and-career readiness platform Xello for all NH high school students

**12,000+** 

individuals supported through our college-and-career planning services, including events, appointments, and phone assistance

**455** 

students supported through YouScience career planning tool

**388** 

college-access events offered in schools throughout NH

**182**

FAFSA support events, plus 2,741 FAFSA calls and appointments

**300+** 

school counselors and other education professionals provided with college-access training and resources

**30** 

nonprofit events hosted at Granite Edvance, free of charge



**\$91.5 million** in new loans, including **\$15 million** in school loans to 797 NH students and families, and **\$58 million** in refinance loans to both NH and out-of-state students and families

**3,504** 

NH families supported with our loan products (including new and ongoing)

**2,500+** 

students received assistance applying to college via 79 **ApplyNH** events

### SHELBY MIUZZO

director of nonprofit & agency partnerships at Granite Edvance, speaks at Destination College.



**Unlock**  
your  
college  
funding  
options



**GRANITE EDVANCE  
FAFSA SUPPORT TEAM**

Granite Edvance summer support staff members  
Suzanne Simano (left) and Melissa Brown (right) with  
Erica Fleming (middle) at the Bank of NH Pavilion

# Steering Families Through a Stormy Year

The Free Application for Federal Student Aid (FAFSA) is probably no one's idea of a good time, but we'd like to think we made it fun-adjacent in the summer of 2024. With banners, T-shirts, fun giveaways, and boatloads of enthusiasm, the Granite Edvance team became as ubiquitous around the state as ice cream cones and live bands, popping up at farmers' markets, baseball games, shopping outlets, and community events.

Our goal was simple: to spread the message that it wasn't too late to file the FAFSA or even to apply to school, and that we were here to help.

As a trusted partner to families navigating the financial aid process, our team had already ramped up our support with all things FAFSA-related starting in 2023, when the federal government began a major overhaul of the FAFSA form. Ensuring our staff was trained to handle the new form, we kept the public informed through an initial delayed opening, an error in the new aid formula, and further processing delays. As we learned that students and families were frustrated and confused, we expanded our availability, held open houses at colleges around the state, created helpful resources, and amplified our messaging through our networks and the media.

Members of the Granite Edvance team traveled to Washington, D.C., to share with policymakers the impact in NH of the delayed and flawed new FAFSA, advocating for increased support for NH students, schools, and organizations supporting them. We also met with representatives of NH's congressional delegation and joined our nonprofit counterparts in other states in pushing for resolution.

As spring 2024 rolled around and FAFSA completion numbers lagged 2023's by double digits, we doubled down on our efforts. In June, with the future of many NH students at stake and the new school year approaching, we were ecstatic to receive federal funding to further enhance our support.



We are committed to helping students of all ages navigate their future pathways, and we see this work as critical to that mission and to the future of our state.

**CHRISTIANA THORNTON**  
Granite Edvance President and CEO

We rapidly secured vendor spots at events around the state, ordered materials, and hired additional summer staff members to represent our organization and inform the public about the FAFSA. We also launched a marketing campaign to reach students and families throughout the state.

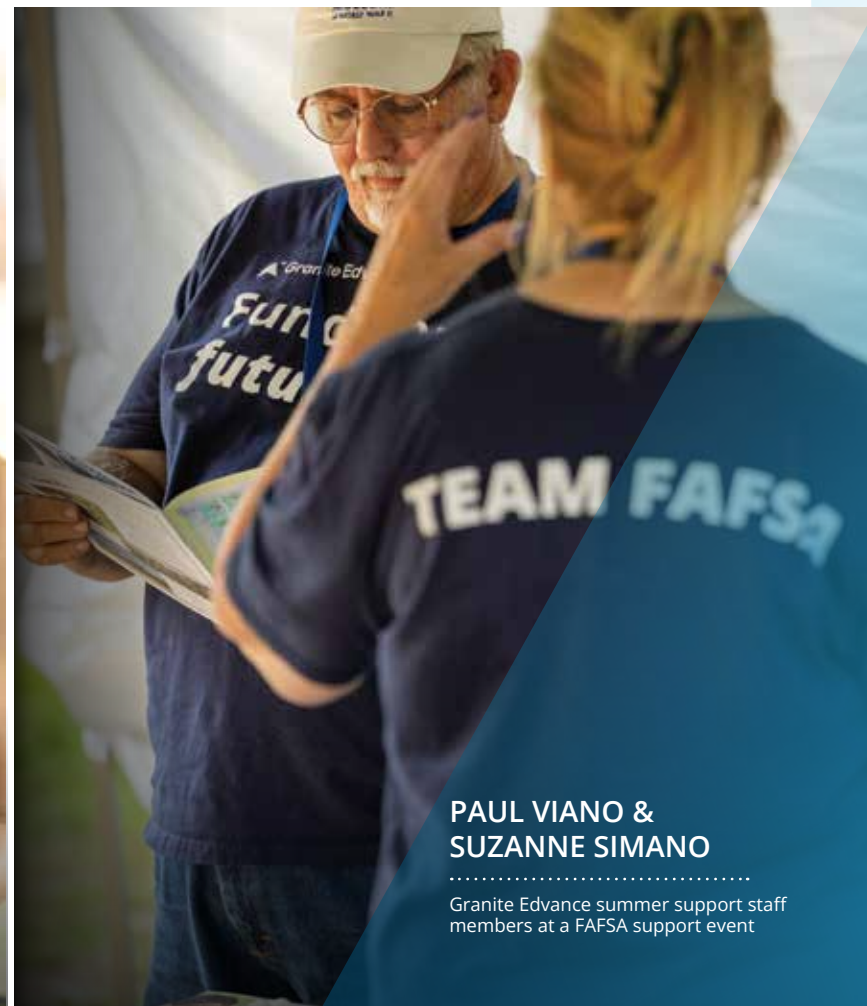
The results were inspiring. Our FAFSA ambassadors staffed 135 summer FAFSA events and interacted with nearly 4,000 individuals, providing many of them with critical resources and support.

One mother told us, "This process was too much, and I just caved and stopped trying. Thank you for being there to help complete my son's FAFSA."

Between May 3 and September 20, 2024, NH residents submitted 1,142 FAFSAs and completed 1,241. We're thrilled to have played a role in increasing FAFSA completions by more than 22% during that time period and helping students and families navigate this challenging year.

**SHANNON HALE**

a visitor to our FAFSA  
table at the Henniker  
Farmers' Market



**PAUL VIANO &  
SUZANNE SIMANO**

Granite Edvance summer support staff  
members at a FAFSA support event

**ROSELLA RENTAS-UBEDA**

2024 Granite Edvance  
Scholarship Winner

## SUPPORTING STUDENTS THROUGH SCHOLARSHIPS

In July 2024, we awarded \$500,000 in scholarships to 107 NH college students – our largest award yet. Among them were 37 first-generation students, including Rosella Rentas-Ubeda, now a sophomore at Plymouth State University.

A few years ago, Rosella couldn't have imagined herself on a college campus. Neither her parents nor her older siblings had gone to college, and she wasn't sure what she wanted to do with her life, much less how to get there.

"I wasn't really thinking about college," Rosella said. "It didn't really seem attainable. I didn't know how I would pay for it or apply ... and I didn't really have anyone in my family that I could talk to."

But during a junior year ceramics class at Manchester Central High School, an idea began to take shape in Rosella's mind. She decided she wanted to go to college for art.

Rosella began talking to her school counselor and teachers, signed up for dual enrollment classes, and joined her high school's chapter of Educational Talent Search, a federally funded program geared toward first-generation and economically disadvantaged students. She worked hard on her college application and essay and sleuthed out as many scholarships and grants as she could find.

In 2023, Rosella began her first year at Plymouth State University. She hopes one day to own her own art business, perhaps traveling the arts market circuit. As the first of six siblings to attend college, she also hopes to inspire her family as she earns her degree.

"My siblings are my best friends, and I would do anything in the world for them," she said. "I want to be someone ... that they can look up to."



I didn't know how I would pay for it or apply ... and I didn't really have anyone in my family that I could talk to.

## Bridging Funding Gaps for Families

We recognize that many students and families will confront a funding gap when pursuing their education and career goals, even after utilizing savings, federal aid, and scholarships. In keeping with our mission, we offer the following student loans:

- Granite Edvance private student loan, for undergraduate and graduate students who are residents of NH or attending college in NH
- EdvestinU private student loan, for undergraduate, graduate, and international students elsewhere in the U.S., and
- EdvestinU Refinance Loan, available to borrowers in NH and beyond

Funding for college has been part of our mission for decades. Over the years, we have provided more than \$5.8 billion in loans to more than 280,000 borrowers. Our loan products, which offer competitive rates and supportive repayment options, are one tool that can assist students and families in covering the increasing costs of higher education.

As a NH nonprofit, we are uniquely positioned to access capital for lending (both taxable and tax-exempt) directly, and in partnership with the New Hampshire Health and Education Facilities Authority and the New Hampshire Business Finance Authority. Proceeds from our tax-exempt financings enable us to offer reduced rates to NH borrowers.

Repaying student loans is a long-term proposition, and circumstances change over time. To help, we offer the EdvestinU Refinance Loan for both NH and out-of-state students, which can help simplify repayment (by consolidating multiple loans with multiple servicers into one) and lower overall payments. Our student loans are serviced on a day-to-day basis by Nelnet Servicing, LLC, one of the largest servicers in the nation. We also have a team of customer experience specialists based in Concord, NH, ready to help with the loan application process and any other loan-related questions. They handled more than 27,000 calls in 2024.



**BRIANA SMALL**  
customer experience representative at  
Granite Edvance



The customer support is exemplary ... I am nowhere near as stressed about paying off my loans because Granite Edvance makes it easy!

**CLAIRE**  
A NH BORROWER



Great application process – easy to complete and kept me informed the whole way ... the interest rate and loan options were fantastic!

**STACEY**  
A NH BORROWER



CASSIE JOHNSON

2024 Student Aid  
Fund Recipient

## HELPING COMMUNITY COLLEGE STUDENTS STAY ON TRACK

When Cassie Johnson went back to school for her nursing degree at Great Bay Community College, she did so with a clear vision and a plan.

"It just felt right," said Cassie, who lives in Newmarket with her husband and three children. "I've always wanted to be in some kind of helping profession."

Still, there were many hurdles to overcome. Last spring, with the finish line in sight, Cassie learned she'd have to come up with about \$400 in testing and licensure fees to become a registered nurse. Scraping it together was going to be tricky.

Then she learned about a new student support fund created by a partnership between the Foundation for New Hampshire Community Colleges and Granite Edvance. Established in February through a gift of \$80,000 from Granite Edvance, the Student Emergency Aid Fund is designed to help students complete their degrees by assisting with non-academic needs such as food, housing, childcare, and transportation.

Administered locally at each of the seven community colleges in the state, the fund has helped students with a wide variety of needs.

"I was so grateful for that couple hundred dollars," said Cassie, who now works as a nurse at Exeter Hospital. "It really took some of the stress off me."



I've always wanted to be in some kind of helping profession.

# Boosting Access to Higher Education

They came with questions, from the philosophical to the practical. They left with stickers, fun-sized candies, and completed college applications. In between, they got support and a sense of togetherness. That's the essence of ApplyNH, a nine-year tradition at Merrimack Valley High School and a powerful tool for helping students overcome obstacles and take a step toward college or trade school.

"It's something we look forward to every year," said school counselor Mark Ciarametaro, who was snapping photos and cracking jokes in the school library. "It's a positive day."

ApplyNH, part of the American College Application Campaign (ACAC), takes place in schools around the state every fall. As the state facilitator, Granite Edvance provides training, materials, and in-person support for students. All NH colleges waive their application fees for the event.

Recognizing the value of ApplyNH in promoting access to postsecondary programs, a vital part of our mission, we were able to make the program available to all NH high schools for the first time in 2024.

At Merrimack Valley, one of 79 schools that took part in 2024, participation has steadily grown.

"We have a lot of kids here who are unsure if they want to do a two-year or four-year program," said Shanyn Grenier, a school counselor and site coordinator. "This gives them a chance to apply to both."

For Boston Bradicich, the event was a chance to get some questions answered as he worked on applications to several NH schools. "This definitely helped clear up a lot of confusion," he said.



**APPLYNH VOLUNTEER RICHARD HAYNES** chats with Merrimack Valley High School senior Hannah Walden.



**MERRIMACK VALLEY HIGH SCHOOL** senior Tommy Crete works with Granite Edvance education and career specialist Joanna Magoon during ApplyNH.



**MERRIMACK VALLEY HIGH SCHOOL** senior Aiden Paquette works on his college applications.



### MERRIMACK VALLEY HIGH SCHOOL

senior Noah Lakhdari and school counselor Shanyn Grenier work together on Noah's college applications.

OUR MISSION TOOK MANY FORMS IN 2024, AS WE LISTENED AND RESPONDED TO STUDENT AND WORKFORCE NEEDS.

**A GATEWAY INTO COLLEGE PLANNING**

More than 600 NH high school juniors and their family members attended our 25th annual Destination College event, held in April 2024 at Saint Anselm College. Designed to help students start their college planning journey, the event offered access to college admissions representatives, advice from young professionals who were once in their shoes, and insights from Granite Edvance's own college planning experts.

**SHAWN KITHCART-BULK**  
education funding specialist at Granite Edvance, speaks at Destination College at Saint Anselm College.



**ADDRESSING A LITTLE-KNOWN NEED**

In January 2024, after learning that college food pantries serve a critical role for many students trying to make ends meet, Granite Edvance made donations totaling \$6,000 to the three colleges in the University System of New Hampshire. We also conducted a holiday season food drive among our staff, collecting boxes of food and personal care items and dropping them off at the school food pantries.

**DENA SHIELDS**  
faculty advisor (now retired) at the Hungry Owl food pantry at Keene State College

**EXPANDED ACCESS THROUGH KEY PARTNERSHIPS**

One of the many ways we share our resources and services with the community is through partnerships with financial institutions. In 2024, we were able to expand our partnerships to a total of 11 financial institutions around the state. In turn, we are able to offer expanded access to our private student loan and valuable information on topics related to college-and-career planning and financial aid to support students in navigating their postsecondary journeys. In 2024, we also re-opened lending for our private student loan and refinance product to students in all 50 states by entering into a partnership with a nationwide lender.

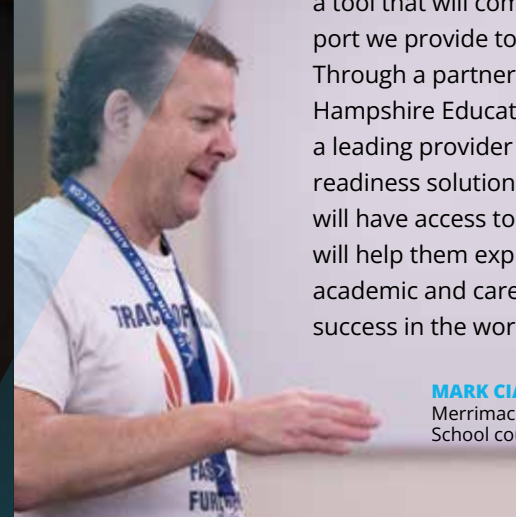


Shawn Kithcart-Bulk, education funding specialist at Granite Edvance, and Carol Cray, community outreach manager at Granite Edvance, attend a college night event at a partner financial institution.

**EQUIPPING STUDENTS FOR SUCCESS**

In the fall of 2024, we provided funding for a tool that will complement the direct support we provide to NH students and families. Through a partnership between the New Hampshire Education Department and Xello, a leading provider of college and career readiness solutions, NH students and families will have access to a suite of resources that will help them explore careers, map out their academic and career goals, and prepare for success in the workplace.

**MARK CIARAMETARO**  
Merrimack Valley High School counselor



**EDUCATION SUPPORT FOR OUR EMPLOYEES AND FAMILIES**

As we help students find and fund their future, we're also passionate about supporting our own team members in reaching their education goals. We offer a tuition reimbursement benefit for our employees pursuing degrees, as well as repayment assistance for those with student loans. In August 2024, we rolled out a new benefit to our team members: a 529 education savings plan contribution to benefit employees' children or legal dependents and support the next generation of students.

**ELENA ALOIS**  
assistant vice president of people and talent at Granite Edvance, and son, Theo



**CREATIVE WORKFORCE SOLUTIONS**

As we've deepened our connections in the state, Granite Edvance has begun identifying opportunities to contribute to NH students and the NH workforce at the same time. In January 2024, we partnered with the New Hampshire Business Finance Authority to launch a new program called ElevateNH, a student loan repayment assistance program for the regenerative manufacturing workforce.

**ALEXANDRA FROST**  
manager of customer experience at Granite Edvance



**STRENGTHENING THE NURSING PROFESSION**

In August 2024, we seized an opportunity to help address the healthcare worker shortage in New Hampshire by establishing a \$25,000 scholarship fund to support students in the state who are completing prerequisites for a nursing degree. The fund is offered to students who are participating in Granite State P.A.R.T.N.E.R.S (People Aligning Resources Towards Nursing Expansion and Retention Strategies), a federally funded statewide program led by Elliot Health System in cooperation with multiple state, education, and community partners.

**ALBERTA ALIU**  
participant in Granite State P.A.R.T.N.E.R.S. program



## Our Board



Susan Huard  
outgoing chair of Granite Edvance board of trustees



Paul Provost Incoming Chair | G. Dino Koff Vice Chair | Carol Houle Treasurer | James (Jamie) Burnett Secretary



Peter Burger | Bill Dwyer | Richard Elwell | Chuck Lloyd



Mary Beth (MB) Lufkin | Debby Miller | Hans Olson | Sandy Tracy

## From Our Chair: We're helping families the way they want to be helped

Susan Huard had a singular motivation for joining the Granite Edvance (then the NHHEAF Network) board 10 years ago. Throughout a decade of change, that motivation has remained largely the same

"It's almost entirely about access," said Huard, who wrapped up her term as board chair in 2024.

Huard has served in a variety of leadership roles in higher education over the past few decades, most recently as interim chancellor for the Community College System of New Hampshire, and, before that, president of Manchester Community College for nine years. From that vantage point, Granite Edvance's mission of helping students find and fund their future pathways resonates deeply. "School counselors are dealing with so much now, college planning has really taken a back seat and has become a do-it-yourself thing in so many cases," Huard said.

Over the years, Huard has loved being part of a board that not only believes in that mission but continuously works to sharpen the organization's focus on helping students. When Christiana Thornton was hired as president and CEO in 2018, "she started to talk about, 'Who are we trying to serve, and how are we trying to serve them?'" Huard recalled. "That was pivotal."

Since then, the board has worked alongside staff leadership to bring about changes that are making a meaningful impact on students and families, including expanding the annual scholarship, identifying ways to lower the interest rates on the loan program, and building partnerships that will help us reach more people.

"Particularly this year, the laser focus is on NH students," Huard said. "We're helping families the way they want to be helped. It's been really exciting."

## Our 2024 Volunteers

At Granite Edvance, we believe we're stronger together. We are very thankful for the many volunteers who helped make our events a success and joined us in supporting students in 2024!

- |                     |                     |                         |                    |                         |
|---------------------|---------------------|-------------------------|--------------------|-------------------------|
| Mike Ahearn         | Kenneth Ferreira    | Lee Joyce               | Mark McGrath       | Peg Richmond            |
| Miho Bean           | Ellie Fetzer        | Kevin Justice           | Jeremy Murphy      | Peyton Rockcliffe       |
| Amanda Berthiaume   | Brittany Flannery   | Alexa Keough            | Mackenzie Murphy   | Michell Roman           |
| Alex Boudreau       | Joshua Gagnon       | Elizabeth Keuffel       | Ella Nadeau        | Jess Ross               |
| Tyler Brown         | Jessica Gallant     | Ali Kriegel             | Abby O'Connor      | Matt Saladino           |
| Katie Kithcart-Bulk | Denine Garnett      | Julie Lanman            | Abby Olean         | Kay Scanlan             |
| Alex Burt           | Sagemarie George    | Liam Leavitt            | Jaclyn Pageau      | Meghan Merritt Schaffer |
| Leslie Castonia     | Jen Gilbert         | Kayla LeBlanc           | Rich Parez         | Cory Schofield          |
| Brianna Coleman     | Steve Gorman        | Courtney Leonard        | Ryan Patten        | Adam Scott              |
| Doug Cullen         | Kate Guyotte        | Bryson Lightfoot        | Tara Payne         | Alexandra Slack         |
| Richard Dichard     | Holly Hamel         | Kathryn Lynn            | Conor Peddle       | Emily Stamm             |
| Carolyn Doherty     | Richard Haynes, Jr. | Sarah Mafera            | Simon Pierpont     | Beky Stiles             |
| Katherine Dolan     | Mike Heath          | Meghan Merritt Schaffer | Jacqueline Poirier | Sarah Svindland         |
| Amelia Duane        | Madison Hopkins     | Morgan Martin           | Brenda Poznaski    | Jill Teeters            |
| Denise Fall         | Emir Islamovic      | Marilu McCambly         | Hannah Prevost     | Michael Wilus           |
| Rebecca Feely       | Karen Johnson       | Cassie McCue            | Matt Raymond       |                         |

### MERRIMACK VALLEY HIGH SCHOOL COUNSELOR

Wendy Reardon works with senior Liam Erickson during ApplyNH.





TORY RUDOLPH

2024 Granite Edvance  
Scholarship Winner

ON THE COVER

## PAYING KINDNESS FORWARD

Tory Rudolph's teaching career started very early, with one highly motivated student: herself. Going through struggles at home, she had started falling behind her peers in elementary school.

"I didn't pick things up as quickly as everyone else, but I wanted to do better. I just wanted to be smart," said Tory, who remembers asking for math workbooks for Christmas when she was in third or fourth grade. "I just started teaching myself how to learn."

As she continued to chart her own course, Tory learned she wasn't entirely alone. In elementary school, her teachers were a constant source of support during the hard times at home. And in middle school, one teacher helped her find ways to succeed academically. "She took her time with everything. She never rushed if somebody didn't understand something," said Tory, now a junior at Plymouth State University. "It finally started to click."

During her last semester of high school, Tory completed an internship at Paul Smith Elementary School in Franklin. The experience brought back memories of her own time in elementary school and further inspired her to pursue a career in education.

"I just want to be there for kids because you never know what's going on at home," she said. "I want to be that teacher who makes a difference."



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