



ANNUAL IMPACT REPORT 2025



CHRISTIANA THORNTON

Granite Edvance President and CEO
at Destination College 2025, held at
Southern New Hampshire University

**Granite
Edvance™**



 Southern
New Hampshire
University

**Helping Students
Find Their Direction
& Fund Their Future**

We're All Connected

Personal connections are a big part of who we are at Granite Edvance, from our in-person appointments to our growing presence at events around the state and beyond. We aim to support students of all ages, backgrounds, and pathways, and that means we must deeply understand student needs and offer tailored solutions to those needs. In 2025, we identified exciting new ways to meet students and families where they are and help them reach their goals, whether that's finding a best-fit career, making sense of the financial aid process, or filling a funding gap.

As we build more and more personal connections, we're also starting to see the many ways they intersect. Engaged in conversation with a representative of a local community bank and a representative of a community college last spring, I was struck by how our work not only touches them both but connects them. Our partnerships with local financial institutions have expanded access to our loan products, with the goal of helping more NH students find and fund successful futures. As a self-sustaining nonprofit, we're able to expand our support to students through scholarships, grants, and free services.

That moment was just one of many reminders that we're part of a strong network of community stakeholders aligned on the core goal of supporting NH students and families. Even more thrilling is the thought that many of the students we're working with today will become part of this network, giving back to their communities and securing the future of our state.

We hope this annual impact report is a testament to the meaningful connections we made in 2025 and an instrument for building new relationships in the coming year.



Christiana Thornton
President and CEO
Granite Edvance



We Are

A New Hampshire-based 501(c)(3) nonprofit established in 1962, we help families plan and pay for higher education and career preparation, contributing to vibrant communities and a stronger 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.



SCHOLARSHIP WILL SUPPORT A DREAM OF HEALING AND HELPING

Every child has to learn the difficult act of sharing. Abigail Ndung'u learned it more thoroughly than many. The daughter of Kenyan immigrants, she grew up sharing her food, toys, and living space with extended family members.

"My parents didn't have the chance to earn bachelor's degrees, but they built a life centered around love, education, and sacrifice," said Abigail, a recipient of a 2025 Granite Edvance scholarship. "From the moment they arrived in the United States, they opened our home to relatives starting fresh in a new country. ... That mindset of service, of making space for others, shaped who I became."

At Nashua High School South, Abigail devoted her time to community service through the Interact Club. One year, they raised money to help children in Ghana who had been victims of human trafficking. Another year, they sent laptops to children in Honduras.

While attending school and working, Abigail also volunteered at Southern New Hampshire Medical Center. One of her most rewarding assignments was pushing around a "comfort cart." "When I would walk in, they would think I was a nurse coming to draw their blood or something," she said. "Instead, I got to offer them little goodies and things they might need."

Now Abigail is at the University of Connecticut, pursuing her dream of becoming a doctor. She's excited to have access to the excellent pre-med program and internship and research opportunities the school offers. "This scholarship is really helping me be able to go to my dream school," she said. "I'm very grateful, [and] I'm really excited to see what I'm able to do in the future."

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That mindset of service, of making space for others, shaped who I became.

ABIGAIL NDUNG'U

.....
2025 Granite Edvance
Scholarship recipient



XANDER McBOURNIE

.....
at Destination College
with his mother, Suzanne

AT DESTINATION COLLEGE, ANXIETY TURNS TO EXCITEMENT

Christine Murray of Londonderry was feeling more than a bit overwhelmed at the prospect of helping her oldest daughter plan for college when she showed up at Destination College, Granite Edvance's annual college-planning event for high school juniors and their families, last April. The family had been to one of our college planning webinars and had started to put a game plan in place, but Murray was still plagued with worry.

It's a common feeling among students and families as they confront the college-and-career planning process with all its expectations and complications. Destination College, a 26-year tradition for Granite Edvance, is designed to demystify the process, equip families with helpful tools and information, and help them trade their stress for enthusiasm. Our 2025 event, held at Southern New Hampshire University, featured a lively keynote address

that had families dancing and laughing, informative workshops led by our team members and volunteers from NH high schools and colleges, and a busy college fair.

More than 560 students and family members attended the event, some who were taking their first step into college planning and others who were well on their way. "The panels they had were really helpful," said Massimo Palelli of Dunbarton, a high school athlete who's considering a career in electrical engineering. "I really enjoyed walking around the fair and talking to people."

By the end of the day, Christine Murray was enjoying herself as well. The keynote address inspired her, and the workshops helped clear up confusion and boost her confidence. "I'm really, really glad we came," she said. "I'm excited now for the process, not dreading it."

FOR SOME STUDENTS, A LITTLE HELP GOES A LONG WAY



Spring semester 2025 was a rough one for Jenna, a student in the massage therapy program at Great Bay Community College. First, she came down with a virus and was too sick to go to work. Then she got sick again. And again. Next, her car broke down, not once, not twice, but three times. The bills piled up, and the semester rolled on. She was hanging on by a thread.

Fortunately, Jenna heard about an emergency aid fund for students struggling with short-term, non-academic expenses such as food, housing, childcare, and transportation. Granite Edvance collaborated with the Foundation for NH Community Colleges to establish the fund in 2024, after learning how relatively minor expenses can derail plans for students, many of whom have made a leap of faith to pursue their education. In 2025, we donated another \$100,000 to the fund and made a parallel donation to the student aid funds within the University System of New Hampshire.

Jenna was able to use the fund to pay for rent and electricity while she and her finances recovered. "I wouldn't have been able to survive the school year without it," she said.

Hers is one of numerous success stories to come from the donations, which have assisted over 290 students with a variety of needs.

"Receiving this award came at a time when I was facing unexpected financial challenges, and it has made a meaningful difference in my ability to continue pursuing my education without interruption," said Julia, a medical assistant and health sciences student at White Mountains Community College. "Your generosity is more than just financial assistance – it is encouragement and a reminder that I am not alone in this journey."

JENNA

recipient of emergency aid funding
at Great Bay Community College



I wouldn't have been
able to survive the
school year without
[this support].

Everyone wins when student and workforce needs align

In her first year at Littleton High school, Ashtyn Chadburn took a skills assessment through Xello, the online learning platform her school had just adopted. The assessment matched her with careers she might enjoy and excel at. "Looking at some of them, I was like, 'Wow, I'd never thought of that,'" she said.

Later, the platform brought the future into sharper focus for Ashtyn, who's planning to pursue an arts and architecture major. "It really helped me narrow down what I'm interested in," she said.

Littleton is one of 67 schools around the state embracing Xello to power future planning. Granite Edvance helps make Xello available to all NH schools and education centers free of charge through a partnership with the Xello company and the New Hampshire Department of Education. In turn, the partnership increases access to our own free resources.

In 2025, Xello rolled out a new work-based learning network that provides NH high school students with opportunities for hands-on, job-focused learning experiences, such as internships or apprenticeships, with NH employers. So far, 480 students have explored 674 opportunities, and 225 employers are participating.

"It is a clear win-win for NH students, their parents/guardians, and NH employers," said John Flanders, Chief Strategy Officer for Granite Edvance. "Bolstering our workforce benefits all NH residents, and it strengthens our communities."

The partnership is one of several high-impact initiatives that address student and workforce needs simultaneously. In 2025, we also increased our collaboration with organizations that support workforce development and rolled out a new workforce pathways presentation to enhance these relationships. We also donated an additional \$15,000 to a scholarship fund we created in 2024 to help nursing students pay for prerequisite courses, partnering with the Granite State P.A.R.T.N.E.R.S. (People Aligning Resources Towards Nursing Expansion and Retention Strategies) program.

For Jesula, an LNA and mother of a young child, the funding allowed her to begin pursuing her associate degree at Manchester Community College. "This funding has not only made my education more accessible," she said, "but has also motivated me to excel in my classes without a burden of financial stress."



LITTLETON HIGH SCHOOL
students using the college and career planning platform Xello



JESULA
recipient of a nursing scholarship through Granite State P.A.R.T.N.E.R.S. and Granite Edvance

ABBEYROSE

Senior Customer Support Representative at Granite Edvance



SANDRA
recipient of emergency aid funding at Great Bay Community College

NASFAA
Granite Edvance team members Rich Neilsen, Lending Products and Partnerships Manager; Matt Wallace, Vice President of Education and Career Pathways; and Tatiana Bruss, Senior Manager of Customer Experience, at the annual National Association of Student Financial Aid Administrators (NASFAA) conference in Anaheim, CA



Funding student dreams takes many forms

In the summer of 2025, a mother and son visited Granite Edvance to get help submitting an application for a Granite Edvance private student loan.

“From the moment they walked in, it was clear they were carrying a heavy weight,” said Abbeyrose, a member of the Granite Edvance Customer Experience team.

Abbeyrose took her time guiding the family through the process, answering their questions and addressing concerns. “By the end of the appointment, not only was the application successfully submitted, but the stress that had once filled the room had lifted,” she recalled. “They left feeling light, relieved, and truly ready to embrace the school year ahead.”

Support like this is a key component of helping students fund their future. We’re available to those we serve via the channels that best suit their needs: in person and virtually five days a week, as well as at partner locations throughout the state. In 2025, our Customer Experience team handled over 18,000 calls and 273 appointments, while also introducing a live chat feature, helping ensure students and families have the information they need to make funding decisions that fit their needs. Meanwhile, we expanded our library of financial literacy resources and increased access to our services and resources by growing and enhancing our financial institution partnership program.

Our scholarship and grants are another valuable resource for NH families. In 2025, we awarded more than \$795,000 in scholarships to 335 NH students attending college or trade schools. Together with our donations to student aid funds for New Hampshire’s four-year colleges and community colleges, our scholarship fund for nursing students, and our contributions to the University System of New Hampshire food pantries, these funds supported a historic number of students.

Our private student loans and refinance loans are the third leg of the funding stool and a critical part of our mission work. In 2025, we launched two new



By the end of the appointment, not only was the application successfully submitted, but the stress that had once filled the room had lifted.

ABBEYROSE

Senior Customer Support
Representative at Granite Edvance

loan options for NH families: The Granite Edvance Parent Loan, offering competitive rates in comparison with the federal parent PLUS loan, as well as helpful benefits to support borrowers; and the Granite Edvance Refinance Loan. Additionally, we were able to maintain or reduce the interest rates on all of our private student loan products. Our full range of loan products collectively supported 791 NH borrowers and 1,864 borrowers beyond NH in 2025.

Beneath all our funding support is a deep knowledge of student needs and the higher education and lending landscapes. One way we stayed informed of student needs in 2025 was by partnering with Trellis Strategies to help facilitate their Student Financial Wellness Survey. This annual survey helps institutions understand the financial challenges students face and the effects of those challenges. Over 260 institutions across 34 states have used this survey to make informed decisions and better support student success. Two NH schools participated in the survey, and their findings affirmed the importance of our donations to college student aid funds.



DESTINATION COLLEGE

Families walking between sessions at Southern New Hampshire University

The Year in Numbers

\$795,000*

in scholarships awarded to **335** students

A **120%** increase since 2020

10,000+

student accounts set up in Xello's college-and-career readiness platform with **67** high schools

\$200,000

donated to student aid funds

in the Community College System of New Hampshire and University System of New Hampshire

22,275



touchpoints with NH residents through our college-and-career planning services, including events, appointments, and phone assistance

117



community partner organizations and businesses received services or resources from Granite Edvance

871



families supported with 1:1 FAFSA-filing assistance, and **558** attendees at **77** FAFSA events throughout NH

6,000+

college applications filed through **86** ApplyNH events

780

college-access events offered in schools throughout NH

180



NH schools, including colleges and universities, grade schools, middle schools, and high schools, provided with resources, services, or support from Granite Edvance



\$93.8 million in loans, including **\$17.3 million** in private student loans and private parent loans to 778 NH students and families and **\$52.8 million** in refinance loans, provided to both NH and out-of-state students and families

194



NH communities supported through our college access programming, college funding support, or both

3,958

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

310



individuals supported through YouScience career and aptitude assessments

*Granite Edvance scholarships and ApplyNH scholarships funded by Granite Edvance in 2025

WE ARE WITH FAMILIES EVERY STEP OF THE WAY

Granite Edvance has always been there for families during the most intense years of planning and paying for college. However, we know that students reap measurable benefits from getting an early start on both planning and paying for future goals. And on the other end of the spectrum, we realize that a student's journey doesn't end when they commit to a college or career. In 2025, we focused on extending our arc of support in both directions.



ENCOURAGING EARLY SAVING

In 2025, we were excited to roll out new tools, including a college savings calculator and a complementary calculator that shows the cost of delaying saving. Housed on our website, these tools bring the value of saving early into sharp focus for families. Our team also advises families on the value of saving through our free presentations, webinars, and appointments.

A FRIENDLY FACE AT FAMILY EVENTS

We may not have been as popular as face painting or pony rides, but our team members enthusiastically participated in 311 in-person community events around the state throughout the year. By connecting with students at a young age, we hope to plant the seeds of college-and-career exploration and build awareness of our free services and resources.



HEALTHY KIDS FEST

Granite Edvance team members Carol Cray, Community Outreach Manager, and Kristin Lavigne, College Success Specialist, at Healthy Kids Fest in Nashua

GUIDED COLLEGE-AND-CAREER EXPLORATION

Helping students explore career pathways in middle school and earlier can give them a clearer understanding of their options and how to get there. In October, our team brought together North Country eighth-grade students for a hands-on event designed to help them begin thinking about their future career and education pathways. We also developed a new college exploration program for fifth-graders, to be offered to schools in 2026.



EDUCATION SUPPORT FOR OUR EMPLOYEES AND FAMILIES

In 2025, our team members were able to take advantage of benefits including tuition reimbursement, loan repayment assistance, and a 529 savings plan contribution. We also introduced a childcare benefit to help families achieve a work-life balance conducive to growth and development.

"The 529 contribution Granite Edvance provides is a fantastic addition to the package of benefits offered to

EMPLOYEE OUTING

Granite Edvance team members Bill Tanguay, Compliance Analyst, and family (left) and Mirsad Islamovic, Manager of Technical Support, and son (right) at an employee outing at Chuckster's Family Fun Park

employees," said Daniel Ciruzzi, Senior Financial Reporting Analyst. "Not only does it directly help families save for their kids future schooling but it also brings awareness to parents that this tax advantage savings vehicle exists!"

"The student loan repayment benefit is so helpful to me in paying back my loans," said Rebecca, Customer Support Representative. It can be overwhelming trying to figure out how to pay the loans back especially with so much uncertainty in the federal student loan realm. Having this benefit eases some of that uncertainty."



PROMOTING COLLEGE SUCCESS

Our team has always been available to help college students with ongoing needs such as filing the FAFSA. In 2025, we launched a new college success webinar and appointment, designed to help incoming and current college students access resources and explore options. Our appointments are all free.

FAFSA OPEN HOUSE

Sharleigh Thomson, Education Funding Specialist at Granite Edvance (right), working with a student at NHTI - Concord's Community College

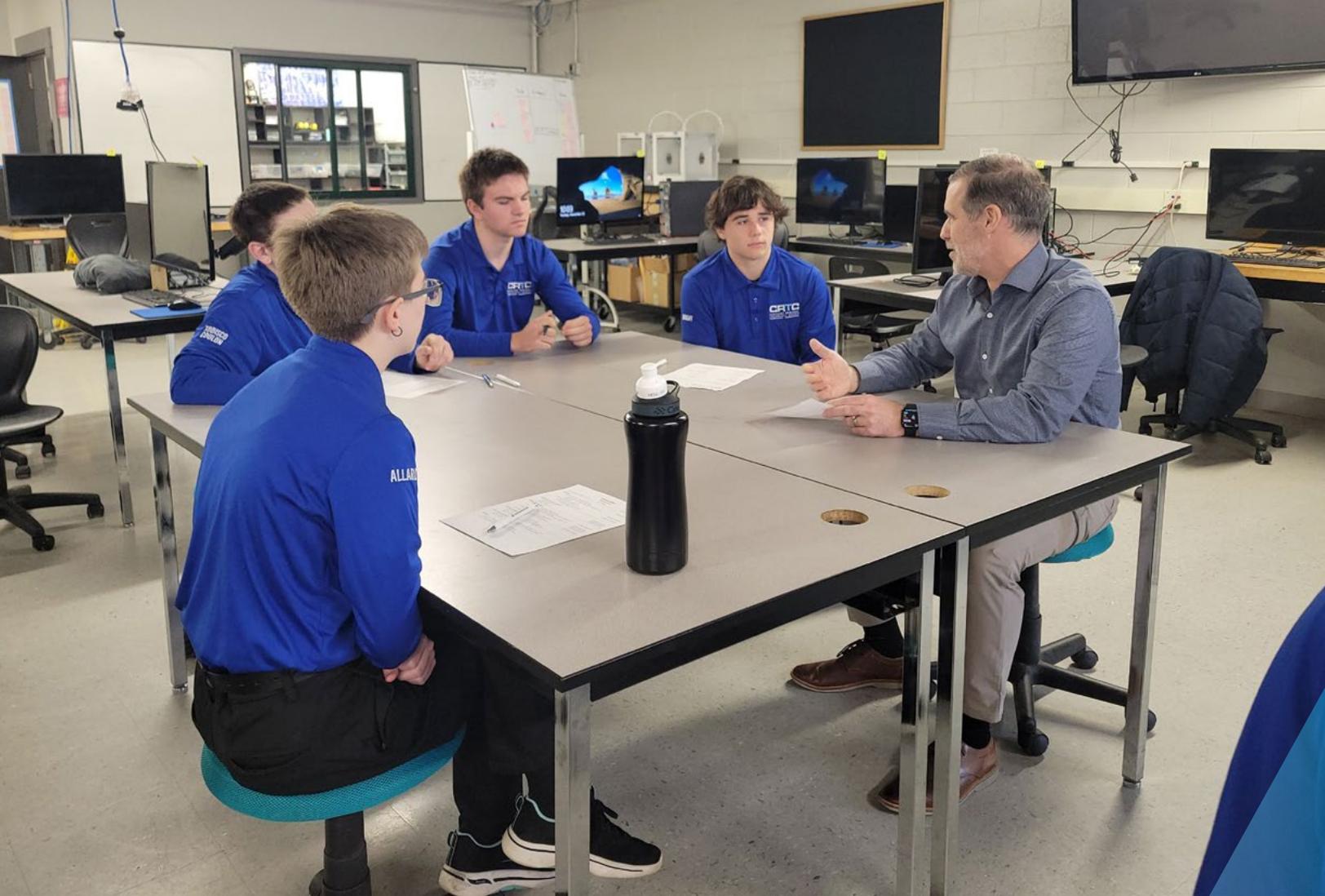
ADVISING CAREER CHANGERS AND ADULT LEARNERS

It's never too late to pursue new education or career goals. We serve NH residents of all ages, and that means we're here when adults find themselves at a career crossroads, in need of upskilling, or considering going back to school for their degree. After introducing a new publication for adult learners in 2024, we've been expanding our presence at adult education centers, community-based organizations, and businesses around the state, as well as promoting our free career assessment appointments to the adult demographic. In addition to our new workforce pathways presentation, we also introduced a Spanish translation of our Adult Learner Insider.

JULIE DOCKERY

Student Support Coordinator at Great Bay Community College





CHRIS NADEAU

Vice President of Information Security and Business Solutions at Granite Edvance, speaking with students about interview skills at Concord Regional Technical Center

NORTH COUNTRY MIDDLE SCHOOLERS

exploring automotive career pathways with Troy Lachance, Associate Professor of Automotive Technology at White Mountains Community College, as part of Beyond Eighth: Career & College Kickoff, an event developed by Granite Edvance and WMCC, with support from the Education Alliance for New Hampshire

SHELBY MIUZZO

Director of Nonprofit and Agency Partnerships at Granite Edvance, presenting to City Year NH AmeriCorps members. In her role, Shelby helps recruit Corps members to serve in Manchester middle schools



To reach more students, we're meeting them where they are

Putting out a welcome mat is great, but it's not always enough. In 2025, Granite Edvance opened its doors to more individuals and groups than ever, while also undergoing a renovation to provide an even more comfortable, functional space for our visitors. At the same time, we recognized that being truly accessible means meeting people where they are, coming alongside them to offer resources and support.

One powerful example: Our new "office hours" held 43 times at community colleges around the state throughout the year, where we provided personalized assistance with the FAFSA and financial aid to students and prospective students.

"I love office-hours style events because they offer a really casual, low-pressure way for students to ask questions," said Education Funding Specialist Sharleigh Thomson. "It's a great way to get to chat with them about what they're studying and planning for their futures and what is exciting for them."

This on-site support was a game changer for many students, especially first-generation students and others navigating the process by themselves, Manchester Community College President Paul Beaudin explained in presenting Granite Edvance with a Presidents' Community Partner Award at the Education Alliance for New Hampshire's annual awards ceremony in March. "Your expertise not only alleviates the stress many students experience when dealing with financial matters but also empowers them with the knowledge and confidence needed to make informed decisions about their education," he said.



Your expertise not only alleviates the stress many students experience when dealing with financial matters but also empowers them with the knowledge and confidence needed.

PAUL BEAUDIN

President of Manchester
Community College

Our team also expanded and deepened our community partnerships around the state, attending events, offering presentations, and providing one-on-one assistance at adult education centers and nonprofit organizations. This work was a two-way street, increasing access to our services and resources and at the same time helping us stay in tune with the diversity of student needs in our state.

Altogether, in person and virtually, we attended 365 community events, offered 446 presentations, and conducted 1,507 one-on-one appointments in 2025.



APPLYNH

Franklin High School student
Cody Williams with School
Counselor Cheryl Dore-Chapman

Future plans come into focus at ApplyNH

At first, Nazlie Tablan deflected questions about her future plans with humor: “I don’t even know what I’m going to wear tomorrow!”

Little by little, though, she began to dig deeper. She could see herself studying law. She was drawn to civil rights. And she liked the idea of being self-employed.

While Nazlie and some of her peers were grappling with big-picture questions, other students who had gathered in a small classroom at Franklin High School for ApplyNH 2025 were putting the finishing touches on their college applications. An annual campaign held in schools around NH each fall and facilitated by Granite Edvance, ApplyNH is designed for students on both ends of the planning spectrum and everywhere in between. Students receive dedicated time and support during the school day to work on their college and trade-school applications. All NH colleges waive their application fees for the event, and many send volunteers to help students. Each school also receives a \$500 scholarship, funded by the NH Department of Education and Granite Edvance, to award to one student who submits a college application.

“It’s an opportunity for them to have support in the application process, but I think it’s also motivational,” said Cheryl Dore-Chapman, a school counselor and ApplyNH site coordinator at Franklin High School. “A lot of them are first generation. They want to go to college but don’t know how to get there or what they want to do.”

That was true for Cody Williams, one of about a dozen students who attended Franklin High’s event. “I’ve done almost nothing toward college,” he said. “I would not have applied [without ApplyNH]. This has been really helpful.”

This year, along with holding events in a record 85 schools, we were also able to open the campaign to community partner organizations for the first time. In November, we offered an ApplyNH event for students in the high school equivalency test program at My Turn Inc. in Manchester, where three students completed college applications.

“Granite Edvance’s compassionate, hands-on approach helped make higher education feel truly accessible,” said Mary Peters, Director of External Partnerships for My Turn. “We’re deeply grateful for their partnership in helping our learners take their next bold step toward their futures.”



FRANKLIN HIGH SCHOOL STUDENTS

Myckayla Ladnay (top), Nazlie Tablan (middle), and other students (below) work on their college applications at Franklin High’s ApplyNH event



Our Board



Paul Provost
Chair



G. Dino Koff
Vice Chair



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James (Jamie) Burnett
Secretary



Susan Huard



Peter Burger



Bill Dwyer



Richard Elwell



Chuck Lloyd



Mary Beth (MB) Lufkin



Debby Miller



Hans Olson



Sandy Tracy

From Our Chair: We want to keep the momentum going

When he began his term as Chair of the Granite Edvance Board of Trustees in January 2025, Paul Provost immediately embarked on a fast-paced tour of our organization and the work we do. He sat in on customer calls and appointments, participated in a team meeting, attended two community college open houses with team members, and took a YouScience career assessment.

“I’m definitely a get-my-hands-dirty kind of person,” said Provost, who has served on the board since 2020, bringing expertise from his career in the financial sector.

If getting a peek under Granite Edvance’s hood suited Provost’s leadership style, it also spoke to his experiences as a first-generation college student whose parents knew that education was key but didn’t know how to help him navigate his goals.

As he stepped into his role as chair, Provost said he wanted to build on the strong foundations the board



We’re strongly committed to fostering an inclusive culture, to ensure these wonderful and important resources are equally available to all.

PAUL PROVOST

Granite Edvance Board Chair

and staff have created in recent years. “We want to keep the momentum going to position Granite Edvance as the best resource in the state for advice about college and career planning, including adult learning and skill enhancement,” he said. “We’re also strongly committed to fostering an inclusive culture, to ensure these wonderful and important resources are equally available to all.”

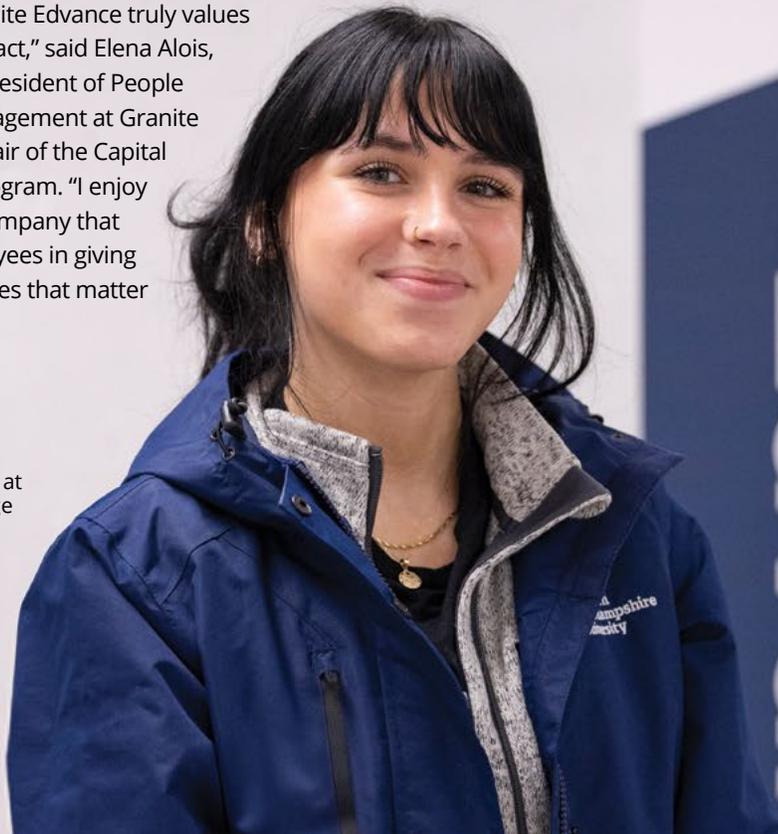
Our 2025 Volunteers

We rely on our dedicated volunteers to make our key events a success. Thank you to all the volunteers who joined us in supporting students in 2025!

Nicole Acevedo	Mark Desmarais	Leah Hobson	Cassie McCue	Peg Richmond
Mike Ahearn	Paula Dill	Sarah Holloway	Sarah McGlynn	Michell Roman
Liz Arcieri	Carolyn Doherty	Madison Hopkins	Mark McGrath	Allana Rose
Jordan Barnett	Katie Dolan	Bill Hughen	Jordyn Moss	Jess Ross
Miho Bean	Kevin Donohue	Mike Innes	Lauren Mullen	Keiley Sabourin
Amanda Berthiaume	Amelia Duane	Emir Islamovic	Jeremy Murphy	Gaby Sanchez
Alexander Boudreau	Denise Fall	Eneida Islamovic	Mackenzie Murphy	Cory Schofield
Brooke Broderick	Wendy Ferruci	Tyler Jones	Nicole Nover	Alexandra Slack
Lauren Broderick	Brittany Flannery	Lee Joyce	Aibhlin O'Connor	Kelsey Sobel
Mac Broderick	Amanda Gaeb	Kevin Justice	Abigail Olean	Rebecca Stampfli
Tyler Brown	Joshua Gagnon	Alexa Keough	Patrick O'Mara	Beky Stiles
Austin Brucks	Jessica Gallant	Katie Kithcart-Bulk	Rich Parez	Jill Teeters
Camryn Burr	Taylor Gallagher	Dino Koff	Ryan Patten	Dauri Torres
Jake Buteau	Denine Garnett	Kate Kulacz	Tara Payne	Amy Warner
Elizabeth Cahoon	Eric Gendron	Julie Lanman	Jasper Peacock	Mike Wilus
Becky Carrasquillo	Jennifer Gilbert	Kayla Leblanc	Connor Peddle	Ceci Wood
Drea Chin	Steve Gorman	JoAnna Luiso	Brenda Poznanski	Lynn Zlotkowski
Brianna Coleman	Kate Haley Webb	Kathryn Lynn	Hannah Prevost	
Sarah Cook	Richard Haynes	Morgan Martin	Brian Rafferty	
Lindsay Conway	Mike Heath	Marilu McCambly		

We value the spirit of volunteerism at Granite Edvance. Our employees receive a paid day each year to give back to their communities. "Having company-provided volunteer hours is incredibly meaningful to me—not only because I'm passionate about my nonprofit work, but because it shows that Granite Edvance truly values community impact," said Elena Alois, Assistant Vice President of People and Talent Management at Granite Edvance and chair of the Capital Region Food Program. "I enjoy working for a company that supports employees in giving back to the causes that matter most to us."

SOUTHERN NEW HAMPSHIRE UNIVERSITY
student volunteer at Destination College





This scholarship has provided me with financial assistance that was truly needed. It also provided confidence to believe in myself ... Thank you for helping me start my new chapter and reach for my dreams.

NICHOLAS SINOTTE

2025 Granite Edvance Scholarship recipient



So happy I found Granite Edvance! The rates were far better than any other program I was looking at. Customer service was very helpful too!

NAOMI

Verified Granite Edvance NH student loan borrower



Having someone right there accessible to me as a student was really helpful.

KAYLEE MCLYNN

NH college student who utilized Granite Edvance's free college planning services

