

College Admissions

INSIDER

A Comprehensive Guide to Applying to College



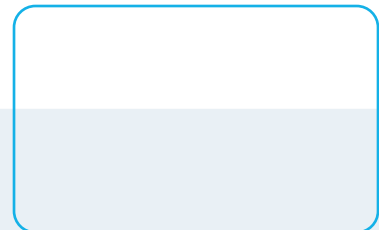
Career Planning



College Search



Applying to College



Granite Edvance is a 60-year-old nonprofit whose mission is to support NH students and families in navigating their education and career pathways. We offer college and career planning support at no cost, as well as scholarships, grants, and a private student loan. Learn more: GraniteEdvance.org



Admissions Insider 2026-2027 version 1.0
Information is up to date as of 2026. If changes occur, the most recent
Admissions Insider can be found on GraniteEdvance.org/resources.



Welcome!

Congratulations on beginning the college journey!
Maybe you know exactly where you're going. Maybe you have no idea. Either way, we are here for you. We are proud to serve all New Hampshire students as they plan for the future.

This Admissions Insider is your family's complete guide to college planning. Our practical tips and expert advice will help you stay organized, reach your goals, and even enjoy the journey!



About Granite Edvance

Granite Edvance (formerly The NHHEAF Network) helps NH students prepare for college and careers. Our team shares their knowledge through free workshops, presentations, and individual appointments, helping thousands of students every year. We make college and career planning as easy as possible so that students can reach their goals with confidence and excitement. We also work with school counselors, colleges, and community and business partners to reach as many students as we can. All NH students are welcome to use our free services!

What's Inside

This guide will walk you through every step in the college planning process. We'll talk about planning ahead, exploring careers, choosing your college, completing your application, and much more!

- 04 PLANNING FOR COLLEGE**
 - Prepare Academically
 - Get Involved
 - Learn About Pathways
 - Explore Careers
 - College Planning Calendar
- 10 STARTING YOUR SEARCH**
 - Explore Colleges
 - Special Programs to Consider
 - Accessibility
 - College Athletics
 - Get to Know the College
- 16 APPLYING TO COLLEGE**
 - Your College List
 - Types of Admission
 - The Common Application
 - The College Resume
 - SAT and ACT FAQs
 - The College Essay
 - Letters of Recommendation
 - Transcripts
 - Auditions and Portfolios
 - Admissions Decisions
- 28 PAYING FOR COLLEGE**
 - Costs of Applying to College
 - Financial Aid
 - Scholarships
 - Loan Options
 - Ways to Lower College Costs
- 33 COLLEGE APPLICATION CHECKLIST**
- 34 ONLINE RESOURCES**
- 35 NOTES**



Planning for College

No matter what your path after high school looks like, here are a few ways to set yourself up for success.

Prepare Academically

CHALLENGE YOURSELF

What are your favorite courses? Which are you good at? Don't be afraid to take difficult classes in those subjects. Talk with your school counselor and teachers about your options.

MEET REQUIREMENTS

Most colleges require these classes in high school:

- 4 years of English
- At least 3 years of math (some majors require pre-calculus or calculus)
- At least 3 years of lab science
- At least 3 years of social studies
- At least 2 years of the

same world language (some colleges require 3 consecutive years)

TAKE COLLEGE CLASSES IN HIGH SCHOOL

- **Dual enrollment courses** offer both high school and college credit. Explore the options to earn credit through the Community

College System of New Hampshire (ccsnh.edu/colleges-and-programs/) on campus, online, or at your own high school.

- **The Virtual Learning Academy Charter School** (VLACS, vlacs.org) offers online early college courses taught by college professors.
- **Advanced Placement (AP) courses** (collegeboard.org) challenge you with college-level coursework and offer the opportunity to earn college credit through a standardized exam. Each college will have its own policy regarding AP credit.

Get Involved

High school is also a time for learning and growing outside the classroom through activities like sports, clubs, part-time jobs, or volunteer work. Even work you do at home, like taking care of a sibling or grandparent, can show that you know how to manage your time and take responsibility. Make sure to keep track of these activities so you can put them on your college application.

Learn About Pathways

Whether or not you know what career you want, you can start exploring career pathways.

WORK-BASED LEARNING

- Career and Technical Education
- Extended Learning Opportunities
- Internships
- Apprenticeships

These programs get you out of the classroom to learn in the real world. You can also earn credit and/or a license or certificate. You could even get paid while you learn. Visit education.nh.gov/partners/education-outside-classroom/work-based-learning. If your school uses Xello, check out their work-based learning network.

FOUR-YEAR COLLEGE

- Bachelor of Arts degree
- Bachelor of Science degree

You'll need a four-year degree for many careers. At a four-year college or university, you can choose from a large number of majors to help you reach your career goals.

COMMUNITY COLLEGE

- One-year certificate programs
- Two-year associate degree programs

These programs quickly prepare you for a job and are less expensive than four-year college. You can also start your four-year degree at community college and then transfer to a four-year school. Visit ccsnh.edu

POST-GRADUATE DEGREES

- Master's degree: one-to-three years (average)
- Doctoral degree: four-to-six years (average)

For some careers, you'll need to earn a master's degree or doctoral degree after you earn your bachelor's degree. Some students start their graduate program while they're finishing their four-year degree. This type of program lets them save time and money.

Finding Your Pathway

There are many different pathways to success. Some are more hands-on, some are more academic, and some allow you to start working in your field right away. Many of them connect to each other, so you can start with smaller goals and then move to a bigger goal. You can try a career pathway in high school to see if you'll like it. It's also fine to start college without knowing what you want to do just yet!



Take a Career Aptitude Test

A career aptitude test can help you figure out what careers you might be good at. Book a **Career and Aptitude Exploration Appointment** with us at GraniteEdvance.org/help. The test is fun, and we'll walk you through your results and talk with you about possible careers.

Explore Careers

What do you want to be in the future? High school is the perfect time to research and explore.

START WITH WHAT YOU LOVE

Maybe you lose track of time when you're cooking. Or you love historical movies. Or you enjoy helping your friends with algebra. Consider careers that might connect to those interests.

RESEARCH

Now that you have some ideas, you can take a closer look at jobs that interest you. (We'll do this in your **Career and Aptitude Exploration Appointment**, too). These are great questions to

think about in researching the best career for you. It's not just about the work itself!

- Are these jobs easy or hard to find?
- How much education and training will I need for this career?
- How much money do people make in this job?
- What hours do they work?
- What do they actually do every day?

TRY IT OUT

Do an Extended Learning Opportunity (ELO) or internship in a field you're interested in. Ask

your school's ELO coordinator (if you have one) or your school counselor to help you. This is a great way to learn what the job is really like and see if it's a good fit. You'll also learn skills like problem solving and communication.

BE FLEXIBLE

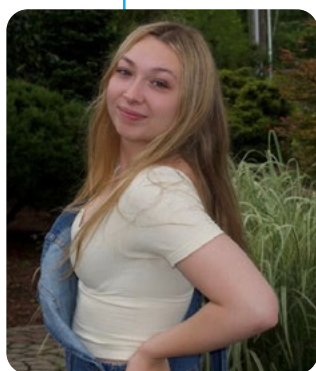
Each student has their own path, and there is more than one way to reach a goal. If you decide on a career in high school and change your mind later, that is okay!

CREATE A PLAN

Once you have a career goal, it's time to figure out how to get there. Start researching colleges that have the major or program you're interested in. We're here to help you with that — book an appointment today!



REAL STORY SPOTLIGHT



To follow her dream, a first-gen student had to see herself differently

Leah Nelson did not immediately feel optimistic when one of her high school instructors suggested she apply to Rivier University. No one in her family had gone to college, and

though she had her sights set on nursing, she didn't feel cut out for a bachelor's program.

"I was shocked that she felt I was good enough to fit in within that nursing program," Leah said. "That night I told my mother, and she got all excited. ... She wanted to experience a university tour with me because she never had the chance to as a teenager."

After the tour, Leah found the optimism to apply. She'll never forget the day she got her acceptance letter.

"It was a giant white envelope with the word 'YES' on the front of it. ... I screamed and ran inside to my mother crying tears of joy, and we opened the letter together."

Leah's ultimate goal is to become a pediatric nurse and then a pediatric nurse practitioner. "Caring for children does not feel like a job to me," she said. "It feels like a calling, and I love every moment of it."

College Planning Calendar

This calendar is meant as a guideline. Not every student will need to complete every task. For assistance in mapping out your pathway, book an **Exploring Future Options** appointment with us.

Time	At School & On Your Own	With Granite Edvance
FRESHMAN YEAR		
Throughout the Year	• Get involved: join clubs, music groups, or sports • Talk with your school counselor about your goals • Consider NH Scholars program (nhscholars.org) • Make a college resume you can add to each year • Start exploring careers: think about a summer college or enrichment program	Early College Planning Presentations (in person or webinar) Aptitude Assessment & Career Exploration Appointments
SOPHOMORE YEAR		
Throughout the Year	• Consider Career and Technical Education, Dual Enrollment classes, Extended Learning Opportunities, and AP classes • Keep talking with your school counselor about goals and interests • Start studying for the SAT/ACT • Continue exploring careers: think about a summer college or enrichment program • Add new activities to your resume	Early College Planning Presentations (in person or webinar) Aptitude Assessment & Career Exploration Appointments
JUNIOR YEAR		
Fall	• Take the PSAT/Pre-ACT • Attend college fairs • Consider Career and Technical Education, Dual Enrollment classes, Extended Learning Opportunities, and AP classes	Exploring Future Options Appointments Financial Planning Appointments
Winter	• Keep studying for the SAT/ACT • Research colleges and start making your list	Exploring Future Options Appointments Financial Planning Appointments
Spring	• Take the SAT/ACT • Attend college fairs • Visit college campuses or take virtual tours • Athletes: Register with the NCAA Eligibility Center • Art/music students: research and work on portfolios • Ask your school counselor and two teachers for letters of recommendation	Exploring Future Options Appointments Applying to College 101 Presentations Financial Planning Appointments Destination College Event

Time	At School & On Your Own	With Granite Edvance
JUNIOR YEAR, cont.		
Rising Senior Summer	• Visit college campuses or view virtual tours and information sessions • Begin finalizing college list • Start your Common App and essay (opens August 1) • Create your StudentAid.gov ID	Summer Essay Prep Sessions Summer Webinars Common App Presentations
SENIOR YEAR		
Fall	• Retake SAT/ACT • Attend any final college fairs and tours • Visit with college representatives at your high school • Finalize college list • Finish college essay • Finish and submit early applications • Complete the FAFSA and CSS Profile	Financial Aid Presentations ApplyNH Events at Participating Schools FAFSA Filing Appointments
Winter	• Finish and submit applications to regular decision schools • Research and apply for scholarships	FAFSA Filing Appointments
Spring	• Review college acceptance letters and financial offers • Attend Admitted Students' Day(s) • Pay deposit to chosen school (by May 1)	FAFSA Filing Appointments Reviewing Financial Aid Offers Appointments
Summer Before College	• Attend orientation • Research and choose private loans and PLUS loans if needed for college funding • Complete entrance counseling • Apply for work-study job (if offered)	Summer Webinars College Success Webinar College Success Appointments Granite Edvance Private Loan Appointments

Visit our website (GraniteEdvance.org) to schedule appointments with our counselors, learn about upcoming events, and view our other college planning resources. Follow us on Facebook, Instagram, and LinkedIn to stay up to date!



Starting Your Search

Building your college list means finding schools that are a good academic and social fit for you.

Explore Colleges

There are over 4,000 colleges and universities in the U.S. How do you know which one is right for you? There are probably many colleges that are a good fit for you. Start making your college list by thinking about what's most important to you.

ACADEMICS & OUTCOMES

Does the college offer the major(s) you're interested in (*see career exploration, page 6*)? Check the course catalogue to learn about programs and classes.

Does the college offer learning experiences that fit your needs? Will you be able to do research? Internships? Hands-on learning?

Is there an Office of Academic Services? Which services are provided (study skills workshops/ assistance, writing center, tutors)?

Is there a Career Services office that helps student with resumes, interviews, etc.?

What is the graduation rate at the college? How many students

get jobs in their field of study? How many go to graduate school? How much money do graduates make? You can find this info at collegescorecard.ed.gov.

COST

Talk with your family about money before looking at colleges. Don't be afraid to explore colleges with high price tags. If you're accepted, you may receive grants and scholarships to help meet the cost. But be sure to look at some colleges with lower price tags as well. Public colleges are usually cheaper for in-state students.

LOCATION & SIZE

Do you love big cities or quiet towns? Do you want to be close to home or somewhere new and different? Do you like a place that's easy to get around? Are there internship opportunities for your major near the school?

Do you like a place where you can stand out or be part of the crowd? Large colleges may offer more opportunities, but it may be easier to get involved at a small college. Think about class size too! Do you learn better in a big lecture hall or a small classroom?

CHECK THE NUMBERS

You can find out a college's graduation rate, average graduate earnings, and more at collegescorecard.ed.gov.

FINANCIAL AID

Financial aid helps students pay for college. Most students receive some federal financial aid as



long as they complete the Free Application for Federal Student Aid (FAFSA). Some students may receive money from the college as well, based on financial need or merit (academics, athletics, performance). Look at college websites to see which types of aid they offer to students. You can run the Net Price Calculator on each college website to get an estimate of the aid you might receive.

SELECTIVITY

Even if you're a really good student, you may not get into your favorite schools. Find some you like that have a higher probability of accepting you (*learn more about selectivity on page 16*). Also, remember that some majors (like nursing or engineering) may be harder to get into, no matter which school you are considering. Keep your options open!

ACTIVITIES & CULTURE

Does the school offer activities and clubs that look interesting to you?

Are you looking for a diverse student body? A campus with great sports teams? A place where students challenge each other academically? Learn about some of the fun traditions at the schools. Search for schools that feel like a good fit. Their social media pages are a good place to start.

TOOLS FOR EXPLORING COLLEGES

You can learn a lot about a college without visiting. Check out bigfuture.org and petersons.com for tips and tools to help you in your search.

Special Programs to Consider

Don't forget to look at all the opportunities a college offers. These special programs might influence your college decision or lead you down a new path.

HONORS PROGRAMS

These programs are for students with a high GPA in high school. Students in these programs sometimes get scholarships and benefits like special classes, housing, and research opportunities.

INTERNSHIPS & CO-OPS

Internships and co-ops allow students to work in the field while in college. Internships are usually shorter and sometimes unpaid. Co-ops are special programs where you switch back and forth between the classroom and a job. Students usually get paid, and some stay in the same co-op all four years.

RESERVE OFFICER TRAINING CORPS (ROTC) PROGRAMS

ROTC prepares a college student to become an officer in the

U.S. military after graduation. ROTC programs offer some scholarships, but many students are competing for them.

STUDY AWAY

Study away programs allow students to travel and take classes in a different state or country. Colleges may also offer short-term travel programs during breaks. To learn more about international programs, visit ccisabroad.org.

ACCELERATED DEGREES

A growing number of institutions are starting to offer three-year bachelor's degrees for specific programs of study. Many institutions also offer bachelor's-to-master's programs, which allow students to start taking master's classes while finishing their bachelor's degree.

Accessibility

DO YOU HAVE AN IEP OR A 504 PLAN?

There are no IEP or 504 plans in college. Students with an IEP or 504 plan should learn about the laws affecting their education and how to get the help they need. Find out if the college has an Accessibility Services office and contact them to ask for accommodations. An accommodation is a change that helps you succeed in class. The staff will discuss your needs with you and make a plan. You will probably have to give the school documentation showing you have a disability.

WHO SHOULD CONNECT WITH ACCESSIBILITY SERVICES ON A COLLEGE CAMPUS?

Any student with a disability or learning difference who thinks this disability could affect their learning should contact the Accessibility Services office at their school. These could be learning disabilities or any other type of disability. Students may ask for accommodations for academic needs, housing, and food.

DO I HAVE TO TELL THE COLLEGE ABOUT MY DISABILITY?

No, you do not have to tell them. You can choose to talk about your disability in your application if you feel it is part of your story and want to share. Some students talk about it in their personal essay. The college cannot say no to your application just because you have a disability. You do not need to tell the college about your disability after you enroll either. But if you want to ask for accommodations you will need to share this information and meet with the professionals on campus.

For more information, visit nclld.org.



POSSIBLE QUESTIONS TO ASK ACCESSIBILITY SERVICES BEFORE CHOOSING A COLLEGE:

- If I need accommodations, when and how should I start the process?
- How will the college decide if I can receive accommodations?
- What documents do I need to provide?
- If testing is needed, who will pay for it?
- What adaptive technologies does the school have? Who pays for them?
- Can I get medical or psychiatric services on campus? What is the cost and how often can I go?

Accessibility Insider

For more information about accessibility services, please check out our Accessibility Insider in our online Resource Library (GraniteEdvance.org/resources).



College Athletics

If you want to play a sport in college, there are some extra things to think about. Start looking at college athletic programs in your sophomore or junior year of high school. Make sure to pick schools you'll like even if you don't make the team.

REGISTER WITH THE NCAA ELIGIBILITY CENTER

If you are interested in playing a Division I or Division II sport, you must register with the Eligibility Center. Visit eligibilitycenter.org for all NCAA rules and regulations. Those looking to play Division III are not required to register, but can still set up a free profile page.



PROMOTE YOURSELF

- **Make the first move**
Don't wait for coaches to notice you! Go to the college website and complete the athlete recruitment form. Also, make sure you – not your parents – are talking with the coach.
- **Make a profile video**
Some coaches don't have time to come see you play, but they can watch a video.
- **Use social media**
Show your skills and personality on your favorite social media. Always be professional and never be negative.

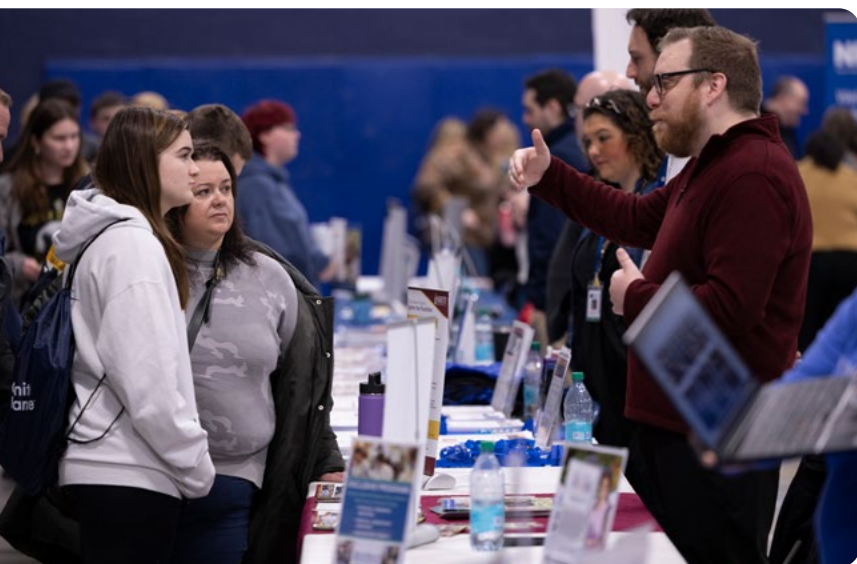
ASK QUESTIONS

Don't be afraid to ask questions! Get to know the coach, players, and the school.

- What type of player is the school/coach looking for?
- What is the team culture?
- Am I eligible for a scholarship?
- What do I have to do during the off-season?
- Do I need to have a certain GPA while on the team?
- Are study halls required?

Athletics Insider

For more information about college athletics, please check out our Athletics Insider in our online Resource Library (GraniteEdvance.org/resources).



Get to Know the College

As you explore colleges, you'll start making a list of your top choices. Next, it's time to take a deeper dive. There are many ways to see if your favorite schools are a good fit and narrow down your list.

Granite Edvance is here to help with this part, too! Book an **Exploring Options Appointment** to get one-on-one counseling on building your college list.



COLLEGE FAIRS

- **Your high school, or a school near you, may host college fairs**, where you can learn about many colleges at one event. You can also check with your school counselors or visit neacac.org to find college fairs close to you. Virtual college fairs are a great option, too.
- **Be prepared.** Look at the list of schools attending the fair and make a list of questions to ask (*see next page*).
- **Keep an open mind.** Don't just stick to your list of colleges. You might learn about a great school you didn't know about before.

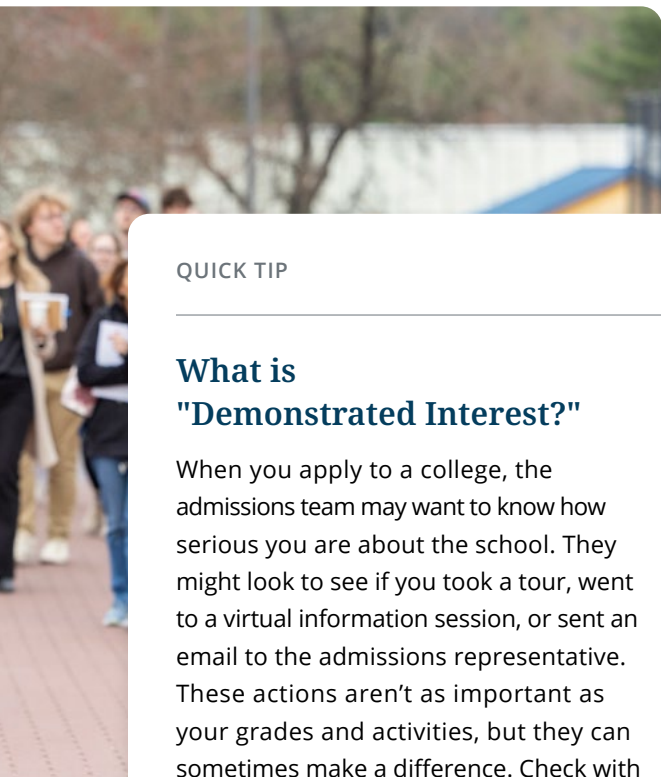
CAMPUS TOURS

- **Attend an open house.** Many colleges hold these events in the fall, so students can check out the campus and meet faculty and current students.
- **Schedule a tour.** Call ahead or go online to sign up for a tour at a time that works for you.
- **Attend Admitted Students Days** in the spring. It can be difficult to visit all the colleges on your list. Many students wait to see which schools accept them and visit those schools in the spring.
- **Take a virtual tour** on the college website.

QUESTIONS TO ASK STUDENT TOUR GUIDES AND OTHER STUDENTS

You can ask anything you like, but here are some ideas:

- Why did you choose this school?
- What classes are you taking?
- How much homework do you have?
- What clubs or activities do you do on campus? What are the most popular activities?
- What are your professors like? Are they helpful when you have a question or problem?
- What do you do for fun on campus and off campus?



QUICK TIP

What is "Demonstrated Interest?"

When you apply to a college, the admissions team may want to know how serious you are about the school. They might look to see if you took a tour, went to a virtual information session, or sent an email to the admissions representative. These actions aren't as important as your grades and activities, but they can sometimes make a difference. Check with the admissions office at the schools you're most interested in to see if they track demonstrated interest.

QUESTIONS TO ASK YOUR ADMISSIONS REPRESENTATIVE

You can ask anything you like, but here are some ideas:

- What kind of financial aid does the school offer?
- When do I need to declare a major?
- How easy is it to change my major?
- What are the housing options?
- Does the college help students find internships and jobs?
- What if I need help with my classes?
- What are your favorite activities or traditions on campus?

ADMISSIONS REPRESENTATIVES

Admissions representatives are the face of any college. They talk to students about the school, help them with the application process, and review their applications. Don't be shy about reaching out to them. It is their job to be a resource to you.

How do I find the admissions representative for a college?

Most colleges have a "meet the team" area on the admissions page of their website. Sometimes it shows which area of the country each representative covers. If the college website does not have this information, you can call the admissions office and ask for the contact information for the admissions representative for your high school.

Ways to meet your admissions representative:

Attend a college fair. This is a great time to get to know someone from the college.

Visit the campus. You can plan a visit to the admissions office during your tour.

Call or email. Look for contact information on the admissions page of the college website. Or just call and ask for contact info.

Meet them at your high school. Ask your school counselor for dates and times colleges are visiting your school.

Why should I talk with an admissions representative?

Admissions representatives help decide who will be admitted to the college. Talking with them shows them you are interested in their school. It will also help them remember you when they review your application. They can answer important questions for you, too.

When should I contact an admissions representative?

Many students start talking with admissions representatives during their junior year of high school. You can contact them anytime and as much as you need to. They are there to help. Some colleges offer the chance to schedule an interview with the admissions representative to talk about your high school experience and ask questions (see page 26).



Applying to College

You've done all of your research, and you're finally ready to start applying to colleges! This is a busy time and there's a lot to do, but we're here to help you through it.

Your College List

By now you probably have a list of colleges you're interested in. Next, it's time to finalize your list. The Common App (which we'll talk about later) makes it easy to apply to a lot of schools, but it's best to be thoughtful about your choices. It's expensive to apply to multiple colleges. Also, if you get into a college you don't want to attend, you could be taking a spot away from a student who really wants to go there!

LIST YOUR REASONS

Under each school, list two to three reasons you want to go there, not including the weather. If you can't list good reasons, it might not be a good fit.

KNOW YOUR BUDGET

Now that you've explored the costs, as well as the financial aid available at the schools on your list, narrow down your options. Make sure your list has at least one school that is a good financial fit for your family.

DO YOUR RESEARCH

You can often learn what colleges are looking for in students by visiting their websites.

CHOOSE WISELY

Your list should include three kinds of schools:

HIGH PROBABILITY MATCH:

Your grades and/or test scores are higher than most students who are accepted. You have a good chance of getting in.

MEDIUM PROBABILITY MATCH:

Your grades and/or test scores are about the same as most students who are accepted. You may have a good chance of getting in, but you shouldn't count on it.

LOWER PROBABILITY MATCH:

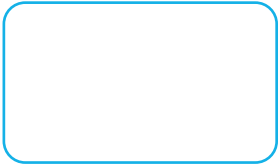
Your grades and/or test scores are a little lower than most students who are accepted. (If they are a lot lower, it might not be a good idea to apply.) If this is your dream school, go ahead and apply – but don't apply to lower probability schools just to see if you'll get in.

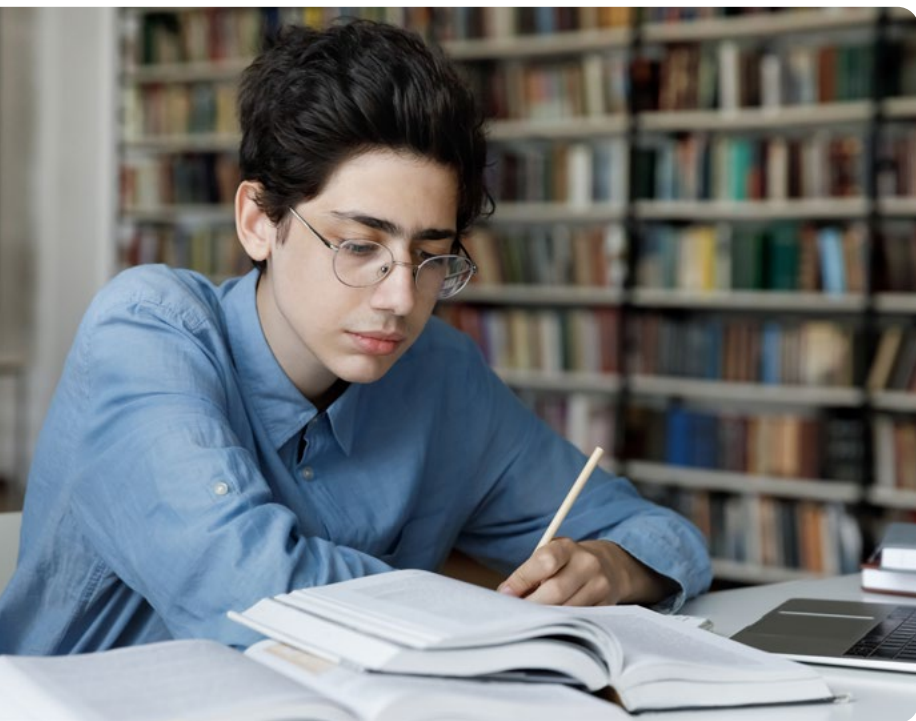
Everyone's probability matches will be different. So how do you choose? Talk to your school counselor, or make an appointment with Granite Edvance. Visit college websites to learn about what they look for when admitting students. You can also use tools like the GPA Calculator (gpacalculator.net).

Types of Admission

There are several types of admission to choose from. Not all schools offer all types. Meet with your school counselor to talk about which choice is right for you.

Admission Type	Timeline	Other Details
Early Decision (ED)	Applications are usually due in November, and decisions are usually sent out in December.	This is a binding decision. If you are accepted by Early Decision, you must attend that school and withdraw all applications to other schools.
Early Action (EA)	Applications are usually due in November, and decisions are sent out in December or January.	Early Action is not binding, so if you are accepted, you will have until May 1 to make your final decision.
Regular Admission	Applications are usually due in January or February. Decisions are sent out in the spring.	Regular admission is not binding, so if you are accepted, you will have until May 1 to make your final decision.
Rolling Admission	Some rolling admissions schools take applications year-round, while some have a deadline. Applications are reviewed as they come in, and you typically receive an admission decision in 2-4 weeks from a completed application.	Students can't choose rolling admission. It's a type of admission that some schools use instead of the other types.
Direct Admission	Throughout the year	A student may receive a direct admission offer from a school that thinks they're a good fit based on information like GPA, test scores, and/or demographic information. There may be additional requirements for you to confirm your admission offer. You can contact the admissions office with any questions.





Is Applying Early Right for You?

Some students are excited or nervous about applying to colleges and want to get done quicker.

If you feel this way, **EARLY ACTION** may be a good choice for you because you'll get answers sooner. You can apply to multiple schools this way, although not all schools offer it. Keep in mind that applying early means you won't be able to submit your senior year grades. If you're hoping to improve your grades during your senior year, it might be best to wait. Talk with your school counselor to make sure this is the right decision for you.

EARLY DECISION is different. It is a binding decision, and you can only apply to one school this way. If you get in, you must withdraw applications to other schools. (It is okay to apply to other schools before you receive your decision.) Early Decision might be the right choice for you if you have visited campus, talked with your parents and school counselor, completed extensive financial research to be sure you can afford it, and know without a doubt that this college is your number one choice.

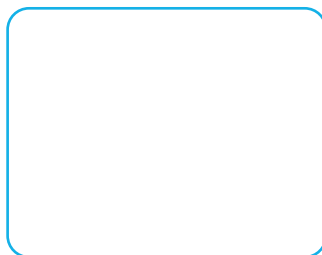
Early Decision Pros

- Applying Early Decision shows the college that they are your top choice. They know you will attend if they accept you.

- Statistics show that at some colleges, ED applicants are **accepted at a higher rate** than regular decision applicants.

Early Decision Cons

- You will **not have a chance to receive or compare financial aid offers** from any other colleges. You must be able and willing to pay what the school offers.
- Although the Early Decision acceptance rate may be higher, that might not mean **your** chances are higher. Some research shows that students with higher grades and test scores are more likely to apply early.



The Common Application

WHAT IS THE COMMON APP?

The Common Application is an online admission application used by over 1000 colleges and universities. You will complete just one online application form and send it to each of your chosen colleges. The Common App makes it easier and quicker to apply to colleges. For the application form and list of schools that use it, visit commonapp.org.

Many schools that use the Common App charge an application fee. If there is a school you want to apply to but can't afford the fee, reach out to the school's admissions office to request a fee waiver.

Your school counselor can help you apply using the Common App. They will help you submit all the pieces you need.

You should have these items handy to start the application:

- **High school transcript** – official or unofficial; you will need it to enter your classes and grades
- **Activities list** – extracurricular, volunteer, and work experience
- **SAT and/or ACT** (if available) – scores for each test, date(s) test was taken or will be taken. Many schools are now test optional (*see page 21*).
- **Parent/step-parent/legal guardian information** – including employment and education

Need help with the Common App?

For assistance with your Common Application, schedule an appointment with a member of the Granite Edvance education and career pathways team by visiting GraniteEdvance.org/help.

FIVE TIPS FOR COMPLETING THE COMMON APP

- 01. Start early and take your time**
The Common Application opens on August 1 each year. Changes cannot be made directly on the application after you submit it. You will need to contact each college to make changes. Proofread and proofread again!
- 02. Gather materials**
See item list to the left.
- 03. Stay organized**
Each college will be different and have different requirements. Find a good way to keep track of deadlines.
- 04. Use your voice**
Your application is your voice. Use the form to stand out, but also to share who you are and what you will bring to campus.
- 05. Be clear and thorough**
Do not abbreviate course titles. Include all fall and spring courses. You can list up to 10 activities on your application. If you have more activities to share, include a college resume (*see page 20*). Include jobs and family responsibilities as activities, too. Use the Additional Information section to talk about anything important that doesn't fit in another section.

The College Resume

Not everyone creates a college resume, but it can be useful. Use it to list your biggest accomplishments. Include academics, activities, community service, and jobs.

You can send it in with your college application if you don't have room on the application for everything you want to share.

You can also share it with the people writing your letters of recommendation. The resume makes it easy for them to see what you want colleges to know about you.



First Name Last Name

Concord, NH 03301
(123) 456-7890
Firstname_Lastname@example.com

EDUCATION

Concord High School - High School Diploma
August 2022 - June 2025
GPA: Weighted 3.8 / Unweighted 3.5
SAT: 1190
Relevant Coursework AP Biology, Anatomy & Physiology, LNA

EXPERIENCE

Varsity Field Hockey – Captain August 2022 – Present

- Selected as varsity team member freshman year
- Motivate teammates, plan drills for summer practice, mentor younger teammates, and organize and facilitate group text reminders for coach
- Member of State Champion Team 2022

Student Government - Class President August 2022 - Present

- Elected class president in 2022 for a student body of 400+ by communicating, working hard, and inspiring others
- Lead class meetings and craft event calendars to include 30+ yearly events and activities to boost community

Town Lifeguard - Head Guard May 2023 - Present

- Supervise swimmers and carefully enforce swimming facility policies and guidelines to ensure swimmer safety
- Serve as a dedicated and vigilant lifeguard at three town swimming facilities
- Attend monthly staff meetings, collaborate with co-workers, and implement new policy

AWARDS

- Member, NH Scholars Program – engaging in more rigorous coursework to increase college and future opportunity (2022 – present)
- Excellence in Science Award, Concord High School (May 2022)
- Perfect Attendance Award (June 2022)
- Honor Roll (2022, 2023, 2024)

SAT and ACT FAQs

The SAT and ACT are tests that colleges use for admissions and scholarships. While some colleges no longer require them, many still do. Also, some schools that stopped requiring them during the COVID-19 pandemic have started requiring them again. The state of New Hampshire uses the SAT for its statewide assessment, so students are required to take it in the spring of their junior year, at no cost. You can take it again at a testing site, but unless you qualify for a waiver, you will pay a fee.

Q: WHAT DOES IT MEAN IF A COLLEGE IS TEST OPTIONAL, TEST-FLEXIBLE, OR TEST-BLIND?

A: Test-Optional means that you decide whether you want to submit your scores. **Test-Flexible** admissions policies allow you to use different standardized test scores in your application. Check with the individual school to see which tests they support (IB, AP, SAT, ACT, etc.). If a college has a **Test-Blind** policy, they will not look at your scores - even if you submit them. There are more than 1,400 test-optional and 84 test-blind colleges in the U.S. For a full list, visit fairtest.org.

Q: IF A COLLEGE IS TEST-OPTIONAL, SHOULD I SEND MY SCORES?

A: There is no right or wrong answer to this question. If your scores are high compared to the average for that school, it's probably a good idea to send them (use the college search feature at bigfuture.org to see test scores by college). If not, it might be better not to send them. If you don't send them, it will not count against you.

Q: HOW DO COLLEGES USE STANDARDIZED ADMISSION TESTS?

A: In admission decisions: Colleges look at SAT and ACT scores to help them decide which students to admit. They also look at your grades, classes, essays, recommendations, awards, job, activities, and more. Many colleges publish the average scores for admitted students on their website.

In awarding scholarships: Some colleges use SAT or ACT test scores, along with other things like your GPA, to award merit scholarships.

Q: WHAT DOES "SUPERSCORING" MEAN?

A: Colleges that "superscore" use your best score from each section of the test, even if they are from different test dates.



QUICK TIP

Prepare for Standardized Tests

If a school you plan to apply to requires the SAT or ACT, it's a good idea to spend time studying with a prep course or work book. Research shows that the time you put in studying can pay off in higher scores. Even though many schools do not require them, it may still be worth it to take standardized tests. A good score can help your application.

SAT STUDY GUIDE: khanacademy.org

Free sample questions and free phone app: "Daily Practice for the New SAT"

ACT STUDY GUIDE: act.org

Free sample questions and free downloadable study guide



The College Essay

The college essay shows the college who you really are. It is your chance to tell your own story. Take your time to write it – it's a very important part of your application.

WHAT SHOULD I WRITE ABOUT?

Most colleges (and the Common Application) give students a list of topics to choose from. Some will allow you to choose your own topic. Pick a topic that lets you be creative and share your true self. After you pick a topic, try to write something unique about it – something only you can say. Think about a big problem you solved or an important lesson you learned.

Be sure the essay reflects how you've grown as an individual and how that experience will lead to your success in college. If you plan to write about a mentor's impact, don't *just* write about them; show how that person has influenced you to be the person you are today.

WHAT ARE COLLEGES LOOKING FOR IN AN ADMISSIONS ESSAY?

Colleges are looking for three main things:

- Your writing ability
- Your personality
- Your ability to think critically

WHAT IS CRITICAL THINKING AND WHY IS IT IMPORTANT?

Critical thinking means you are able to analyze and interpret information and use it to form an opinion. In college, you won't just learn facts – you will need to do your own research. You won't just tell people your opinion. You'll need to support your opinion with research and logic. Showing you can think critically lets colleges know you are ready for this kind of work.

HOW CAN I SHOW CRITICAL THINKING?

Spend time thinking about and planning your essay. A good way to think critically is to keep asking why? Why did you choose this topic? Why is it important to you? Why did you do what you did in the story? Why would other people want to know about it?

Got writer's block?

Need help with your college essay? Attend one of our College Essay Prep workshops! Visit GraniteEdvance.org/events for information.

Essay Tips

GET THE READER'S ATTENTION

Start with a surprising or funny story or an unusual idea.

BE YOURSELF

Colleges are truly interested in knowing you. Try to be open and friendly.

TELL A STORY

Instead of listing your strengths, tell a story that shows your strengths. Use descriptive words to "paint a picture" in the reader's mind.

ASK YOURSELF "SO WHAT?"

What is your story to share with the reader? For instance, you don't want to simply share that you were the captain of a team, you want to share how being a captain allowed you to grow, mature, and lead.

PROOFREAD

Give yourself time to step away and come back and read it with fresh eyes.

READ YOUR ESSAY ALOUD

Hearing your essay can help you find parts that don't fit or aren't interesting. Read it to your friends too – or better yet, have them read it to you!

FINISH STRONG

Give your reader something important to think about – and a way to remember you!

DON'T RELY ON A THESAURUS

Write like you talk, and remember that the simplest word is sometimes the best word. Other times, it's a good idea to look for a stronger word. Just make sure you understand every word you use.

DON'T WRITE WHAT YOU THINK COLLEGES WANT TO HEAR

Write about something that is important to you. If you are bored writing your essay, your audience will be bored reading it.

DON'T ASK TOO MANY PEOPLE TO EDIT

Too many opinions might make you lose your voice – and you're who admissions staff wants to hear.

DON'T OFFEND THE READER

It is okay to share your opinions, just don't say negative things about other people or groups.

DON'T BOAST OR LOOK FOR SYMPATHY

It's fine to write about something you're proud of or something that was difficult. Just be careful how you tell your story. Imagine you are reading the story. How does it make you feel about that person?

DON'T BE AFRAID TO START OVER

This is your big chance to show people who you really are. If you're feeling bored or unhappy with your essay, or you feel like it doesn't really tell your story, start over!





Letters of Recommendation

Letters of recommendation are a very important part of your application. Different colleges require a different number of letters, but most require one from your school counselor and at least one from a teacher. Most colleges will ask you to waive your rights to read the letters. This way, they know the letter writer is being honest.

ASK THREE PEOPLE

Ask your counselor and two academic teachers to write a letter. Some colleges require letters from two teachers. It's also good to have an extra in case one teacher misses the deadline.

GIVE ENOUGH TIME

Give letter writers plenty of time to write the letter. It's a good idea to ask them at the end of your junior year, before leaving for summer break.

MAKE MEANINGFUL CHOICES

Choose teachers who know you well. These will probably be junior year teachers. Senior

year teachers may not know you well enough yet. Remember, you want to ask them early in the year so they have plenty of time to write them before your college deadline.

PROVIDE BACKGROUND INFORMATION

Give them some ideas to write about (*see The College Resume on page 20*).

SEND A THANK YOU

Write a thank-you note afterward, and don't forget to tell letter writers when you are accepted to your colleges.

Transcripts

Your transcript is a list of your high school classes and grades. You will need to have an official transcript sent to colleges from your school. An official transcript is sent directly from your school in a sealed envelope or digital form. Ask your school counselor about your school's process for getting these transcripts sent.

SCHOOL PROFILES

Some students worry that transcripts aren't fair because their school has a different grading system or harder classes than other schools. That's why colleges use a school profile along with your transcript. This profile is like a key to your transcript; it helps colleges understand your high school's grade point system, weighting system (if they have one), difficulty of classes, etc. Admissions staff have been reading transcripts for a long time. They are very comfortable using the school profile to understand the information on your transcript.

REAL STORY SPOTLIGHT

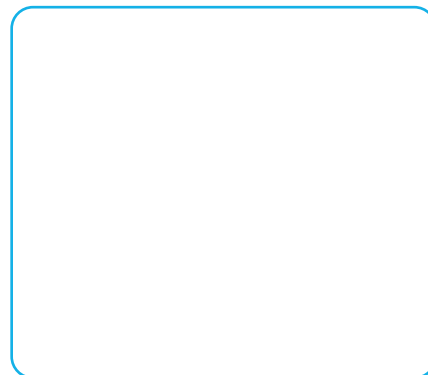
For this student, leaving home was its own lesson

When her educational goals took her thousands of miles from home, Brianna Pinter knew that staying in her comfort zone wasn't an option. Still, taking social risks wasn't easy.

"It was daunting, at first, to move halfway across the country for school," said Brianna, a first-generation college student. "I had very little guidance and didn't know the best steps to take that would set me up for success."

Little by little, Brianna, who is studying to become a child psychologist, began to make connections. She set up meetings with career counselors and coaches on campus, got a work study job, and joined a student group. "I learned that the key to finding opportunities is to put yourself out there," she said. _____





Auditions and Portfolios

If you are applying to an arts or performing arts school or program, you will need to take some extra steps with your college application. These might include an audition or a portfolio. Each college will have different requirements. Work with your high school teachers, arts instructors, and school counselor to complete them.

AUDITION TIPS

- Find out if the college wants virtual or in-person auditions. Do they weigh them the same?
- Find out when the college starts scheduling auditions. Many start as early as October, and audition slots may fill up quickly.
- Find out if the school has regional auditions so you don't have to travel so far.

PORTFOLIO PRESENTATION TIPS

- Prepare a digital portfolio. Most colleges want a digital submission of your portfolio, even if you visit campus for an in-person review. You may need to use a specific app, and there may be a fee.
- Don't have enough art you're proud of? Look for art programs that don't require portfolios or don't place a lot of importance on them. This is a good question to ask your admissions representatives.

QUICK TIP

The College Interview

For some colleges, you will have to do an interview. For others it is optional. Many schools do not do interviews at all. Along with the college essay, an interview is a good way to show the admissions department who you really are. Visit the college's website to see if interviews are offered. Here are some tips from the College Board.

- **Do your research early.** If you need to do the interview in person, you can do it during a college visit.
- **Be professional.** Dress neatly and be on time.
- **Write a thank-you note afterward.**
- **Be prepared.** Have a list of questions to ask. Bring your resume and transcript so you can easily talk about your classes and activities. Look up common interview questions and make notes about how you will answer them.



Admissions Decisions

Every college makes its admissions decisions a little differently. A growing number of colleges are putting more focus on "context" when looking at applications. They may use high school profiles and other information to put applicants into context in their school and region. Here are some of the common items admissions departments look at to make their decisions:

- GPA
- Rigor of classes taken
- SAT/ACT scores
- Letter(s) of recommendation
- Essay(s)
- Awards and honors
- Class rank
- Extra-curricular activities including sports, music, and student government
- Work and family responsibilities

Waiting for your admissions decision can be stressful. Remember that some things are out of your control and that you did everything you could. You will receive your admissions letters in the spring, or earlier if you applied Early Action or Early Decision. Check your email regularly and make sure you have your login information for the school portal you set up during the admissions process. Acceptance letters will tell you what steps are next.

Colleges usually require a deposit to hold your spot, but you do not have to pay it before the deadline. They will not give your spot away as long as you pay on time. Do not make a deposit at more than one college.

Rejection letters can be disappointing, but remember – many, many students get rejected every year, and it's not always because they weren't qualified. Sometimes there are just not enough spots in the class.



WHAT TO DO IF YOU'RE WAITLISTED OR DEFERRED

Every year, colleges offer some students a place on their waitlist. If you accept your place on the waitlist, you will wait and see if there are any openings. If you really want to go to that school, experts suggest accepting the spot and writing a letter to the admissions office telling them you're still very interested. You are not required to take a spot if it opens up. Keep in mind that you do not have a strong chance of getting in, and you might not find out until fall. Make a deposit at a school that accepted you and where you think you'll be happy.

Students who apply Early Action or Early Decision may learn that they have been deferred. This is not the same as being waitlisted. Instead, it means that your application will be assessed again during the Regular Decision period. It's a good idea to let the school know you're still interested. You may also want to follow up with any new information, such as updated transcripts, test scores, awards, or honors.



Paying for College

Planning ahead for college costs is an important part of the college process.

Costs of Applying to College

Applying to college can be expensive. Knowing the costs can help you make a budget and save up the money you need. Below is a list of different expenses you should know about.

STANDARDIZED TESTING EXPENSES

(fall and/or spring junior year and fall senior year of high school)

The SAT is free for high school juniors in NH because it is used as the state assessment. If you want to take the ACT or re-take the SAT to improve your score, you will have to pay a fee. There are also fees for sending scores to schools. Families with lower incomes may get the fee waived. Talk to your school counselor.

COLLEGE VISITS & TOURS

(spring junior and fall senior year of high school)

Although touring a campus is free, your travel expenses such as gas, meals, and hotels are not.

COLLEGE APPLICATION FEES

(fall or winter senior year of high school)

When you apply to a college, some will charge a fee and some will not. These fees can range from \$25 to \$100 per school.

Some colleges will waive the fee for students who use their institutional application or tour campus. Some will also waive the fee for lower income families. Talk to your school counselor.

FINANCIAL AID APPLICATION FEES

(fall or winter senior year of high school)

First, remember that the Free Application for Federal Student Aid (FAFSA) is always just that: **free**. However, over 200 U.S. colleges require an **extra** financial aid form called the CSS Profile®. The CSS Profile form is not free. To see a full list of schools requiring this form, go to cssprofile.org.

ADMISSION DEPOSIT

(spring senior year of high school)

When you decide on a college, you will have to pay an enrollment deposit to save your space at the school. The enrollment deposit can range from **\$100 to \$1,000**. This fee is usually due around **May 1**. Contact the school's admissions office if you are having trouble paying the deposit.

HOUSING DEPOSIT

(spring senior year of high school)

If you are going to live on campus, you may need to pay another deposit to save your space with the housing department. This can range from **\$100 to \$400** and is typically combined with the admission deposit and paid as one payment.

Financial Aid

College is expensive. Financial aid can help you and your family pay. There are two basic types of financial aid:

GIFT AID

This is aid that you do not have to pay back. There are two types:

- **Merit-based aid:** This aid is awarded for hard work or certain abilities, or for being part of a certain group. Examples include academic scholarships, music scholarships, or scholarships for residents of your town. You might receive some from the college you apply to, from the state, or from scholarship organizations.
- **Need-based aid:** This is given to students who have financial need. You receive this aid by filling out the Free Application for Federal Student Aid (FAFSA) and other financial paperwork. You might receive this aid from the federal government, from the college, or from state agencies.

Not every college offers both types of gift aid. If you are hoping to be awarded financial aid for your good grades, look for schools that offer merit scholarships. Visit a college's website to see what they offer and use their net price calculator to estimate how much your family may pay at that school.

Financial Aid Insider

For a complete guide to college financial aid, please check out our Financial Aid Insider in our online Resource Library (GraniteEdvance.org/resources).

SELF-HELP AID

This is aid that you earn yourself or pay back. There are two main types:

- **Federal Work-Study:** Through this program, you can earn money for college through an on-campus job. This program is only for students with financial need.
- **Loans:** There are different types of loans available to help you pay for college, including federal loans and private student loans. These have to be paid back with interest (*see page 32*).

QUICK TIP

Applying for Financial Aid

There are two main forms for applying for Financial Aid:

THE FREE APPLICATION FOR FEDERAL STUDENT AID

(FAFSA): This is a very important form. Colleges use it to award federal grants (need-based aid) and education loans. They also use it to award their own need-based aid. Visit studentaid.gov/h/apply-for-aid/fafsa.

THE CSS PROFILE: This is an extra form some colleges require. It helps them gather more information to award aid. There are fees for this form. Visit cssprofile.org.

Need help with the FAFSA or CSS?

Make an appointment at GraniteEdvance.org/help.



Ways to Lower College Costs

Paying for college can be challenging, but there are many ways to save money on college – especially if you plan ahead.

WHEN PLANNING

Start at a community college.

Community college credits are usually cheaper. You can take your basic classes there and then transfer to a four-year college.

Get discounts at out-of-state schools. NH students in degree programs that aren't offered in NH state schools can get a discount at some state colleges in other New England states. Visit nebhe.org/tuitionbreak for more information.

Check out the Granite Guarantee program. This program supports qualifying NH students attending a school in the University System of New Hampshire. It covers the cost of tuition for up to four years for students with financial need by bridging the gap between financial aid and tuition. Visit usnh.edu/our-institutions/granite-guarantee for more information.

Consider return on investment. Research the average salary for

the job you want and then look at the amount of debt you will have at the schools you chose. If there is a big gap between those numbers, think hard about the major and school you choose.

BEFORE SCHOOL STARTS

Ask about health insurance.

Most colleges require students to have medical insurance while attending their college. They will put the cost of their own insurance on your college bill. If you show proof that you have insurance through your family, you can waive this cost.

Choose the right meal plan. Some schools have several meal plans to choose from. Think about how much you will actually eat in the dining hall. How far away is the dining hall from your dorm? Will you get up in time to eat there for breakfast? How crowded is the dining hall for meals? Do you buy fast food a lot? Do you have space

LEAVE THE CAR AT HOME

Parking permits, gas, and car maintenance quickly add up. Explore campus and public transportation options.

SCHOLARSHIPS AREN'T ONE AND DONE

Continue applying for scholarships once you are in college. Check with the financial aid office or the office of your major.

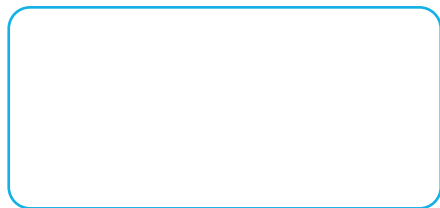
for food in your room and a way to cook things? Don't pay for food you won't eat. Choose a plan that is right for you.

AT SCHOOL

Work while going to college. Do you want to work and go to school part-time? Some employers offer tuition benefits for employees.

Rent or borrow textbooks. You don't have to get your books from your campus store. Search online, look for used books around campus, or borrow them from a friend. Often class textbooks are in the library's collection. Check with a librarian.

Apply to become a resident advisor/assistant (RA). This is a student who supervises and assists students in their dorm, usually after your first year. Many RAs get discounted or free room and board.

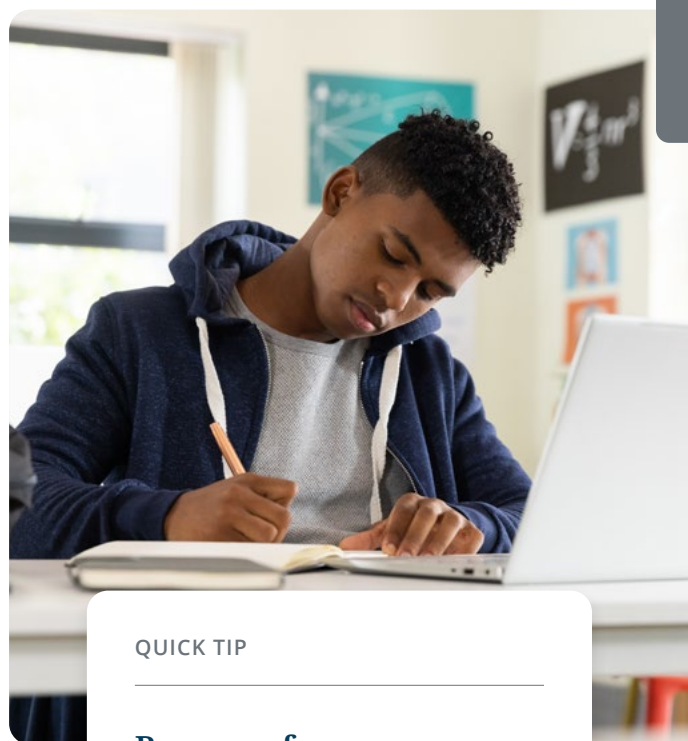


Scholarships

More than \$7 billion in scholarships is available to students each year. Remember, every dollar you earn through scholarships is a dollar you do not have to pay yourself! Ask the colleges you're applying to whether private scholarships affect your need-based aid. Please make sure you are reporting all private scholarships you have received to your college.

Granite Edvance Scholarship

We are proud to support students like you through the Granite Edvance Scholarship. In 2025, we awarded \$750,000 in scholarships to NH students in two-year, four-year, and trade/certificate programs. Visit GraniteEdvance.org/ge-scholarship for more info.



QUICK TIP

Beware of scams

You should never be asked to provide a Social Security Number or pay to apply for a scholarship.

LOCAL & REGIONAL SOURCES

These scholarships may be easier to get because you have to live in the state or region.

Visit the New Hampshire Charitable Foundation website. The New Hampshire Charitable Foundation (nhcf.org) is the largest source of private scholarship aid in New Hampshire. They award over \$8 million in scholarships to NH students every year. You do not need to attend a college in New Hampshire to receive a scholarship, but you do have to be a NH resident. Each year approximately 1 in 5 applicants receive an award. They have scholarships for students in two-year and four-year degree programs.

Talk to your school counselor. Your school counseling office will have a list of local scholarships that are available each year. Many students receive more than one scholarship. Taking the time to apply is worth it.

NATIONAL SOURCES

These scholarships may be more difficult to get because students from all over the country apply. If you are a good match for the scholarship, it's still a good idea to apply. Be sure to check for scholarships targeted at specific identities — for example, women in STEM, first-generation students, or aspiring science fiction illustrators. Here are a few of the many scholarship sites out there:

fastweb.com – Free scholarship matching service with a database of over \$3 billion in national scholarships.

collegeboard.org – This national scholarship search engine can help you find scholarships and other financial aid from more than 23,000 programs, totaling nearly \$4 billion.

scholarships.com – This database contains hundreds of scholarships, including scholarships specifically

for minority students, connecting students to millions in aid. Download their app to track scholarships.

scholarships360.org – This site has a personalized plan that helps you find scholarships quickly.

iefa.org – Scholarship opportunities for international students.

Loans

If you need more money after making a budget that includes income, savings, grants, and scholarships, you may want to consider a loan. Remember, loans have to be paid back with interest, so you should look at all other options first.

FEDERAL STUDENT LOANS

These allow you to borrow money yourself to pay for college. If you fill out a FAFSA you will most likely be offered at least one of these loans, but you do not have to accept it.

Tuition Payment Plans

Many colleges provide tuition payment plans so you can pay some of your bill each month. These are usually no-interest plans, but you may have to pay a small enrollment fee. Each school has its own rules. Contact the financial aid office at your college for more information.

ADDITIONAL LOAN OPTIONS

If you still need more money after accepting the federal student loans offered, you may want to consider an additional loan.

Private Student Loans

Private student loans are available through a bank, credit union, or nonprofit lender such as Granite Edvance. These loans are typically in the student's name and usually require a cosigner. Most student loans offer a deferment so that you don't need to pay while you're in school.

Parent Loans

Parent loans are loans taken out by a parent on behalf of a student. The student and parent can choose to work together to make payments, however it is the parent(s) who is responsible for the loan. Both federal and private options are available. Federal programs offer the same interest rate to everyone, while private options typically base rates on the parent's credit. When shopping for a parent loan, be sure to carefully compare interest rates and research benefits. Granite Edvance now offers a parent loan with competitive rates in comparison with the Federal Parent Loan for Undergraduate Students (PLUS) Loan, as well as helpful benefits to support borrowers.

Things to Consider When Looking for a Loan

FEES

Are there origination or repayment fees? What about fees for paying off your loan early (known as prepayment penalties)?

INTEREST RATE

Is the rate fixed or variable? A fixed rate doesn't change. A variable rate changes over time, which will change your total payment. If the rate is variable, how high can the rate go?

REPAYMENT OPTIONS

When does repayment begin? Are in-school payments required?

COSIGNER

Is a cosigner required? How is the cosigner approved (credit score, credit history, debt-to-income ratio)? Can they be released after a certain number of payments?

BENEFITS

Are there interest rate reductions for auto pay or having an existing account? Are there deferment options available?

FORGIVENESS

Is the loan forgivable in the case of death or disability?

WHAT IS A COSIGNER?

A **cosigner** is someone who puts their name on your loan and agrees to pay the loan if you fail to pay it.

Many students need a cosigner because they don't have much money in the bank or much credit. After a portion of the loan has been paid, the cosigner can sometimes be removed from the loan. Each lender has different rules. Make sure you read them carefully.

Plan ahead when borrowing

When borrowing money for college, find out the cost for one year and request that amount from the lender so you don't have to get another loan to finance the second semester.



Granite Edvance Private Loans

Funding for college has been part of our mission for decades. 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.

WHAT WE OFFER

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. In keeping with our mission, we offer three types of loans for NH students and families: a student loan, a parent loan, and a refinance loan.

WHY BORROW WITH US

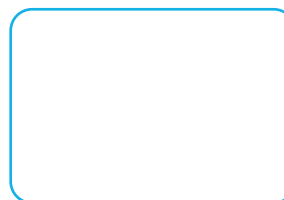
As a 501(c)(3) nonprofit, we reinvest proceeds from our loans to support NH students and their families through scholarships, grants, and free career and higher-education counseling and resources. Our tax-exempt financings enable us to offer competitive rates to borrowers. Visit GraniteEdvance.org/loans to learn more!

Granite Edvance Student Loans may be made by Granite Edvance or Bank of Lake Mills, member FDIC.

MORE SUPPORT

Want to talk through your loan options?

Our loan support team can meet with you either in person or over the phone to review your options. Reach out to us by visiting GraniteEdvance.org/help.



College Application Checklist

There are two major deadlines for each college. The admission deadline is for submitting your application to the college. The financial aid deadline is for submitting required financial aid forms. These two deadlines can be the same or different depending on the college. Always check both!



Name of School	Uses Common App?	Requires SAT/ACT scores?	Admission Application Deadline	Application Fee	FAFSA Deadline	CSS Profile Needed? Deadline?	Misc.
	☐	☐				☐	
	☐	☐				☐	
	☐	☐				☐	
	☐	☐				☐	

Online Resources

College Savings, Financial Aid, and Scholarships

FINANCIAL AID FORMS

studentaid.gov

File the FAFSA (Free Application for Federal Student Aid) and learn about federal loan programs and loan repayment and forgiveness options

cssprofile.org

File the CSS Profile® financial aid form required by certain private colleges

PRIVATE LOAN PROGRAMS

GraniteEdvance.org/loans

Private loans can help you pay what federal student loans don't cover. Granite Edvance's private loans offer competitive rates to NH students and families. Make an appointment with our loan support team to discuss your options.

COLLEGE & YOUR TAXES

irs.gov/credits-deductions/individuals

Federal tax benefits for higher education

BUDGETING & SAVING FOR COLLEGE

savingforcollege.com

Information about different kinds of education savings plans

Career Planning & College Admissions

CAREER SURVEYS & INFORMATION

GraniteEdvance.org/help

We offer YouScience, an online assessment tool that identifies your strengths and matches you to careers where you're likely to succeed. Make a free appointment with us to complete the assessment.

careeronestop.org

Sponsored by the U.S. Dept. of Labor; research salary information by occupation and location

nces.ed.gov/collegenavigator

Sponsored by the U.S. Dept. of Education to research colleges

mynextmove.org

Sponsored by the U.S. Dept. of Labor for career exploration tools, job analysis, and questionnaires

COLLEGE APPLICATIONS ONLINE

commonapp.org

Official website for the Common Application used for over 1,000 institutions

SAT & ACT INFO

khanacademy.org

Official free SAT test prep website

collegeboard.org

Official website of the SAT Test

act.org

Official website of the ACT Test

fairtest.org

Lists all test-optional postsecondary schools

COLLEGE FAIRS & EVENTS

neacac.org

Regional college fair dates, times, and locations

nacacnet.org

National college fair dates, times, and locations

GraniteEdvance.org/DC

Destination College, Granite Edvance's annual college planning event for NH high school juniors and parents/guardians

Visit our website (GraniteEdvance.org) to schedule appointments with our team, learn about upcoming events, and view our other college planning resources. Follow us on Facebook, Instagram, and LinkedIn to stay up to date!



How We Can Help

Granite Edvance is here for you through the entire college and career planning process. Our public presentations, resources, and one-on-one appointments have helped thousands of New Hampshire students and families.



Everyone we have spoken with has been awesome. I wish I had known about you years ago as I think I would have been a little more prepared with the ins and outs of how to help my daughter pay for college."

- A NEW HAMPSHIRE PARENT

Visit our website to find college and career resources, publications, upcoming events, and more.



GraniteEdvance.org



Granite Edvance is a 60-year-old nonprofit whose mission is to support NH students and families in navigating their education and career pathways. We offer college and career planning support at no cost, as well as scholarships, grants, and a private student loan.

Copyright 2026 Granite Edvance Corporation NMLS ID# 1527348 www.nmlsconsumeraccess.org

GraniteEdvance.org

(603) 225-6612

3 Barrell Court,
Concord NH, 03301