

# Futures Handbook

(Class of 2022 and on)

## Futures

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The mission of the Futures program is to provide a pathway to higher education for aspiring students who lack the necessary resources.

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## **Welcome**

You have been selected to be a Futures student because you have demonstrated academic ability and determination. Futures recognizes your current achievements and will help you reach your goal of a college education. This will be a team effort. Futures staff, family, teachers, and the school counseling department will be available to help, but *YOU* are responsible for your own success. The purpose of this handbook is to let you know how the Futures program works.

## **Our History**

Joe Sawtelle, a local businessman, believed that capable, hard-working students should have the opportunity to go to college. He envisioned a community "where all young people can go as far as ability and ambition will carry them--and family resources will not be a limiting factor." In 1985 in order to make this dream a reality Joe, and other local business and community leaders, created a fund to help with the cost of a college education.

## **Our Mission**

Futures' mission is to provide a pathway to higher education for aspiring students who lack the necessary resources. We do this by:

- Helping students choose and apply to college
- Provide a minimum of \$1,500 and a maximum of \$5,000 per year for each year of college tuition.

## **Student Responsibilities**

Planning, communication, college and financial aid applications, and taking on increasing responsibility are some of the things that the student and the coordinator will work on. Listed below are Futures' policies. They describe your responsibilities and how to stay in the Futures program.

- Futures students will select a college preparatory curriculum and make schoolwork a priority.
- Students are expected to respond to all correspondence from the coordinator.
- Students are expected to attend **all** Futures meetings. There will be group and individual meetings scheduled during the daily Flex meeting period. If you must miss a meeting you must let the coordinator know ahead of time and arrange another time to meet. If you miss meetings you may be asked to leave Futures. You are encouraged to stop by the coordinator's office at any time.
- Futures high school students are expected to maintain high grades that will provide you with good college choices. Any student with a D in any term will be placed on probation. If grades do not improve during the next semester you may be asked to leave the program. Students who have been on probation will be asked to meet with the coordinator and possibly the Futures Advisory Board before re-entering the program.

Meeting with teachers, tutoring, and helping with developing effective study skills will be available to you in order to help you succeed.

- Futures students must remain in compliance with all school rules that regulate behavior on and off campus throughout high school and college. Any behavior or activity that involves unauthorized use or possession of alcohol and drugs; vandalism, stealing or possession of stolen property; or, other illegal or prohibited actions will cause a disciplinary meeting and result in the possible loss of Futures eligibility. Truancy, fighting, harassment, and bullying are also cause for disciplinary action.
- Students must perform 20 hours of community service during each year of high school. You may fulfill this requirement in school sponsored or outside activities. Tutoring, free chores for neighbors, or the service-learning class all qualify as community service.
- Families are expected to save for college, deposits and books. **Futures' funding cap and calculations are revised on an annual basis. Funding calculations may be changed should the need arise.**
- College students must maintain a C average (a 2.0 on a 4.0 scale). If you fall below a C average, you will be on probation for a semester. If you are unable to bring up your average, you will lose Futures funding. If you lose scholarship money based on merit due to low grades, Futures will not make up the loss of dollars.

### **Parent Responsibilities**

- Parents are a critical part of the Futures Program. Futures parents are expected to take an active interest in their child's education: their homework, grades, activities and college planning.
- Futures relies on parents or guardians to provide accurate and timely financial information. Financial aid applications, loans, scholarships and college applications will all need such information.
- Families and students will have financial responsibilities to attend college, and are responsible for all costs that Futures does not cover, including tuition deposits, books, travel and other costs.. Depending upon the financial aid you receive, you will have some financial responsibility for college. You will not know how much you will be responsible for until you receive a financial aid package from your colleges.
- Please inform the program coordinator of any changes in family circumstances that may affect a student's success in the program. Illness, divorce, or major financial changes are examples of important changes.
- Parents are encouraged to talk with the Futures coordinator at any time. Futures, through email, letters, or meetings, will keep the parent informed about all the steps of the college process. It is very important that you support and encourage your child to do their best.

## How Futures Assists with College Expenses

Each year the Futures advisory board will make awards based on the average cost of education of New Hampshire public colleges (UNH, Keene State, and Plymouth State). The average cost includes tuition, double room accommodation, board, and basic fees. You may choose to attend public or private schools, in state or out of state. Futures will contribute a minimum of \$1,500 to a maximum of \$5,000 per year, provided the award does not decrease a student's financial aid package from the student's chosen college.

## What You Need to Know During the College Application Process

- Futures students are **required** to apply to at least one New Hampshire state school (UNH, Keene State, or Plymouth State).
- Futures will contribute a minimum of \$1,500 and a maximum of \$5,000 toward the unmet need.
- Futures families **must** complete the online financial aid application (the FAFSA) that makes students eligible for federal student loans as well as Pell Grants).
- **If your family is NOT Pell-eligible at college selection time (the same calculation used to establish eligibility for Futures), Futures will not make up the difference that Pell aid would have granted the student. Pell aid is awarded by the government to those students whose family income is 200% of the poverty level or less. Pell aid does not need to be repaid. If your family income increases, be aware that funding from Futures may not occur.**

## Financial Need-What Is It and How Does It Factor into The Futures Annual Calculation?

- Unmet need is the difference between all the money you receive in federal loans, grants and scholarships, and the cost of college, up to the \$31,000 cap. Here are some examples of how unmet need might work:

**EXAMPLE A** – Futures makes the maximum award because the total cost of college is less than \$31,000

	School A	School B	School C	School D
Tuition, room, board and fees	\$27,000	60,000	32,000	\$8,000
Financial aid (federal student loan, grants and scholarships)	\$20,000	35,000	31,000	6,500
<b>Financial need</b> (Cost of college minus financial aid)	<b>\$7,000</b>	<b>25,000</b>	<b>\$1,000</b>	<b>\$1,500</b>
Futures award (minimum \$1,500- maximum \$5,000)	\$5,000	\$5,000	\$1,500	\$1,500
<b>Family responsibility</b>	<b>\$2,000</b>	\$20,000	0	0

- If the cost is \$27,000 and you raise \$20,000, Futures will pay the unmet maximum need of **\$5,000**. If you raise \$25,000 but your school's cost of education is \$60,000, Futures will pay

**\$5,000**, bringing you to the cap. If you raise \$31,000 Futures will provide **\$1,500** even though you raised more than the cap as long as the college does not take your aid away due to our award (if they do, we will make arrangements for still providing the \$1,500 in the form of gift cards toward book purchases). The cost of school above the cap is money that the family will have to raise. The college financial aid office can help with this and Futures can help you compute the cost of borrowed funds.

- Futures award limits are evaluated each year and may increase or decrease depending upon the available resources.
- In your senior year of high school, you will need to fill out a Free Application for Federal Student Aid (FAFSA). Based on your family size, income, savings, and other variables, this form will tell you what Federal financial aid for which you are eligible. This is likely to be a combination of grants (that don't have to be repaid) and loans that will have to be repaid with interest upon leaving college (that do have to be repaid).
- Another source of money for college is a grant or scholarship directly from the college. These grants may be based on financial need or based on merit. There are many types of grants, such as those for high SAT scores, sports, artistic talent, or to increase diversity on campus.
- All Futures students are required to apply for local and statewide scholarships, both during senior year and throughout college. The Guidance Department distributes a local scholarship booklet online after January, and statewide scholarships may be found online at the New Hampshire Charitable Foundation's website. Colleges also post available scholarships and your college major's department may have scholarships available to you once you attend college.
- If you choose not to apply for appropriate scholarships, Futures will withhold money that you might have received. If you apply, but do not receive the scholarship there will be no money withheld.
- Even before college tuition is due there are costs associated with attending college. Soon after choosing a school, you will need to pay a deposit to hold your place and soon after that a room deposit is required. Futures does not help with these upfront costs. Students and families are expected to cover these expenses which usually cost \$250-\$500.

This brief description of the program may not have answered all your questions or described all the different situations that may arise. We welcome any questions regarding the program; we are in this together.

# Glossary of Terms

## **EFC**

Estimated Family Contribution. This figure is generated when you complete the FAFSA each year.

## **FAFSA**

Free Application for Federal Student Aid. Filled out once a year, this enables college students to access Pell Grants and Federal Student Loans based on family income.

<https://studentaid.gov/h/apply-for-aid/fafsa>

## **Federal Loans**

Federal student loans that students take out in order to attend school. Only available if the FAFSA is completed every year of college.

## **Financial Aid**

A "total" amount of money colleges offer for students to attend college. Aid can consist of grants and scholarships (money that doesn't have to be paid back) and loans (that do have to be paid back), and Work Study (money students can earn while attending school).

## **Grants**

Money that is awarded and does not have to be paid back. For example, the Federal Pell Grant is free money for eligible students.

## **Loans**

Money that does have to be paid back, plus interest.

## **Scholarships**

Money that students apply for as seniors as well as during college that, if awarded, does not have to be paid back.

## **Need**

The amount of money still needed to pay for school after the financial aid package has been awarded.

