

A LOWER COST OPTION TO HIGHER EDUCATION

Guests: Anne Eule & Laura Tremblay - Nashua Community College

Terri 0:00

In this episode of Making Money Personal we will be speaking with Nashua Community College representatives Anne Eule and Laura Tremblay about lower cost options for college. If you're thinking about college funding for your student this episode's for you, stay tuned.

Introduction 0:22

You're listening to triangles Making Money Personal podcast where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.

Terri 0:41

Thanks for joining us, everyone. I'm Terri Connolly. And I'm excited to have Anne Eule and Laura Tremblay from Nashua Community College in the studio with us today. Welcome Anne and Laura.

Anne E. 0:50

Thank you for having us.

Laura 0:51

Yeah, thank you for having us.

Terri 0:53

So Anne you're the Director of Financial Aid and Laura, you are the Director of Admissions. It's great to have you both here. We wanted to have you on the show to talk about college options for parents and students, particularly in the area of affordability. So before we get to our main topic, can you give us a little bit of background about yourself?

Laura 1:11

Sure. So I'm the Director of Admissions. I've been at NCC for about a year. My background has always been in higher education. At least for the past couple of years. I worked in the graduate school before coming to NCC and working the undergraduate admissions department and we go out to the high schools and we work with students. We give them information about getting college level credits at an affordable price. Starting from sophomore to juniors to seniors, we talk about early college, which where the students can come to NCC and take classes with other students. And then we also work with the adult education. So we go out and work with continuing learners and you know, businesses and things like that. Excellent. Thank you.

Anne E. 1:53

So I've been with NCC since about 2007. And I actually really love the community college environment, I really love being able to help students to achieve their goals. And actually, it inspired me to get my masters in higher education administration because of working with the students. So it's really for me, it's great on a daily basis to be able to work with the students to be able to help them figure out how they're actually going to be able to afford it, and to reach their goals and think about their future.

Terri 2:26

Excellent, excellent. Let's get right into, you know, into some of the things that we want to talk about. Do you typically talk, you know, when you're meeting with potential students, do you involve the parents as well in terms of do they do tours at NCC? Or how does that work?

Laura 2:47

So I think the first point of contact tends to be in the admissions office so we can work with parents, we can work with potential applicants. Parents may come in with the students. We do tours, we'll sit down with them. We'll talk about what they like to do, do they have a career mind? If not, then we sit down and we have a tool that we use called Career Coach. And it's a series of questions. This is a series of 60 questions where they can talk about, they'll address questions, like do like to fix cabinets and things. And it's basically social traits. And it picks the top three traits. And then it narrows down and narrows down and narrows down and talks about the field that you want to go into and what the projections are like in 25 years. So we'll work with them, will get the baseline and then we'll get an understanding of what they want to do. And then we can take it from there and we'll give them a tour of the campus. And I find that when we do give them a tour of the campus, that's well sells to the students. They meet the faculty, they meet the students there, they ask the questions and it's kind of home away from home. So it's a fitting place to do that.

Terri 3:47

Excellent.

Anne E. 3:48

Yeah. And there's, there's such a wide range of students that come to the community college. You have your traditional student and then you have your adult learner. So, when they come to me, you know, it's trying to figure out, where are you at. There are some students who come in that don't have the parental support, maybe their first in their family to go to college. Or they might have a parent that's not familiar with it. Or they might have a parent that's done this process, and it's their fourth kid. And just being able to guide them through that.

Laura 4:21

I think it's also important to because we have people from all walks of life. We have people who are homeless, that are trying to make a difference in their lives. And obviously, we have students who are high schoolers still, you know, they haven't graduated yet, and then we have people who are trying to increase their salary earnings. They could be maybe increasing their level of education. So they're looking for stackable certificates to kind of get to that next step.

Terri 4:46

That's excellent. So you had mentioned you work with high school students as well. So I understand because actually, my daughter went through this thing, this program right at NCC where you can come in as a junior or senior typically I think, right, for dual credit, can you explain a little bit about that process?

Laura 5:05

Sure. So there are two steps to this. When a student is a sophomore, they can do running start classes. Running start classes happen at the high school, so they're taking classes during the day with their teacher, but they're earning college level credit. And so that's invaluable as you proceed through the

your educational career, because you're already earning a transcript at a young age and then you get to college and you've already got some of those classes knocked out, you know, and you can carry on with your career. The other part to that is we have what we call early college. So high school students can actually come to Nashua Community College, take classes with other college level students, and continue to earn those credits. At the same time, those credits are being earned at the high school as they are at the community college as well.

Terri 5:51

Excellent. That's terrific. So it sounds like there must be like complete open communication between your register's office and the high school I would assume so right?

Laura 6:02

It's a lot of different departments who are involved there. We have a coordinator who works with early college and running start, we have the registrar's office as the admissions office. Whoever touches these students there's always a level of, you know, interaction there.

Terri 6:16

Excellent. So how involved are you guys at the high school level just in terms of, you know, reaching out to guidance counselors and making them aware of the programs that you have offered?

Laura 6:26

We're with them on a, I would say, a weekly basis. We have email communications that go out, phone calls, we have scheduled visits once a month, when students need to meet with us and obviously we go straight to campus and meet with our students. So there's a lot of very, very engaged interaction there with the counselors, with the CTE directors, there's a lot of lot of connection there.

Anne E. 6:51

And we'll often go out for... a high school may have a FAFSA night, which the FAFSA is the Free Application for Federal Student Aid and they'll ask if we can come out and help the students, so from our department we'll go out and help them take those steps and do the FAFSA.

Terri 7:09

Oh, that's excellent.

Laura 7:10

We also do presentations too. So we'll go into the auditorium at the high schools we'll go into the classrooms. we'll bring financial aid with us, and we'll do a day where maybe we work with students to fill out an application to start their financial aid account. So we do do that too. So there's a lot of things that we do, we're very flexible about how we interact with the schools, we work with their needs. We have planning meetings with the counselors ahead of time just to see what is it that we can do to better the experience with your students and how do forward their educational career that they want to take?

Terri 7:40

Okay, just as complete side note, what has been the increase at for student population at NCC over the last few years?

Anne E. 7:48

You mean the type of student

Terri 7:50

No, the amount of students do you guys have I mean, there's got to be explosive.

Anne E. 7:55

Well actually, just because the demographic trends of the country and New Hampshire at this point in time, there are less high school seniors each year. And that is continuing to go on, I think through 2025. And then they estimate the trend will reverse and start increasing. So there is actually a smaller pool of students coming out. And so with that it kind of gives students a little bit more options as well, because all the colleges are going, "Come here, we need enrollment."

Laura 8:29

When you think about the stock market crash in 2010, that's what triggered this whole sliding effect.

Terri 8:34

Hmm.

Laura 8:36

You go out a couple of years from there, and there's a lot of population.

Anne E. 8:40

And there's a piece too, where, when the economy does well, then people tend to go to the more expensive colleges, when the economy is not doing as well. Then they start thinking about it, and "what should I be doing here?" I think New Hampshire is kind of a little bit of a mix because we have a very low unemployment rate, but yet that's because a lot of our people are working two jobs.

Terri 9:06

Right. Right. Good point. Yeah. So for a mother of a freshman in college, we are, you know, we've definitely looked at NCC and she will stay there for probably like the first couple of years and then make the migration over to a four year school. Are you seeing that as a plan a lot?

Anne E. 9:29

Absolutely. My own daughter did that. She came, she did two years, graduated at NCC then she went on to Boston University and got her degree there. And it saved her so much money and it gave her time to just explore. She wasn't sure what she wanted to do for her major. And she checked out all the other colleges and she's like I can spend two years living in a dorm not sure of what I want or I can stay home with my dog. Note the dog, not the parent. She really had a lot of great opportunities at NCC and then just did really well at BU. So, we see a lot of students and I encourage students to do that. We really encourage especially now with the Granite State guarantee, if a student is Pell eligible, and they graduate from NCC and move on to one of the public universities, the Granite State Guarantee means they're not going to pay beyond their Pell.

Terri 9:32

Oh, okay. Wow, that's significant.

Anne E. 9:37

It's huge for them. They just save so much money that way. And then even if you're going on to a private, you know, you're going to save so much money, spending two years at the community college level, right.

Terri 10:43

So Anne, at what point would they understand what their Pell Grant is? You know what that value is? I mean, is that something that that they would work with you in the office?

Anne E. 10:55

Yeah. So when they complete the FAFSA, it tells them okay, this is your estimated expected family contribution and that number is what determines if a student is eligible for Pell Grant or other federal funding. Then that information gets sent to whatever colleges the student has put on the application. At our college and I think at most until the student is actually matriculated accepted to the college, we don't actually send them out the letter that says this is exactly what you're eligible for. But they have an idea when they initially did the FAFSA if they were going to be eligible for the grants or just the student loans.

Terri 11:34

Do you have to be a full time student to go through that FAFSA process?

Anne E. 11:38

Not at all? No, the the grant eligibility is prorated by the credits, student loans the student just has to be attending part time.

Terri 11:46

Okay, awesome.

Terri 11:48

Right. Absolutely. I'm just completely blown away by how integrated our community colleges are now, within the university. What do you refer to it as the University System of New Hampshire?

Laura 11:48

Can I add another bit to that? The benefits of going to the community college is well beyond the savings. You think about the class ratios as a lower ratio for student to professor. The classes is small, so there's maybe 12. Depending on the type of program you're in, it could be 12 students in the class, it could be 20, or it could be 25. If you go to a larger institution, you're looking at maybe 1000 students. You just become one of those people there. You have that interaction with your professor, they know your name, they know who you are when you walk in the classroom. So it's that level of family, and if you're not a student that does well with big class sizes, then it's kind of a beneficial thing. The other thing too, is students often will come to increase their GPA before they go on to a four year college. So that's an opportunity for them to be able to do that. And then if they want to go on to a four your college, but they don't know what to do for a career, that gives them that time and that savings where they can explore what they want to do and determine which program or direction they want to go.

Anne E. 13:00

There's the University System of New Hampshire and the Community College System of New Hamp-

shire.

Terri 13:03

Okay. It's fantastic. From somebody who, you know, this is 1000 years ago when I went to college but do you have, in addition to the FASFA, is there an opportunity to do like work studies or anything like that on campus?

Anne E. 13:19

Yes, actually, federal work study is a great opportunity. It is need based, so there are some students that aren't eligible. So we have that program with jobs that are on campus, off campus We really try and set up ones that kind of fit with what their interests are, or for their major. And then there's also other opportunities like, the admissions office will often hire students to be student ambassadors and that's directly with the college and different opportunities like that. Every college, depending on where you're at, will have both those types of jobs. I like it a NCC because the work study students I watch and they have a better retention rate, you know, and I think it's because they're so embedded in the community and they have that natural support because you're going to walk into work right on campus where you're going to your class and then go, "how you doing?"

Laura 14:19

We actually have an employee in our admissions office who came to Nashua Community College as a student. So she started her career out in high school and was taking classes at NCC, she came to NCC as a two year institution and went on to Granite State. She's now working on a master's degree but the whole time that she's been at NCC, she's kind of been our poster child and she's been engaged. She's done Student Ambassador work. Everybody loves her, but now she works in our office. So when we go out in the field and we go to the high schools we're like, "Look, she's a product of our environment." It also teaches you leadership skills, you've got pride in your environment and it's a family belonging.

Terri 14:56

Excellent.

Anne E. 14:56

Yeah, it is cool. One of our work study students in the financial aid office had moved because she got married and was down south somewhere and she's emailing us later that in her communications class, she got up there and did a whole presentation on student loans and being responsible with them and thinking about your future financial literacy we were like so proud of her.

Terri 15:26

That's awesome. Anne, can I go back just to what you were talking about before about your own daughter? How easy, was it an easy process for her to transfer from that two year school over to BU?

Anne E. 15:39

It really was. There is a, I think it's called nhtransfer.org, will show you your courses and how they're going to transfer to a lot of different colleges. BU accepted everything. The one thing I always tell students that are planning on doing that is to keep your syllabi. Because at times, say maybe you're a science or you're a math person, and you're switching to a four year school, they might accept that, but they might accept it at a little bit lower level, initially. Then you show them your syllabi, they look at it again and they bump it up and they go, "Oh, this really is the same class." So it is pretty easy, but

you still want... I tell students, “make sure you advocate for yourself. Make sure you’re looking at where things match up for you.” And a lot of times, depending on what you’ve done at the community college, they might be giving you an extra scholarship. Like, we have PTK the Honor Society. There are some colleges that, “Oh, you were in that? Well, we’re going to give you a scholarship because you were in that” or “You did this so we’re going to give you a scholarship because of that.”

Terri 16:45

Okay, so it really sounds like grades do matter big time.

Laura 16:50

They do. If you want to transfer your grades out, you need a minimum of a C. The other thing too is if you go into another institution, it’s always good to ask the registrar if you’re not sure whether your classes are going to transfer in. So that’s always a good thing to think about.

Terri 17:04

Okay.

Anne E. 17:04

Yeah, that’s very important. And I think, you know, asking as well, what the transfer community is like at that particular four year college. So for my daughter, the two that she was debating between, both had a very strong transfer community because they’re huge institutions. BU and Northeastern was her other one. When you come from a small community college, because that’s what you like, you want to make sure you’re getting yourself set up to go into the same niche. Sometimes students, they come to the community college and they’re you know, no problem with the big university and they’ll fit right on in so it really depends on their personality.

Terri 17:42

Okay, awesome.

Wil 17:44

Hi guys Will here. We hope you’re enjoying this episode and sorry to interrupt, but here’s a quick word from our sponsor.

Triangle Ad 17:52

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Terri 18:39

So we have talked a little bit about the transfer from a two year school to a four year school. What about transitioning right into the workforce? You guys have any resources to help new students who are graduating from a two year school to go into the workforce?

Laura 18:55

We actually have a workforce development program. It's a non-credit program. And there are people who have been in a career, they've maybe had some type of medical issue where they've no longer been able to continue that. And they're back to square one, maybe they're in the 50s and they've been laid off something like that. But we have a workforce development program where they can go in for 10 weeks, they can learn those skills, and depending on how they do on the program and their amount of dedication to it, there is a very, very large percentage of going straight into employment at that point. So it's about 97-98% of people are hired. The program is sponsored by BAE Systems. And they're typically the employer that comes in and they do the interviews and they offer them the jobs. We do have other resources, obviously, the internships that we have at the school, prepare them to go into the workforce. So we have an industry and transportation program where they do internships. They work with dealerships in the area, and so it's a good way for the dealers to see how they're doing and teach them the skill sets that they need, and then for the students to be able to do that too. They try each other out and typically they do get a job there. For most parts, they will end up being there for a very long time and as the workforce begins to retire, these new people are coming in so they're learning those new skill sets and becoming tomorrow's leaders.

Anne E. 20:19

Our Human Services has internships as well, I believe also the early childhood. So there's various internships built into some of the programs. The other nice benefit to NCC is that there's a lot of community involvement. Oftentimes professors have contacts, right, you know, that they're trying to set up the students with, so, our culinary director knows many of the restaurant managers or owners locally. So it's really kind of neat when you see that engagement, and the teachers are very supportive of trying to help. We had our work study student currently wants to be an actuary. Don't ask me to explain that. But that's what he wants to be, and it turns out our math department's Chair's wife is an actuary. So he's like, "oh, you guys gotta talk." And you know, it's just kind of neat to see that kind of support that comes with a student.

Laura 21:20

It's all about networking. Networking is just like the key word. Everybody knows someone and everybody's connected.

Terri 21:26

Yes, that's, that is awesome. So we we actually have a College Night here at Triangle and I believe somebody from probably the admissions office is going to be coming over. And NHHEAF, the New Hampshire Higher Education Assistance Foundation, it's always a mouthful for me to say but, a representative, they really encourage parents and students who are attending, to take the route of community college. For all of the reasons that we discussed. Can I ask you guys like just in terms of, you know, what you do every day, how excited are you about bringing affordability to this community for our for our students and our parents?

Anne E. 22:12

Oh, I think it's awesome. One of my favorite moments is when a student comes in and they're like, practically crying and going, "you mean I can go to college? This is all paid for?" And it just brings me a lot of joy, and to see the adult students coming back, getting the career that they wanted to have. I have a parent and student walk in and I don't immediately assume it's the student. Because often-

times I've had the student bringing the parent in. And that's just really exciting to be able to see people achieve these goals, right.

Laura 22:43

We have multi-generations. We've got parents who have come in and said, "Oh, well, I came to NCC or my father came to NCC." Sometimes we'll see three generations of students coming back or their whole family comes back. It's a really, it's a fun experience. And it's also, it's interesting when you go in to the schools and you kind of monetize, how much does it cost to go there. You know, it's the savings of a car, it's paying for an apartment, you kind of put that incentive there and they look at, you're like, Whoa, that really brings it home. But also in April, when the financial aid package comes or the school comes, you get the letter, and it says you have to pay maybe \$50,000 a year to go to the school and the students like, "well, what am I going to do? I can't afford that." So then community college becomes the second option and it's just, it's nice to see them being able to continue knowing that they're not at a dead end road.

Anne E. 23:43

And that they might be able to fulfill that four year college dream still, but in a little different path than anticipated. But along with that, I also strongly encouraged students to start looking for scholarships. You can start looking even when you're in middle school There's not a lot out there for middle schoolers, but I've seen it, and high schoolers, just go out. There's so many scholarships that are not given. Because people don't want to spend the time filling out the application. Never pay for one. There are some scams out there, so you don't ever want to pay for a scholarship. But there's a lot out there. And it's not just because you're the smartest person in the room. It might be because you do community service, it might be because student leadership, it might be because you're a left-handed Hungarian. I mean, they're really very, very different out there. And it really does benefit even if it's a \$500 scholarship, you know, students can kinda go, "oh, that's that's nothing. I don't want to waste my time." Well, that's a couple of books, or that could be you know, maybe your your bus ticket home for the weekend to go see mom and dad. You know, it matters.

Terri 24:52

Well, especially if it took you an hour to fill out the application and you were awarded \$500. That's, you know, you're making \$500 an hour. That's a pretty good rate. Right?

Laura 25:01

We like to share that in the high schools, that's one of the things we pitch is scholarships. the New Hampshire Charitable Foundation, they're based out of Concord, New Hampshire, they have over 390 scholarships, and not all of those scholarships get awarded. And then there are people there that read your your application, your essays, and then they can determine whether you qualify for more than just one scholarship. So there's just so many scholarships out there. There's so many different search engines. And if students continue to do that every year, I mean, it keeps the affordability of their education.

Anne E. 25:32

And there's things that people don't know about. With the community colleges, there's a program of study in high school called New Hampshire Scholars, that a lot of students just do, they kind of do what they're told to do, so to speak, and they take these classes and everything. Well, when you come to community college, we can offer a waiver of \$500 for the students, in their first semester, that did the New Hampshire Scholars. We have a valedictorian's scholarship. So that is a I think it's 24 credits of tuition free for their first year if you were the valedictorian of your high school. So there are different

things like that. We work with some of the high schools, and there is an honor scholarship, that the student is chosen by their guidance counselor, that's \$1,000 towards NCC. So there's different things like that out there that really save the students a lot of money. So maybe even they're not grant eligible, but they get these scholarships. They're really not going to be paying that much.

Laura 26:36

We have a lot of students success stories where they've gone through this and they've paid their way through through school. We have a student who went through the Running Start, the Early College, came to Nashua, got scholarships, worked their way through the community college, went on to a four year institution, got their degree, graduated around the age of 19-20 and they're debt free. You try to share this story with with students you meet with in the high schools, or if you're meeting with adults. And it's very impactful, you know. Everybody can do it. It's not just one single person, it's a success story that we can all share.

Anne E. 27:12

The other benefit too, which this is something I had my daughter do, because we knew she was going on for her four year. There is a subsidized loan where the interest is paid for the student while they're going to school. So she didn't need to take that for the community college tuition because we were going to take care of that for her. I had her take that subsidized loan each year and put it in the bank so then when she hit BU, and there was that big gap now, she already had that subsidized loan sitting in the bank. Now I tell students, you only do that if you can leave money in the bank untouched. If you can't don't take it.

Terri 27:52

Yeah. Oh, that's awesome. These are excellent ideas, ladies. Thank you so much for just lending your expertise to us today and to everybody who's listening. We're going to wrap it up. Is there anything else that that you can think of? Ooh,

Anne E. 28:08

Just come check us out. Everybody says they're surprised what our building looks like.

Terri 28:11

Absolutely.

Laura 28:12

Oh, we have an open house actually, November 6 from 5 to 7pm. And it's a great evening to come check out the campus, we have a tour of campus. We actually have an open house that we're going to be doing with our automotive program as well. So we're going to have dealers from the local area, we're gonna have some really cool cars so, maybe not some Mustangs we'll have some Hondas and things like that, but it's great to come check out the campus, to meet our faculty. They'll spend one on one time with you for as long as you need during that night.

Terri 28:40

Thank you so much again for coming in. We really appreciate your time.

Laura 28:43

Thank you for the opportunity.

Terri 28:45

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