

VIII. Appendices

Brochures

(8.5" x 11")

New Hampshire College & University Council

IDA PROGRAM

For Higher Education

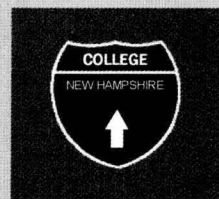


**Make the dream of
higher education possible!**

(11" x 17")

A Complete Guide for Scholarships
And Other Higher Education Resources
- 2003 -

Scholarships For Hispanics



A Publication of
The New Hampshire College & University Council

Training Schedules

(8.5" x 14")

Latin American Center

Nashua High School North

Nashua High School South

New Hampshire College & University Council

IDA PROGRAM

For Higher Education

What is an IDA?
Individual Development Accounts, or IDAs, are restricted saving accounts that provide incentives to help low-income students save for higher education. Each dollar you save will be matched \$3 to \$1, up to \$6,000.

Who is Eligible?
Latino students/households that are 200% of poverty or below. Students who are eligible must pass a Net Worth Test. Ask your guidance counselor for full details and a brochure.

Requirements
12 Hours of training (first year)
A minimum of 6 of those hours must be completed prior to enrolling in the IDA Program.

Training Schedule - Fall *

Location: Latin American Center
521 Maple St., Manchester → (603) 669-5661

Time: 2:30 to 4:30 p.m.

Dates:

Tuesday, October 26th	2 Hrs.
Tuesday, November 9th	2 Hrs.
Tuesday, November 16th	2 Hrs.
Tuesday, November 23rd	2 Hrs.
Tuesday, November 30th	2 Hrs.
Tuesday, December 7th	2 Hrs.
TOTAL	12 Hrs.

* Spring Schedule also available (12 Hrs.)

New Hampshire College & University Council

IDA PROGRAM

For Higher Education

What is an IDA?
Individual Development Accounts, or IDAs, are restricted saving accounts that provide incentives to help low-income students save for higher education. Each dollar you save will be matched \$3 to \$1, up to \$6,000.

Who is Eligible?
Latino students/households that are 200% of poverty or below. Students who are eligible must pass a Net Worth Test. Ask your guidance counselor for full details and a brochure.

Requirements
12 Hours of training (first year)
A minimum of 6 of those hours must be completed prior to enrolling in the IDA Program.

Training Schedule - Fall *

Location: Career Center - Nashua High School North

Time: 2:30 to 4:30 p.m.

Dates:

Monday, October 26th	2 Hrs.
Monday, November 8th	2 Hrs.
Monday, November 16th	2 Hrs.
Monday, November 22nd	2 Hrs.
Monday, November 29th	2 Hrs.
Monday, December 6th	2 Hrs.
TOTAL	12 Hrs.

* Spring Schedule also available (12 Hrs.)

New Hampshire College & University Council

IDA PROGRAM

For Higher Education

What is an IDA?
Individual Development Accounts, or IDAs, are restricted saving accounts that provide incentives to help low-income students save for higher education. Each dollar you save will be matched \$3 to \$1, up to \$6,000.

Who is Eligible?
Latino students/households that are 200% of poverty or below. Students who are eligible must pass a Net Worth Test. Ask your guidance counselor for full details and a brochure.

Requirements
12 Hours of training (first year)
A minimum of 6 of those hours must be completed prior to enrolling in the IDA Program.

Training Schedule - Fall *

Location: Career Center - Nashua High School South

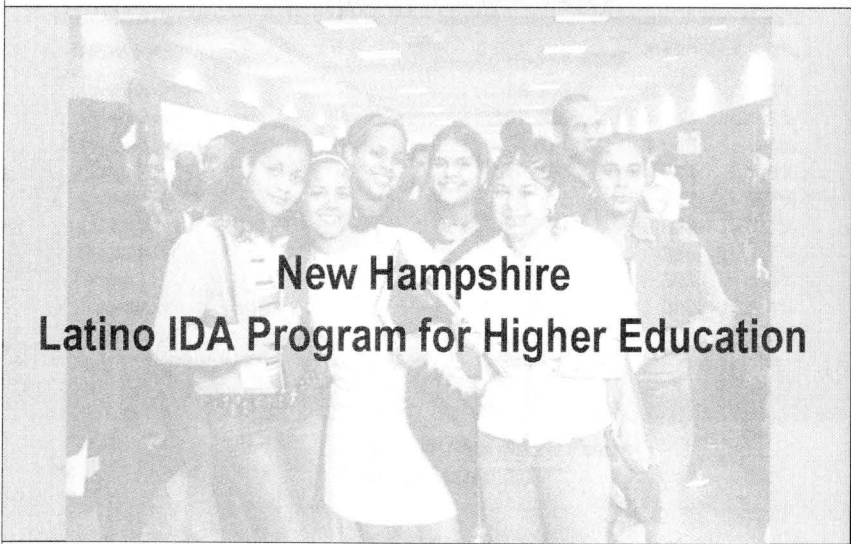
Time: 2:30 to 4:30 p.m.

Dates:

Wednesday, October 27th	2 Hrs.
Wednesday, November 3rd	2 Hrs.
Wednesday, November 17th	2 Hrs.
Wednesday, December 1st	2 Hrs.
Thursday, December 9th	2 Hrs.
Thursday, December 16th	2 Hrs.
TOTAL	12 Hrs.

* Spring Schedule also available (12 Hrs.)

Power Point Presentations



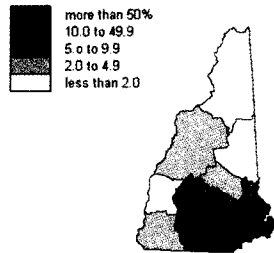
**New Hampshire
Latino IDA Program for Higher Education**

New Hampshire
College & University Council

NH's Latino Population by County: 2000

New Hampshire Hispanics By County

Belknap County	418	2.0%
Carroll County	209	1.0%
Cheshire County	529	2.6%
Coos County	201	1.0%
Grafton County	914	4.5%
Hillsborough County	12,166	59.4%
Merrimack County	1,362	6.6%
Rockingham County	3,314	16.2%
Strafford County	1,155	5.6%
Sullivan County	221	1.1%
TOTAL	20,489	100.0%



New Hampshire
College & University Council

Source: NH office of State Planning
Compiled by the NHCUC

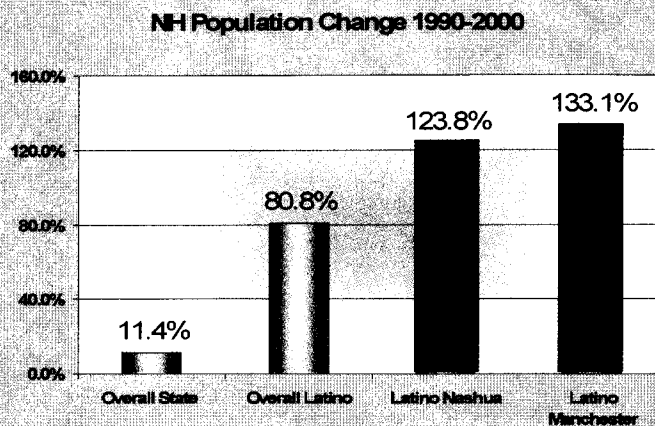
NH's Hispanic Population by City : 2000

2000 New Hampshire Hispanics By City	Total	Hispanic	%
NEW HAMPSHIRE	1,235,786	20,489	1.7%
Nashua	86,606	5,388	26.3%
Manchester	107,006	4,944	24.1%
Derry	34,021	643	3.1%
Concord	40,687	591	2.9%
Salem	28,112	552	2.7%
Londonderry	23,236	356	1.7%
Hudson	22,928	356	1.7%
Dover	26,884	306	1.5%
Portsmouth	20,784	280	1.4%
Merrimack	25,119	272	1.3%

New Hampshire
College & University Council

Source: NH office of State Planning
Compiled by the NHCUC

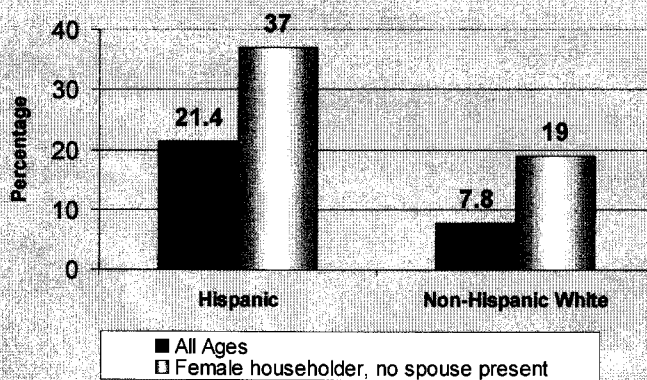
Latino Population



New Hampshire
College & University Council

Source: NH Office of State Planning

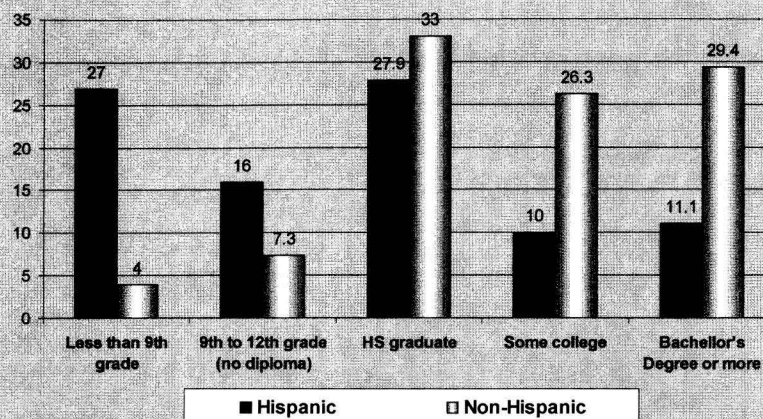
Percentage of Population Below the Poverty Level by Hispanic Origin: 2002



New Hampshire
College & University Council

Source: U.S. Census
Compiled by the NHCUC

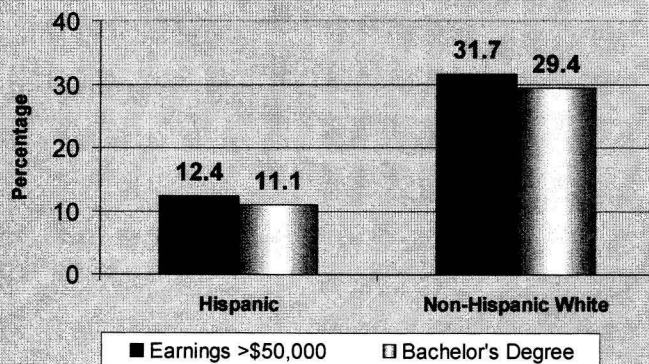
Educational Attainment by Hispanic Origin: 2002



New Hampshire
College & University Council

Source: U.S. Census Bureau 2002 March CPS

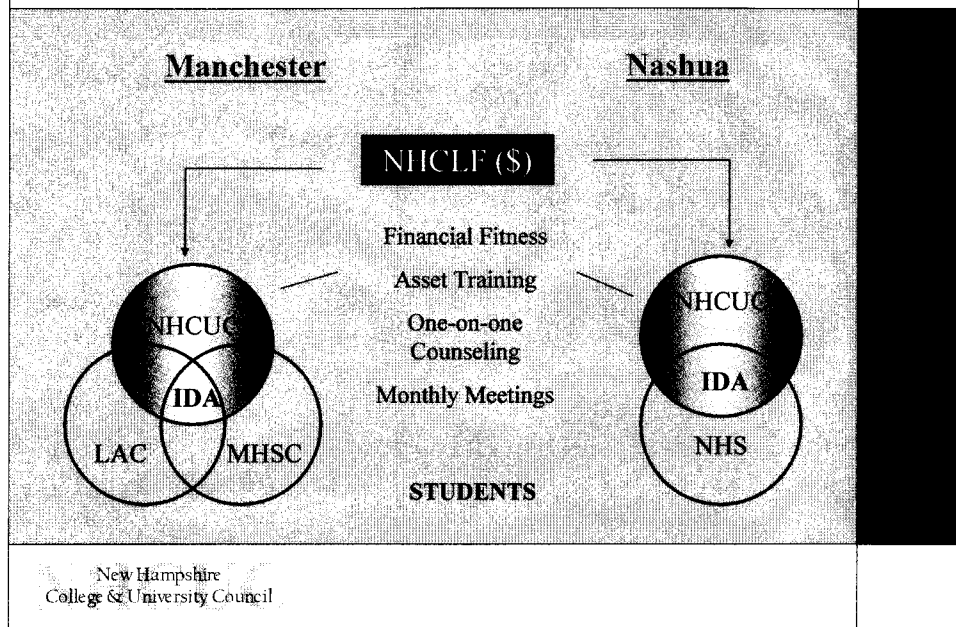
Percentage of Full Time, Year-Round Workers with Earnings of \$50,000 or More: 2002



New Hampshire
College & University Council

Source: U.S. Census
Compiled by the NHCUC

IDA Program



Project Design

Eligibility: Latino students/households that are 200% of poverty or below

Savings for: Post-Secondary Education (3:1 ratio)

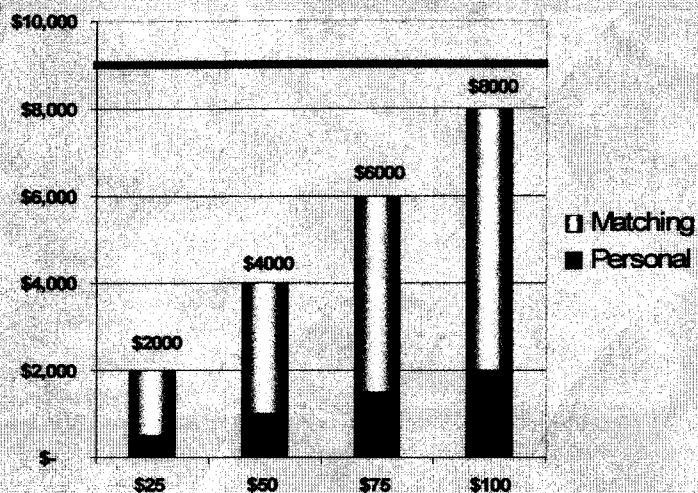
Minimum: \$25 per month

Maximum: \$100 per month and/or \$1000 per year

Maximum of two accounts per household, maximum of \$2000 each

Minimum twelve hours of general economic literacy and college readiness training (per year)

Saving for College



New Hampshire
College & University Council

Program Goals

- ❖ Enroll 20 Latino HS students
- ❖ Raise educational aspirations
- ❖ Provide financial leverage through IDAs
- ❖ Connect low-income Latino students with higher education opportunities
- ❖ Provide the training and motivation for change
- ❖ Prepare Latino students to the college application process

New Hampshire
College & University Council

Expected Outcomes

- ❖ 20 IDAs for Manchester and Nashua
- ❖ 90% of Program seniors graduate from HS
- ❖ 80% of Program seniors enroll in a postsecondary education institution
- ❖ 70% of Participant complete the program
- ❖ Greater number of role models
- ❖ Further community collaboration

New Hampshire
College & University Council

As of April 2005

- ❖ 6 Presentations
- ❖ 114 Students
- ❖ 34 Training Session
- ❖ 14 abandon, 11 Applications, 9 completed training
- ❖ 5 IDAs
- ❖ 2 Rejections
- ❖ 4 Failed to provided supporting documents
- ❖ Expected 10 IDAs by the end of April

New Hampshire
College & University Council

Conclusions

- ❖ Collaborations Pays
- ❖ Start Early
- ❖ Role Models
- ❖ Motivation (Pizza, Graduation Ceremony)
- ❖ Financial Fitness Curricula
- ❖ Asset Training Curricula
- ❖ After School Training (Location: High School)
- ❖ Most effective tool: One-on-one counseling
- ❖ 20 IDAs Half-Time, 40 Full Time

New Hampshire
College & University Council

