



New Hampshire Housing
Bringing You Home

GOAL Program News



Summer/Fall 2015

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Education & Training Resources at your Fingertips

It's that time of the year: the kids are back in school, and there's that sense of newness and excitement. Even though we're all grown-up and have been out of grade school for awhile, it doesn't mean our learning has to end. This season, *give yourself* that gift of "newness and excitement;" consider taking a class, or train for a new career. There are a number of training and education resources across New Hampshire that could help you reach your goals.

Adult Education Centers

These centers may provide:

- ◆ Free classes for basic skills in reading, math, and writing
- ◆ High school diploma or GED/HiSET classes
- ◆ Computer classes
- ◆ ESL classes
- ◆ Advisors who can help you strategize your education goals.

To be eligible you must be 18 or older and not enrolled in school. Contact the state education department for the number of your local program at 603-271-3494 or go to: http://education.nh.gov/career/adult/adult_basic.htm.

Career Training Centers Provide Job Training and Employment Supports

There are various centers across the state. Begin with the resources listed below and contact your GOAL Coach for specific centers near you.

- ◆ NH Works Centers: www.nhworks.org or call 603-271-7275
- ◆ Project SEARCH on the Seacoast: greatbay.edu or call 603-427-7652
- ◆ Manchester Community Resource Center: www.mcrctnh.com or call 603-647-8997

Job Certification Programs

- ◆ NH Community College's Work Ready NH Certification: www.ccsnh.edu
- ◆ Great Bay's Hospitality Certificate: greatbay.edu
- ◆ NH Food Bank's Culinary Training: www.nhfoodbank.org

Career One Stop and NHED

- ◆ Search for nearby training programs on Career One Stop: www.careeronestop.org/findtraining/types/short-term.aspx
- ◆ Search GOAL's education website at: www.nhed.com

Your GOAL Coach is available to strategize and brainstorm. We want to help you locate the training that's right for you. Give us a call!

Finance Your Training

- ◆ **Work Force Investment Act (WIA)** - You might be eligible for up to \$7,600. Call 603-430-4903 to find out.
- ◆ **Individual Development Account (IDA)** - Save \$500 of earned income and receive a \$4,000 match. Call your GOAL Coach for details.
- ◆ **Federal Aid & Scholarships** - Check the financial aid department at your college; the *New Hampshire Charitable Foundation* (603-225-6641; www.nhcf.org); or the *NH Higher Education Assistance Foundation* (603-225-6612; www.nhheaf.org).

Ask a Coach

Q. I never finished high school. Would I even be able to register for a training or certification program?

A. It's likely these programs will require you to have your GED/HiSET or high school diploma. To be sure, give them a call and ask. If you'd like to go back to school for your diploma or GED/HiSET, the city/town where you live has an adult education program where you can study and learn for free. To find one near you go to education.nh.gov or call the NH Department of Education at 603-271-3494.

Q. I defaulted on my student loans. How can I finance additional education?

A. Financial aid eligibility can be reinstated to defaulted borrowers who enter into a repayment arrangement and make a minimum of six consecutive on-time monthly payments. Go to www.mappingyourfuture.org for additional information. Currently, there are great student loan payback programs to consider when deciding on a training track. Check out the *Loan Forgiveness* plan, studentaid.ed.gov/repay-loans/forgiveness, the *Income Based* plan, studentaid.ed.gov/repay-loans/understand/plans/income-based, and the *Pay as You Earn* plan, studentaid.ed.gov/repay-loans/understand/plans/pay-as-you-earn. As always, don't hesitate to ask your GOAL coach.

Did You Find the Perfect Job?

My Employment Plan at www.nhhed.com will help you discover everything you need to know. Use *Part I* and *Part II* to “find the right job for you!” On page 26, use *My Next Move* to explore specific job details such as:

Pay rate—Education—Skill set—Technology used—Personality type—Job outlook

Part III will help you narrow down your job choices and/or find a training program near you.

Get started today and decide what your “perfect job” is going to be!

FSS Successes in the Past Four Months

- Congratulations to April, Zoelyn, Peter, and Sue—they landed full-time jobs with benefits.
- Aiden was promoted into a full-time position after working part-time for over a year!
- Sarah and Jose completed their associates degrees and received their LPN. Way to go!
- Wishing Gayle and Sareena lots of luck on their job hunt. They just graduated with their bachelors degrees and are anxious to start working!
- Thinking of Joanne as she begins her Radiologic Technology program at NHTI this fall. Good luck!
- Frank and Rex opened up IDAs to save toward homeownership.
- Anita, Gabriela, and Patty bought their very first homes using their IDAs.
- Nathan successfully repaired his credit and raised his score significantly. Next step: homeownership!
- Hats off to Cheryl, who is using her IDA savings to operate a jewelry and textile retail shop out of her home and on her website.

The GOAL Program can assist you with:

- Career assessment and education
- Employment, job retention and advancement
- Financial management and building better credit
- Homeownership

Your GOAL Coach is here to support you and share resources that will help you achieve success in these areas!

Get the most out of GOAL by using these helpful tools:

- www.nhhed.com for resources and online training.
- www.virtualgoalcoach.net to map, track, and find the resources you need to reach your goals.
- www.findfinancialfreedom.org to manage your income and expenses.