

# How Three Students Graduated UNH with Little Debt

Wednesday, October 26, 2016



How to pay for college is one of students' biggest concerns. Finding a school that is both a good fit and affordable can be a challenge.



Students at the University of New Hampshire at Manchester have come up with a number of ways to fund their educations, including [school scholarships](#), private scholarships, loans, grants and jobs. We spoke with a few alumni, who said planning ahead was the key to paying for college.

UNH Manchester alumnus Derek Burkhardt said affordability was one of the reasons he decided to attend UNH Manchester.

"I could live affordably by living locally and not have to worry about paying room and board and excessive fees," said Burkhardt. "I wanted a degree that was going to be respected and pertinent, and UNH Manchester had all of those things."

Burkhardt used a grant he earned by working for [AmeriCorps](#) to fund part of his college education, along with UNH Manchester [scholarships](#).

 [SUBSCRIBE TO THE UNH TODAY NEWSLETTER](#)

 [SUBSCRIBE TO UNH TODAY RSS](#)

“I ended up going to the [Financial Aid Office](#) and talked about trying to make school more affordable. I applied for the STEM scholarship and I got it,” said Burkhardt. “It was so simple to apply to that scholarship, I decided to apply to as many as possible.”

One of the biggest expenses at residential campuses is the cost of student housing. In addition to available scholarships, UNH Manchester students save money they may have spent on room and board at another school. As part of the state-funded University System of New Hampshire, students also benefit from a lower cost of a state school without many of the fees they have to pay at other schools.

[Sharon Eaton](#), associate director of financial aid, points out that UNH Manchester students can also take classes at UNH Durham. All of these factors make UNH Manchester the most affordable four-year university option in the greater Manchester area for New Hampshire residents. Eaton said planning ahead is the key to affording college, whether it’s staying on top of [scholarship applications](#) or setting up a payment plan.

“Federal financial aid is meant to be an assistance program. It’s not designed to pay for the full cost of education,” said Eaton. “Students and families need to pull together more resources. There are resources out there, but it requires planning.”

For Anna Buchar, who graduated from the [ASL/English Interpreting program](#) in 2015, getting good grades and planning ahead has helped her cover nearly the entire cost of her UNH Manchester degree.

“I applied for every single scholarship I could my senior year in high school. Even after I graduated high school [Kearsarge Regional High School], I would go back to my guidance counselor’s office and I would find local scholarships and go on the [New Hampshire Charitable Foundation’s website](#),” Buchar

said.

Each year, Buchar makes a list of the scholarships she is eligible for and creates a database of what application materials are needed and when they are due to stay organized. Then she sets aside time during school vacations to write and submit applications. Buchar has had some help from her parents and has taken out a few loans, but for the last two to three semesters, she's had more than enough in scholarship money to cover tuition, she said.

Eaton said students should take advantage of the assistance at the Financial Aid Office. Without it, navigating financial aid can be overwhelming.

That's what Naeleh Marin, a graduate of the [Biological Sciences program](#), did when she was looking at colleges while in high school in Salem, N.H. After speaking with financial aid counselors, she found there were many ways to fund studies at UNH Manchester.

"I was looking for a school that had a good name and that also could allow me to pay for my school without getting any loans," said Marin.

Working full-time and going to UNH Manchester full-time, Marin was able to pay for her classes through a payment plan.

"It was really nice to graduate in May with no debt, even though I said no to a lot of things," she said.

For students who are worried about making college work, Eaton said UNH Manchester is an affordable option with people on staff who want to help.

"I tell them to come see me. Students who come see me get the most advice and attention," said Eaton.

## IT'S NOT TOO LATE TO APPLY

UNH Manchester offers the career-driven majors, faculty talent and student-centered community to reach your goals, without overreaching your budget.

[APPLY TODAY](#) 

This story was originally published in October 2014.

WRITTEN [Beth LaMontagne Hall](#) | Freelancer

BY:

UNH MANCHESTER

## RELATED ARTICLES

---



July 7, 2020 | UNH MANCHESTER

## A Call to Educators: Uplifting Our Black Youth

---



July 10, 2020 | UNH MANCHESTER

## Transfer Mentor Spotlight

---



September 17, 2020 | UNH MANCHESTER

# Hidden Gem

---



**University of New Hampshire**

UNH Today is produced for the UNH community and for friends of UNH.

The stories are written by the staff of **UNH Communications and Public Affairs**.

Email us: [unhtoday.editor@unh.edu](mailto:unhtoday.editor@unh.edu).

[MANAGE YOUR SUBSCRIPTION](#)  [CONTACT US](#)



UNH Today • UNH Main Directory: 603-862-1234  
Copyright © 2022 • TTY Users: 7-1-1 or 800-735-2964 (Relay NH)

[USNH Privacy Policies](#) • [USNH Terms of Use](#) • [ADA Acknowledgement](#)

