

Yankee Chapter PRSA Summit Award Submission: "It's a PR Miracle"



Submission Information:
 Community Engagement Department
 The NHHEAF Network Organizations
 4 Barrell Ct.
 Concord, NH 03301
 603.227.5421
ehathaway@gsmr.org
 Contact Name: Erin Hathaway

Organization Background

The NHHEAF Network Organizations is comprised of three active, independent, nonprofit organizations; **New Hampshire Higher Education Assistance Foundation (NHHEAF)**, **Granite State Management & Resources (GSM&R)**, and **New Hampshire Higher Education Loan Corporation (NHHELCO)**. The interconnectedness of these organizations provides students and schools with expertise in all aspects of the student loan industry and college planning process. The NHHEAF Network Organizations aspires to be recognized as one of the Nation's most capable, trusted and innovative leaders in educational services that enhance the promotion, advancement and support of higher education for our state and our region.

GSM&R was established in 1986 to perform administration and loan services related to federal and private student loan programs. In fiscal year 2010 the education loan portfolio being serviced by GSM&R exceeded 107,000 borrowers. GSM&R contracts with NHHEAF, established by the banking community in 1962 to guarantee student loans and NHHELCO, designated by the State of New Hampshire in June of 1993 to be a lender and holder exclusively for student loans.

With the shift to the Federal Direct Student Loan Program following the passing of the Health Care and Education Affordability Reconciliation Act of 2010, in effect ending the Federal Family Education Loan Program, administered by the Organizations for over 50 years, the Organizations' mission remains true as the Organizations position themselves for the future, most notably with its nation-low default rates and Center for College Planning. With the passing of the Act also came the opportunity for the Organizations to apply as a nonprofit student loan servicer for the Federal Direct Loan Program as a contractor with the Department of Education. The Organizations are currently pursuing this opportunity and aim to continue to provide New Hampshire families a local resource to support them through successful student loan repayment.

NHHEAF Made the Difference
 Granite State Management & Resources (GSM&R), one of the NHHEAF Network Organizations supports 163,000 borrowers to manage repayment on their student loans.

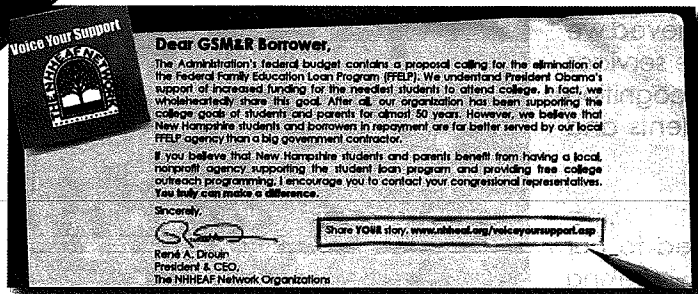
"I have been a customer of GSM&R for my student loans since I graduated from high school. Over the years, I have attended a couple of different schools as I worked toward achieving my degree. Now, I am pursuing a career in nursing. GSM&R has been there every step of the way. In addition to the friendly people who never make me wait for assistance, the best thing about GSM&R is the location. There is always someone close by to answer my questions. The NHHEAF Network Organizations were the best choice for student loans!"
 — [Name], [Location]

NHHEAF Made the Difference
 100% of the public high school seniors attend college through programs.

"From the moment I was born, my parents made it a goal for me to go to college. They have helped me with my school expenses, but it was not until I was in high school that I realized how important it was to have someone to help me through the process. I believe what they do is amazing and has helped many students through the tough process. I've talked to people and I know I'm not the only one who greatly appreciates everything they do. When I think of education one of the things that come to mind is this great organization. I know they have done a great job going to schools to inform students about how important education is. Without NHHEAF, who will do that for New Hampshire students?"
 — [Name], [Location]

www.nhheaf.org/about.asp

Print advertisements featuring students, parents, and school administrators that voiced their support for the organizations.



Message statement stuffer sent to all current student loan borrowers.

The Resulting "PR Miracle"

What we did:

The first major step we took was to be proactive and to set the tone for the conversation in New Hampshire. Because of the length of time it takes legislation to move through the government, many of the organizations that would be impacted chose to sit back and wait for things to happen before deciding how to act. From the day we heard about the possible future changes we jumped in and launched our "Voice Your Support"

campaign; calling on members of the financial aid community, high school counselors, students and parents to take a moment to speak out about how our services impacted them and what students and parents would do if the services we provide were no longer made available. Major elements of our campaign included literature, print advertisements, web advertisements, a dedicated web page with information and options for sending messages of support, newsletters and "NHHEAF Made the Difference" materials focusing on those very people that voiced their support. We contacted our major news sources to offer experts on the topic and to send literature about the effects these changes would have within our State, and we launched a letter writing and phone call campaign to attract the attention of our local government. (examples pictured)

Evaluation of Success:

For our organization, our original view of success changed drastically from day one. Originally we fought for the organizations' existence to remain completely intact. As the landscape of the bill changed and the conversation around the bill became more defined, we knew that our focus needed to remain on the resulting negative effects for the New Hampshire community if the bill passed as it stood. Our campaign's success came in many different areas:

First, we received a resounding response to our campaign from community members. We received statements and pledges of support that truly defined the essence of our campaign from past relationships we had built through the services we provided the community and the support we provided to local schools, students and parents. School counselors and members of the financial aid community wrote letters including quotes noting our services were essential to the success of New Hampshire students and that our organization was "the best thing to happen to New Hampshire education since I started teaching in 1974."



Web banner focused on specific audiences, put in place of current advertisements already existing for the Organizations.

Second, local legislators, specifically Congresswoman Carol Shea-Porter, a democrat from our state and supporter of the bill, showed up on our doorstep. She wanted to hear what all the conversation was about, and took the time to listen to what we had to say. She took our argument to Washington with her and, even though she was a supporter of the bill, fought for changes that would create a role within the student loan industry for nonprofit organizations such as ours. She understood the importance of continuing the services we provided to the community.

Third, during the legislative debate over the bill a number of hearings were held in front of Congress. Congress was calling on members of the financial aid community to testify to different points throughout the debate over the legislation. When it came time to hear from a student loan lender, they called on us to testify and did not look to any of the largest student loan lenders throughout the country that served tens of thousands of borrowers. They wanted to hear what NH had to say and why we had chosen to take on the challenge of fighting this bill.

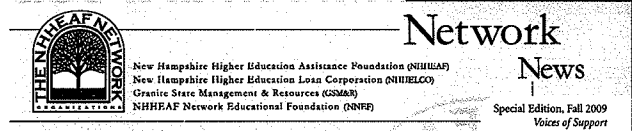
Fourth, national news sources, such as *US News and World Report*, covering the legislation turned to New Hampshire for information and representatives from our organization were used as references for information, quotes in articles and an example of how this legislation could affect the community.

Impacting Event

As the political landscape continued to drastically change in 2010, recent legislation introduced in a particular sector of the financial services industry posed a major threat to our nonprofit organization that dramatically changed the landscape of the student loan industry. In its early stages, as this legislation was being considered in Washington, the organization needed to rally community support to maintain the ability to provide free services to students and parents throughout the State of New Hampshire by sustaining a role in the student loan industry.

After almost 50 years in business, the livelihood of our Organization was threatened, as the passing of the Health Care and Education Affordability Reconciliation Act would negate its existence and the essential free services provided to the New Hampshire community. And yet today the organization continues to fulfill its important mission.

The introduction of this legislation was a major blow to all nonprofits involved in the community; essential to the Organizations' ability to provide free college planning support and services to the New Hampshire community were the funds generated from student loan earnings. The discussion around the legislation was presented in the form of a question, "Why save an organization that takes subsidies from the government to make a profit on providing necessary students loans for college?" as well as effects from Attorney General Cuomo's investigation into the actions of some for profit student loan lenders and the issue with certain organizations receiving higher interest rates on government loans that were not eligible for the increased interest. Over the past year the entire industry had received a major black eye. The result, fewer and fewer groups and individuals involved in the community wanted to associate in anyway with student loan lenders beyond the necessary daily transactions.

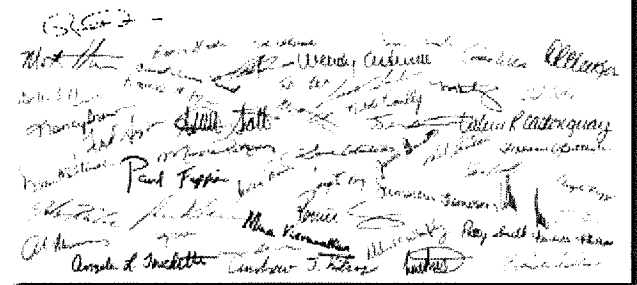


Speaking with One Voice

We are NHHEAF. We are the 200 employees who wholeheartedly support the mission of the NHHEAF Network Organizations every day. We are fortunate to have the opportunity to work in a supportive and dynamic environment that reinforces its charitable mission to better the lives of NH citizens through higher education. We are committed to providing personal service, free college planning resources, repayment support, financial literacy information and affordable funding options to ensure New Hampshire has the necessary educated workforce and that students realize the enrichment that higher education brings to their lives.

We know from research that over 80% of our borrowers report higher education would not have been possible without student loans. Student loan repayment is almost never easy. But, we do our part to make it manageable. And, we do so with heart and with expertise. Our goal is to support the borrower, not just collect a payment. And, the truth is, we do. Even during this tenuous time – both because of the financial crisis and major legislative challenges – students and borrowers always come first. NHHEAF does far more than just administer student loans. At a time when a college degree can mean the difference between making a living wage and poverty, it is critical that a college education not be reserved for only those able to easily navigate the complex college admission and financial aid process. NHHEAF is there with programs ranging from *Destination College*™ to *File-a-FAFSA Weekends* to the *STAR* program for foster youth and *Discover U* early awareness events.

Since news of the President's budget reached our borrowers, we have received an outpouring of support for the critical role our agency has played in helping students manage repayment of their loans. Some of these borrower relationships have lasted over a decade! In this special edition of the *Network News*, we share their stories and the voices of educators and community members who support a role for our nonprofit agency to continue its good work. You will find that there is good reason that NHHEAF has among the lowest default rates in the nation; that NHHEAF staff cares about its borrowers and wants them to succeed in school and beyond, and that the top-notch outreach programs our nonprofit agency provides are increasing college access and success in New Hampshire. Many of our nation's legislators recognize that excellence is happening in agencies like NHHEAF. In fact, New Hampshire Congresswoman Carol Shea-Porter has worked tirelessly to advocate for the preservation of nonprofit services and philanthropic organizations through provisions in the Student Aid and Fiscal Responsibility Act (H.R. 3221). As the legislation moves to passage, there is still time for readers to make a difference. For details about the President's budget proposal and its potential impact, visit www.nhheaf.org/voicesupport.asp.



Newsletter including organization employees' signatures noting the impact this would not only have on the local community but on the 200 employees that currently worked at the Organizations. This was sent out to the community, local and national government officials, school counselors and the financial aid community.



Flyer left out in our office and handed to those that attended the Center for College Planning programming.

Two major challenges also confronted our Organization from directly within its structure and within the student loan industry itself. The first challenge- the original mission of the organization did not include community outreach as a primary focus and currently worked in the form of three bundled organizations with three different Boards of Directors. The second challenge- the student loan industry in recent years had received large amounts of negative press and declining support from colleagues and the business community due to the controversy.

To garner support for our organization we had to focus on two vital goals; separate ourselves from the negative conversation and find a way to show community members and legislators why our organization was an essential resource for students and parents in New Hampshire.

Fifth, within New Hampshire we came out from under the image that we were just a student loan lender. Those that currently believed we were just a place to send their bill, were awakened to the services we provided them and their families. Our regional recognition drastically increased, opening our services to more students and parents throughout the state.

Keys to Success:

There were four main elements to our campaign that led to our success; speed of response, leadership on the topic, seeking the correct audience for our message and the multi-platform marketing implementation that focused on the very community we sought to help. Though today, the landscape of our organization has undergone a number of changes in result of the passing of the bill, the services we provide to the community have grown over the past year. Today we continue to be present in over 90% of New Hampshire public high schools and serve over 30,000 students and parents across the State with college planning resources. The Organization was also awarded two major grants, in direct response to the attention garnered for our organization through our campaign, that have aided in the increased availability of our services across New Hampshire.



Short videos were created for each of our government officials, featuring our employees, that relayed the impact the passing of the bill would have on our community.

