FINANCIAL AID FOR HOMELESS & FOSTER YOUTH, PART 1:
Completing the FAFSA

January 17, 2018
Today’s Agenda

• Recent changes related to financial aid
• Financial aid 101: process, sources & types of aid, calculating need, cost of attendance, typical award packages
• When & how to apply
• Completing the FAFSA: Important considerations for current & foster youth & homeless youth
• Hypothetical scenarios
• Resources
• Question & Answer
Today’s Presenters

Tanae McCall
Scholarship Coordinator/Financial Aid Advisor
California State University, Bakersfield

Marisol Ramirez
Financial Aid Technician / Guardian Scholars Coordinator /
FYSI Liaison
Pierce College

Simone Tureck
Associate Policy Director
John Burton Advocates for Youth
Financial Aid Makes the Difference

Parental income, borrowing & savings is a greatest single source of funding used by students to pay for college, and exceeds all other sources, including grants, scholarships and student income and student savings.

Foster youth & unaccompanied homeless youth are missing this key source of financial support.

Youth who access financial aid have better post-secondary educational outcomes:

- A 2014 study found that students who receive grants and scholarships are more likely to earn a bachelor’s degree than otherwise similar students.
- Foster youth students who receive the Chafee Education & Training Voucher (ETV) are 52% more likely to complete 3 or more semesters of community college.
- Receipt of the Chafee ETV also increases the rate of course completion and the likelihood that the student has a 2.0 GPA or higher.
Independent Student Status on the FAFSA

Certain foster and homeless youth are considered “independent” students on the FAFSA:

• Age 24 or older at any time before December 31st of the award year
• Is married as of the date student applies
• Will be a graduate or professional student when the award year starts
• Is currently serving on active duty for purposes other than training
• Is a veteran of the U.S. Armed Forces
• Has dependents other than a spouse

• Was an orphan, foster child, or ward/dependent of the court at any time since the age of 13
• Is an emancipated minor or in legal guardianship or was when student reached the age of majority in his/her state
• Was determined at any time since July 1st of award year, to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless
Recent Changes Related to Financial Aid
Affecting Foster & Homeless Youth
Recent Changes Related to Financial Aid

- **FAFSA/Dream Act and Chafee application available starting October 1\textsuperscript{st} of year prior** (instead of January 1\textsuperscript{st} of award year)

  - *Priority deadline still March 2\textsuperscript{nd}*!

- **FAFSA now uses “prior-prior-year data”**

  - *2016 tax returns for 2018-19 school year*

More Information:
https://studentaid.ed.gov/sa/about/announcements/fafsa-changes
Recent Changes Related to Financial Aid – *for foster youth*

Data matching eliminates need for proof of dependency status - SB 12 (Beall, 2017) *(likely available for 2018-19 academic year)*¹

3 million expansion of the Chafee Education Training Voucher budget in California (2016)²

New restrictions for schools with more than 40% undergraduate students borrowing federal student loans to ensure youth are using Chafee at credible institutions - AB 2506 (Thurmond, 2016)³

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¹ [https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201520160AB2506](https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201520160AB2506)

² [http://www.ebudget.ca.gov/home.php?selectedYear=2016-17](http://www.ebudget.ca.gov/home.php?selectedYear=2016-17)

³ [https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180SB12](https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180SB12)
Recent Changes Related to Financial Aid – for homeless youth

Definition of “youth” now removed in federal law, allowing 22- and 23-year-olds to qualify as homeless.¹

School district liaisons, RHYA program directors/designees, & HUD homeless assistance program directors/designees now are permitted to make FAFSA determinations in subsequent years, under certain conditions.²

¹ [https://www.help.senate.gov/imo/media/doc/Murray%20Response(1).pdf](https://www.help.senate.gov/imo/media/doc/Murray%20Response(1).pdf)
Financial Aid 101:
Process, Sources & Types of Aid, Calculating Need, Cost of Attendance, Typical Award Packages
The Financial Aid Process

1. Submit FAFSA or CA Dream Act
2. Complete File/Verification
3. Process Application
4. Award Notification/Package
5. Disbursement
6. Maintain financial aid
Sources & Types of Aid

**Where $ Comes From**
- State (California)
- Federal Gov’t
- College Universities
- Orgs & Private Companies

**Type of Aid**
- **Gift Aid (Free)**
  - **Fee Waiver** = No fee for classes
  - **Grants** = Does not have to be paid back if coursework completed
  - **Scholarships** = FREE money
- **Work (Earn)**
  - **Work Study** = Earn a paycheck
- **Loans (Pay Back)**
  - **Loans** = Pay back with interest
### Types of Aid – For Tuition

<table>
<thead>
<tr>
<th>Name of Grants</th>
<th>Covers Tuition</th>
</tr>
</thead>
</table>
| Cal Grant A/B                       | Up to $5,472 at CSU  
Up to $12,240 at UC  
Up to $9,084 at Private (non-profit)  
Up to $4,000 at Private (for-profit) |
| State University Grant              | Covers state tuition fees (not entire tuition & campus fees) at CSU           |
| UC Grant                            | Covers full system-wide tuition at UC                                         |
| CCC Board of Governors Fee Waiver   | Waives tuition cost = free classes at CCC                                   |

All grants above pay **tuition only**.  
You can only get **one** of the above listed grants.
# Types of Aid – Cash

<table>
<thead>
<tr>
<th>Name of Grants</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Up to $5,920 – Lifetime Eligibility 600% Max</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>Varies – Priority to Pell eligible students</td>
</tr>
<tr>
<td>Cal Grant B Access</td>
<td>$1,672 + $1,000 at CCC for attending full-time</td>
</tr>
<tr>
<td>Cal Grant C</td>
<td>Up to $1,094 at CCC</td>
</tr>
<tr>
<td></td>
<td>Up to $2,462 at Vocational/Trade</td>
</tr>
<tr>
<td>Institutional Grant</td>
<td>Varies</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>On/Off-campus employment (Earn a paycheck)</td>
</tr>
<tr>
<td>Direct Student Loans</td>
<td>Subsidized: $3,500 - $5,500 (Need-based)</td>
</tr>
<tr>
<td></td>
<td>Unsubsidized: Up to $6,000</td>
</tr>
</tbody>
</table>

And for current & former foster youth...**the Chafee Grant**

Current & former foster youth **may qualify** for an additional **$5,000/per year**!
Understanding the Cal Grant

**Cal Grant A**
Entitlement
- At Least 3.0 GPA

**Cal Grant B**
Entitlement
- At Least 2.0 GPA

**Cal Grant C**
Competitive
- No Minimum GPA Required

**H.S. Seniors – Recent Grads:**
- Submit by **March 2:** FAFSA or Dream Act + GPA Verification (done by High School)
- Once March 2 deadline passes, Cal Grant B & C become competitive grant for those who submit FAFSA by September 2\textsuperscript{nd}, subject to remaining funds
  
  *(NOTE: Dream Act students must submit by March 2\textsuperscript{nd})*

Administered by the California Student Aid Commission -
WebGrants 4 Students: [https://mygrantinfo.csac.ca.gov/](https://mygrantinfo.csac.ca.gov/)
Chafee Education & Training Voucher (ETV)

Federally funded program, administered through the California Student Aid Commission

Gives up to $5,000 to eligible current/former foster youth for career & technical training or college courses

Chafee can be used for living expenses (i.e. childcare, transportation, rent, etc.)

To qualify for the Chafee Grant, student must meet the following criteria:

• Be a current or former foster youth
• Be a dependent or ward of the court and placed in foster care at any time between ages 16 and 18
• Not have reached their 22^{nd} birthday as of July 1^{st} of the award year
• In order to remain eligible for Chafee, a student must maintain Satisfactory Academic Progress (usually a 2.0 GPA) and be enrolled in at least 6 units

WebGrants 4 Students: https://mygrantinfo.csac.ca.gov/
Cal Grant- & Chafee-Eligible Institutions

For institutions with more than 40% of undergraduate students borrowing federal student loans,* the following standards must exist in order to use their Cal Grant or Chafee Grant at these schools:

- A graduation rate above 30%
- A 3-year cohort default rate below 15.5%

*So the public institutions (i.e. community colleges, CSUs & UCs are all eligible because they are not subject to these requirements)

Find Cal Grant- & Chafee-eligible & ineligible institutions:
https://webutil.csac.ca.gov/CalGrant_Inst/CalGrantInstSearch.aspx
**Definition of Need**

Amount student is able to “contribute” to COA. Generally based on income, assets, household size, etc.

- **Cost of Attendance (COA)**: Total amount it costs to attend college. COA includes tuition, housing, books/supplies, etc.
- **Expected Family Contribution (EFC)**
- **Eligibility for Need-Based Aid**: Need-Based Aid: CAL Grant, Pell Grant, FSEOG, Chafee, Subsidized Loans, BOG Fee Waiver & Scholarships
## 2017-18 COA:
California State University (CSU)

### 9-Month Budget (Full-time for Two Semesters)

<table>
<thead>
<tr>
<th></th>
<th>At Home/With Parent</th>
<th>On-Campus</th>
<th>Off-Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$7,146</td>
<td>$7,146</td>
<td>$7,146</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,948</td>
<td>$1,948</td>
<td>$1,948</td>
</tr>
<tr>
<td>Housing/Meals</td>
<td>$5,247</td>
<td>$13,230</td>
<td>$13,061</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,565</td>
<td>$1,453</td>
<td>$1,524</td>
</tr>
<tr>
<td>Personal</td>
<td>$1,450</td>
<td>$1,450</td>
<td>$1,450</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$17,356</td>
<td>$25,227</td>
<td>$25,129</td>
</tr>
</tbody>
</table>

CSU Bakersfield 17-18 COA (6 units or greater)

John Burton Advocates for Youth
Sample: Typical Award Package (CSU)
example assumes student was not awarded Cal Grant A
$25,227 (COA) - $0 (EFC) = $25,227 (Need)

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Fall</th>
<th>Spring</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>State University Grant (non-cash aid, covers state tuition fees)</td>
<td>$2,871.00</td>
<td>$2,871.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$836.00</td>
<td>$836.00</td>
<td>$1,672.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$2,960.00</td>
<td>$2,960.00</td>
<td>$5,920.00</td>
</tr>
<tr>
<td>Federal SEOG Grant</td>
<td>$300.00</td>
<td>$300.00</td>
<td>$600.00</td>
</tr>
<tr>
<td>Federal Work-Study Grant (anticipated)</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Chafee Grant</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>$5,000.00</td>
</tr>
<tr>
<td><strong>Total Aid (Need-Based)</strong></td>
<td></td>
<td></td>
<td><strong>$14,992.00</strong></td>
</tr>
</tbody>
</table>

**Amount to Student**

$15,192.00

*If needed, student may request the below loans:*
- Subsidized Loan: $3,500 - $5,500/year
- Un-subsidized Loan: up to $6,000/year

Amount to student after tuition paid
## 2017-18 COA: California Community College (CCC)

### 9-Month Budget (Full-time for Two Semesters)

<table>
<thead>
<tr>
<th>Item</th>
<th>At Home</th>
<th>Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Fees/Tuition</td>
<td>$1,220</td>
<td>$1,220</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,854</td>
<td>$1,854</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$5,247</td>
<td>$13,293</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,098</td>
<td>$1,233</td>
</tr>
<tr>
<td>Misc. Personal</td>
<td>$3,276</td>
<td>$3,006</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$12,695</strong></td>
<td><strong>$20,606</strong></td>
</tr>
</tbody>
</table>

*Los Angeles Community College District 17-18 COA*
Sample: Typical Award Package (CCC)

This assumes student was not awarded Cal Grant A

$20,606 (COA) - $0 (EFC) = $20,606 (Need)

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Fall</th>
<th>Spring</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOG Fee Waiver</td>
<td>$ 610.00</td>
<td>$ 610.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>(non-cash aid; covers enrollment fees)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cal Grant B (Access)</td>
<td>$ 836.00</td>
<td>$ 836.00</td>
<td>$ 1,672.00</td>
</tr>
<tr>
<td>Cal Grant B (Full-time at CCC)</td>
<td>$ 500.00</td>
<td>$ 500.00</td>
<td>$ 1,000.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$ 2,960.00</td>
<td>$ 2,960.00</td>
<td>$ 5,920.00</td>
</tr>
<tr>
<td>Federal SEOG Grant</td>
<td>$ 200.00</td>
<td>$ 200.00</td>
<td>$ 400.00</td>
</tr>
<tr>
<td>Federal Work-Study Grant (anticipated)</td>
<td>$ 2,000.00</td>
<td>$ 2,000.00</td>
<td>$ 4,000.00</td>
</tr>
<tr>
<td>Chafee Grant</td>
<td>$ 2,500.00</td>
<td>$ 2,500.00</td>
<td>$ 5,000.00</td>
</tr>
<tr>
<td>Total Aid (Need-Based)</td>
<td></td>
<td></td>
<td>$ 17,485.00</td>
</tr>
</tbody>
</table>

**Amount to Student** $17,992.00

If needed, student may request the below loans:

- Subsidized Loan: $3,500 - 4,500/year
- Un-subsidized Loan: up to $6,000/year

**This assumes student applies on-time by March 2nd, CA resident, and is at the freshman level.**
When to Apply – Key Deadlines

Do *Not* Miss – March 2nd Deadline!
- Cal Grants A/B
- State University Grants (CSU)
- UC Grants (UC)
- Chafee Grant (ALL)

Submit/Re-new FAFSA or Dream Act *every* academic year, between October 1st and March 2nd!
When to Apply, Four-Year School Considerations -- Early is Best!

Access to Cal Grant Entitlement ONLY if apply by March 2nd
- If don’t apply by 3/2, can NEVER get entitlement grant

Housing deadlines
- Work with FY Program Manager at CSU to help get housing priority

Institutional grants
- Unique to each campus, better chance of award earlier

Scholarships
- More available early on

Delay of enrollment and housing deposits
- 82% of CSU campuses and 62% of UC campuses allow foster youth to delay paying enrollment and housing deposits until financial aid is received
- Foster youth program coordinators can help make sure requests for delay are met
Completing the FAFSA
Important Considerations for Foster Youth & Homeless Youth
How to Apply

- FSA ID: User Name & Password (Student/Parent)
  - www.fafsa.gov

- California Dream Act: [www.dream.csac.ca.gov](http://www.dream.csac.ca.gov)
- For Undocumented, AB540 or DACA Students

Submit **One** Application – Not Both!
Application Will Determine Eligibility for **ALL** Types of Aid
1. Go to: www.fafsa.gov

2. “Start A New FAFSA” or “Login”

3. Create an “FSA ID”

4. Email Account: Use an email account that you can access NOW. You will be emailed a “Secure Code”

Note: AB540/Undocumented Students Will submit a CA Dream Act **not** a FAFSA
Submit the Correct FAFSA

- Attending school in Fall 2018? Submit “2018-2019”
- Attending school in Summer 2018? Submit “2017-2018”
For current or former foster youth, in the Student Demographics section, youth should answer YES to this question, even if they were only in foster care one day.
In the Dependency Determination section, these questions appear one by one until a question is answered YES.

If a youth can answer YES to any of the questions in this section, they qualify for and are considered as “Independent Status” for the purposes of the FAFSA.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Were you born before January 1, 1965?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As of today, are you married?</td>
<td></td>
<td></td>
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<tr>
<td>At the beginning of the 2018-2019 school year, will you be working on a</td>
<td></td>
<td></td>
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<tr>
<td>master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>graduate certificate, etc.)?</td>
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<td></td>
</tr>
<tr>
<td>Do you now have or will you have children who will receive more than</td>
<td></td>
<td></td>
</tr>
<tr>
<td>half of their support from you between July 1, 2018 and June 30, 2019?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have dependents (other than your children or spouse) who live</td>
<td></td>
<td></td>
</tr>
<tr>
<td>with you and who receive more than half of their support from you, now</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and through June 30, 2019?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you currently serving on active duty in the U.S. Armed Forces for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>purposes other than training?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you a veteran of the U.S. Armed Forces?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At any time since you turned age 13, were both your parents deceased,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>were you in foster care, or were you a dependent or ward of the court?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As determined by a court in your state of legal residence, are you or</td>
<td></td>
<td></td>
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<tr>
<td>were you an emancipated minor?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does someone other than your parent or stepparent have legal guardianship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of you, as determined by a court in your state of legal residence?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On or after July 1, 2017, were you homeless or were you self-supporting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and at risk of being homeless?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Current & former foster youth
Youth in guardianship
Homeless youth
What Does it Mean to have “Independent Status” on the FAFSA?

Independent Status” means that youth do not have to provide any information, including income information, about biological, adoptive or foster parents (including relative or non-relative caregivers) or legal guardians in the Parent Demographics section.
Who Can Answer YES to these Questions?

“At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?”

Anyone in care after turning 13 - even if they exited care the day after (Includes all NMDs, anyone ILP-eligible, etc.)

“On or after July 1, 2017 [July 1st of the award year] were you homeless or were you self-supporting and at risk of being homeless?”

Youth who are unaccompanied & homeless according to the McKinney Vento definition or unaccompanied & at risk of being homeless
Definition of Homeless Youth

Unaccompanied
- Not in the physical custody of a parent or guardian

Homeless
- McKinney Vento definition: lacking fixed, regular and adequate housing

OR
- When a student pays for his own living expenses, including fixed, regular, & adequate housing
- When a student’s housing may cease to be fixed, regular, & adequate; for example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing

Note: Per AVG, a student living in any of these situations and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live.
The McKinney Vento Definition of Homeless Children & Youth Includes:

(i) children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals;

(ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings...

(iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

(iv) migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).
Wait, there are Additional Questions for Homeless Youth

Once a youth answers YES to the question asking if the youth is homeless or self-supporting and at risk of being homeless, three additional questions appear:

1. **On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?**
   - Yes  No

2. **At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**
   - Yes  No

3. **At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**
   - Yes  No

4. **At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**
   - Yes  No
Navigating the Homeless Youth Questions

The persons listed in those 3 additional questions are those who have the authority to make a homeless youth determination *(other than a financial aid administrator)*:

| A local homeless education liaison (K-12) | A Runaway & Homeless Youth Act (RHYA)-funded shelter or transitional living program | A U.S. Dept of Housing & Urban Development (HUD)-funded shelter or transitional housing program |
What if an unaccompanied homeless youth has no one to make a determination?

If the student is an unaccompanied homeless youth but does not have contact with a qualified individual to make a determination for them, they should answer **YES** to being homeless or self-supporting and at risk of being homeless, but **NO** to the three determination questions.

In this scenario, the Financial Aid Administrator (FAA) must make the determination.

FAAs can get assistance with making case-by-case homelessness determinations by contacting, among others:

<table>
<thead>
<tr>
<th>College access programs</th>
<th>Doctors</th>
<th>Social workers</th>
<th>Mental health professionals</th>
</tr>
</thead>
</table>

Other Things to Note About Homeless Youth Completing the FAFSA

If the FAA is making the determination & there is no written documentation available, the determination may be based on a documented interview with the student.

If a student receives a determination from a local liaison, or RHYA-funded or HUD-funded shelter or transitional living program, the FAA must accept this determination.

A student living in the school dormitory may still be considered an UHY if the student would be homeless otherwise.

A new determination must be made each year (for FAFSA).

More on verification on the March 21st webinar!
Hypothetical Scenarios

Let’s test our knowledge!
**Sienna**

**Scenario:** Sienna was in foster care up until age 14 when she reunified with her mother. Her mother subsequently relapsed and lost her housing. Sienna has been on her own since 17, and is now 18 and living in a shelter off and on.

**Questions:**

• Is Sienna considered an independent student on the FAFSA?

• If so, which question should Sienna be advised to answer yes to, in order to indicate her independent status?

**Answer:** Sienna is eligible for independent student status on the FAFSA. She actually meets both the foster care and homeless youth categories, however it would be in her best interest to answer YES to the question indicating she was in foster care after her 13th birthday.

(Foster care status must only be verified once, whereas homeless youth status requires an annual verification and is a condition that may change).
Joaquin

**Scenario:** Joaquin was placed in foster care at birth, then adopted at age 7. During his teen years, Joaquin ran into trouble with the juvenile justice system, and spent time in juvenile hall. Upon his release from juvenile hall at age 16, it was determined that returning to his adoptive parents’ home was not in his best interest and he was placed in a group home where he lived until his 18th birthday.

**Questions:**

- Is Joaquin considered an independent student on the FAFSA?
- If so, which question should he be advised to answer yes to, in order to indicate his independent status?

**Answer:** Joaquin is eligible for independent student status on the FAFSA. He should answer YES to the question indicating he was in foster care after his 13th birthday because he had an order for out of home placement after being released from juvenile hall (after age 13).
Michelle

Scenario: Michelle was removed from her mother at birth, and bounced around to various relatives for the first few years of her life. She reunified with her father at age 5, when her foster care case was closed. Although she ended up living with an aunt as a teenager, her foster care case was not reopened. At age 16, Michelle’s aunt passed away. She has since been couch surfing with friends.

Questions:

• Is Michelle considered an independent student on the FAFSA?

• If so, which question should she be advised to answer yes to, in order to indicate her independent status?

Answer: Michelle is eligible for independent status on the FAFSA. She should answer YES to the question indicating she was homeless or self-supporting and at risk of being homeless as of July 1st of the award year.

IMPORTANT NOTES:

• Although Michelle cannot answer YES to the foster youth dependency question, she should still answer YES to the earlier question about foster care history in the student demographics section.

• If Michelle is connected to the homeless liaison at her high school or a qualified RHY- or HUD-funded program, she can answer YES to one of those individuals making her homeless determination. Otherwise, she should visit the financial aid office at her school to have her homeless status verified by a FAA.
Online Resources for Learning & Planning

**Foster Youth:**

- **Student Section of CCP Website (for foster youth):** has entire section dedicated to financial aid information, planning & resources. [www.student.cacollepathways.org](http://www.student.cacollepathways.org)


**Unaccompanied homeless youth:**

- **SchoolHouse Connection:** [https://www.schoolhouseconnection.org/learn/higher-education/](https://www.schoolhouseconnection.org/learn/higher-education/)

- **National Association for the Education of Homeless Children & Youth:** [http://www.naehcy.org/educational-resources/higher-ed](http://www.naehcy.org/educational-resources/higher-ed)

**Everyone:**

- **FAFSA4caster:** financial planning tool that will assist youth in determining how much aid they may qualify for compared to how much it will cost to attend college. [https://studentaid.ed.gov/sa/fafsa/estimate](https://studentaid.ed.gov/sa/fafsa/estimate)

- **www.icanaffordcollege.com:** has step-by-step guide to finding financial aid for community college, a financial aid office locator, & a financial aid workshop locator.

- **www.FinAid.com:** student guide to financial aid, has many different kinds of financial aid calculators.

- **www.CaliforniaColleges.edu:** also has resources for financial aid planning.
Individualized Support with FAFSA & Financial Aid

Financial aid workshops


Financial Aid Office on campus

• Check if there is an FYSI Liaison in office; homeless youth liaison

County Independent Living Program

• (For current & former foster youth)

High School Counselor, Foster Youth Liaison, School District Homeless Liaison

• New responsibilities

Campus Support Programs

• Search on CCP website – http://www.student.cacollegepathways.org/find-campus-support-programs/
Question & Answer

CLICK ON THE “QUESTIONS” PANEL, TYPE IT AND HIT “SEND”