

# FINANCIAL AID FOR HOMELESS & FOSTER YOUTH, PART 1:

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Completing the FAFSA

January 17, 2018

[www.jbaforyouth.org](http://www.jbaforyouth.org)

# Today's Agenda

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- 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

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**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

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

- Age 24 or older at any time before December 31<sup>st</sup> 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 1<sup>st</sup> 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

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Affecting Foster & Homeless Youth

# Recent Changes Related to Financial Aid

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FAFSA/Dream Act and Chafee application available starting October 1<sup>st</sup> of year prior (instead of January 1<sup>st</sup> of award year)

- ***Priority deadline still March 2<sup>nd</sup>!***

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*

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

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

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)<sup>3</sup>

<sup>1</sup> [https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill\\_id=201520160AB2506](https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201520160AB2506)

<sup>2</sup> <http://www.ebudget.ca.gov/home.php?selectedYear=2016-17>

<sup>3</sup> [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*

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

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.<sup>2</sup>

<sup>1</sup> [https://www.help.senate.gov/imo/media/doc/Murray%20-%20Response\(1\).pdf](https://www.help.senate.gov/imo/media/doc/Murray%20-%20Response(1).pdf)

<sup>2</sup> <https://ifap.ed.gov/fsahandbook/attachments/1718AVGIntro.pdf>

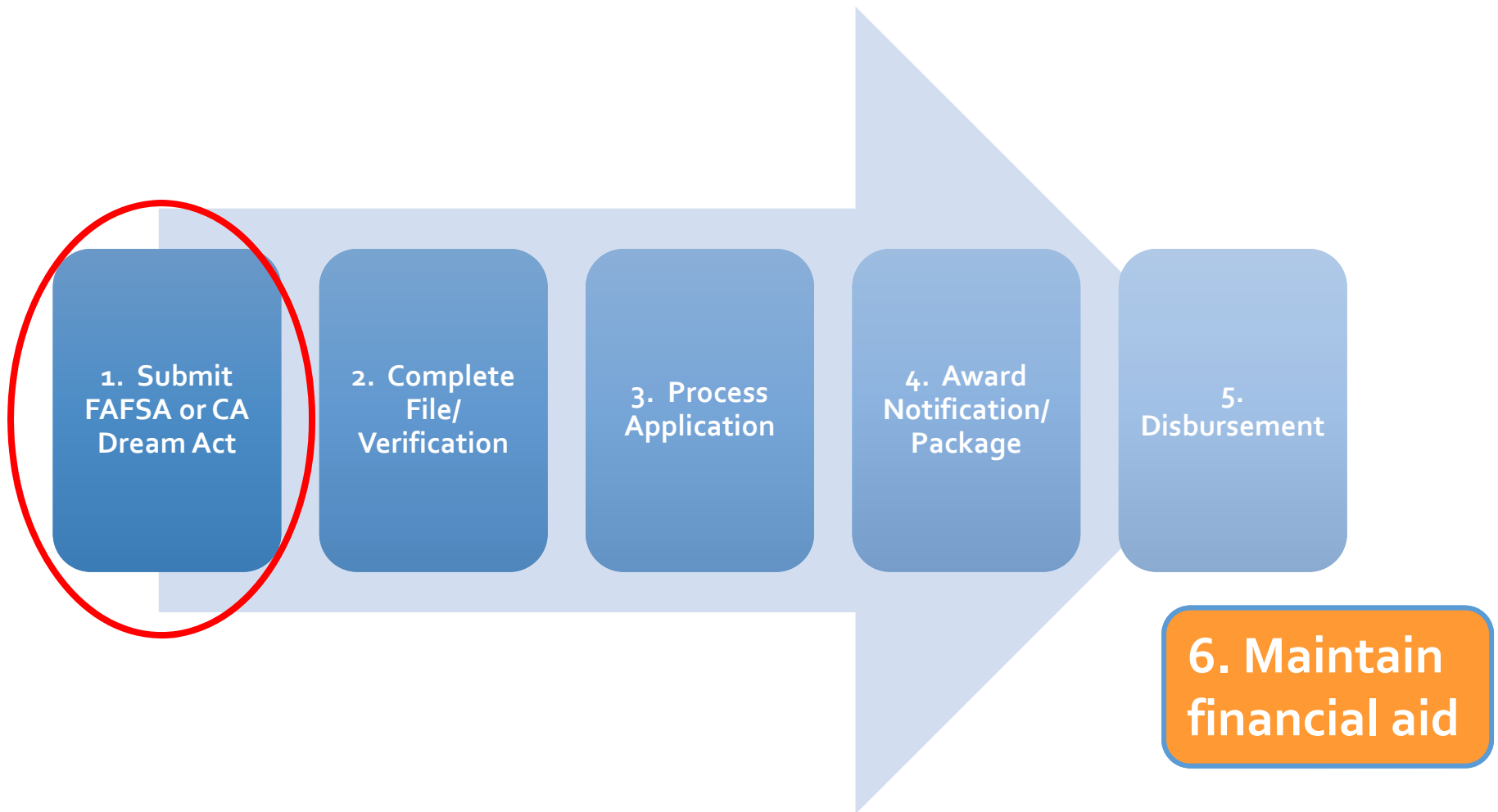
# Financial Aid 101:

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Process, Sources & Types of Aid, Calculating Need, Cost of Attendance, Typical Award Packages

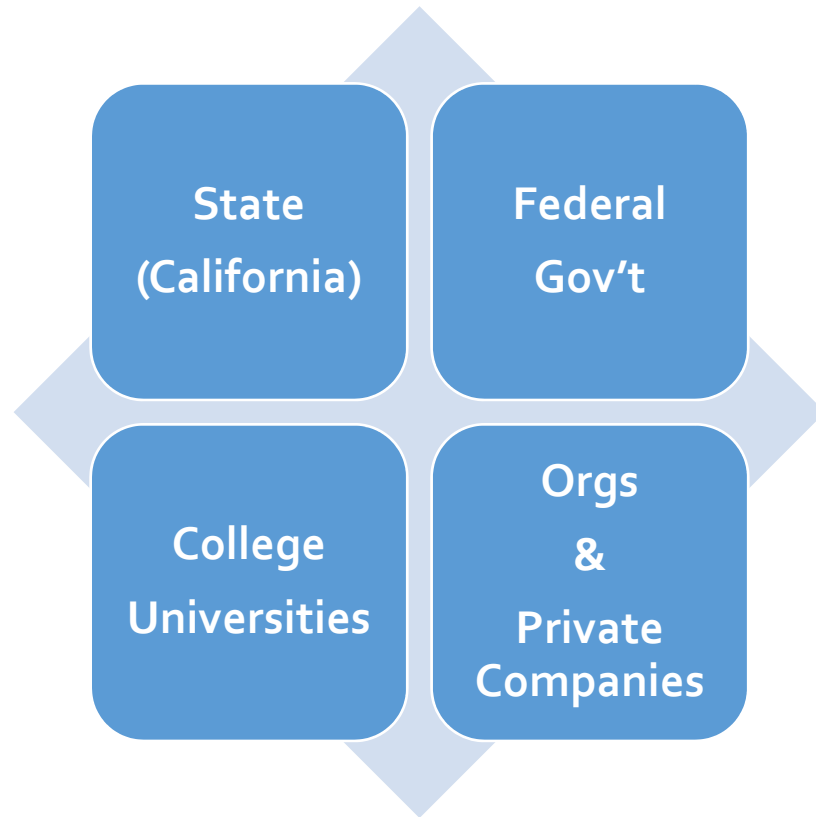
# The Financial Aid Process

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# Sources & Types of Aid

## Where \$ Comes From



## 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

Name of Grants	Covers Tuition
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.

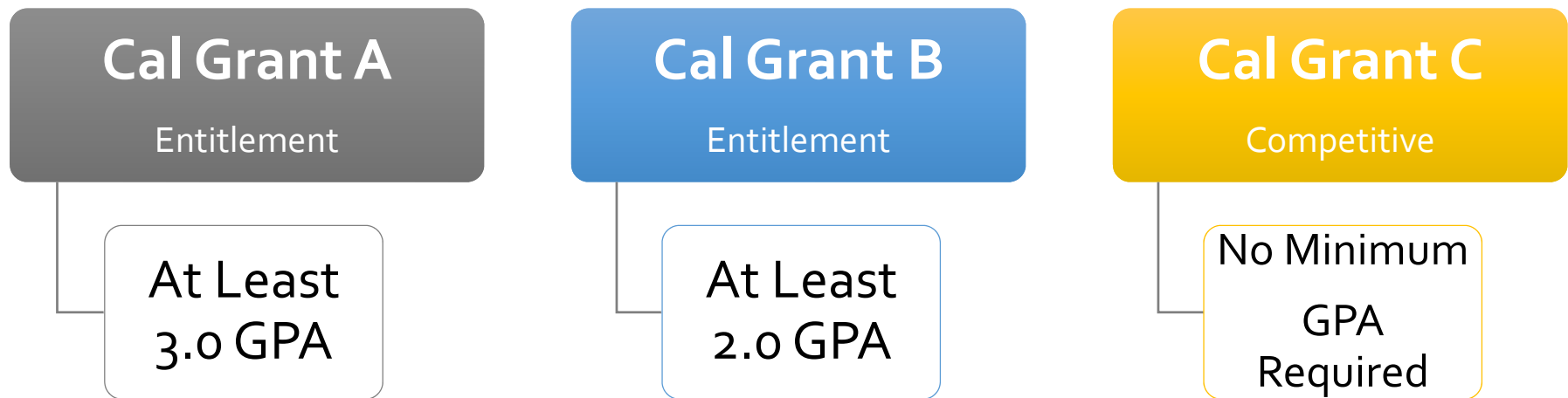
# Types of Aid – Cash

**Note:** Cash aid provided by on-campus programs are counted as part of their award package!!

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

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



## 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 A & B become competitive grant for those who submit FAFSA by September 2<sup>nd</sup>, subject to remaining funds  
(NOTE: Dream Act students must submit by March 2<sup>nd</sup>)

Administered by the California Student Aid Commission -  
**WebGrants 4 Students:** <https://mygrantinfo.csac.ca.gov/>

# Chafee Education & Training Voucher (ETV)

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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<sup>nd</sup> birthday as of July 1<sup>st</sup> 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

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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](https://webutil.csac.ca.gov/CalGrant_Inst/CalGrantInstSearch.aspx)

# Definition of Need

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



Total amount it costs to attend college. COA includes tuition, housing, books/supplies, etc.

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)*

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

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

# Sample: Typical Award Package (CSU)

*example assumes student was not awarded Cal Grant A*

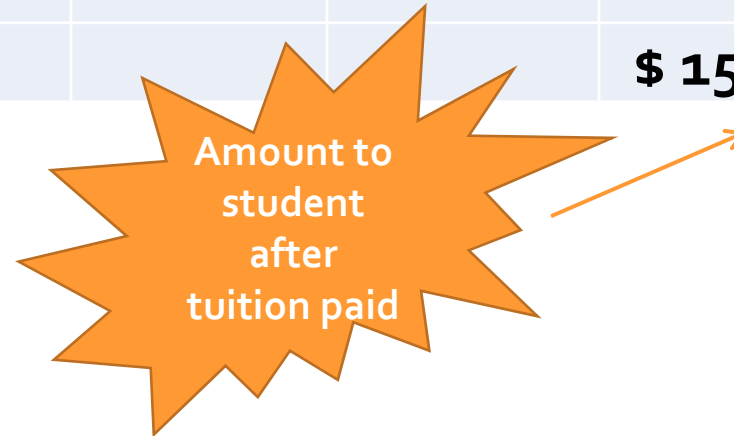
*\$25,227 (COA) - \$0 (EFC) = \$25,227 (Need)*

Type of Aid	Fall	Spring	Total
State University Grant (non-cash aid, covers state tuition fees)	\$ 2,871.00	\$ 2,871.00	\$ 0.00
Cal Grant B	\$ 836.00	\$ 836.00	\$ 1,672.00
Federal Pell Grant	\$ 2,960.00	\$ 2,960.00	\$ 5,920.00
Federal SEOG Grant	\$ 300.00	\$ 300.00	\$ 600.00
Federal Work-Study Grant (anticipated)	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00
Chafee Grant	\$ 2,500.00	\$ 2,500.00	\$ 5,000.00
Total Aid (Need-Based)			\$ 14,992.00
<b>Amount to Student</b>			<b>\$ 15,192.00</b>

*If needed, student may request the below loans:*

Subsidized Loan: \$3,500 - \$5,500/year

Un-subsidized Loan: up to \$6,000/year



# 2017-18 COA: California Community College (CCC)

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

	At Home	Off Campus
Enrollment Fees/Tuition	\$1,220	\$1,220
Books/Supplies	\$1,854	\$1,854
Room/Board	\$5,247	\$13,293
Transportation	\$1,098	\$1,233
Misc. Personal	\$3,276	\$3,006
<b>TOTAL</b>	<b>\$12,695</b>	<b>\$20,606</b>

*Los Angeles Community College District 17-18 COA*

# Sample: Typical Award Package (CCC)

*example assumes student was not awarded Cal Grant A*

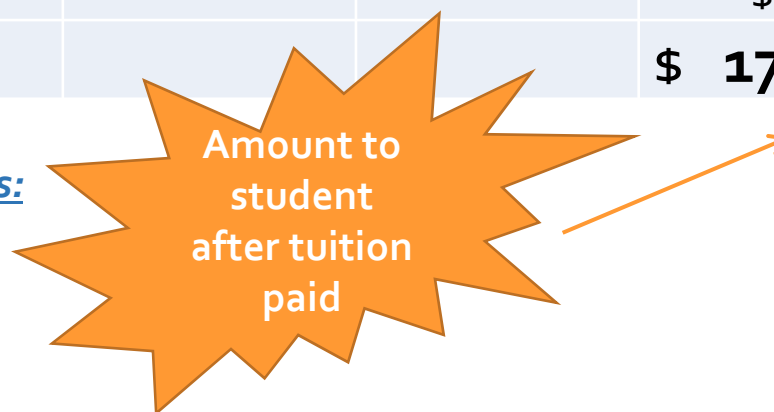
*\$20,606 (COA) - \$0 (EFC) = \$20,606 (Need)*

Type of Aid	Fall	Spring	Total
BOG Fee Waiver (non-cash aid; covers enrollment fees)	\$ 610.00	\$ 610.00	\$ 0.00
Cal Grant B (Access)	\$ 836.00	\$ 836.00	\$ 1,672.00
Cal Grant B (Full-time at CCC)	\$ 500.00	\$ 500.00	\$ 1,000.00
Federal Pell Grant	\$ 2,960.00	\$ 2,960.00	\$ 5,920.00
Federal SEOG Grant	\$ 200.00	\$ 200.00	\$ 400.00
Federal Work-Study Grant (anticipated)	\$ 2,000.00	\$ 2,000.00	\$ 4,000.00
Chafee Grant	\$ 2,500.00	\$ 2,500.00	\$ 5,000.00
Total Aid (Need-Based)			\$ 17,485.00
<b>Amount to Student</b>			<b>\$ 17,992.00</b>

*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 2<sup>nd</sup>, CA resident, and is at the freshman level.*

# When to Apply – Key Deadlines

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## 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 1<sup>st</sup> and March 2<sup>nd</sup>!

# When to Apply, Four-Year School Considerations -- Early is Best!

Access to Cal Grant Entitlement ONLY if apply by March 2<sup>nd</sup>

- 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

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Important Considerations for Foster Youth & Homeless Youth

# How to Apply

The screenshot shows the FAFSA website homepage. At the top, it says "Federal Student Aid" and "FAFSA™ Free Application for Federal Student Aid". Below that is a navigation bar with icons for Home, About Us, PIN Site, StudentAid.gov, and Help, along with a search bar and language options for English and Español. The main heading is "Get help paying for college" with a sub-heading "Submit a Free Application for Federal Student Aid (FAFSA)". Below this is a photo of diverse students. There are two main sections: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a list of options (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a "Login" button.

The screenshot shows the California Dream Act Application website. At the top, it says "CA GOV" and "California Student Aid Commission". Below that is a navigation bar with links for Home, CA GOV, CSAC CA GOV, Privacy Policy, and Help. The main heading is "California Dream Act Application...". Below this is a photo of a smiling young woman. There is a section titled "Let's get started! What is the purpose of your visit?" with a dropdown menu. Below that is a section titled "Before starting the application, dependent students should have their parents' financial information ready. To determine what questions you and your parents may have to enter, please look at the Dream Application Worksheet. We will only use parent information if we determine you to be a dependent." Below this is a section titled "Announcements:" with a list of updates. There are three main sections: "New California Dream Act Application" with a "Start Dream Application" button, "Provide a Parent Signature" with a "Sign Student Application" button, and "California Dream Act Application Login" with a "Login To Application" button. At the bottom, there is a disclaimer: "Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code unauthorized access to applicant information will be prosecuted to the fullest extent of the law."

OR

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

**Get help paying for college**  
Submit a Free Application for Federal Student Aid (FAFSA)



**New to the FAFSA?**

**Start A New FAFSA**

**Returning User?**

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

**Login**

2. "Start A New FAFSA" or "Login"

**STUDENT**

**Login**

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2017

**Student Information**

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.

Enter your (the student's) FSA ID  Enter the student's information

Do not log in with the FSA ID if you are not the student. OR

[Create an FSA ID](#)

FSA ID Username or Verified E-mail Address

[Forqot Username](#)

FSA ID Password

[Forqot Password](#)

3. Create an "FSA ID"

[Create An FSA ID](#) [Edit My FSA ID](#)

E-mail

Confirm E-mail

Username \*

Password \*

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

Federal Student Aid | An OFFICE of the U.S. DEPARTMENT of EDUCATION | PROUD SPONSOR of the AMERICAN MIND® | FAFSA® | Free Application for Federal Student Aid

Home | Help | Welcome, GDIT | Logout | SEARCH

## Get Started

Welcome, GDIT DATA!

**Fill out your FAFSA (Free Application for Federal Student Aid)!**  
To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started

**For which school year are you applying for financial aid?**

2018-2019 school year **START 2018-2019 FAFSA**

2017-2018 school year **START 2017-2018 FAFSA**

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

**FSA ID** Last Time, Date FSA ID Used:

**FSA ID Status:**  
[Create an FSA ID](#)  
There is no FSA ID on file for the information you entered.

**NEED HELP?**

Attending school in  
Fall 2018?  
Submit "2018-2019"

Attending school in  
Summer 2018?  
Submit "2017-2018"

STUDENT

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.



STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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### Student Eligibility

Are you a U.S. citizen?

Are you registered with the Selective Service System?  
 Yes  No

Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. If you are not registered, select **Register me**.  
 Register me

What will your high school completion status be when you begin college in the 2018-2019 school year?

What will your college grade level be when you begin the 2018-2019 school year?

What degree or certificate will you be working on when you begin the 2018-2019 school year?

Are you interested in being considered for work-study?

Will you have your first bachelor's degree before you begin the 2018-2019 school year?  
 Yes  No

**Are you a foster youth or were you at any time in the foster care system?**

Highest school completed by Parent 1

Highest school completed by Parent 2

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

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.

Current & former foster youth

Youth in guardianship

Homeless youth

**STUDENT**

Student Demographics    School Selection    **Dependency Status**    Parent Demographics    Financial Information

### Dependency Determination

Application was successfully saved.

Were you born before January 1, 1995?  
 Yes    No

As of today, are you married?  
 Yes    No

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?  
 Yes    No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?  
 Yes    No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?  
 Yes    No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?  
 Yes    No

Are you a veteran of the U.S. Armed Forces?  
 Yes    No

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?  
 Yes    No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?  
 Yes    No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?  
 Yes    No

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

[PREVIOUS](#)   [NEXT](#)

# What Does it Mean to have “Independent Status” on the FAFSA?

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**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?

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“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?”

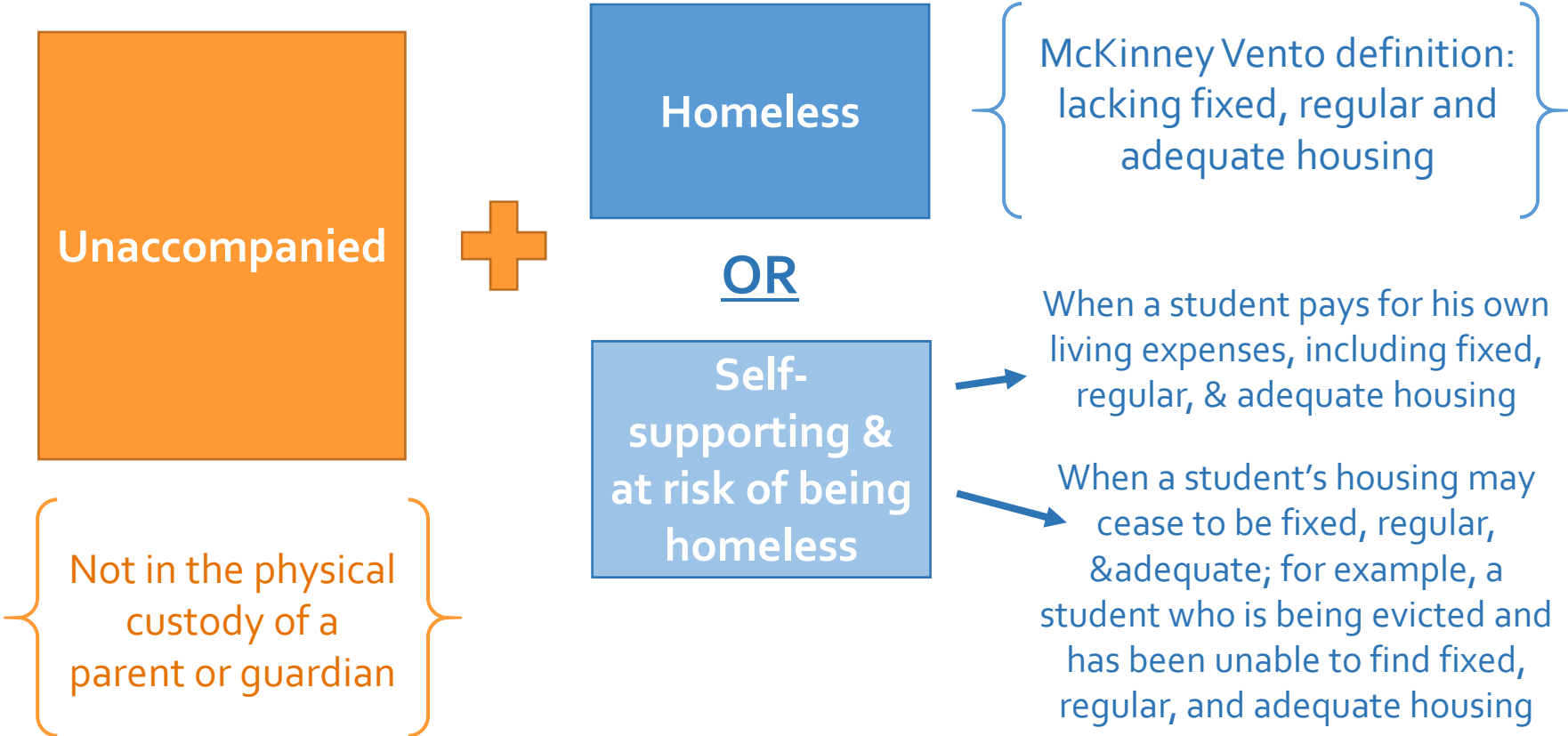
**Anyone in care after turning 13 - even if they exited care the day after**  
(Includes all NMDs, anyone ILP-eligible, etc.)

“On or after July 1, 2017 [July 1<sup>st</sup> 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



**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:

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- (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

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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:



On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?

Yes  No



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



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

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

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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:

College access programs

Doctors

Social workers

Mental health professionals

# 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 21<sup>st</sup> webinar!*

# Hypothetical Scenarios

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Let's test our knowledge!

# Sienna

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**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 13<sup>th</sup> 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*

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**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 18<sup>th</sup> 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 13<sup>th</sup> birthday because he had an order for out of home placement after being released from juvenile hall (after age 13).

# Michelle

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**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 1<sup>st</sup> 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

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## Foster Youth:

- **Student Section of CCP Website (for foster youth):** has entire section dedicated to financial aid information, planning & resources. [www.student.cacollegepathways.org](http://www.student.cacollegepathways.org)
- **Financial Aid Guide for California Foster Youth:** <http://www.cacollegepathways.org/financial-aid/fafsa/>

## Unaccompanied homeless youth:

- **SchoolHouse Connection:** <https://www.schoolhouseconnection.org/learn/higher-education/>
- **National Association for the Education of Homeless Children & Youth:** <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>
- [www.icanaffordcollege.com](http://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](http://www.FinAid.com): student guide to financial aid, has many different kinds of financial aid calculators.
- [www.CaliforniaColleges.edu](http://www.CaliforniaColleges.edu): also has resources for financial aid planning.

# Individualized Support with FAFSA & Financial Aid

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## Financial aid workshops

- Search for workshops – <http://icanaffordcollege.com/en-us/financialaidinfo/upcomingfinancialaidworkshops.aspx>

## 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

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CLICK ON THE "QUESTIONS" PANEL, TYPE IT AND HIT "SEND"