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WITHOUT HOMES

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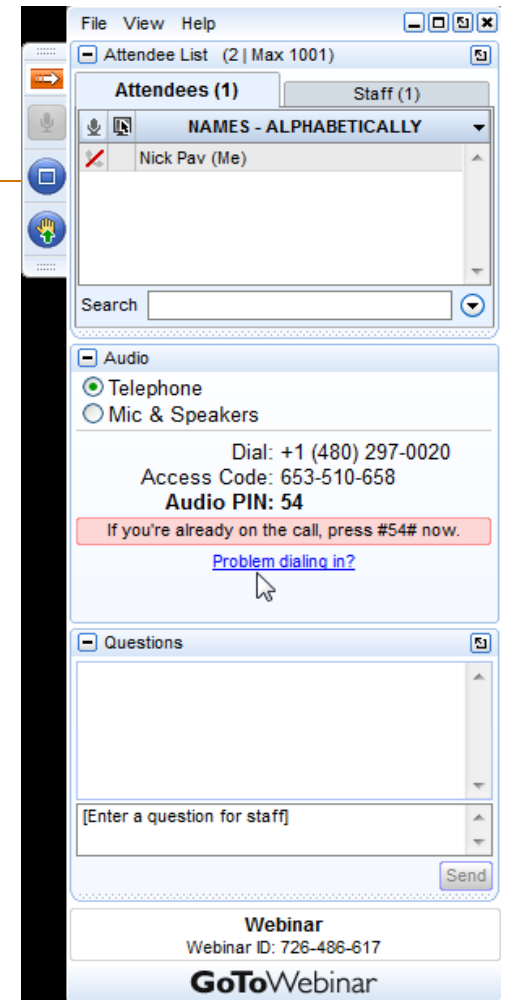
FOSTER YOUTH & FINANCIAL AID, PART 1:

Completing the FAFSA

October 13, 2016

Information to Participate

- Call-in information
 - Phone number: (702) 489-0008
 - Access code: 928-441-384
- To submit live questions, click on the “Questions” panel, type your question, and click “send”
- Presentation materials and audio will be posted at www.thpplus.org



Financial Aid Makes the Difference

Most current and former foster youth do not have the means to put themselves through college, and generally do not have family members that can fund or contribute to their college education.

So it's not wonder that...

Foster 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.

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.

Are foster youth accessing financial aid?

A 2009 study¹ found that:

only 4% of foster youth college applicants receive all three forms of aid: the Pell Grant, the Cal Grant and the Chafee Education & Training Voucher (ETV)

A 2015 study² found that of foster youth in college in California:

more than 80% received the BOG fee waiver

only about half received a Pell Grant

fewer than 10% received a Cal Grant

The CalYOUTH Study³ found that:

fewer than 1 in 3 foster youth interviewed who had completed high school had received a Chafee ETV

53% of those currently or formerly enrolled in college had received a Chafee ETV

¹ http://www.cacollegepathways.org/wp-content/uploads/2016/01/9.hopes_and_hurdles.pdf

² http://www.cacollegepathways.org/wp-content/uploads/2016/01/charting_the_course_final.pdf

³ http://www.chapinhall.org/sites/default/files/CY_YT_RE0516_1.pdf

Why aren't foster youth receiving financial aid?

Some foster youth don't apply for financial aid by the March 2nd priority deadline.

- FAFSA is "daunting, confusing and difficult to complete"
- Lack of awareness of independent status for financial aid
- Lack of awareness of the March 2nd priority deadline

Some foster youth don't receive certain types of financial aid due to lack of eligibility.

- Foster youth who take more than a year off between high school or earning a GED and college are not eligible for an entitlement Cal Grant.
- GPA requirements can weed out a significant proportion of foster youth

Some foster youth don't receive certain types of financial aid due to administrative barriers, post-FAFSA submission.

- May need to provide verification - confusion or lack of awareness about the verification process
- Other procedural hurdles - enrollment, GPA and identification checks

Some foster youth lose their financial aid after receiving it

- Failure to maintain Satisfactory Academic Progress (SAP)
- Pell Grant overpayment from dropping classes

Recent Changes Related to Financial Aid

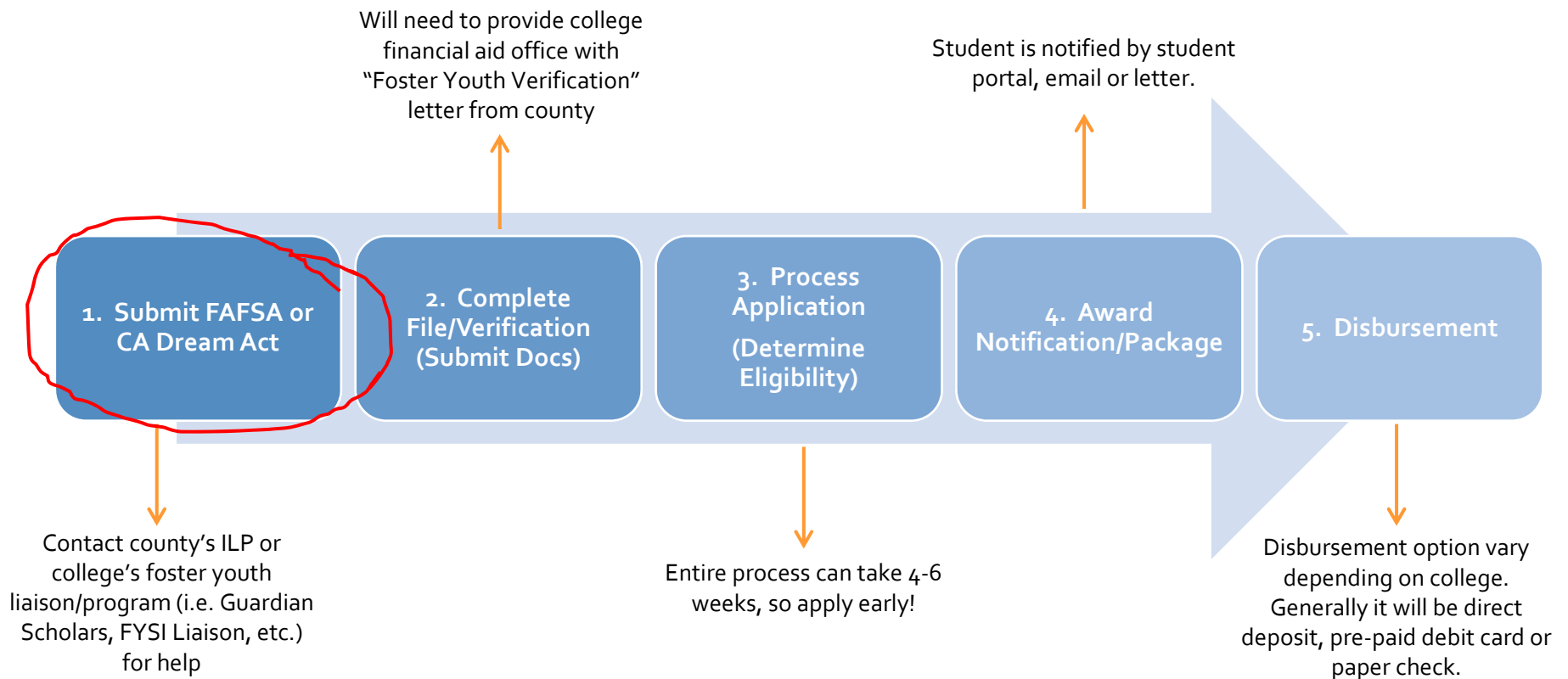
- \$3 million expansion of the Chafee Education Training Voucher budget in California
 - Every eligible youth can get a Chafee Grant!
- Restrictions to ensure youth are using Chafee at credible institutions (AB 2506):
 - Institutions with at least 30% graduation rate
 - No higher than 15.5% cohort default rate
- FAFSA/Dream Act and Chafee application available starting October 1, 2016 (instead of January 1, 2017)
 - Priority deadline still March 2nd!
- FAFSA will use “prior-prior-year data”
 - 2015 tax returns for 2017-18 school year

Goals of Financial Aid

Primary goal is to assist students in paying for college and this is achieved by:

- Evaluating student's ability to pay educational costs
- Distributing limited resources in an equitable manner
- A package of financial aid awards is put together to meet the student's need & may consist of gift aid and/or self-help aid, depending on the student's eligibility

The Financial Aid Process



File FAFSA or Dream Act by the Cal Grant Priority Deadline: March 2nd
Must re-apply every academic year

Today's Presenter

Marisol Ramirez

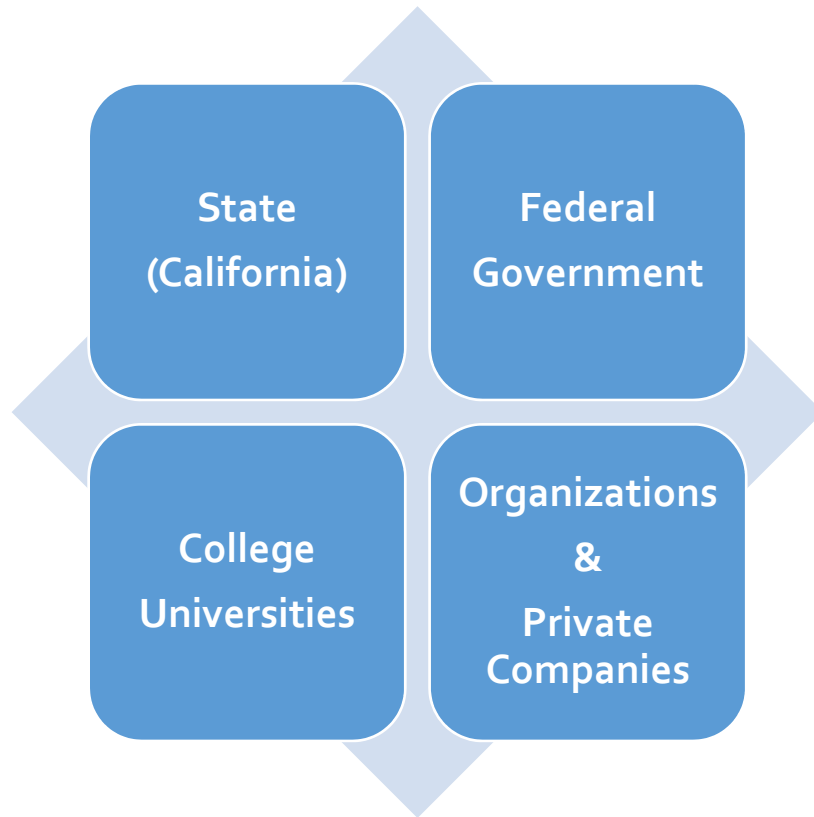
Financial Aid Technician & Guardian Scholars Coordinator

Pierce College in Woodland Hills

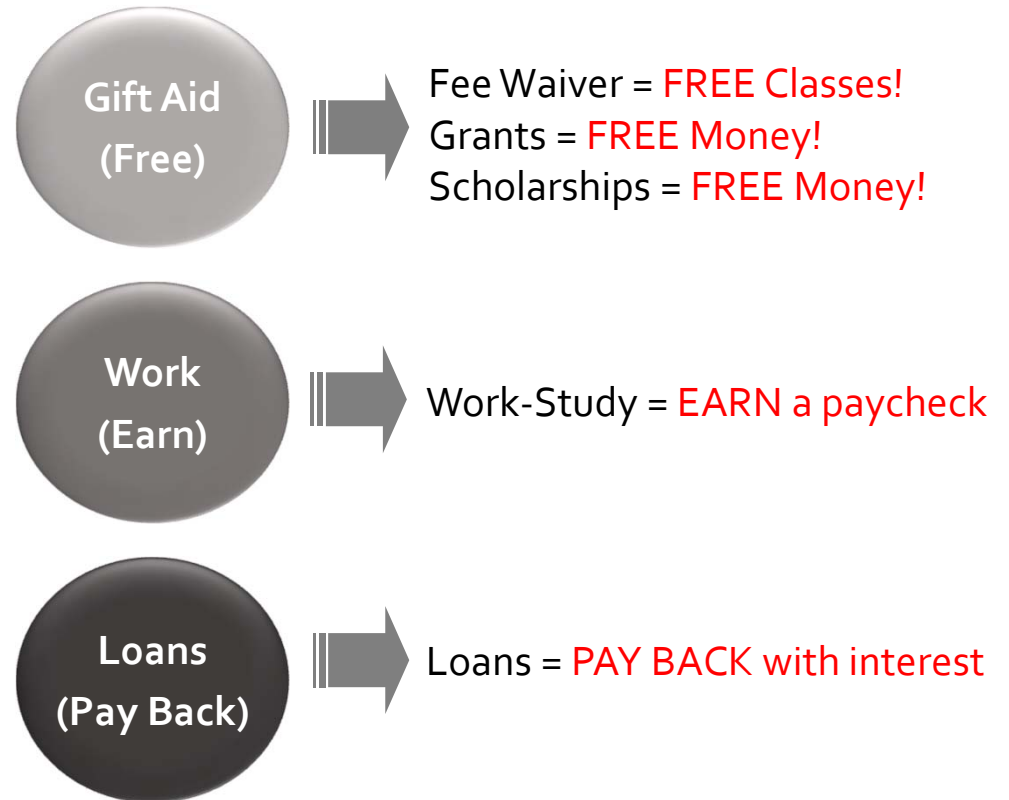
(Los Angeles Community College District)

Sources & Types of Aid

Where \$ Comes From



Free – Earn – Pay Back



Types of Aid – For Tuition

Name of Grants	Covers Tuition
Cal Grant A	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 full system-wide tuition at CSU
UC Grant	Covers full system-wide tuition at UC
CCC Board of Governors Fee Waiver	Waives tuition cost = free classes at CCC

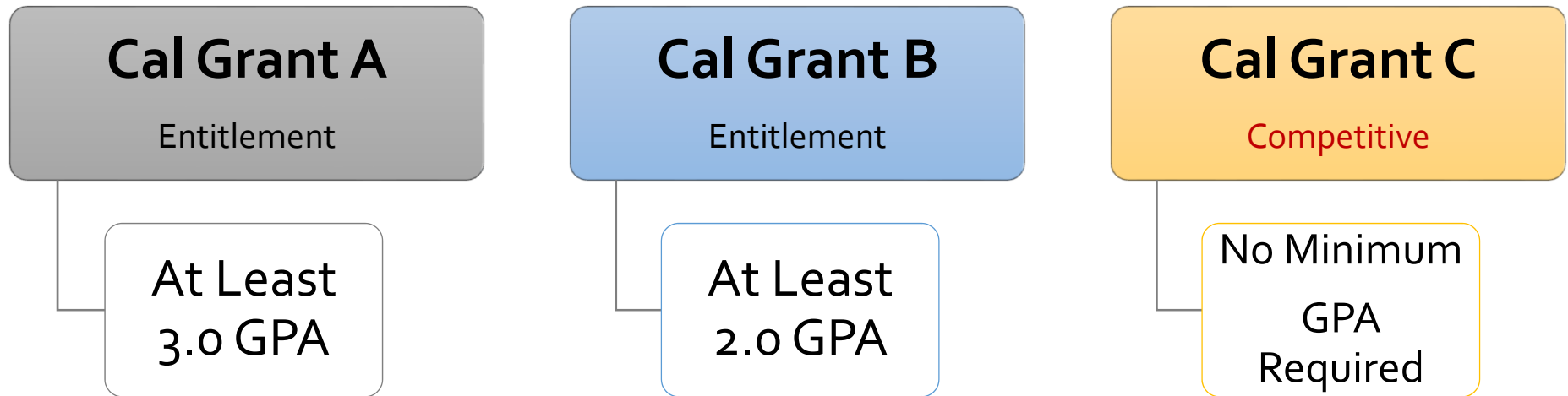
All grants above pay **tuition only**.
You can only get **one** of the above listed grants.

Types of Aid – Cash

Name of Grants	Amount
Pell Grant	Up to \$5,815 – Lifetime Eligibility 600% Max
Federal SEOG	Varies – Priority to Pell eligible students
Cal Grant B Access	\$1,670 + \$600 at CCC for attending full-time
Cal Grant C	Up to \$547 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 - \$4,500 (Need-based) Unsubsidized: Up to \$6,000

Chafee Grant

Former Foster Youth may qualify for an additional **\$5,000/per year!**



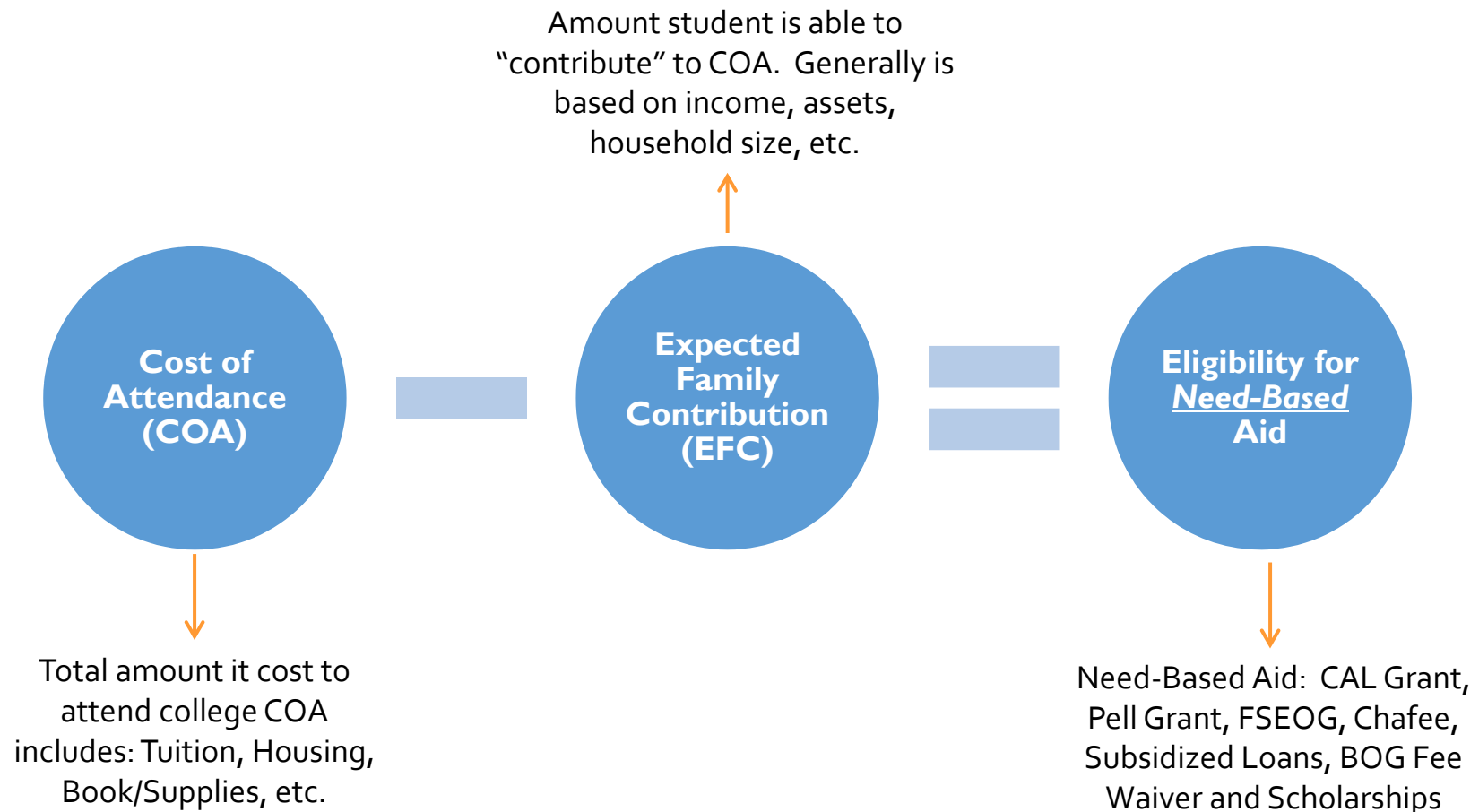
H.S. Seniors – Recent Grads:

- ❑ Submit by ***March 2***: FAFSA or Dream Act + GPA Verification (done by High School)
- ❑ Once March 2nd deadline passes, Cal Grant A & B becomes a competitive grant for those who submit FAFSA by September 2nd, subject to remaining funds
(NOTE: Dream Act students must submit by March 2nd)

WebGrants for Students:

<https://mygrantinfo.csac.ca.gov/logon.asp>

Definition of Need



2016-17 COA: California State University (CSU)

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

	At Home	On/Off Campus
Tuition/Fees	\$6,484	\$6,484
Books/Supplies	\$1,900	\$1,900
Housing/Meals	\$4,968	\$13,882
Transportation	\$1,550	\$1,416
Personal	\$1,416	\$1,550
TOTAL	\$16,318	\$25,232

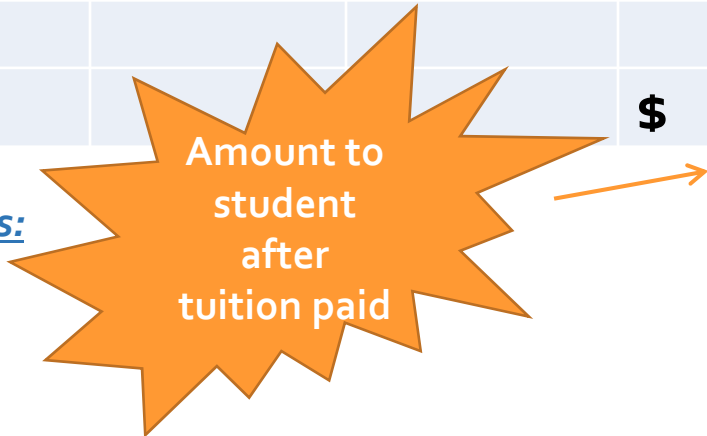
SFSU's 15-16 COA: <http://www.sfsu.edu/~finaid/newcost.html> (7 units or greater)

Sample: Typical Award Package (CSU)

example assumes student was not awarded Cal Grant A

\$25,232 (COA) - \$0 (EFC) = \$25,232 (Need)

Type of Aid	Fall	Spring	Total
State University Grant (non-cash aid, covers tuition)	\$3,242.00	\$3,242.00	\$0.00
Cal Grant B	\$ 835.00	\$ 835.00	\$ 1,670.00
Federal Pell Grant	\$ 2,907.50	\$ 2,907.50	\$ 5,815.00
Federal SEOG Grant	\$ 200.00	\$ 200.00	\$ 400.00
Federal Work-Study Grant	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00
Chafee Grant	\$ 2,500.00	\$ 2,500.00	\$ 5,000.00
Total Aid (Need-Based)			\$ 14,885.00
Amount to Student			\$ 14,885.00



If needed, student may request the below loans:

- Subsidized Loan: up to \$3,500/year
- Un-subsidized Loan: up to \$6,000/year
- Total: up to \$9,500/year

2015-16 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	\$1,791	\$1,791
Room/Board	\$4,968	\$12,492
Transportation	\$1,107	\$1,242
Misc. Personal	\$3,177	\$2,916
TOTAL	\$12,263	\$19,661

Los Angeles Community College District 16-17 COA

Sample: Typical Award Package (CCC)

example assumes student was not awarded Cal Grant A

\$19,661 (COA) - \$0 (EFC) = \$19,661 (Need)

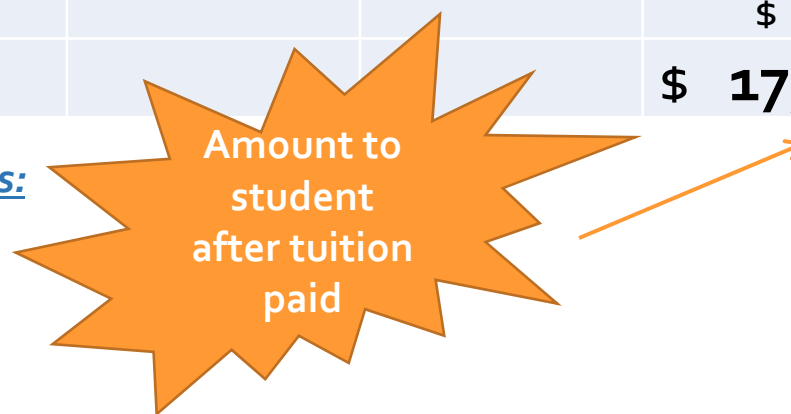
Type of Aid	Fall	Spring	Total
BOG Fee Waiver (non-cash aid)	\$ 552.00	\$ 552.00	\$ 0.00
Cal Grant B (Access)	\$ 835.00	\$ 835.00	\$ 1,670.00
Cal Grant B (Full-time at CCC)	\$ 300.00	\$ 300.00	\$ 600.00
Federal Pell Grant	\$ 2,907.50	\$ 2,907.50	\$ 5,815.00
Federal SEOG Grant	\$ 200.00	\$ 200.00	\$ 400.00
Federal Work-Study Grant	\$ 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
Amount to Student			\$ 17,485.00

If needed, student may request the below loans:

Subsidized Loan: up to \$3,500/year

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

Total: up to \$9,500/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!

How to Apply

OR

- FSA ID: User Name & Password (Student/Parent)
- www.fafsa.gov (*never* use .com)

- California Dream Act: 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

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"

Login

Student Information

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

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.

[Create an FSA ID](#)

OR

FSA ID Username or Verified E-mail Address

[Forgot Username](#)

FSA ID Password

[Forgot 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

Get Started

Welcome, Student FSA!

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.

When are you attending college?

Between July 1, 2017 and June 30, 2018

**START 2017-2018
FAFSA**

**Attending school in
Fall 2017?
Submit "2017-2018"**

Between July 1, 2016 and June 30, 2017

**START 2016-2017
FAFSA**

**Attending school in
Summer 2017?
Submit "2016-2017"**

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.

Independent Student Definition

Any of the following makes a student “independent”:

- At least 24 years old
- Married
- Graduate or professional student
- Veteran of the U.S. armed forces
- Has children or dependents (other than a spouse) for whom the student provides more than half support
- Orphan or ward/dependent of the court or foster care at least one day after age 13

Student
DemographicsSchool
SelectionDependency
StatusParent
DemographicsFinancial
Information

Dependency Determination

Were you born before January 1, 1993?

 Yes No

As of today, are you married?

 Yes No

At the beginning of the 2016-2017 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, 2016 and June 30, 2017?

 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, 2017?

 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

Your number of family members in 2016-2017 (household size)

How many people in your household will be in college in 2016-2017?

You are considered an "**independent**" student. This means you are not required to answer questions about your parents.

However, you may want to answer questions about your parents if:

- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Do you want to answer questions about your parents?

 Yes No

Section 3 – Dependency Status

**All Youth in Extended Foster Care
and former foster youth in THP-
Plus = Independent**

For financial aid purposes

*Do Not include info/income for:
Biological parents, foster parents,
grandparents/relatives or legal guardians*

Sample: Foster Youth Verification Letter

RE (child's name) :

DOB (child's date of birth) :

Current Mailing Address:

County Contact Number:

County Identification Number:

Start Date of Wardship:

Close Date of Wardship:

This letter is to confirm that (child's name) was under the supervision and care of the court until the age of 18 in (county name) County from (dates of care; i.e., DATE to DATE). (Child's name) was placed in out-of-home care in a foster care placement.

This means that (child's name) is considered a "ward of the court" for the purpose of responding to questions on the Free Application for Federal Student Aid (FAFSA). Financial Aid Administrators should be advised that recent or current wards of the court typically have little or no income and for purposes of the FAFSA Application, the federal Verification Guide states that "Payments and services received from states for foster care or adoption assistance, under Part A or Part E of Title IV of the Social Security Act" are not to be reported on Worksheet B of the FAFSA.

Signature

Date

Print Name

California Student Aid Commission – Chafee Grant Program

- Federally funded program, administered through the California Student Aid Commission.
- Gives up to **\$5,000** to eligible former foster youth to use for career and technical training or college courses
- Chafee can be used for living expenses (i.e. childcare, transportation, rent, etc.)
- ***New:*** *Must be used at institutions with at least 30% graduation rate and no more than 15.5% cohort default rate, effective January 1, 2017 (AB 2506)*



Application for 2017-18 is now
available on-line at:
www.chafee.csac.ca.gov

Chafee Grant Program: Eligibility Requirements

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 22nd birthday as of July 1st 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

Note: Kin-Gap youth, adopted youth, guardian placement, and voluntary placement may ***not*** be eligible for the Chafee Grant, *unless court dependence was established, at anytime, between the ages of 16-18.*

- The California Department of Social Services (CDSS) will determine foster youth eligibility status. Students can check Chafee Grant status online at:
 - WebGrants 4 Students account: <https://mygrantinfo.csac.ca.gov/>

All Chafee eligible students are former foster youth,
but *not all former foster youth are Chafee eligible!*

Online Resources for Learning & Planning

- **Student Section of California College Pathways Website:** has entire section dedicated to financial aid information, planning and resources – www.student.cacollegepathways.org
- **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:** has a step-by-step guide to finding financial aid for community college, a financial aid office locator, and 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:** Search for workshops that can assist youth in figuring out the types of aid for which they are eligible and filling out the applications – <http://icanaffordcollege.com/en-us/financialaidinfo/upcomingfinancialaidworkshops.aspx>
- **Financial Aid Office on campus** – check if there is an FYSI Liaison in office
- **County's Independent Living Program**
- **High School Counselor or Foster Youth Liaison if available**
- **Campus Support Programs:** Search for campus support programs on CCP website – <http://www.student.cacollegepathways.org/find-campus-support-programs/>. **Includes:**
 - Guardian Scholars, Renaissance Scholars and other foster youth support programs
 - Community College Foster Youth Contacts (FYSI Liaisons)
 - 4-Year University Foster Youth Contacts
 - Cooperating Agencies Foster Youth Education Support Programs (within some community college districts)
 - Other support programs - for students challenged by social and economic barriers (EOP, EOPS, TRIO, CARE, CalWORKs, & Disability Services)

Question & Answer

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