

FINANCIAL AID FOR HOMELESS & FOSTER YOUTH, PART 1:

Completing the FAFSA

January 17, 2018

www.jbaforyouth.org

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 1st** of year prior (instead of January 1st of award year)

- ***Priority deadline still March 2nd!***

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

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

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

³ 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

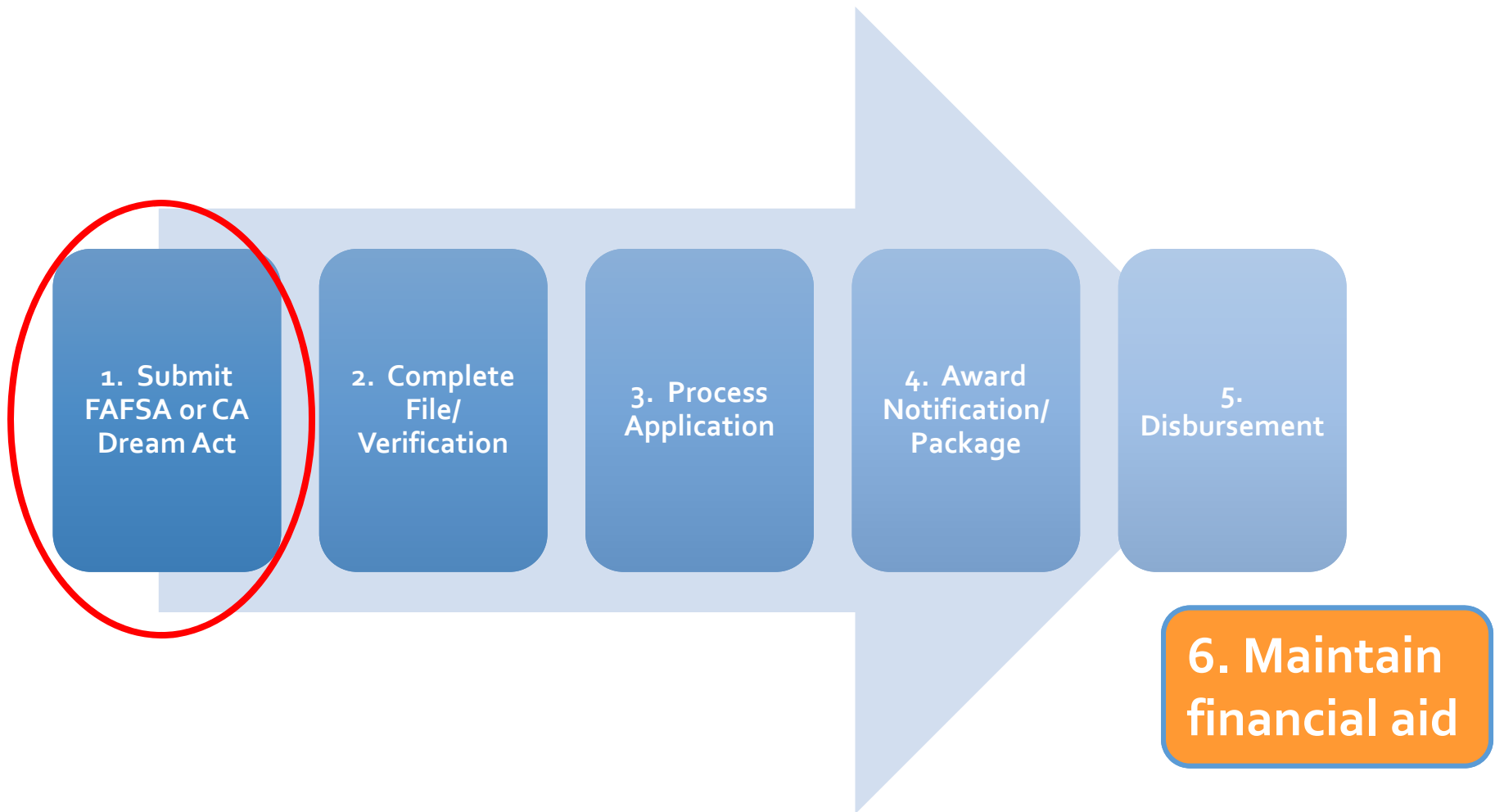
¹ [https://www.help.senate.gov/imo/media/doc/Murray%20-%20Response\(1\).pdf](https://www.help.senate.gov/imo/media/doc/Murray%20-%20Response(1).pdf)

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

Financial Aid 101:

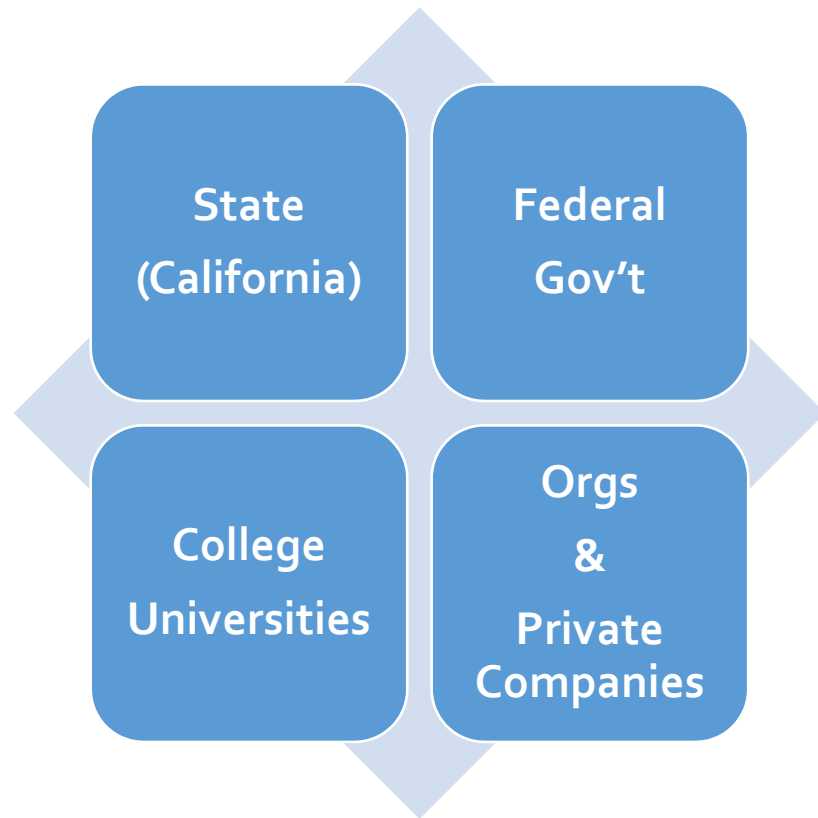
Process, Sources & Types of Aid, Calculating Need, Cost of Attendance, Typical Award Packages

The Financial Aid Process



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!!

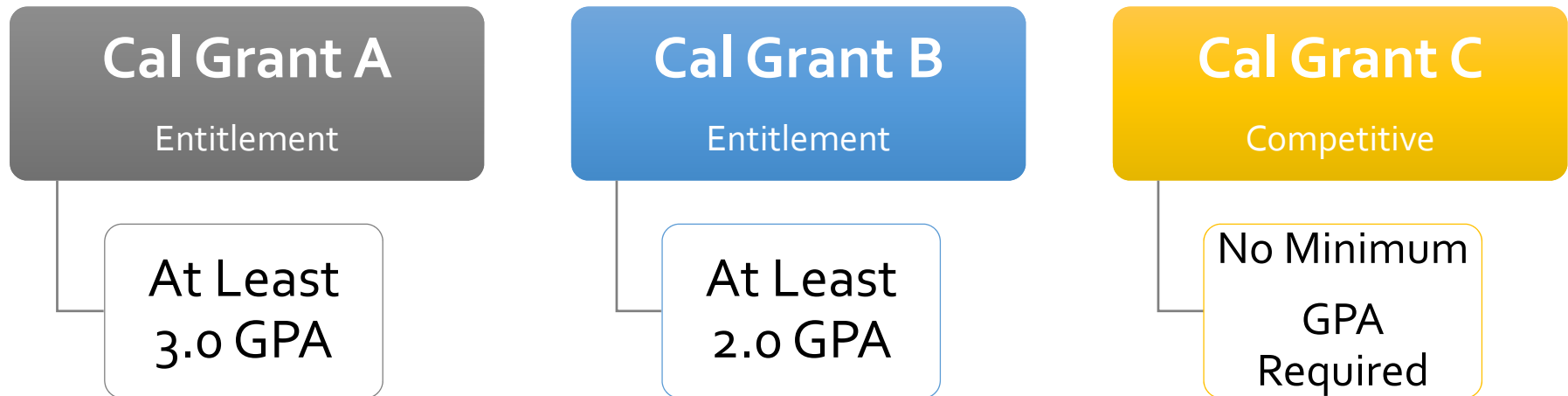
Name of Grants	Amount
Pell Grant	Up to \$5,920 – Lifetime Eligibility 600% Max
Federal SEOG	Varies – Priority to Pell eligible students
Cal Grant B Access	\$1,672 + \$1,000 at CCC for attending full-time
Cal Grant C	Up to \$1,094 at CCC Up to \$2,462 at Vocational/Trade
Institutional Grant	Varies
Federal 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 2nd, subject to remaining funds (*NOTE: Dream Act students must submit by March 2nd*)

Administered by the California Student Aid Commission -
WebGrants 4 Students: <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 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

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)



Expected
Family
Contribution
(EFC)



Eligibility
for Need-
Based Aid

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
TOTAL	\$17,356	\$25,227	\$25,129

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

Sample: Typical Award Package (CSU)

example assumes student was not awarded Cal Grant A

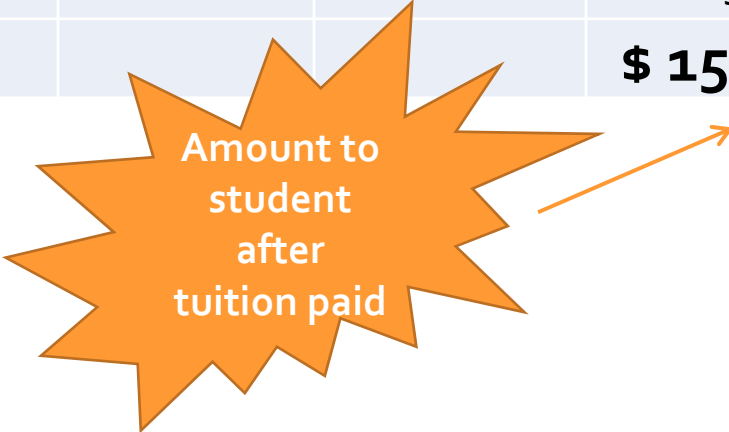
\$25,227 (COA) - \$0 (EFC) = \$25,227 (Need)

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
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)

	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
TOTAL	\$12,695	\$20,606

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
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



Amount to
student
after tuition
paid

*** 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

The screenshot shows the Federal Student Aid (FAFSA) website. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". Below that, it says "Free Application for Federal Student Aid (FAFSA™)". The navigation bar includes links for Home, About Us, PIN Site, StudentAid.gov, and Help. A search bar is also present. The main heading is "Get help paying for college" with the subtext "Submit a Free Application for Federal Student Aid (FAFSA)". Below this, there are two columns: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a "Login" button. The "Returning User?" section also lists options: "Make a correction", "Add a school", and "View your Student Aid Report (SAR), and more..."

OR

The screenshot shows the California Dream Act Application website. At the top, it says "CA .GOV" and "California Student Aid Commission". The navigation bar includes links for Home, CA.GOV, CSAC.CA.GOV, Privacy Policy, and Help. The main heading is "California Dream Act Application...". Below this, there is a section titled "Let's get started! What is the purpose of your visit?". It includes a "Before starting the application, dependent students should have their parents' financial information ready" note. There are three main sections: "New California Dream Act Application", "Provide a Parent Signature", and "California Dream Act Application Login". Each section has a "Select this option if you:" list and a "Sign Student Application" or "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."

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

- 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

JOHN BURTON ADVOCATES FOR YOUTH

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"

Create An FSA ID Edit My FSA ID

STUDENT

E-mail

Confirm E-mail

Username *

Password *

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"

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](#)

STUDENT

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"

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

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?

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?

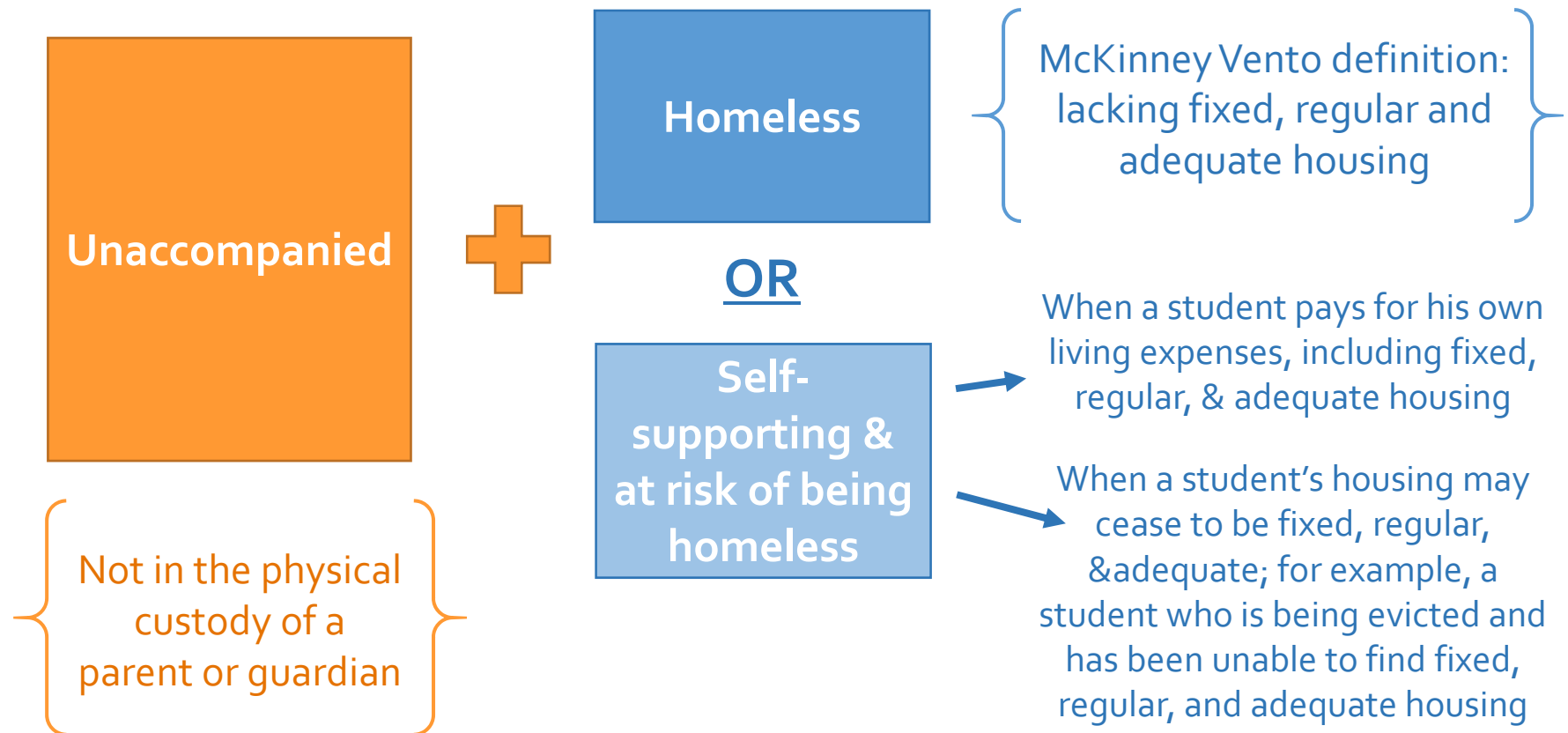
“At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?”

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 year prior to 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:

- (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:



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

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 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.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: 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

- 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

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