JOHN BURTON
Advocates for Youth

Completing the FAFSA:
A How-To for Adult Supporters of Youth Experiencing Homelessness

October 21, 2020

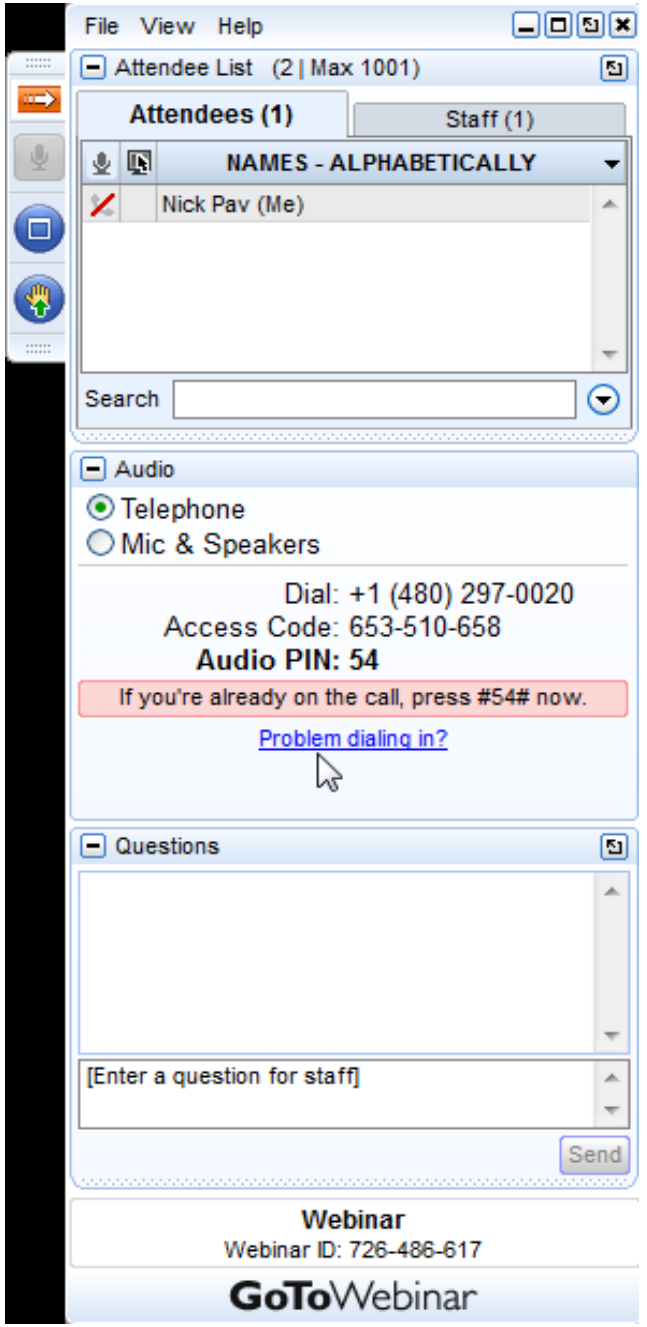
Information to Participate

Enable audio via your computer or use your telephone:

- Audio PIN shown after joining the webinar

To submit live questions, click on the "Questions" panel, type your question, and click "Send"

Presentation materials and audio will be emailed and posted at www.jbay.org under **"Training & Events"**



Today's Presenters

Jessica Petrass

Senior Project Manager

JBAY

Debbie Raucher

Education Director

JBAY

Cody Van Felden

Youth Advocate

JBAY

Melissa Bond

Education Program Manager

JBAY

Anafe Robinson

Director of Financial Aid

LA Pierce College

President 2020 of CASFAA

Agenda

- Why Financial Aid?
- How to Apply for Financial Aid
- After the FAFSA
- Cal Grant Updates
- Helpful Resources

Financial Aid Makes a Difference

High School seniors that complete the FAFSA are *63% more likely* to enroll in higher education

Students receiving at least $7,500 in financial aid

49% transferred or graduated

Students receiving $1,000 to $2,500

17% transferred or graduated

Impact of COVID-19 on College Matriculation

Enrollment deposits have decreased by **6 %** overall among students with the most financial need–

- For Black students in the lower income bracket, deposits are down by **12 %.**

FAFSA filings have decreased by **4 %** overall

- **17.5%** for Black students and **14.9 %** for Latinx students in the lower bracket.

Student Perspective: Why Adult Support and Financial Aid Matters

- Cody Van Felden
- Youth Advocate at JBAY
- Current student at Sacramento State University
- Major: Psychology and ASL

How to Apply for Financial Aid

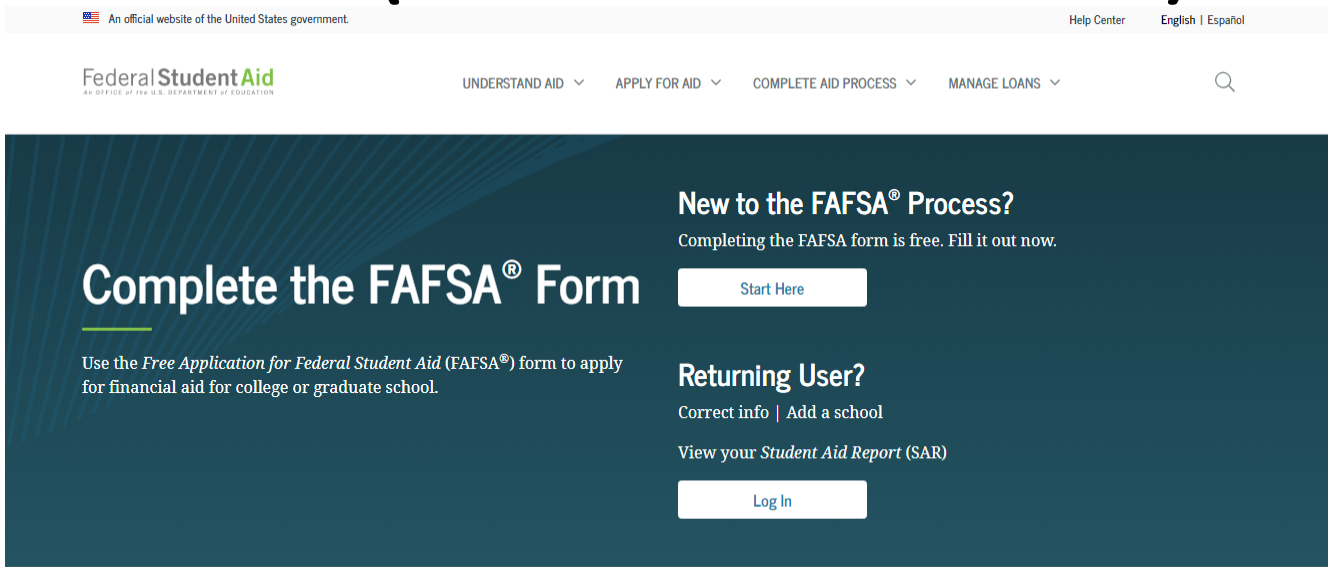
Where to Apply for Financial Aid (FAFSA or CADAA)

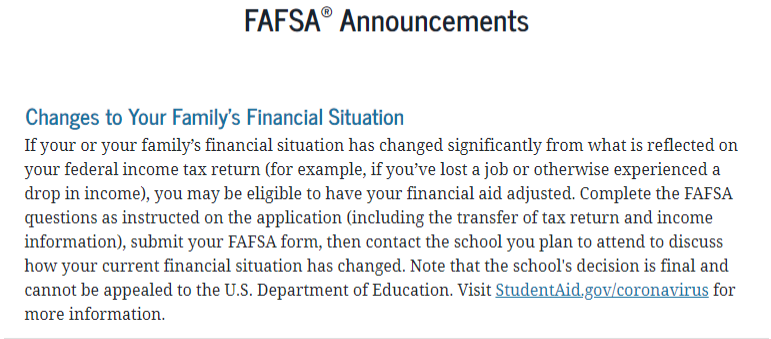
IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NON-CITIZEN

Complete the Free Application for Federal Student Aid (FAFSA)

fafsa.ed.gov

Paper applications are also available for the FAFSA by calling 1-800-433-3243

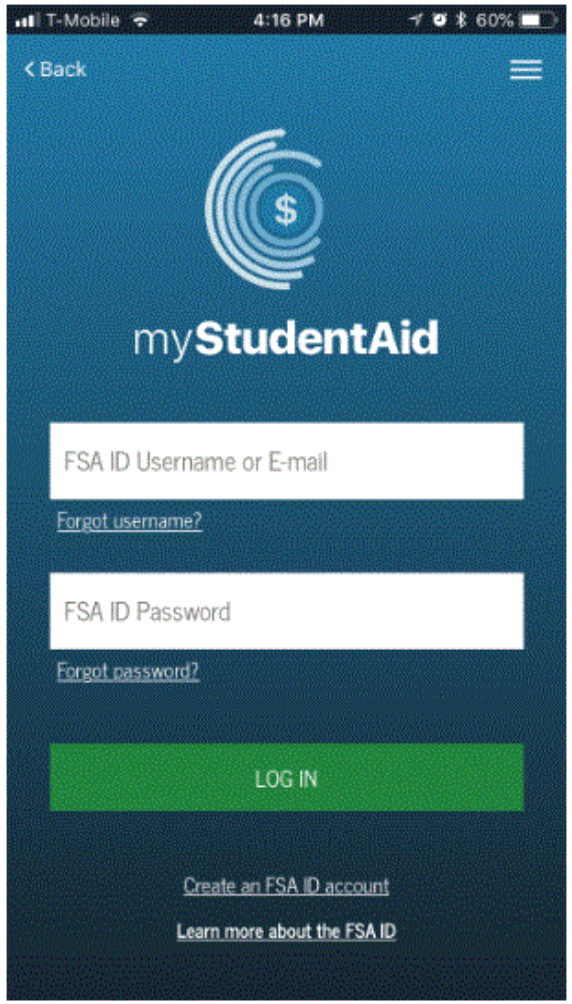


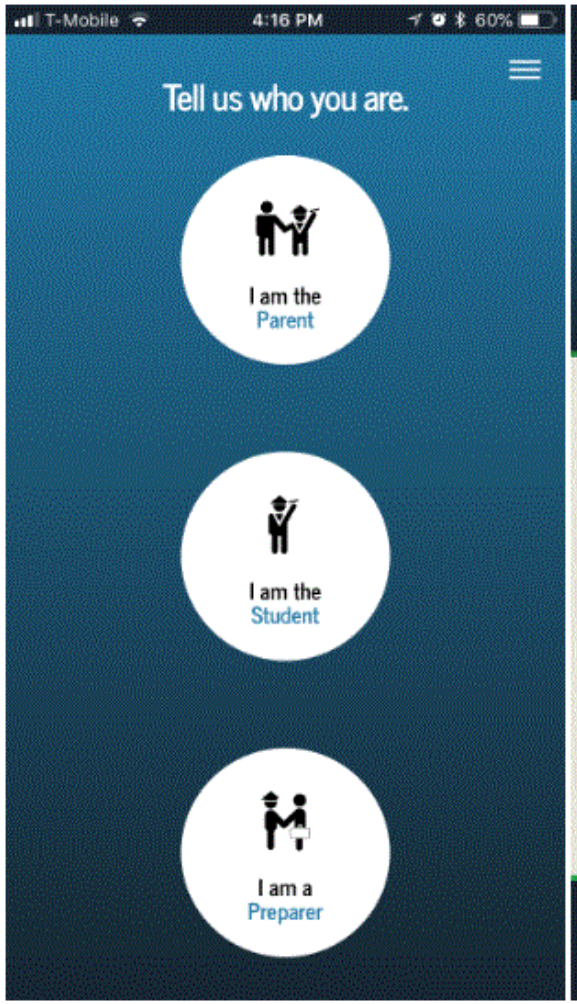


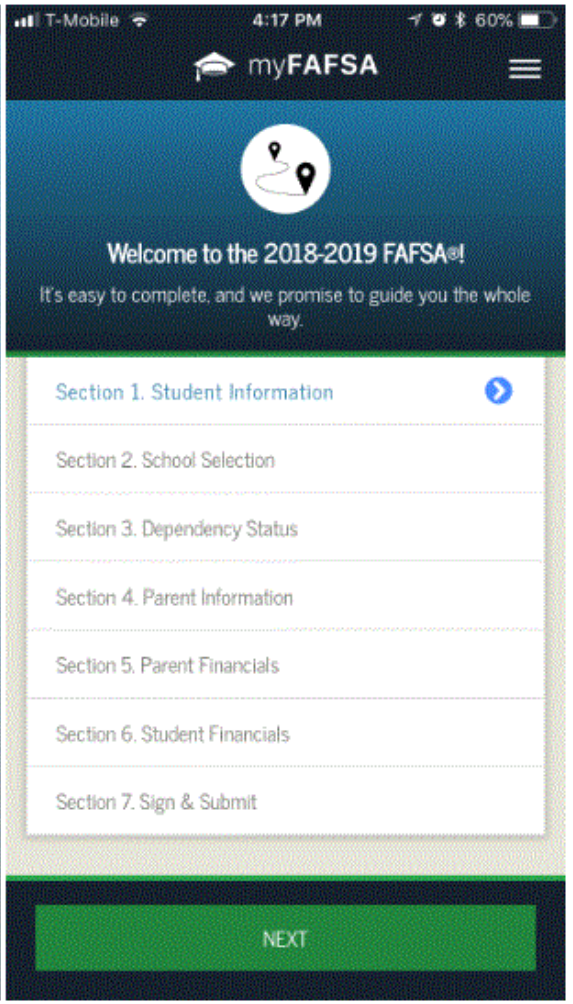
FAFSA App on Smartphones

Federal Student Aid

mystudentaid 4+
U.S. Department of Education
Office of Federal Student Aid
#200 in Finance
★★★★☆ 3.9, 27 Ratings
Free







Where to Apply for Financial Aid? (FAFSA or CADAA)

IF YOU ARE AN UNDOCUMENTED IMMIGRANT

Complete the California Dream Act Application (CADAA)

dream.csac.ca.gov

Paper applications are also available for the CADAA by calling 1-888-224-7268

Definition of Need

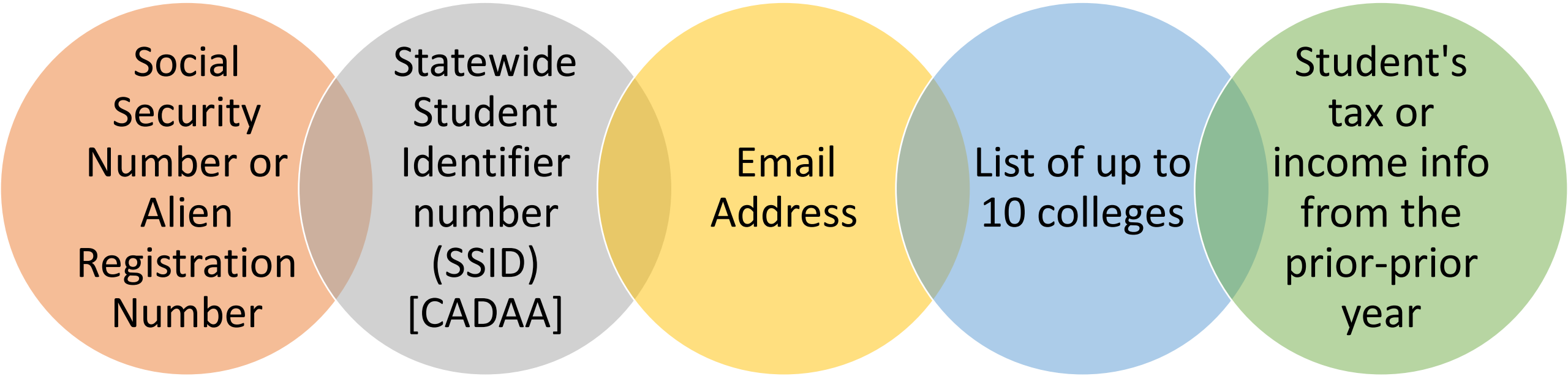
When to Apply for FAFSA or CADAA

Priority application period is **October 1 – March 2nd** before the start of the school year that you will begin college

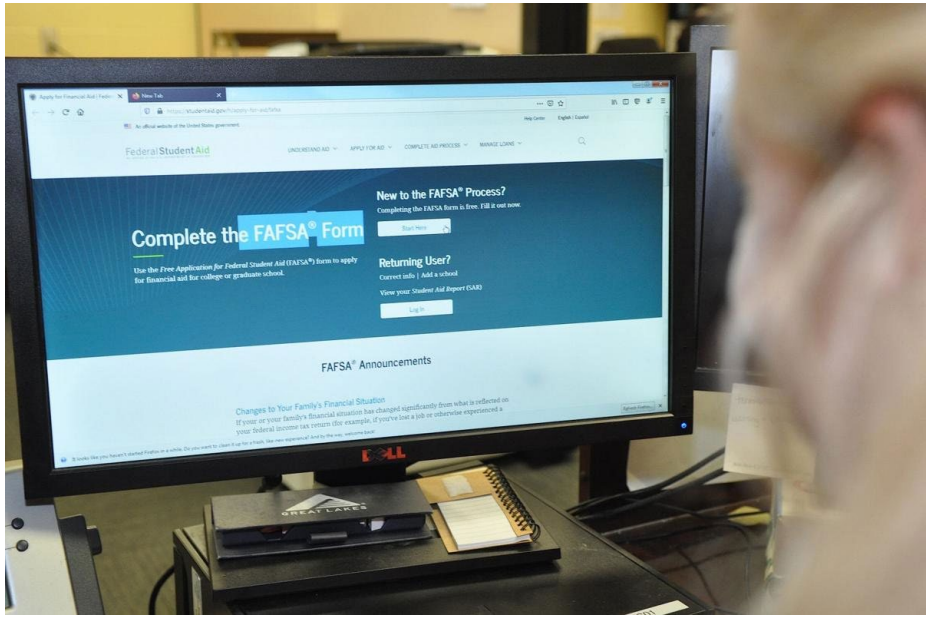
Students can apply before they submit college applications

Some colleges may have earlier priority deadlines

What to Bring to Apply for Financial Aid



Tips for FAFSA Assistance in a Virtual World



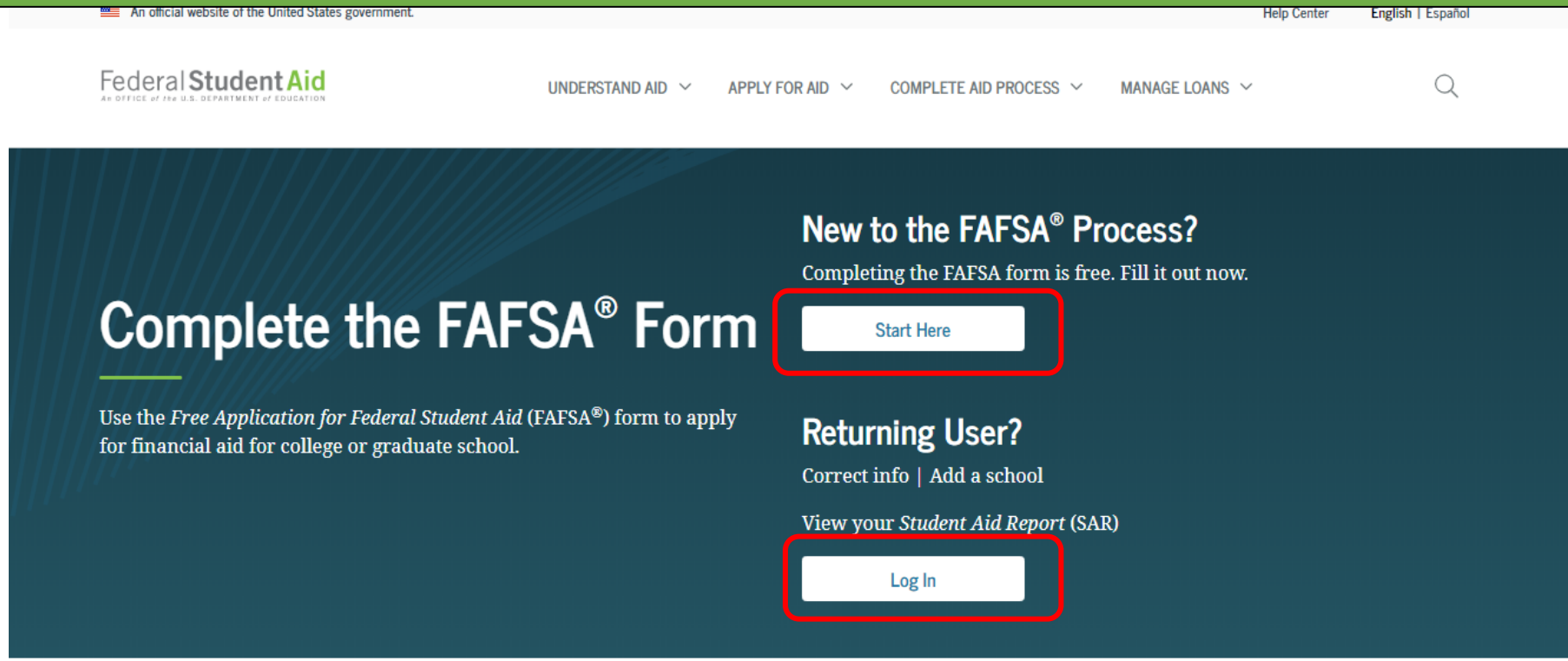
- Utilize Zoom, Teams and other video platforms to share screens
- Make individual appointments for one-on-one assistance to complete the applications
- Provide high-touch intrusive support- sending an email isn't enough
- Start the process early to support youth with the applications
- Provide incentives

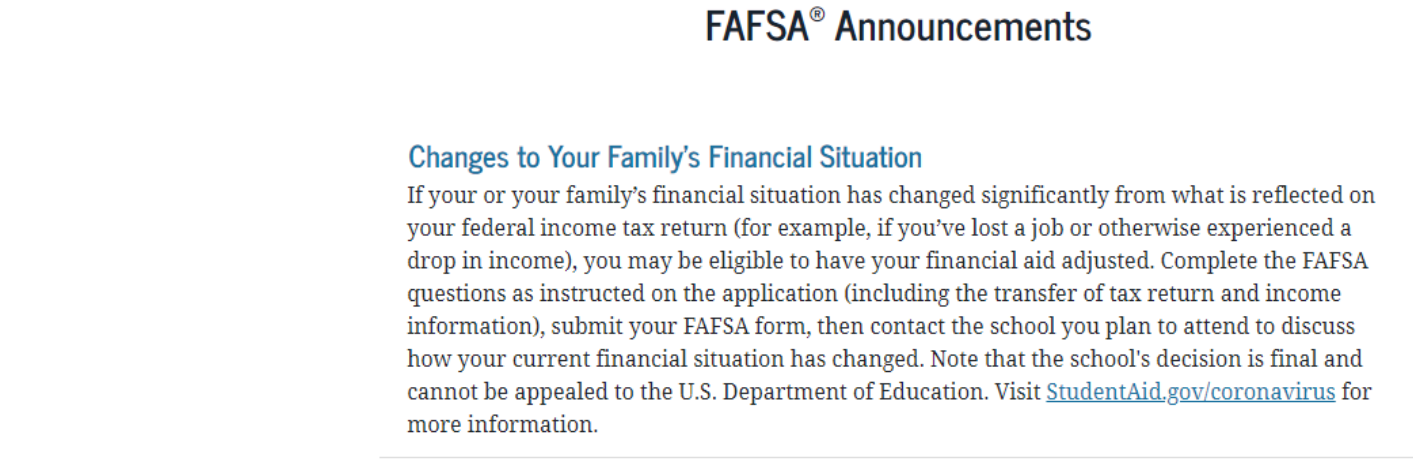
STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

Reminder: The FAFSA must be filled out EVERY year! This is a FREE application.

New to the FAFSA Process:
Click “Start Here”

Returning User:
Click “Log In.”
This allows you to prefill the current year’s FAFSA with some data from last year’s FAFSA.





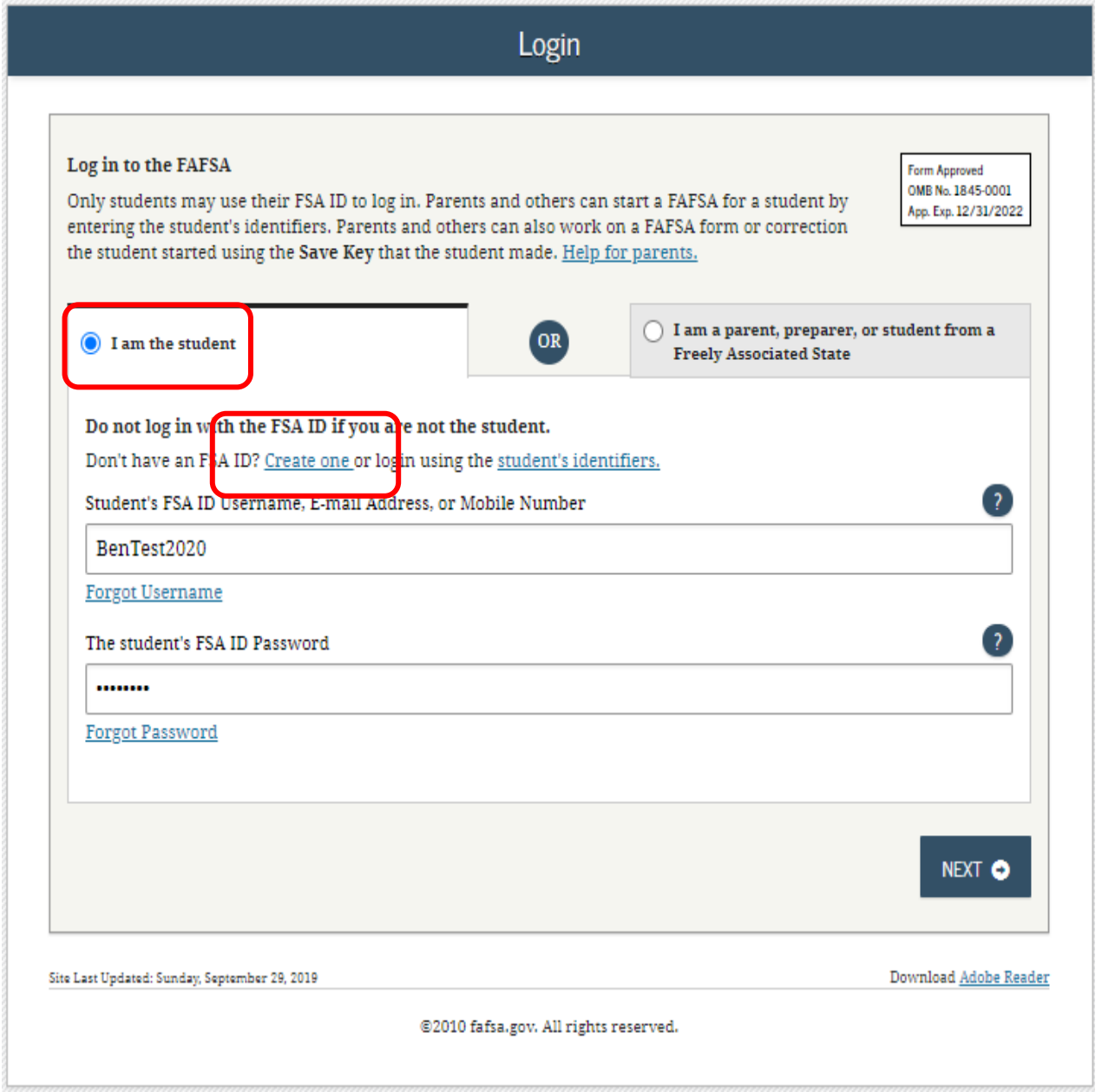
Create an “FSA ID”

Federal Student Aid Identification (FSA ID)

STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Choose the option that says: **"I am the student"**

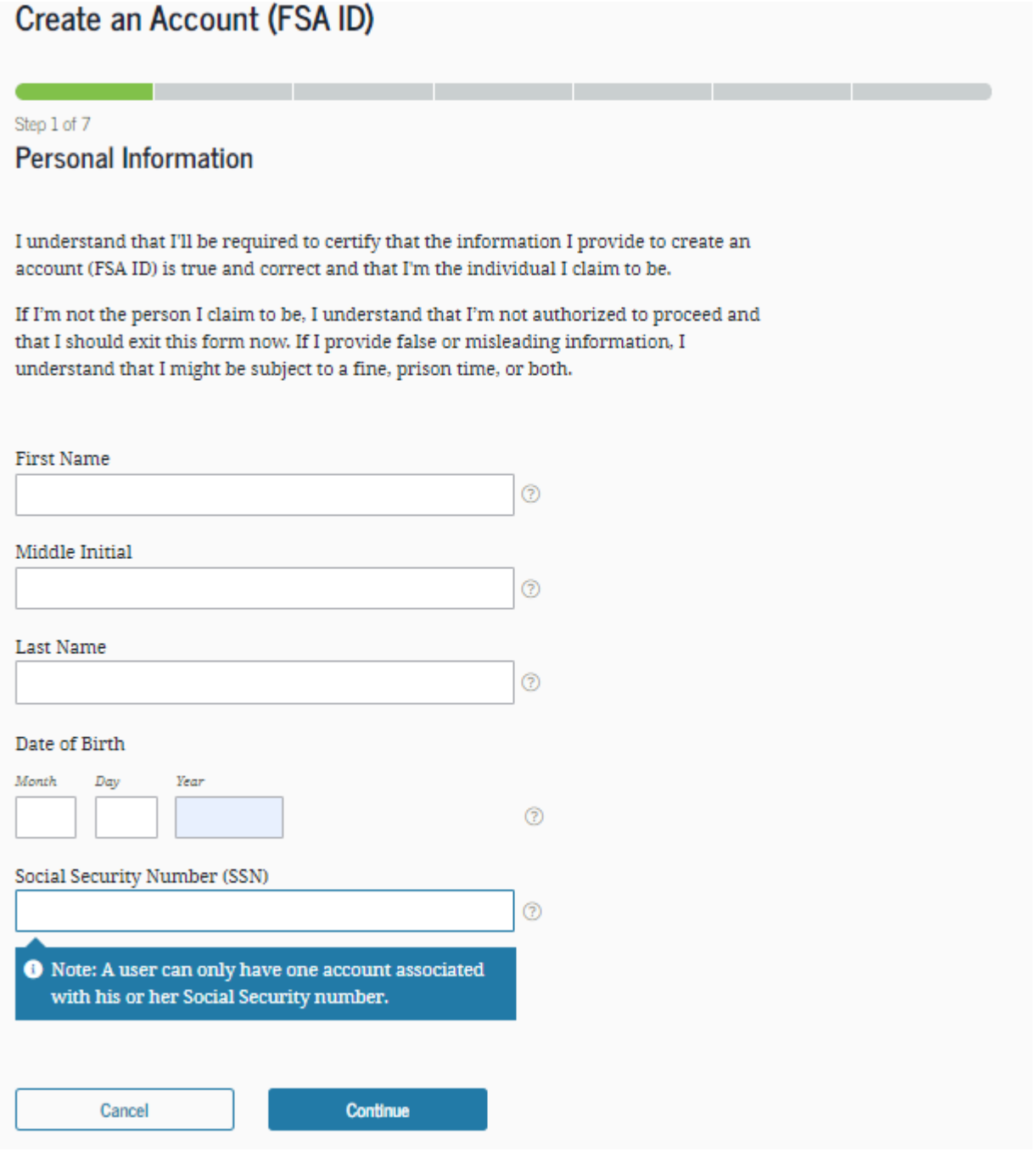
→ Then click the blue link that says **"Create one".** This takes you to the FSA ID website.



STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Enter your name and Social Security Number **exactly** as they appear on your Social Security Card.

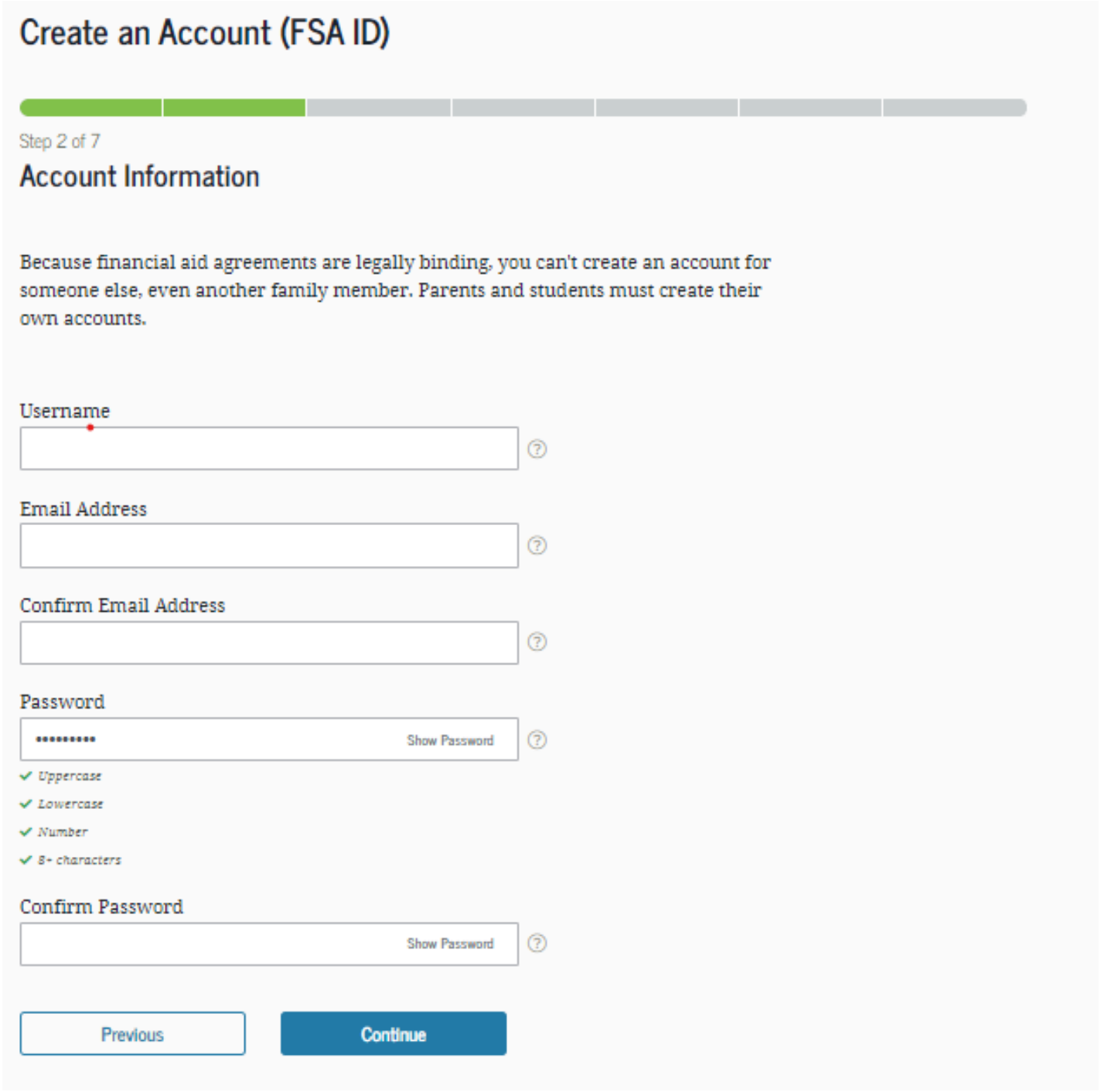
Visit https://www.ssa.gov/ssnumber/ to request a copy of a social security card



STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

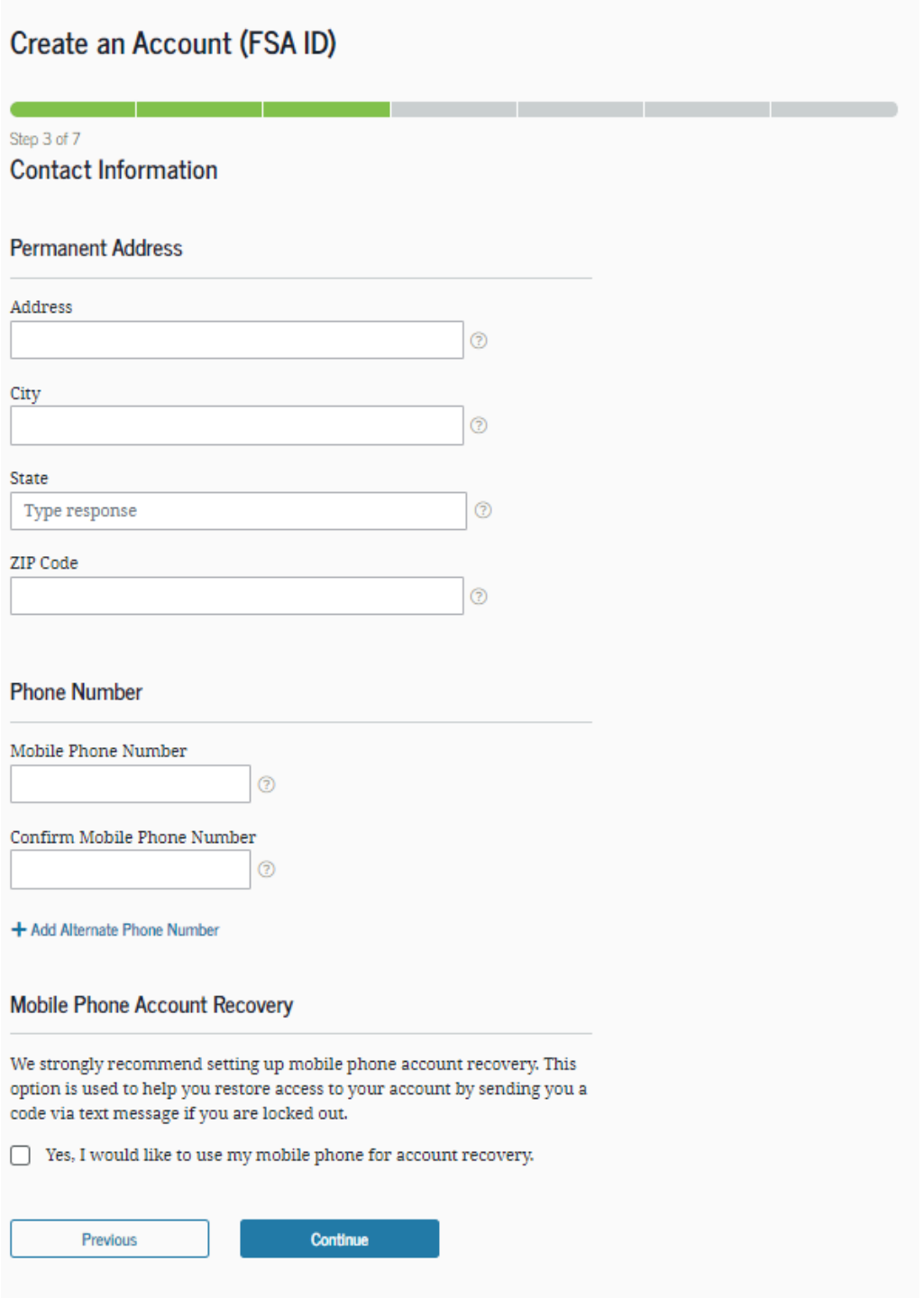
→ Create a Username and Password that can be easily remembered

→ Enter an email address that you check often.



STEP 2: CREATE A "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

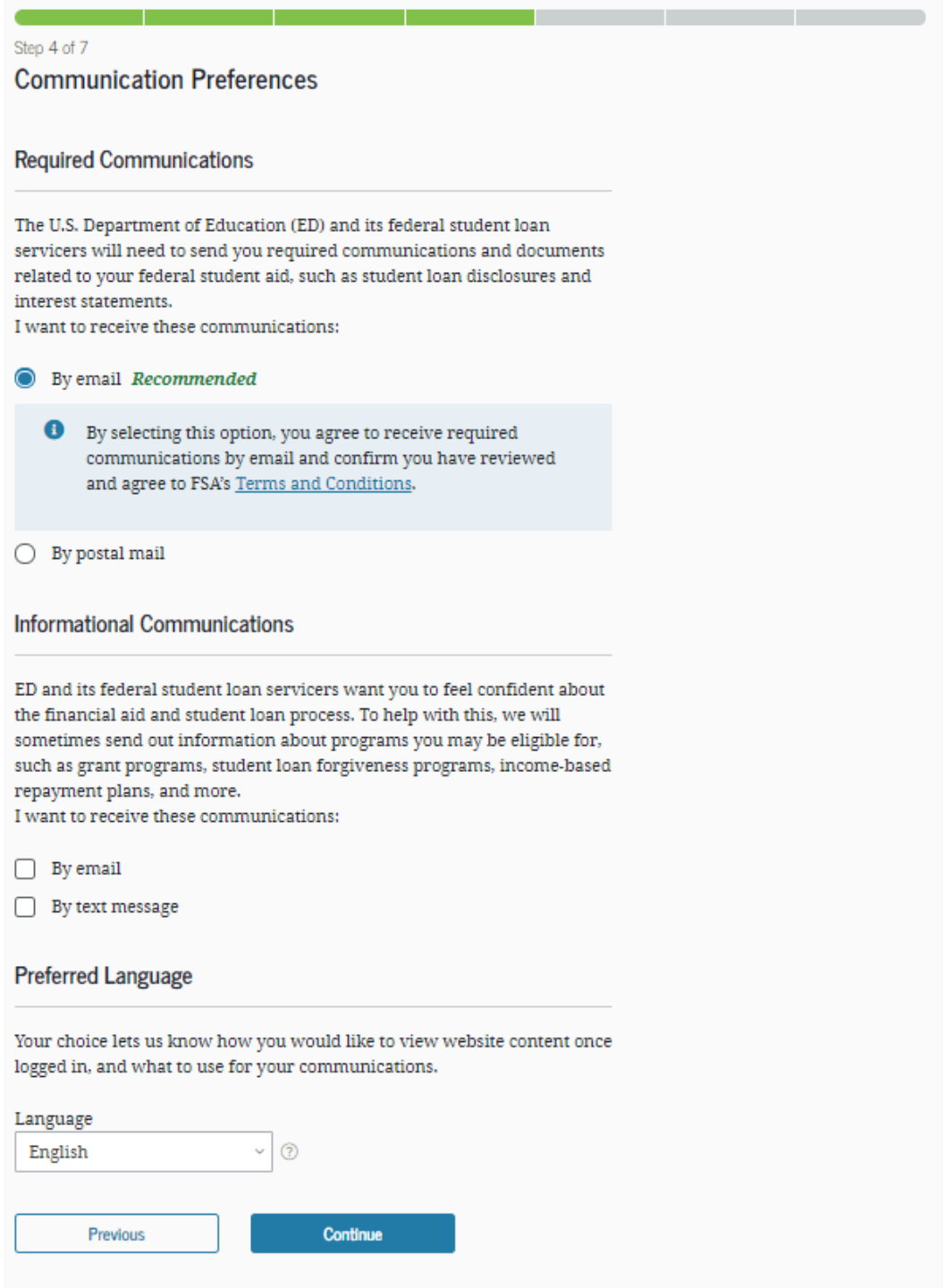
→ Enter your mailing address, mobile phone number, and indicate if you want to set-up Mobile Phone Account Recovery in case you are locked out.



STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

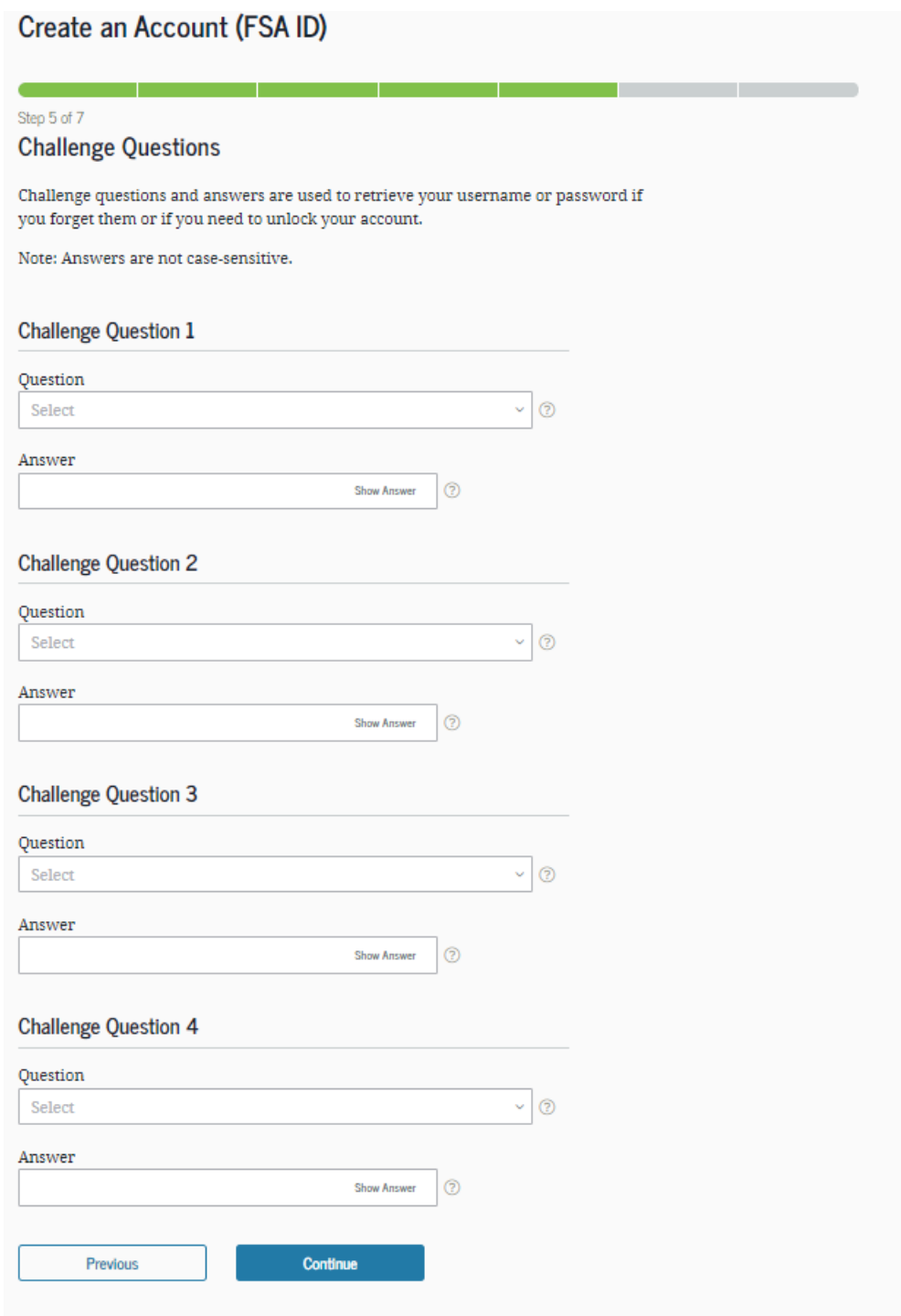
→ Indicate how you would like to receive future communications. Email is recommended.

→ Indicate your preferred language.



STEP 2: CREATE AN “FSA ID” (FEDERAL STUDENT AID IDENTIFICATION)

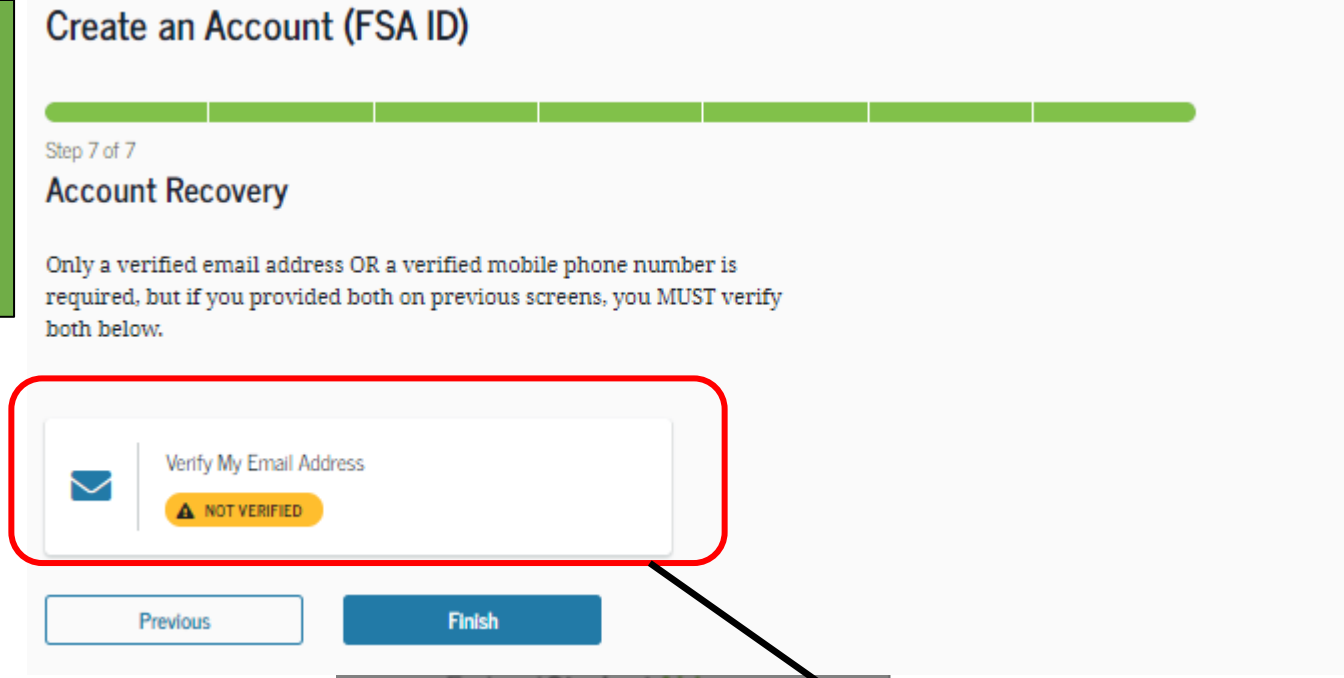
→ Choose “Challenge Questions” and answers that can easily be remembered in case you forget your FSA ID username or password.

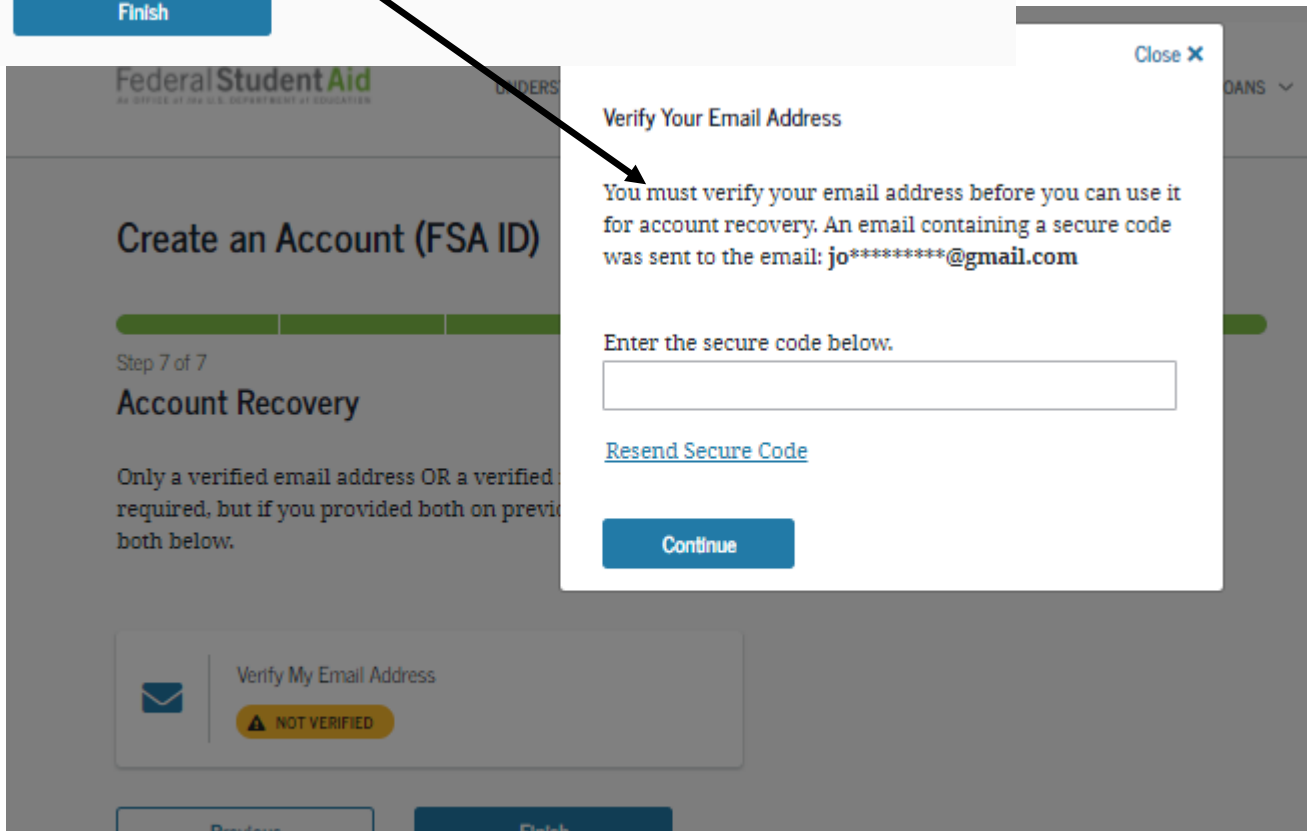


STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Only a verified email address OR verified mobile phone number is required, but if you provided both, you MUST verify both below.

→ Click Finish





TIP

Write down these items somewhere safe so you don't forget:

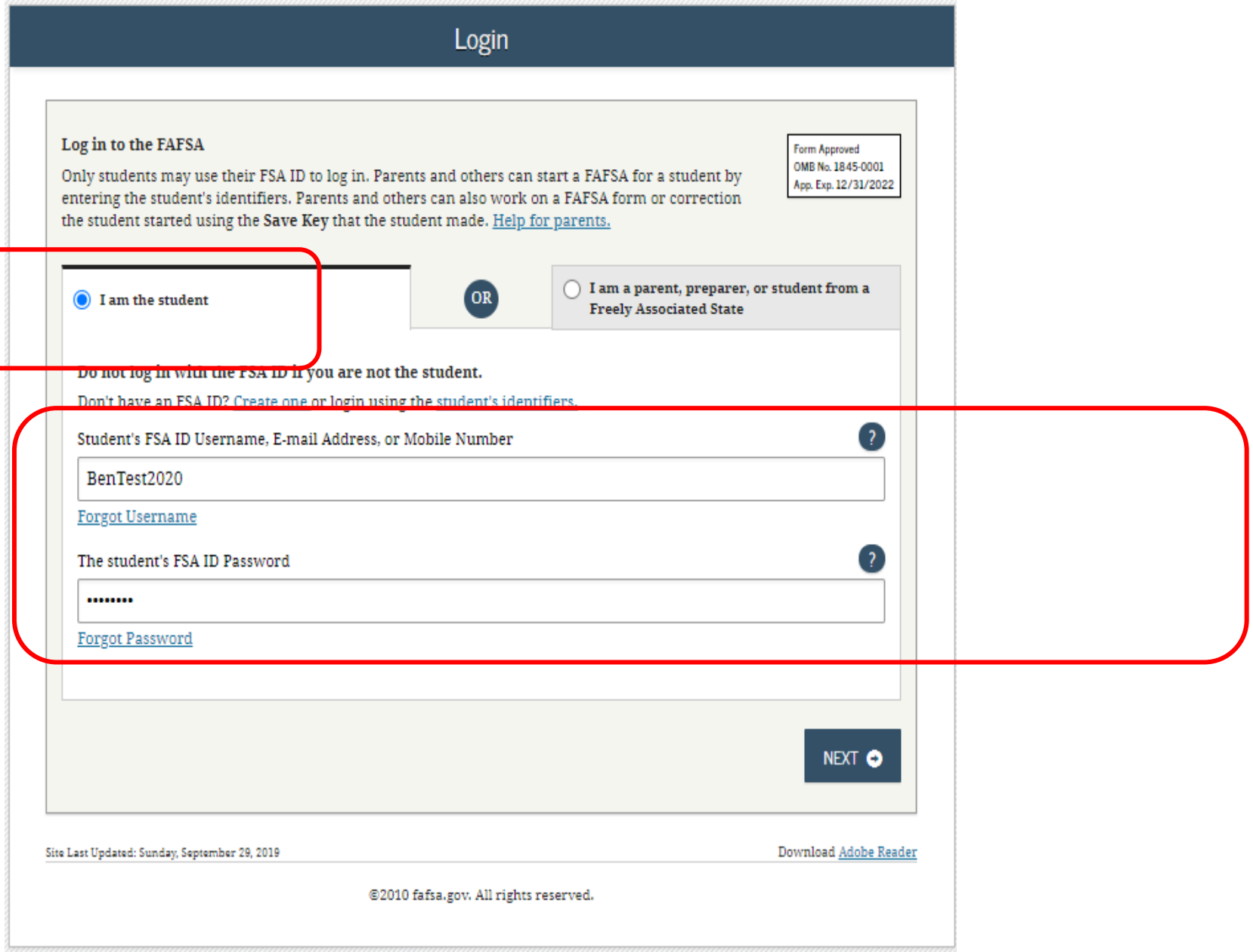
- ❑ FSA ID Username
- ❑ FSA ID Password
- ❑ Email Address & Password
- ❑ FSA ID Challenge Questions & Answers

You’re Now Ready to Start Your Online FAFSA!

Login with your new FSA ID and begin the FAFSA

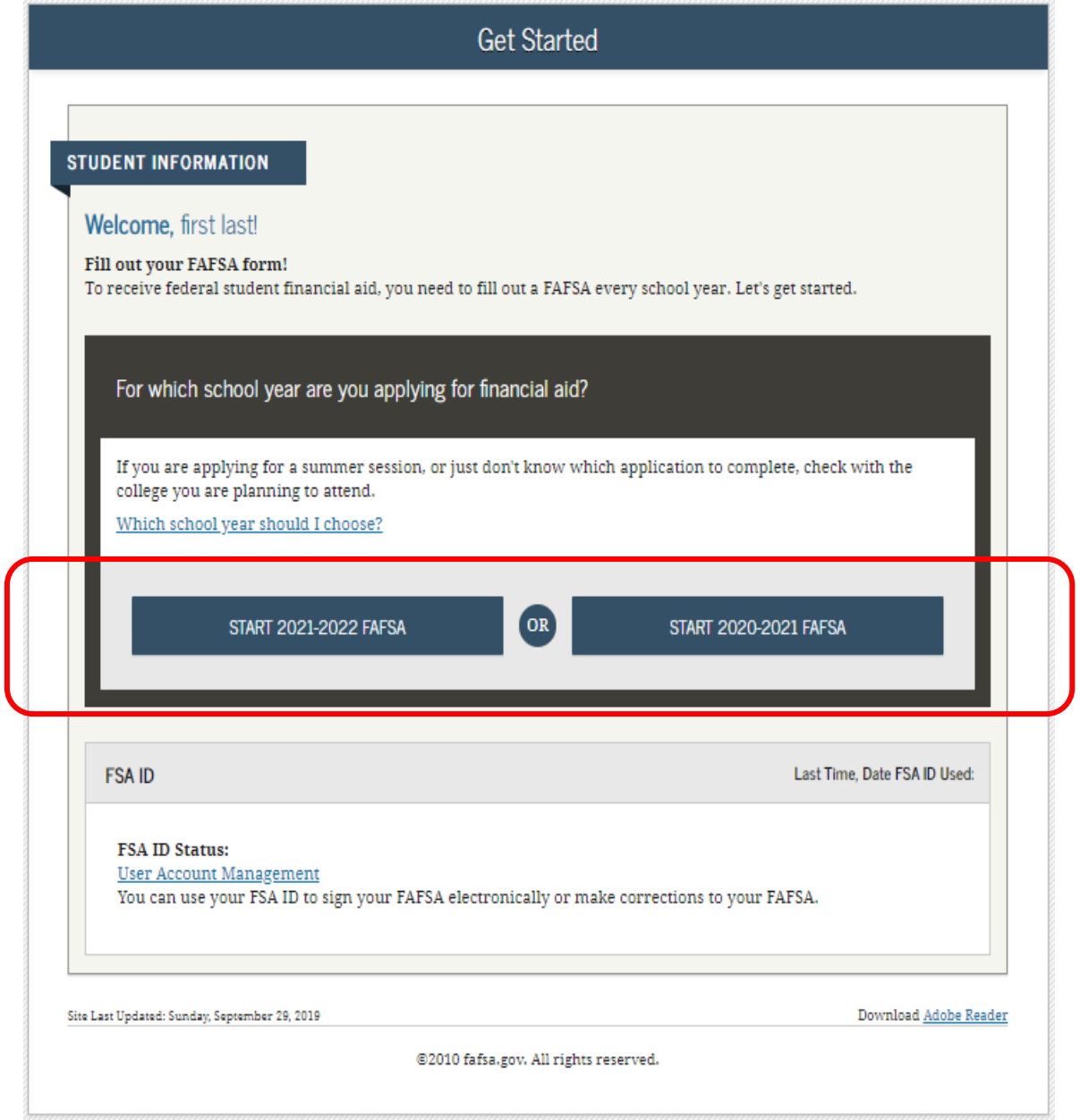
STEP 3: COMPLETE THE FAFSA

→ Once your FSA ID is created, you can immediately log into the FAFSA at **fafsa.ed.gov** and start your application.



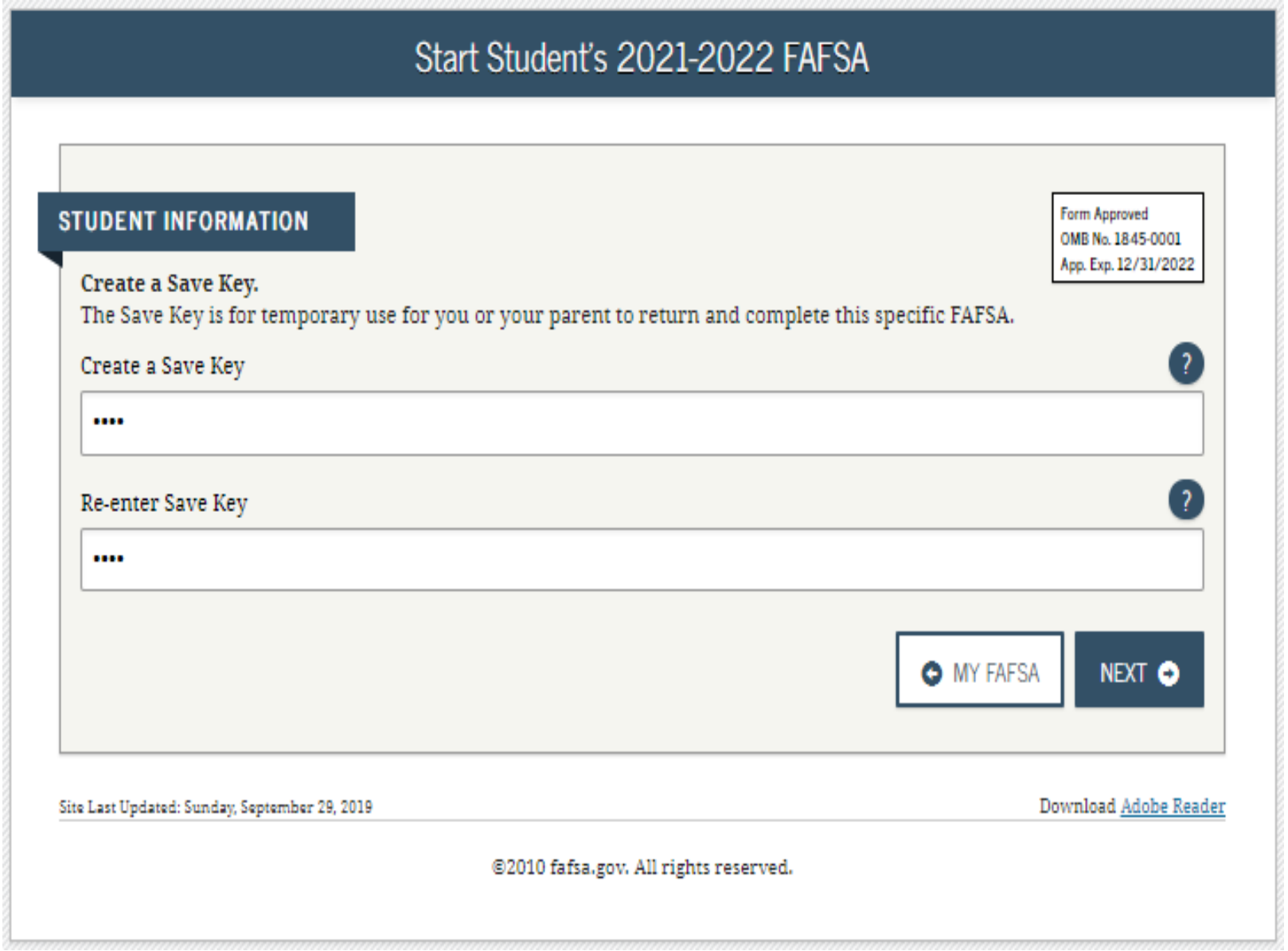
STEP 3: COMPLETE THE FAFSA

- If you select the wrong year, your financial aid will not be processed.
- If you are applying for an upcoming summer session it is recommended that you complete applications for both years.



STEP 3: COMPLETE THE FAFSA

- Follow the directions to create a “Save Key” in case you need to save your application and finish it later.
- You can return within 45 days to complete and submit the FAFSA.



TIP

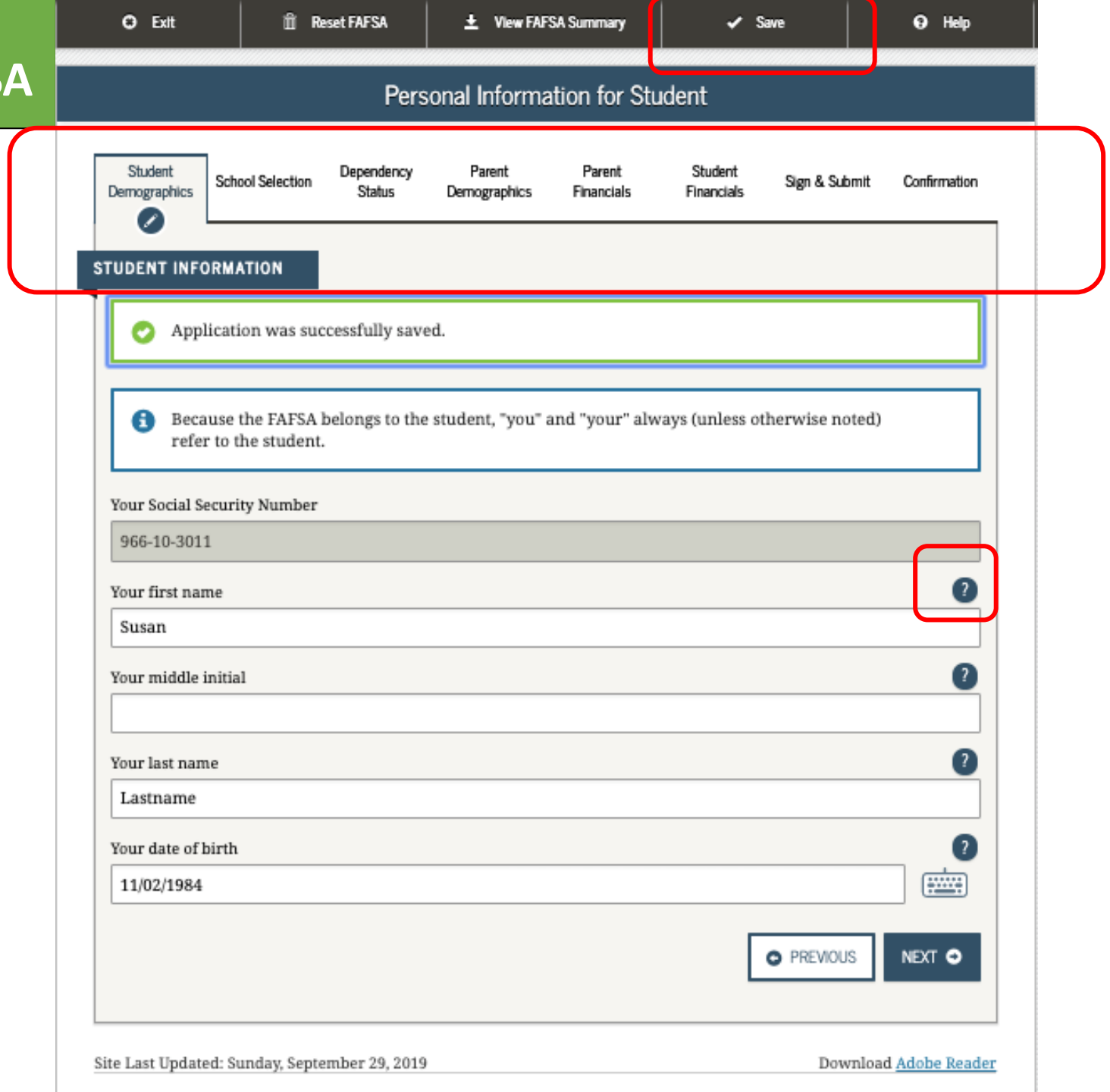
Make sure to write down your Save Key somewhere safe so you don't forget:

- ✓ FSA ID Username
- ✓ FSA ID Password
- ✓ Email Address & Password
- ✓ FSA ID Challenge Questions & Answers
- ❑ Save Key

STEP 3: COMPLETE THE FAFSA

*Complete the eight sections listed as tabs at the top of the screen.

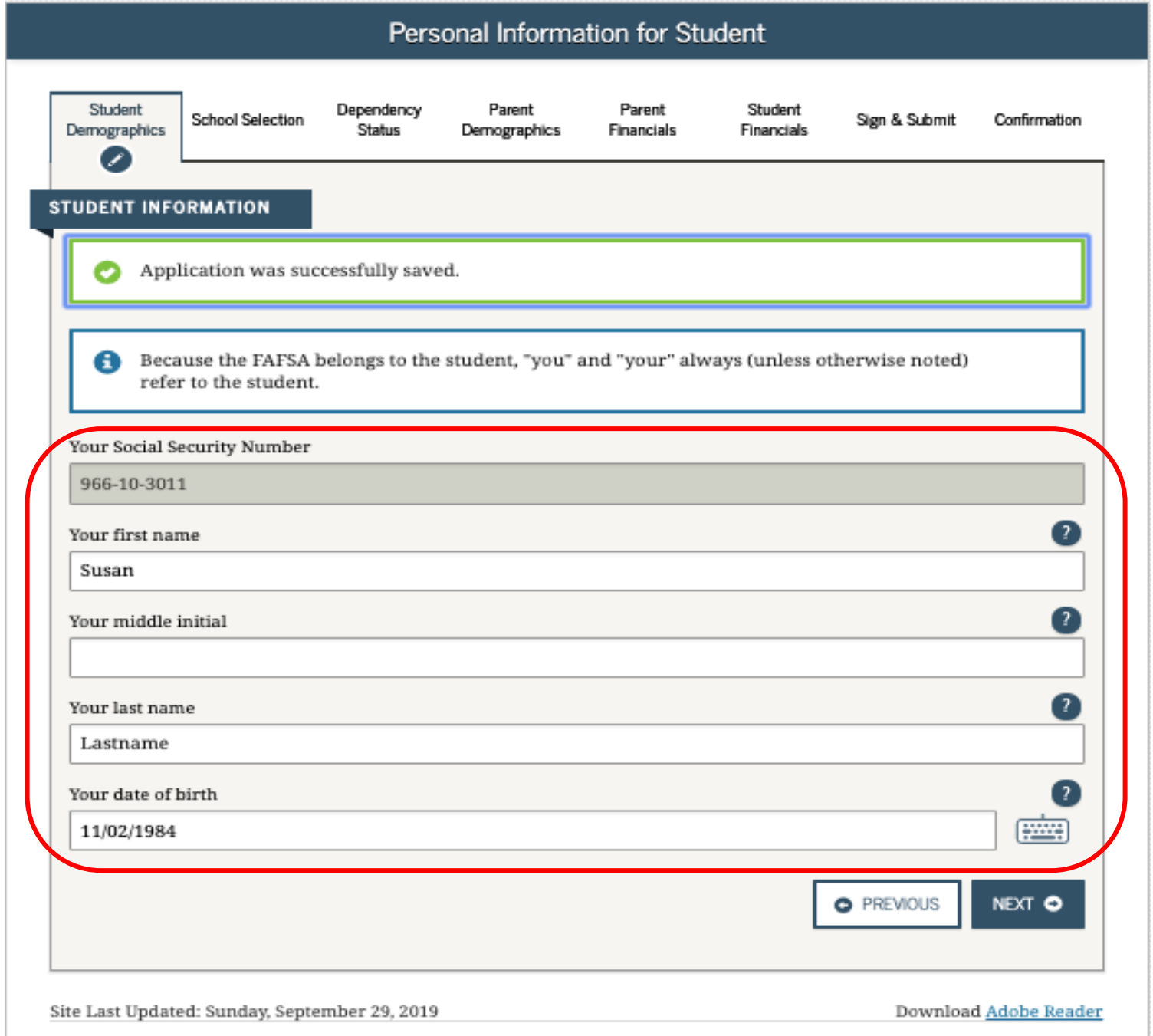
*“Independent Students” will be able to skip *“Parent Demographics”* & *“Parent Financials”*



Student Demographics Section

FAFSA SECTION 1: STUDENT DEMOGRAPHICS

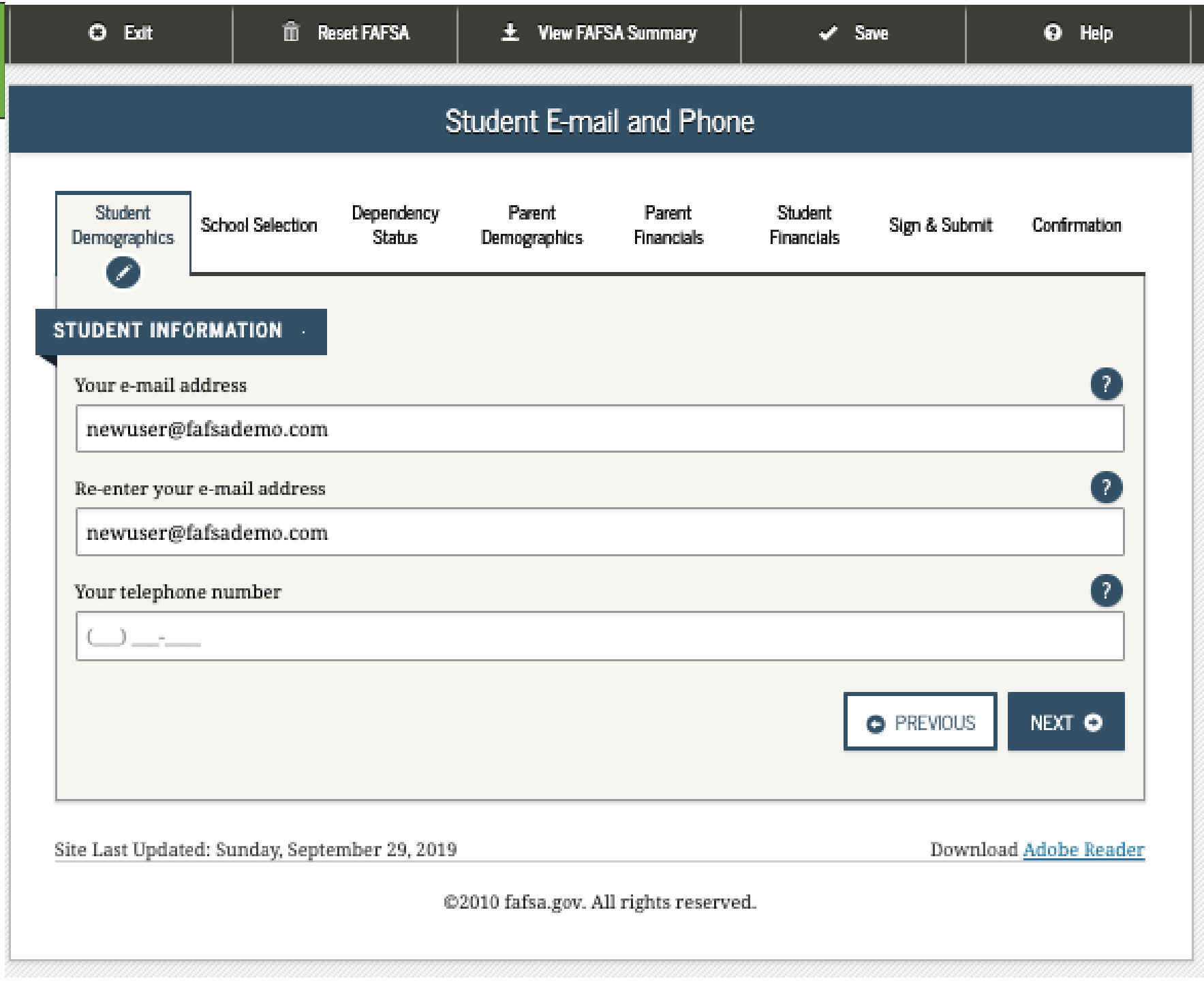
Student Name: Make sure that your name matches **exactly** as it appears on your Social Security Card.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

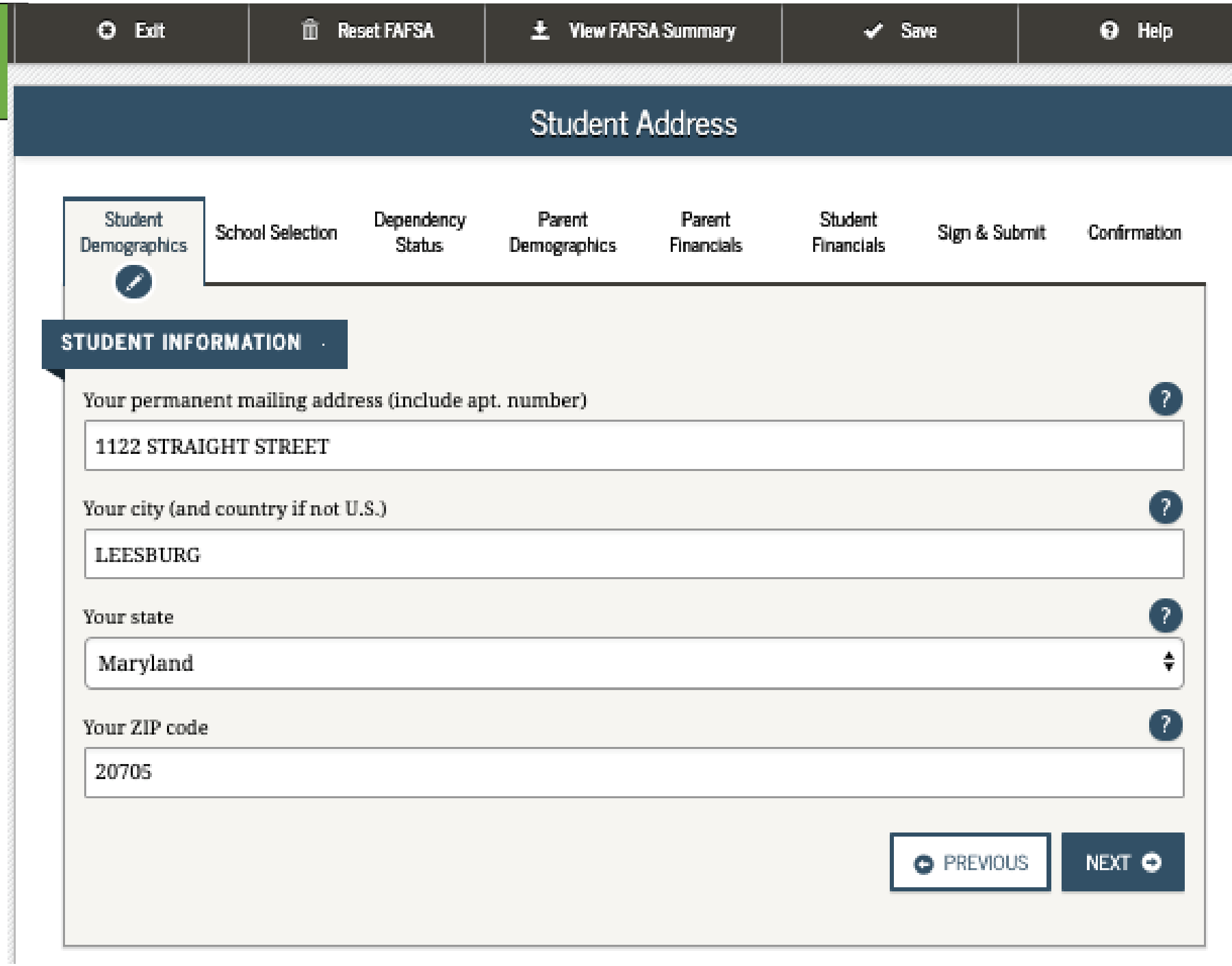
Email Address:
Double-check the email address to make sure there are no typos.

Telephone number:
optional



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

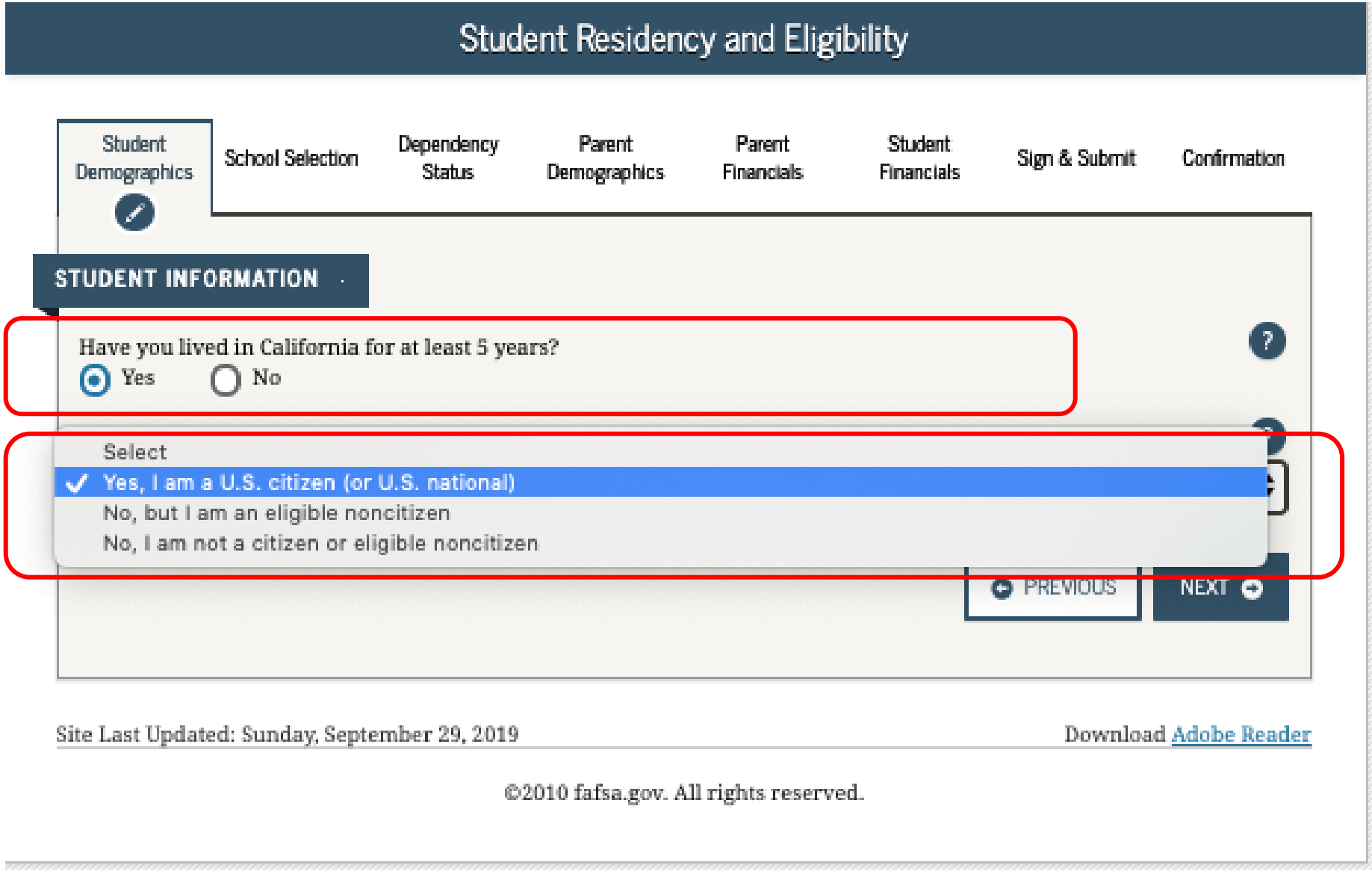
Permanent Mailing Address: This should be the same address you use on official government documents such as tax returns and voter registration cards



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

→ **State of Legal Residence:** If you select that you have lived in CA for at least 5 years, you may be eligible for the California State student aid application (the Cal Grant).

→ **Are you a U.S. Citizen?** If you select **"No, but I am an eligible noncitizen",** you will be asked to provide your Alien Registration Number.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

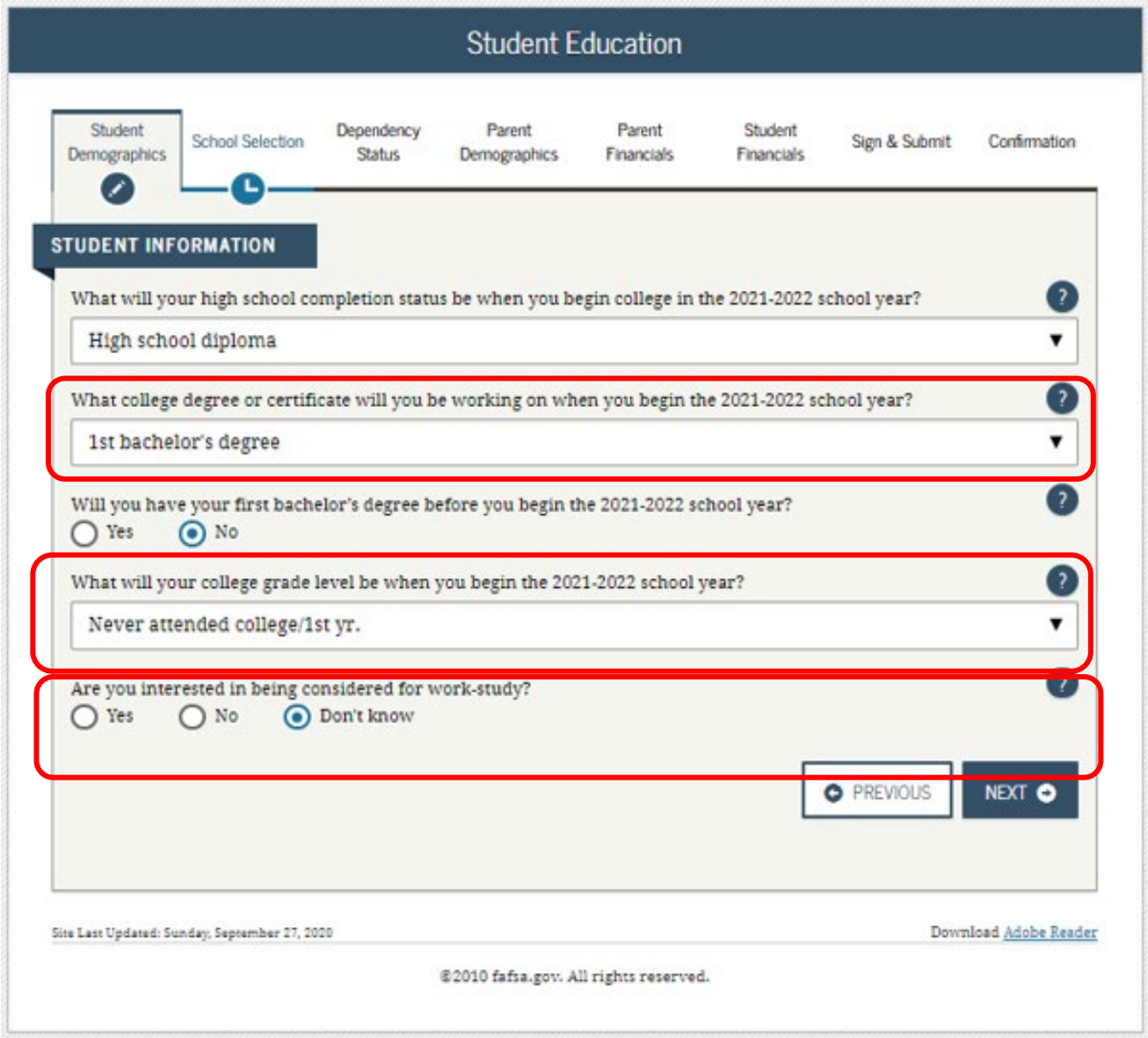
Select the option that best fits your *initial* educational goal.

→ It is important to NOT select "other/undecided" as it may limit the grants you can receive

What will your college grade level be when you begin the 2021-2022 school year?

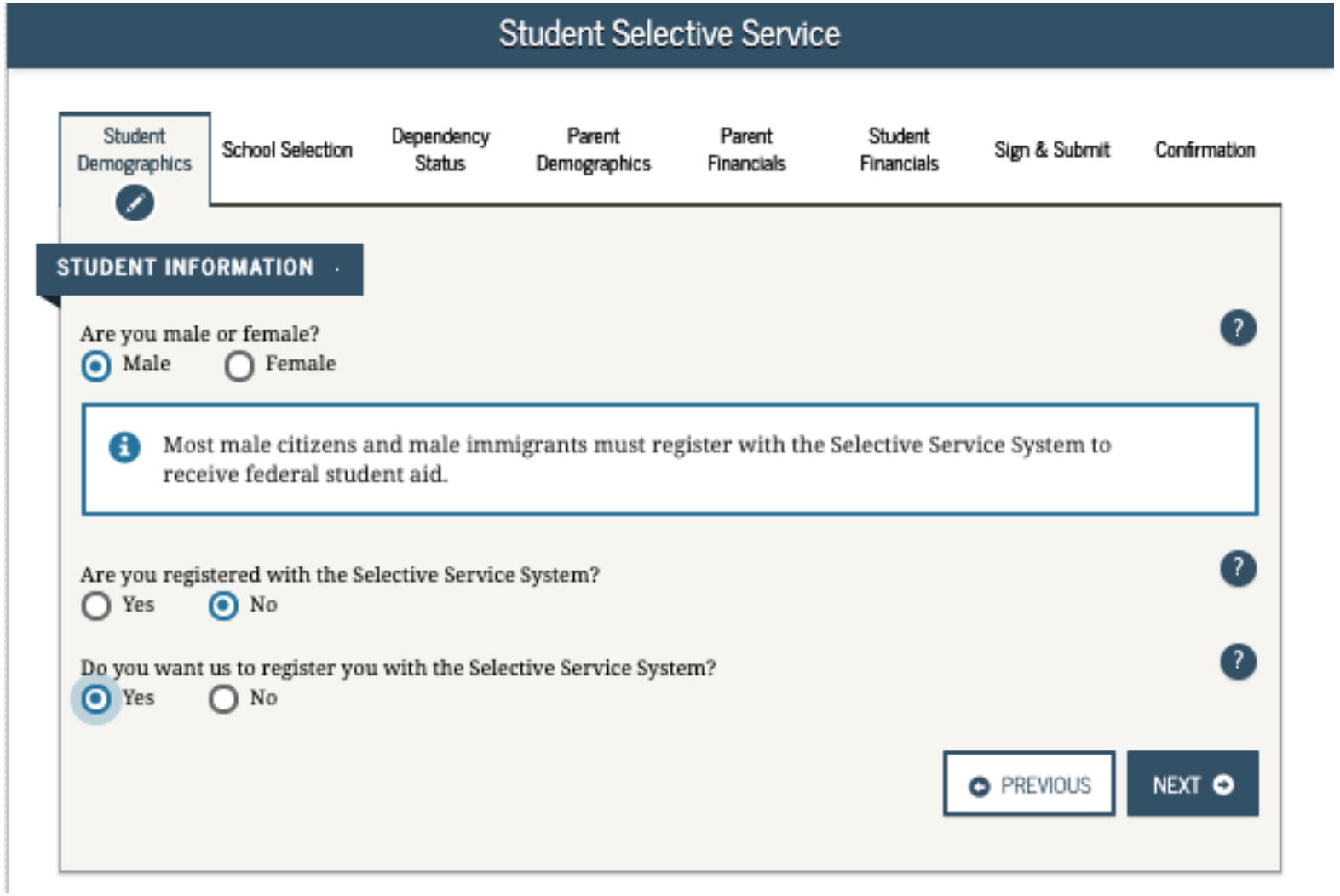
If you took college courses while in high school, and were dually enrolled, you are still considered a first-time college student and can select the option: ***"Never attended college/1st yr."***

Work study? Answer Yes!



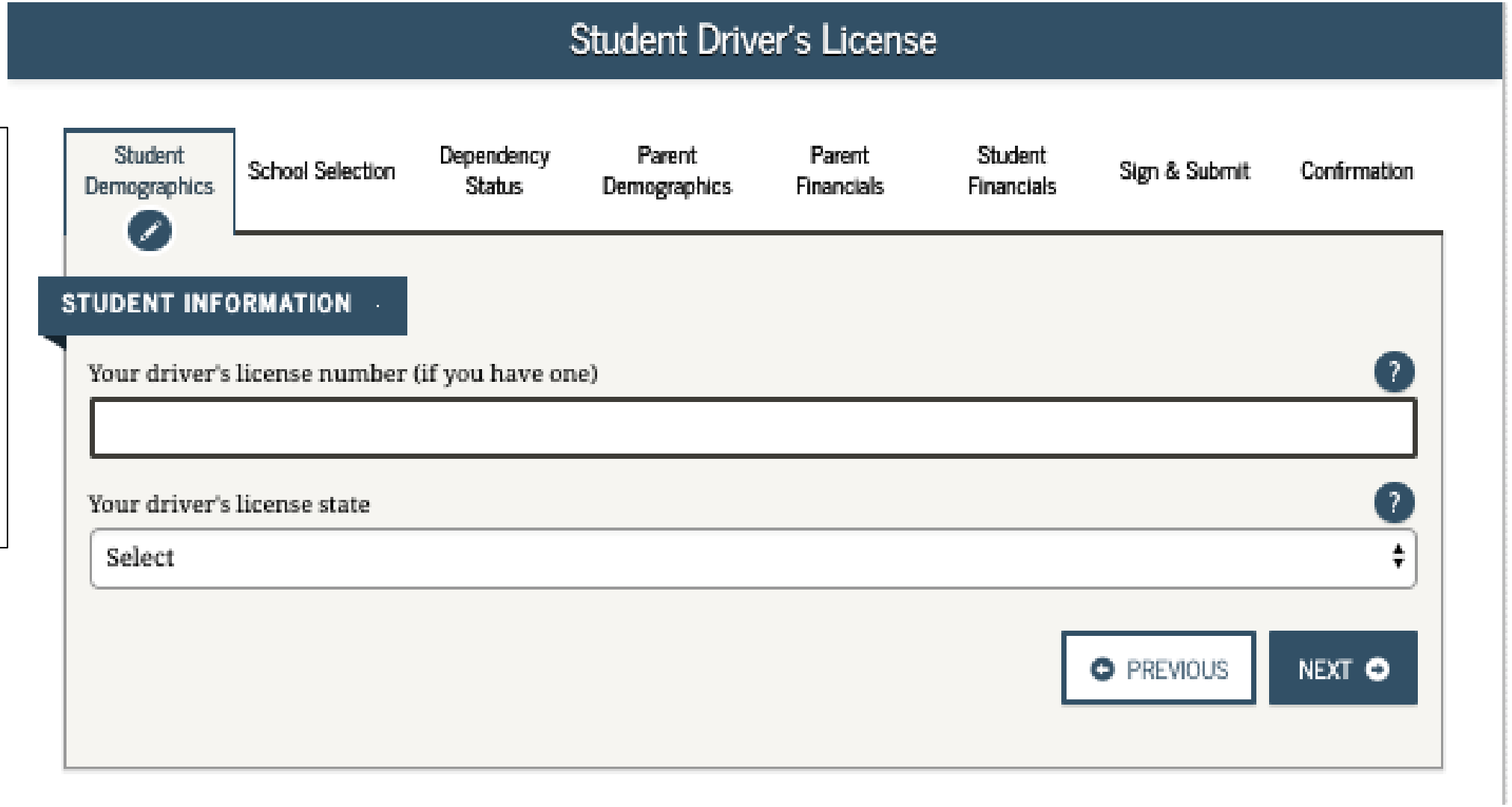
FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Male or female:** This is based on their sex at birth as indicated on their birth certificate.
- **Selective Service:** Males between the ages of 18-25 are required to register with the Select Service System to complete their FAFSA, including CADAA applicants.
- CADAA applicants must register via mail.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Driver's License:
A driver's license is not required to complete the application, but can help prevent identity theft.

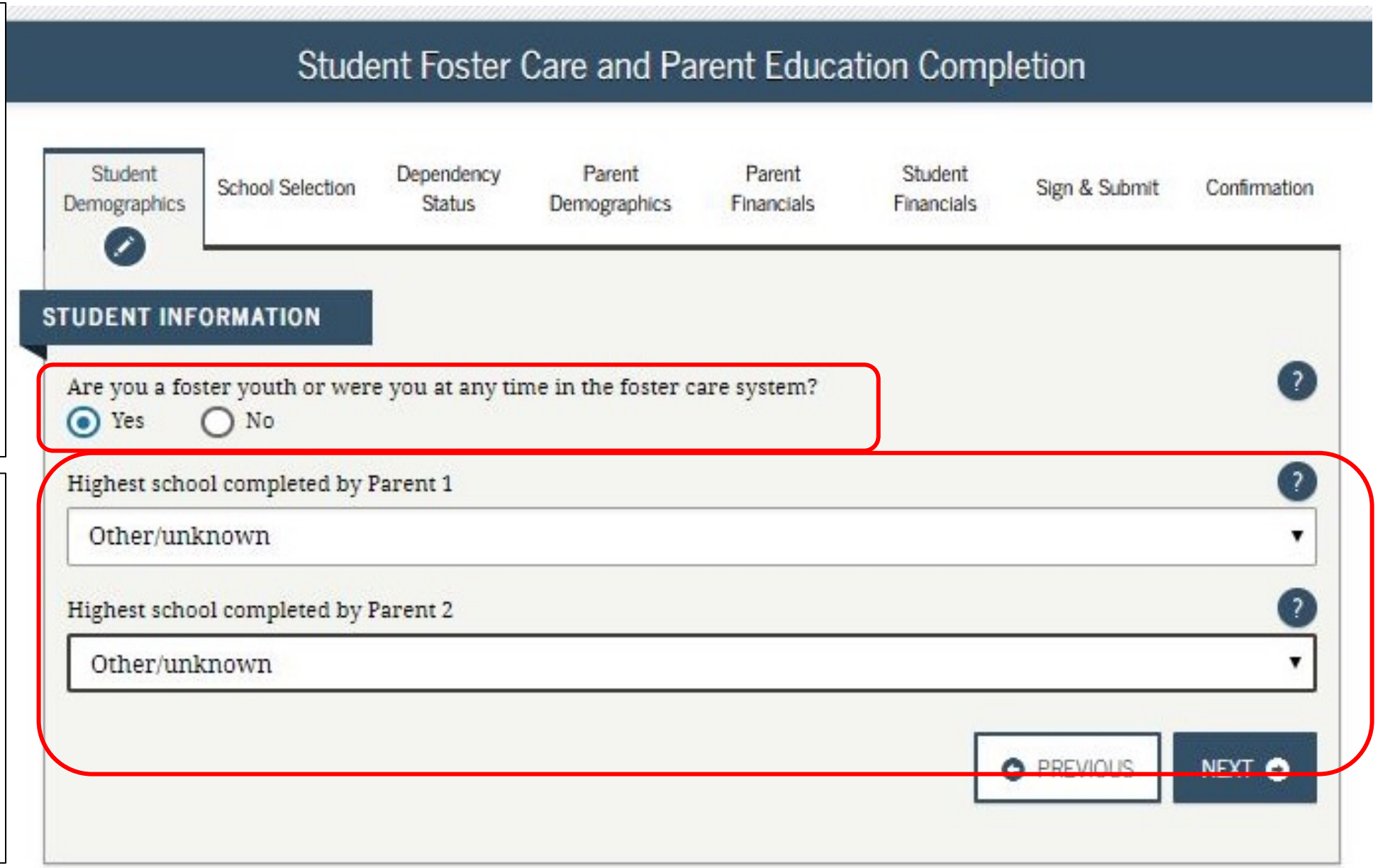


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

→ Answer YES to this question, even if you were only in foster care for one day.

[Note: This question is not on CADAA]

→ It is fine if necessary, to select "Other/unknown" for **"Highest School Completed by Parent."**

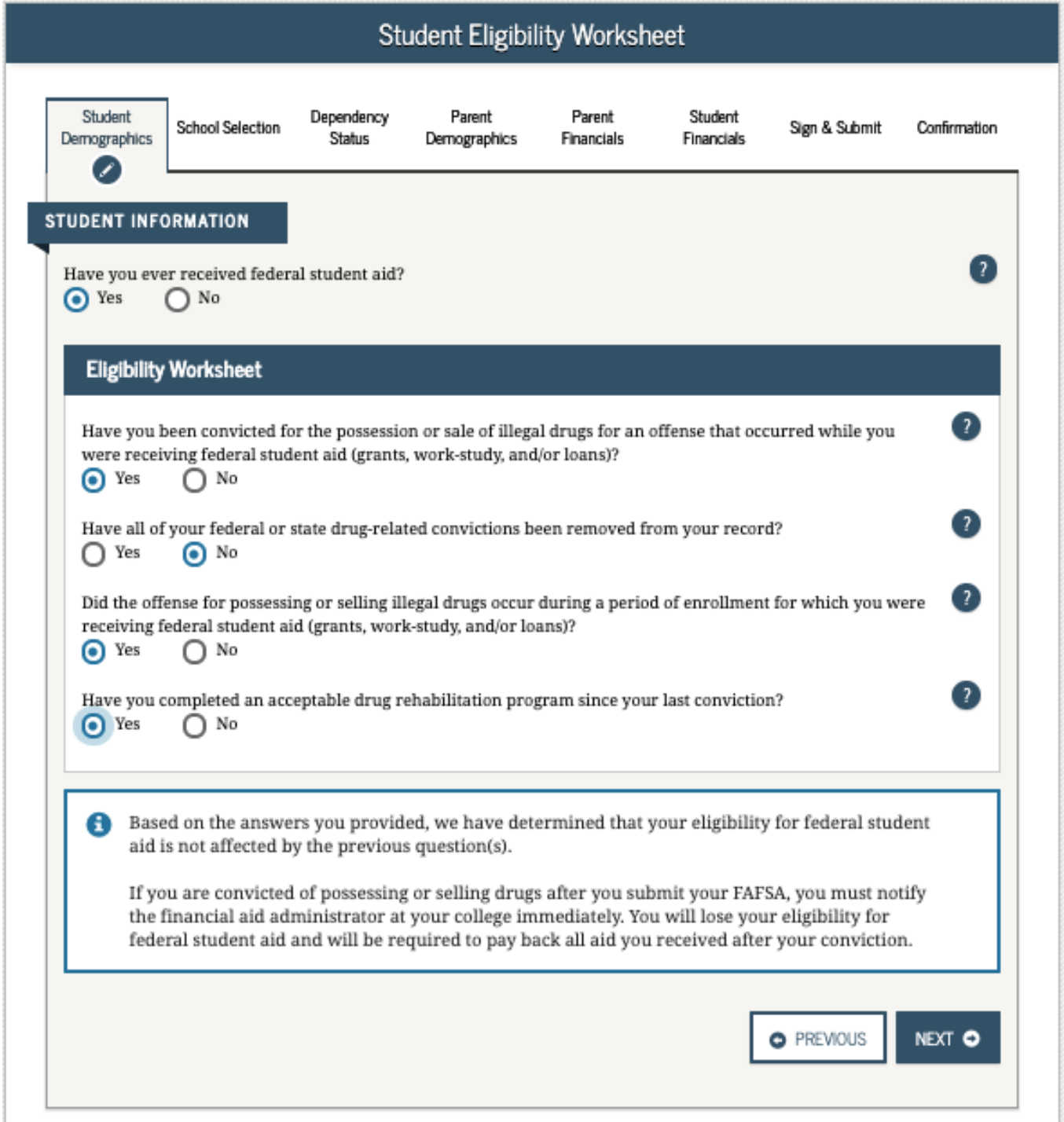


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- If this is <u>not</u> your first year of college, you will be asked if you have ever received federal student aid.

- If yes, you will be asked if you have been convicted for the possession or sale of illegal drugs for an offense that occurred *while* receiving federal student aid.

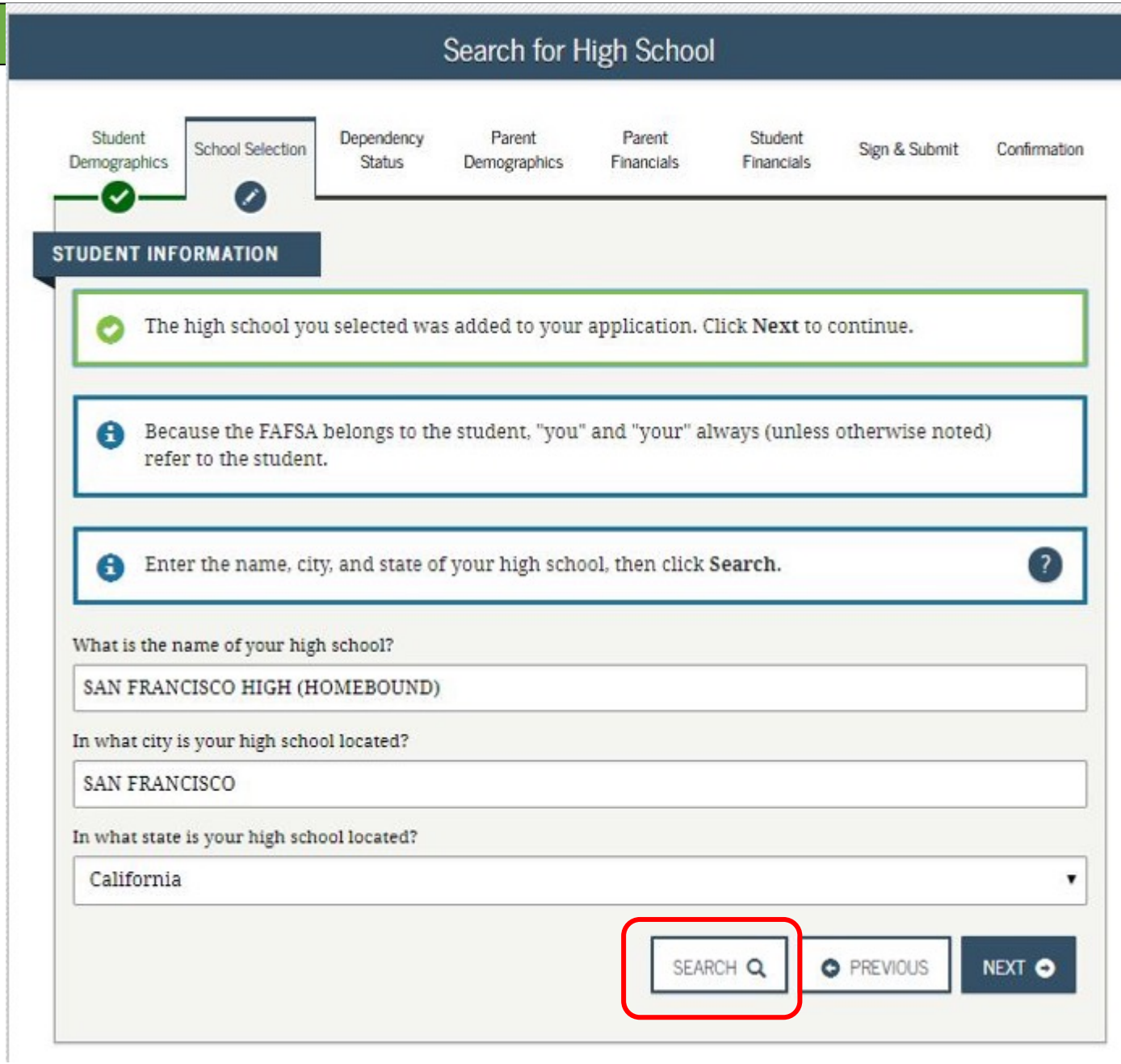
Note: This applies to federal student aid and is not part of the CADAA.



School Selection Section

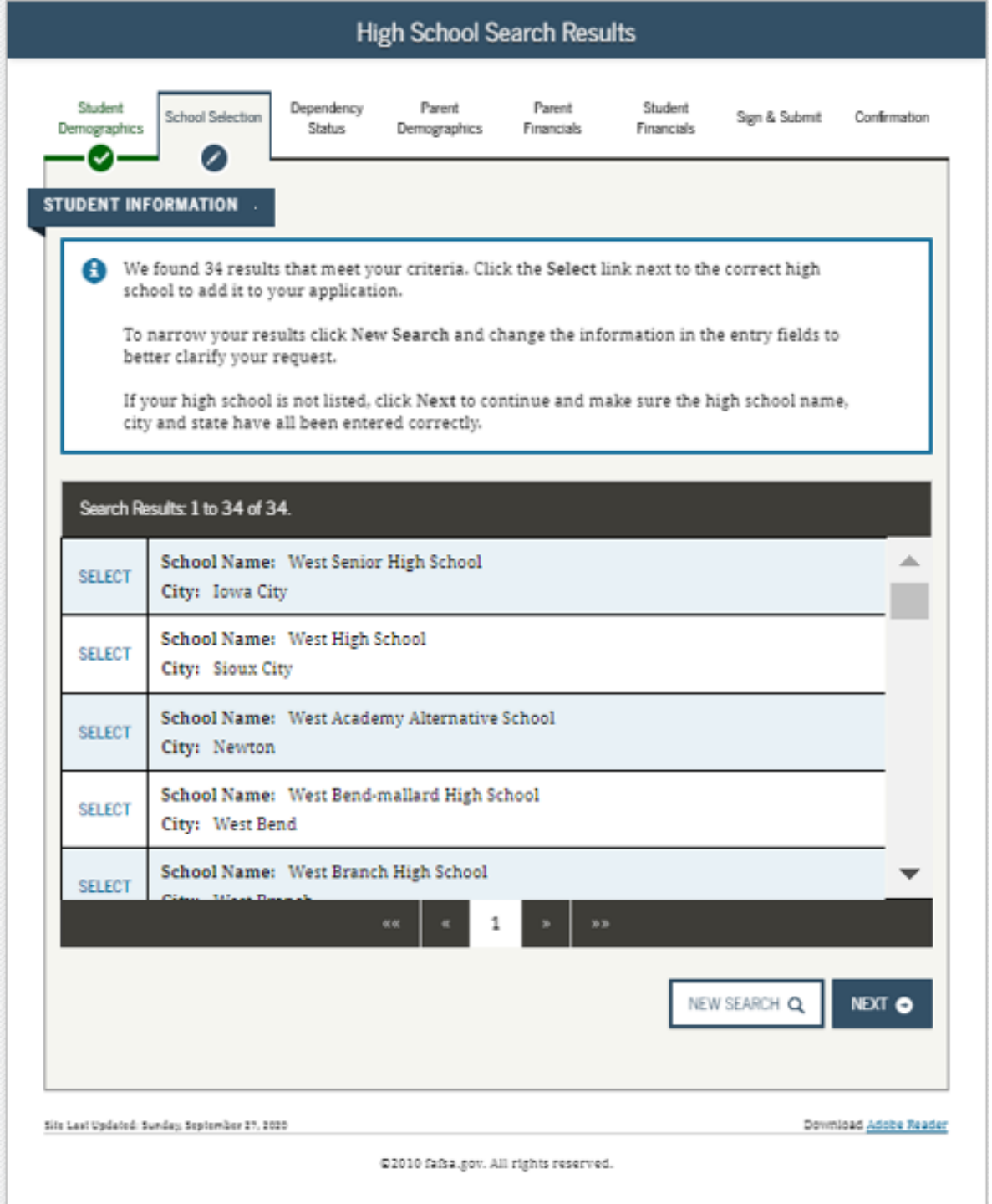
FAFSA SECTION 2: SCHOOL SELECTION

- Provide the name, city and state of your high school If you indicated that you are still in high school or have completed your high school diploma.
- **Important:** Use the search function to ensure accuracy
- You will not be prompted to answer this question if you indicated that you received a GED or equivalent in the prior section.



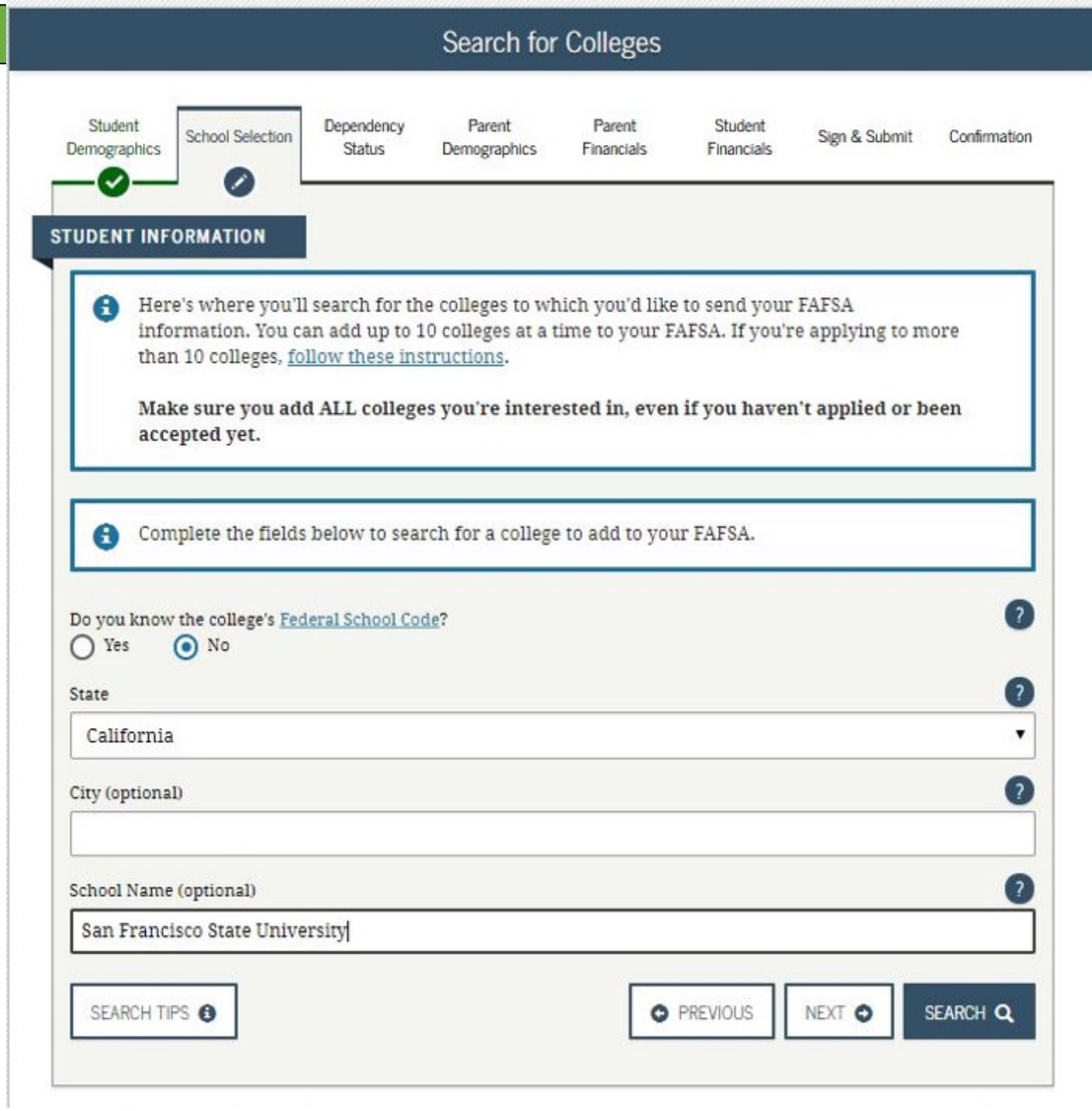
FAFSA SECTION 2: SCHOOL SELECTION

- Select the correct high school from the list.



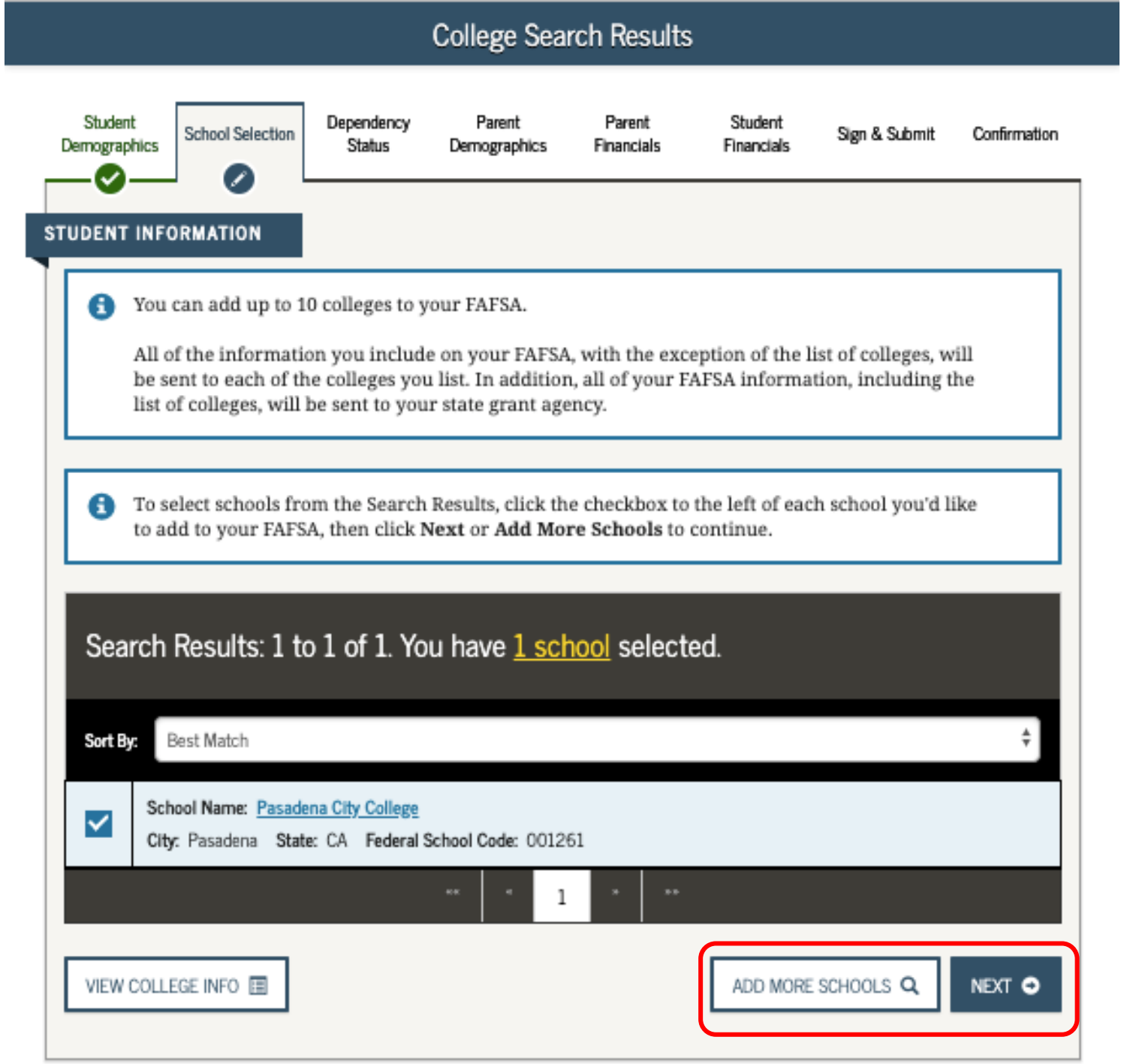
FAFSA SECTION 2: SCHOOL SELECTION

- Search for and select up to 10 colleges that you may want to attend.
- You can update or change school selections later if your plans change or you're just not sure yet.



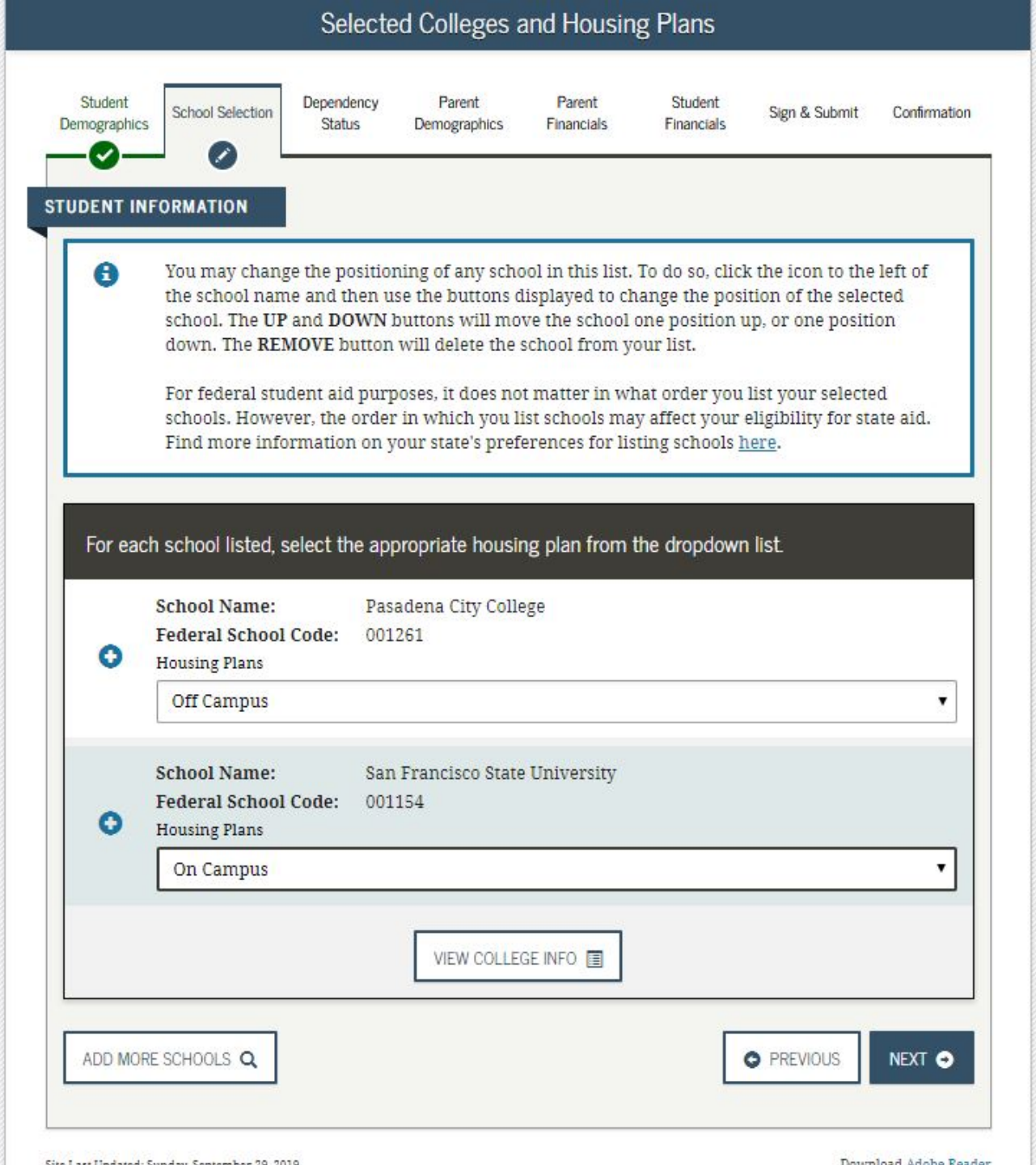
FAFSA SECTION 2: SCHOOL SELECTION

- Select at least one college or “ADD MORE SCHOOLS.”
- After the FAFSA has been processed, you can submit an additional 10 by replacing the original 10.



FAFSA SECTION 2: SCHOOL SELECTION

- **Do NOT** select “With Parent” as your housing plan if you plan to live with a foster parent, relative caregiver or legal guardian.
- Instead, select “Off-Campus.”
- The order in which you list the colleges does not make a difference in California.



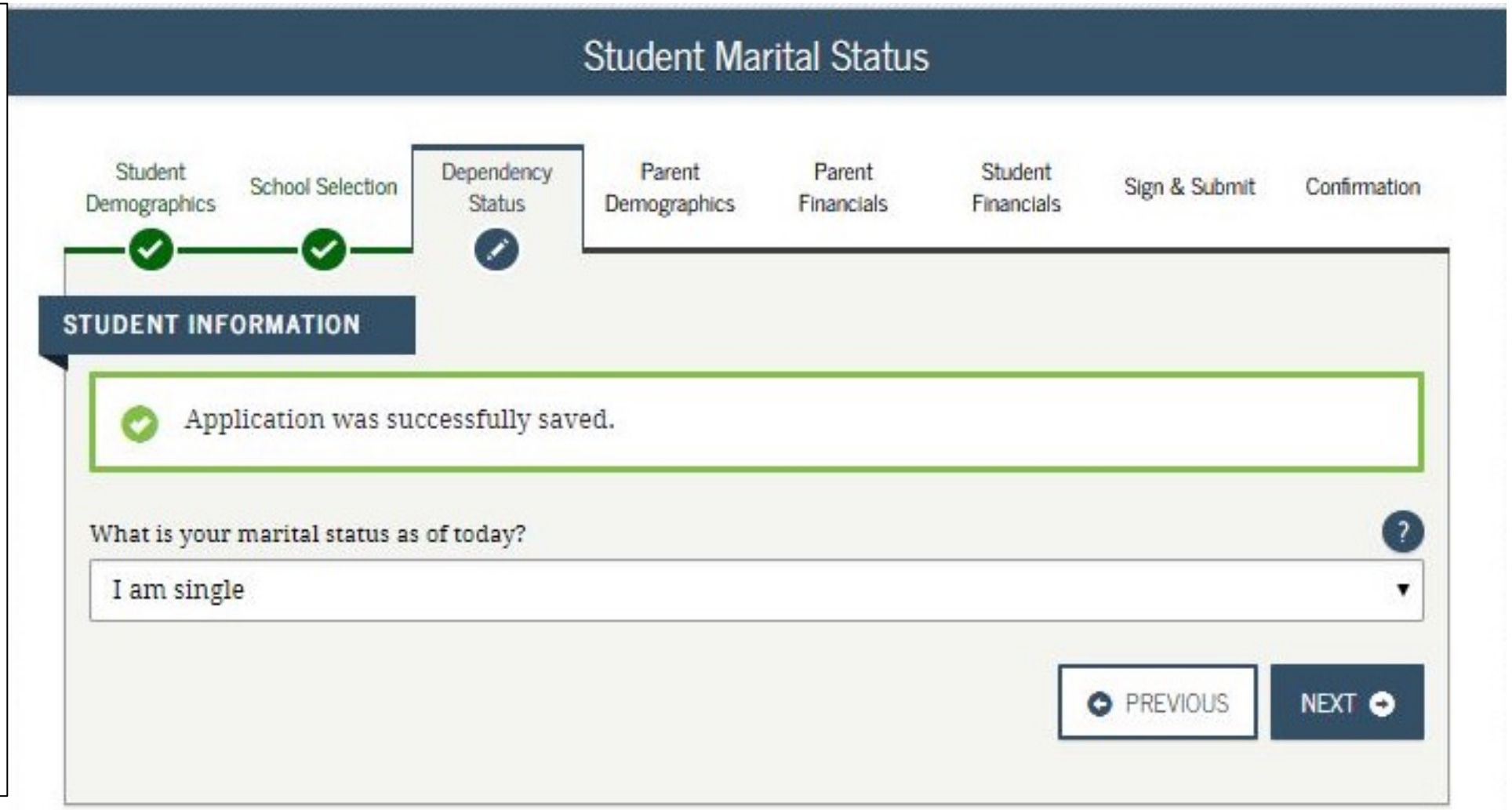
Dependency Status Section

Dependency Determination

FAFSA SECTION 3: DEPENDENCY STATUS

Marital Status: *Your* legal status is "single" if you are not married, even if you live with or have a boyfriend, girlfriend or significant other.

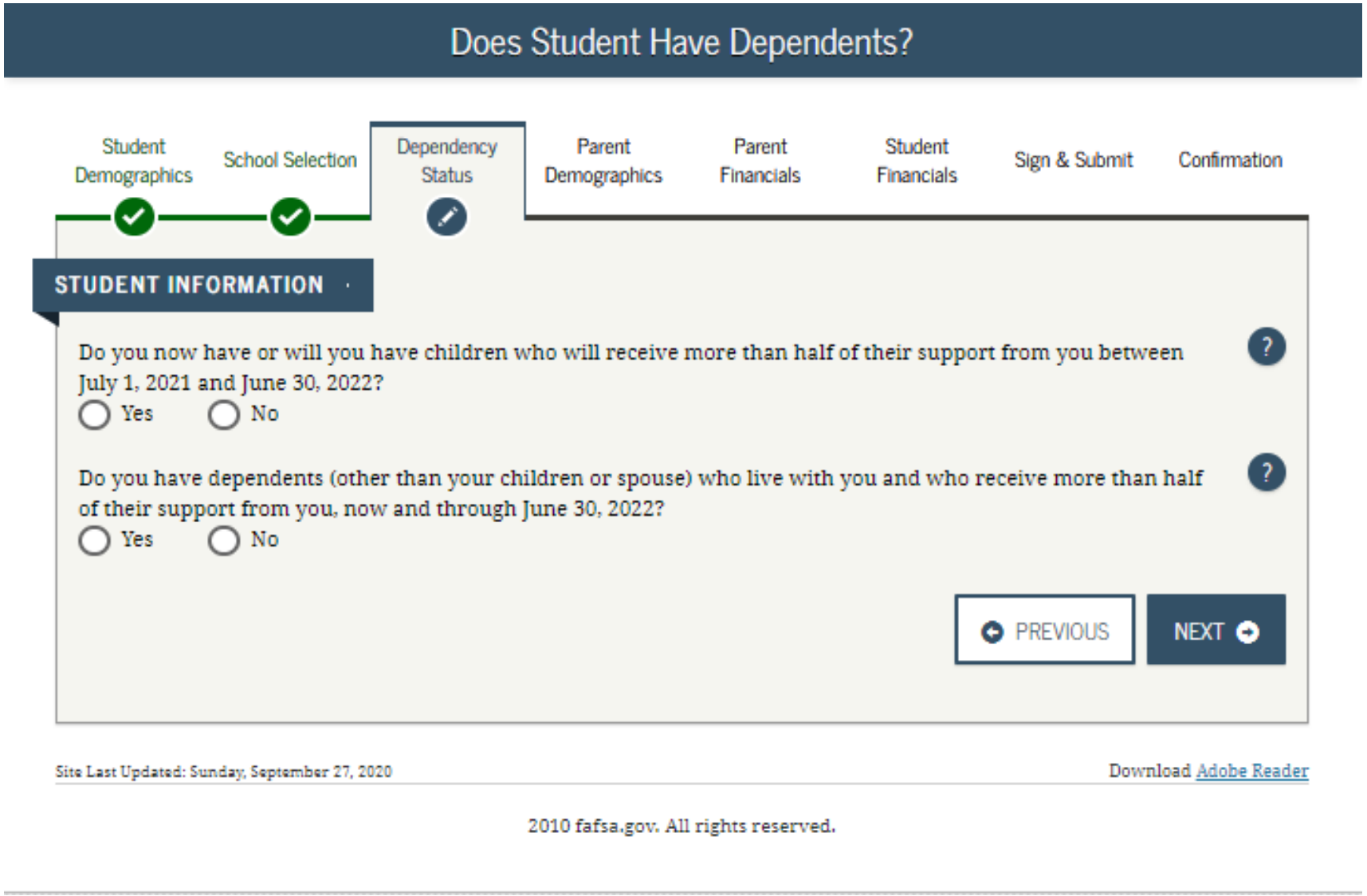
Married students are considered independent



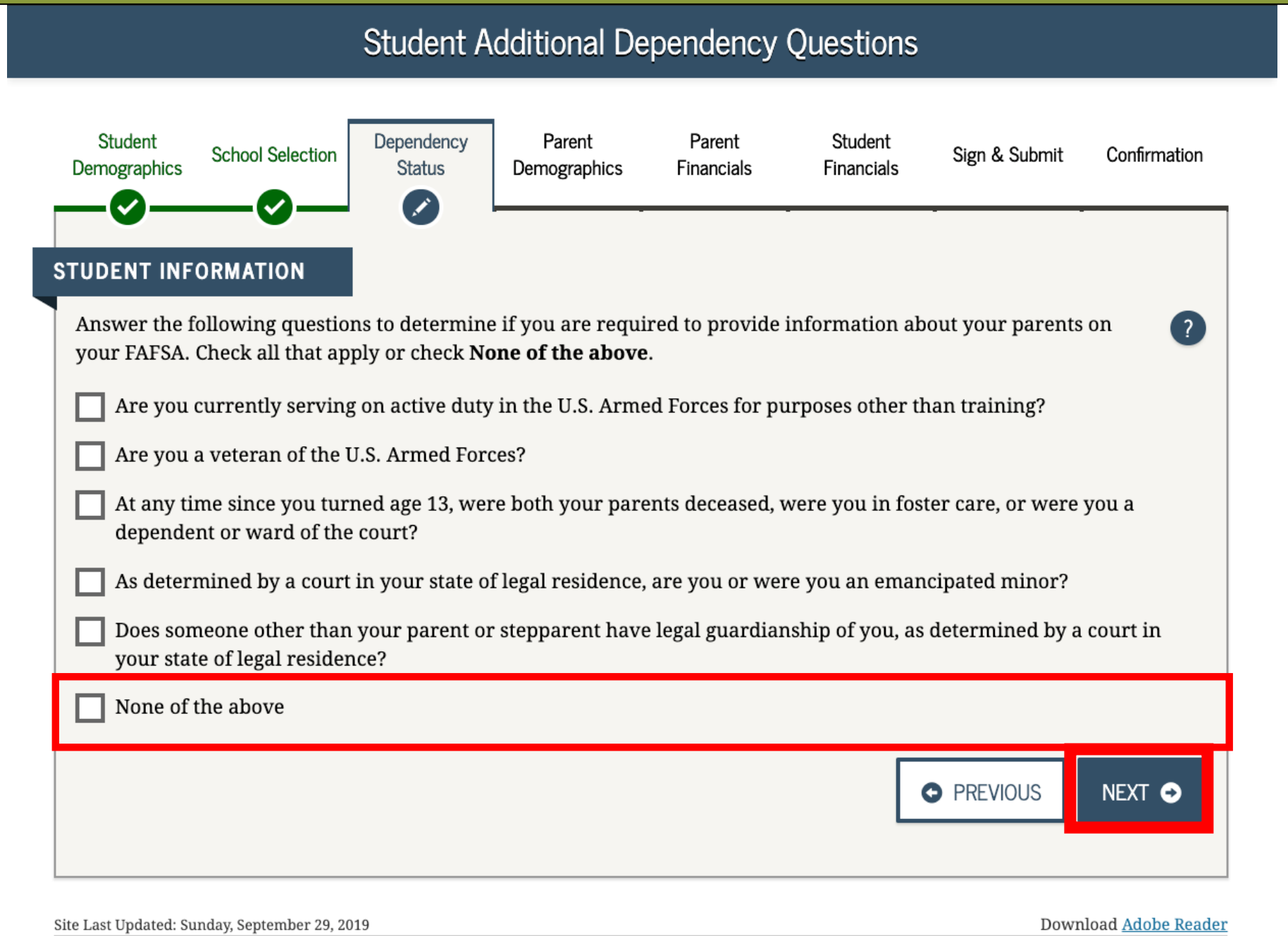
FAFSA SECTION 3: DEPENDENCY STATUS

“Does Student Have Dependents?”

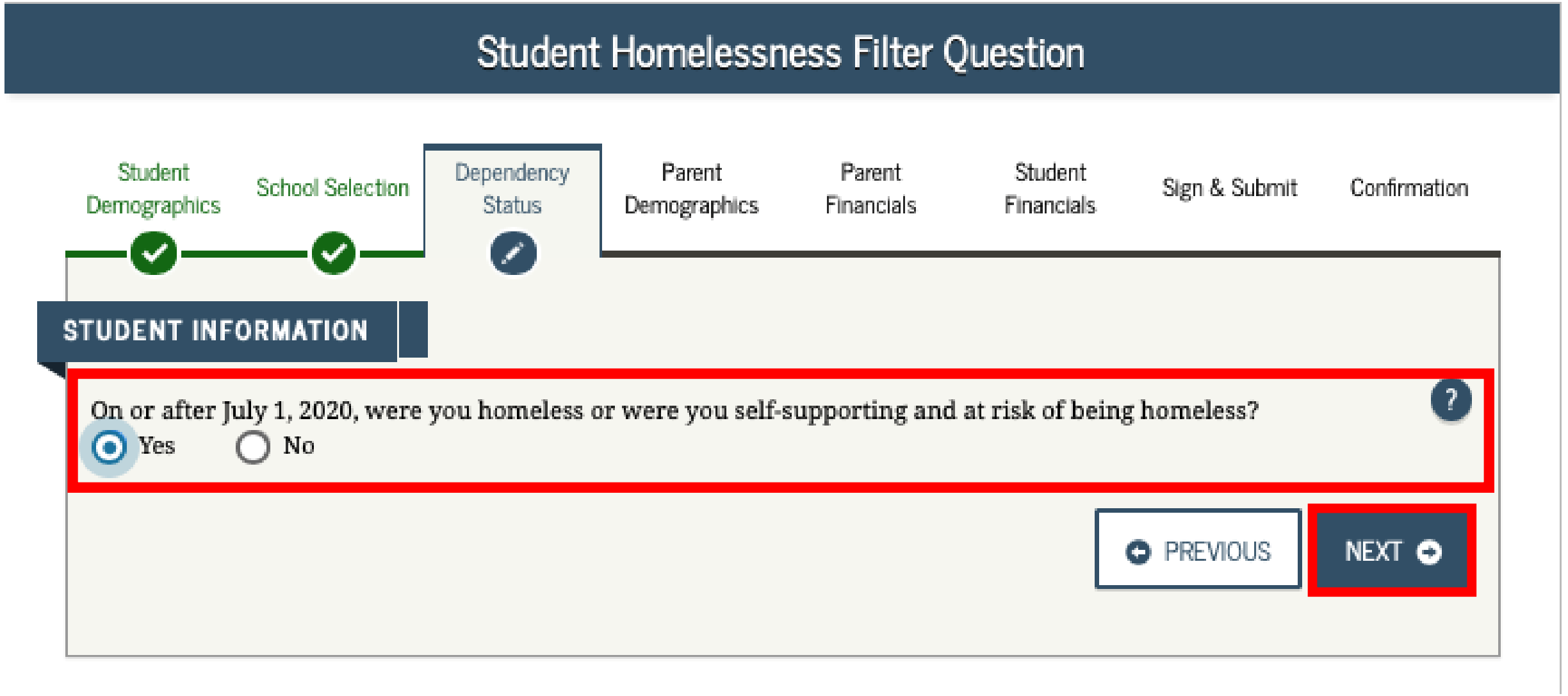
Students with dependents are considered independent



FAFSA SECTION 3: DEPENDENCY STATUS



FAFSA SECTION 3: DEPENDENCY STATUS



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

Self-supporting & at risk of being homeless

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: *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 Children and Youths who are:

(i) are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;

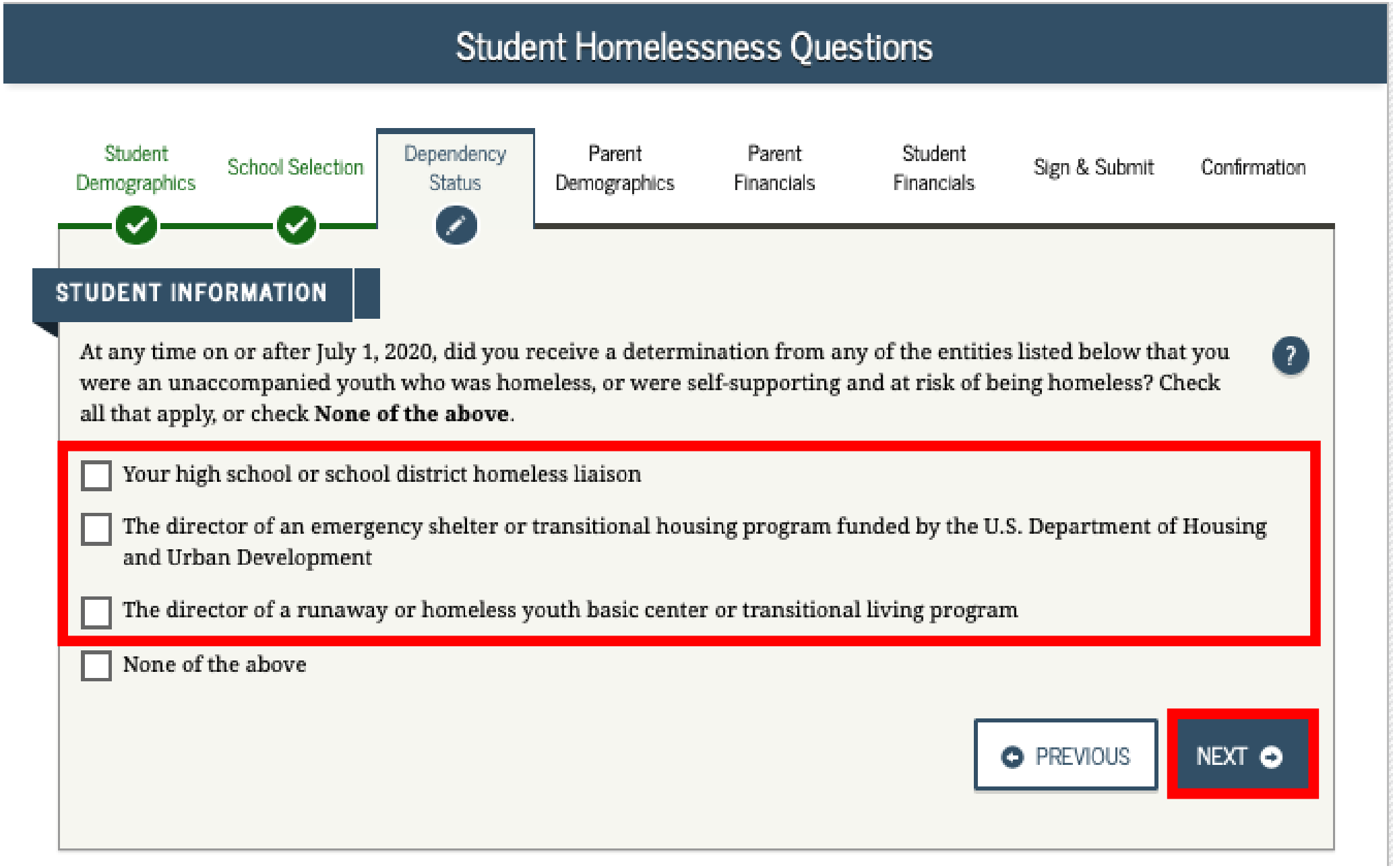
(ii) are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;

(iii) are living in emergency or transitional shelters;

(iv) have a primary nighttime residence that is a place not designed for or ordinarily used as a regular sleeping accommodation for human beings;

  (i) including cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings

FAFSA SECTION 3: DEPENDENCY STATUS



Template for Determination Letter

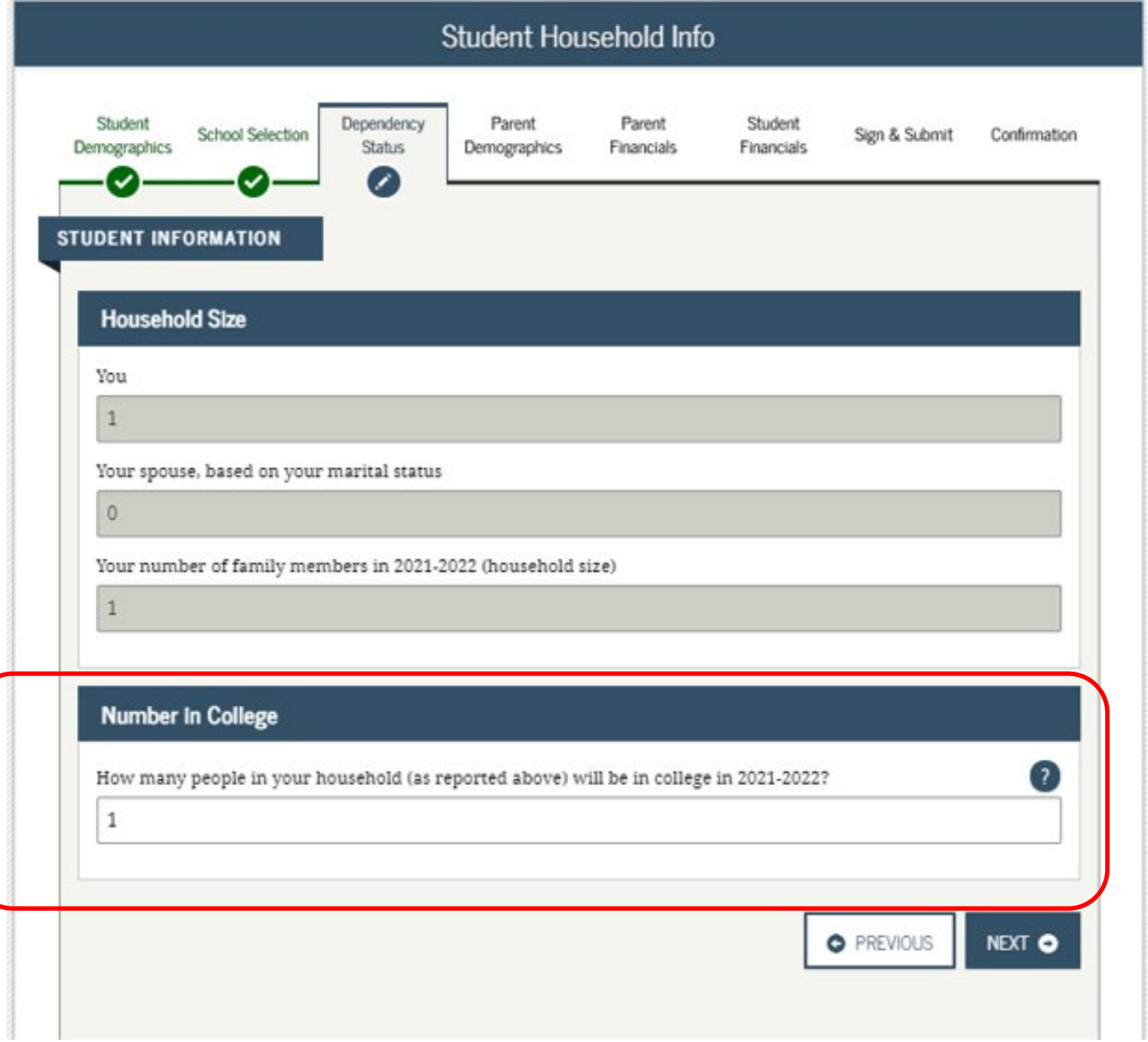
SchoolHouse Connection:

https://www.schoolhouseconnection.org/sample-form-letter-to-determine-the-independent-student-status-of-unaccompanied-homeless-youth/

**Make sure to use the letter for the correct academic year*

FAFSA SECTION 3: DEPENDENCY STATUS

Number in College: Enter “1” for number in college unless you have a spouse who will also be attending college at least half-time.

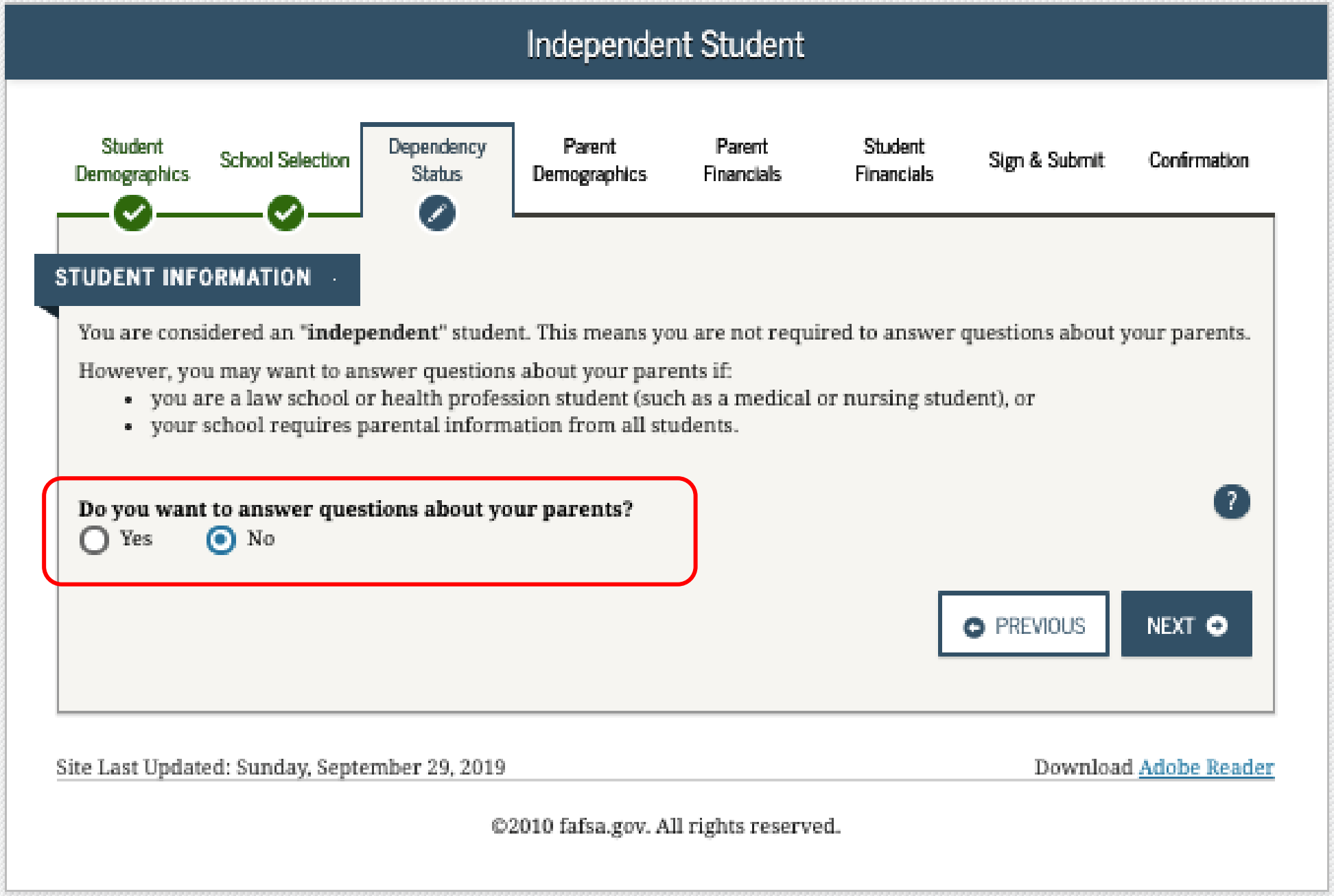


FAFSA SECTION 3: DEPENDENCY STATUS

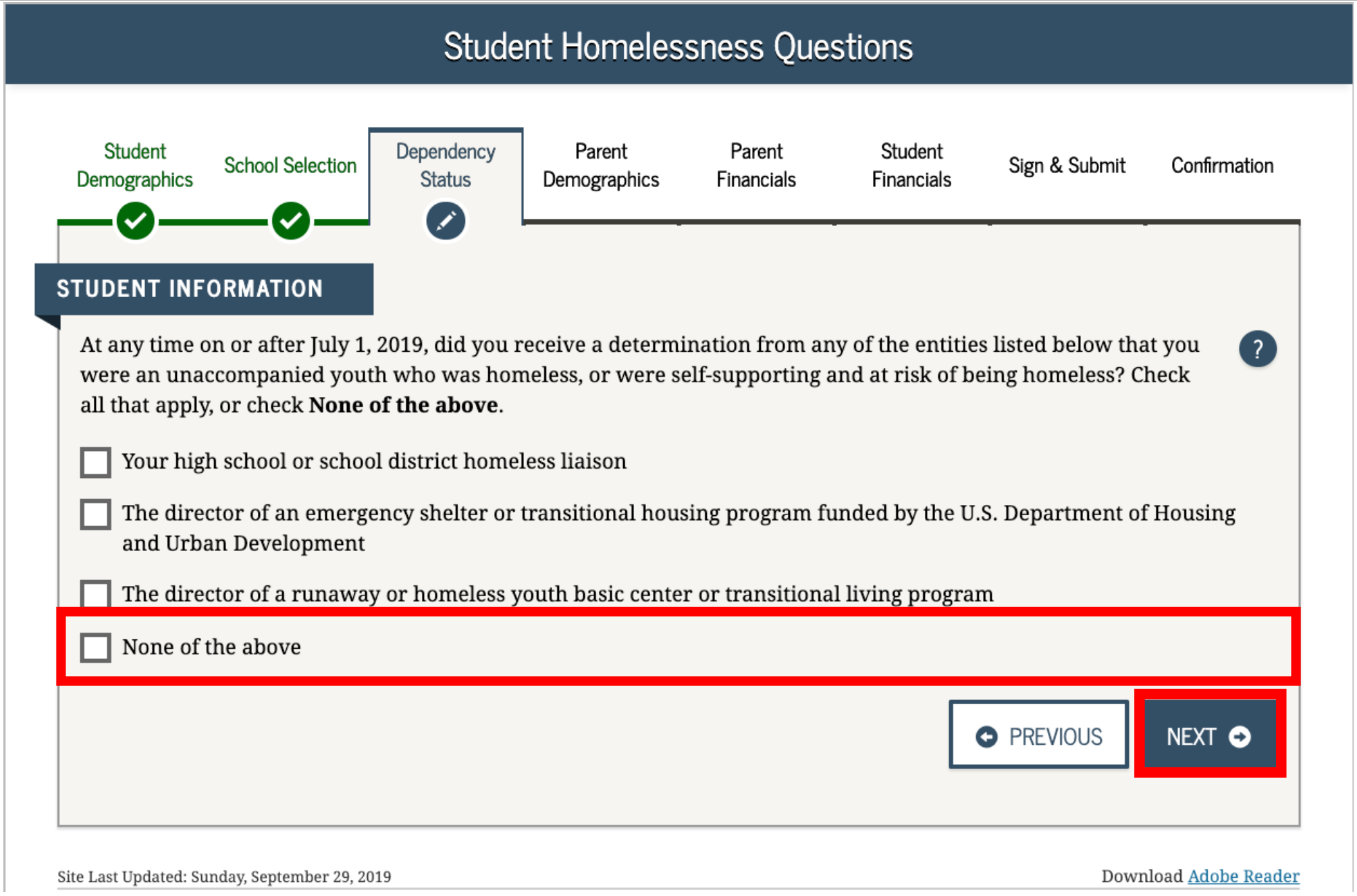
-You are determined to be an Independent Student.

-You can answer “No” to skip questions about your parents.

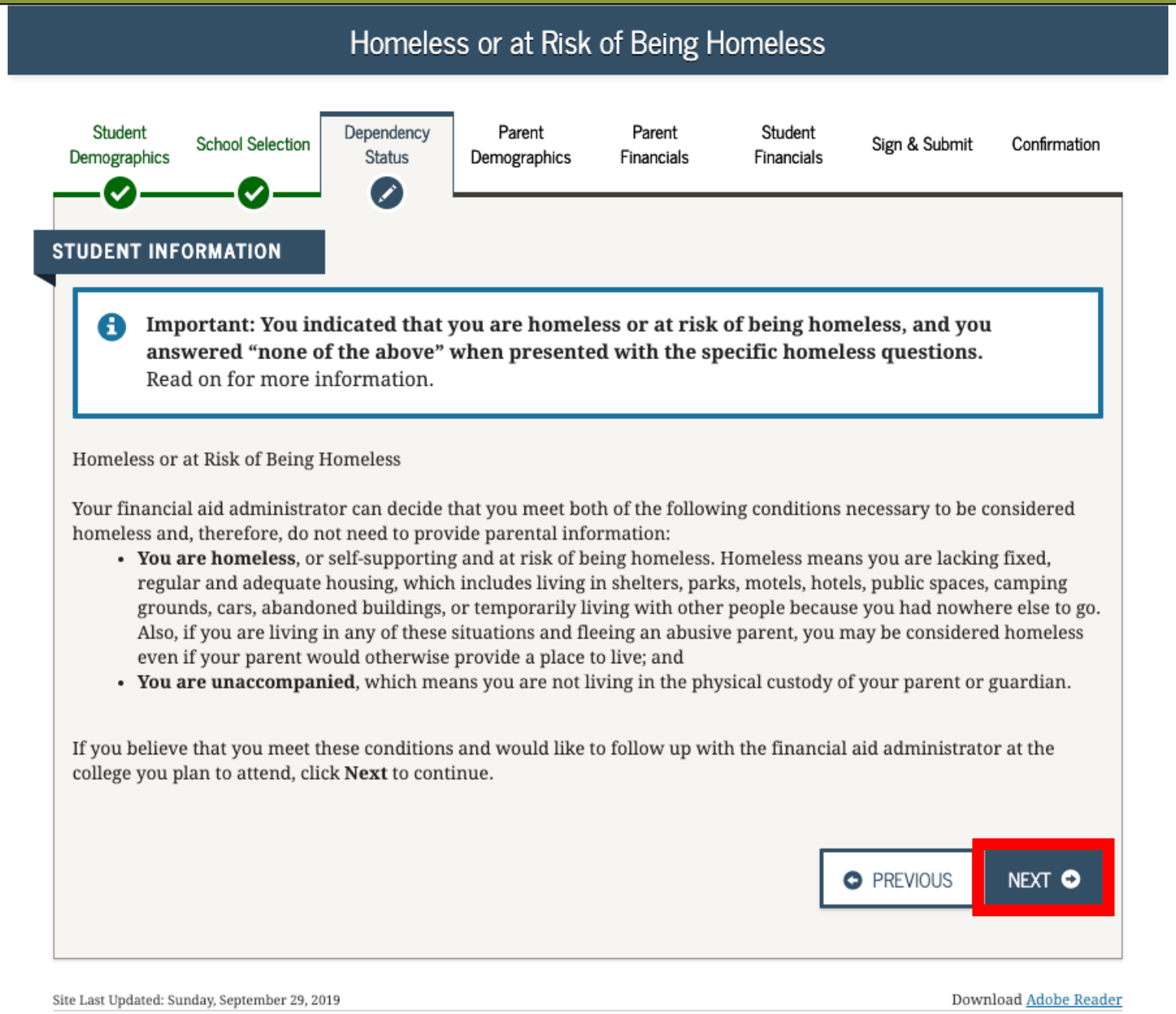
-Answering “No” will not prevent you from getting financial aid.



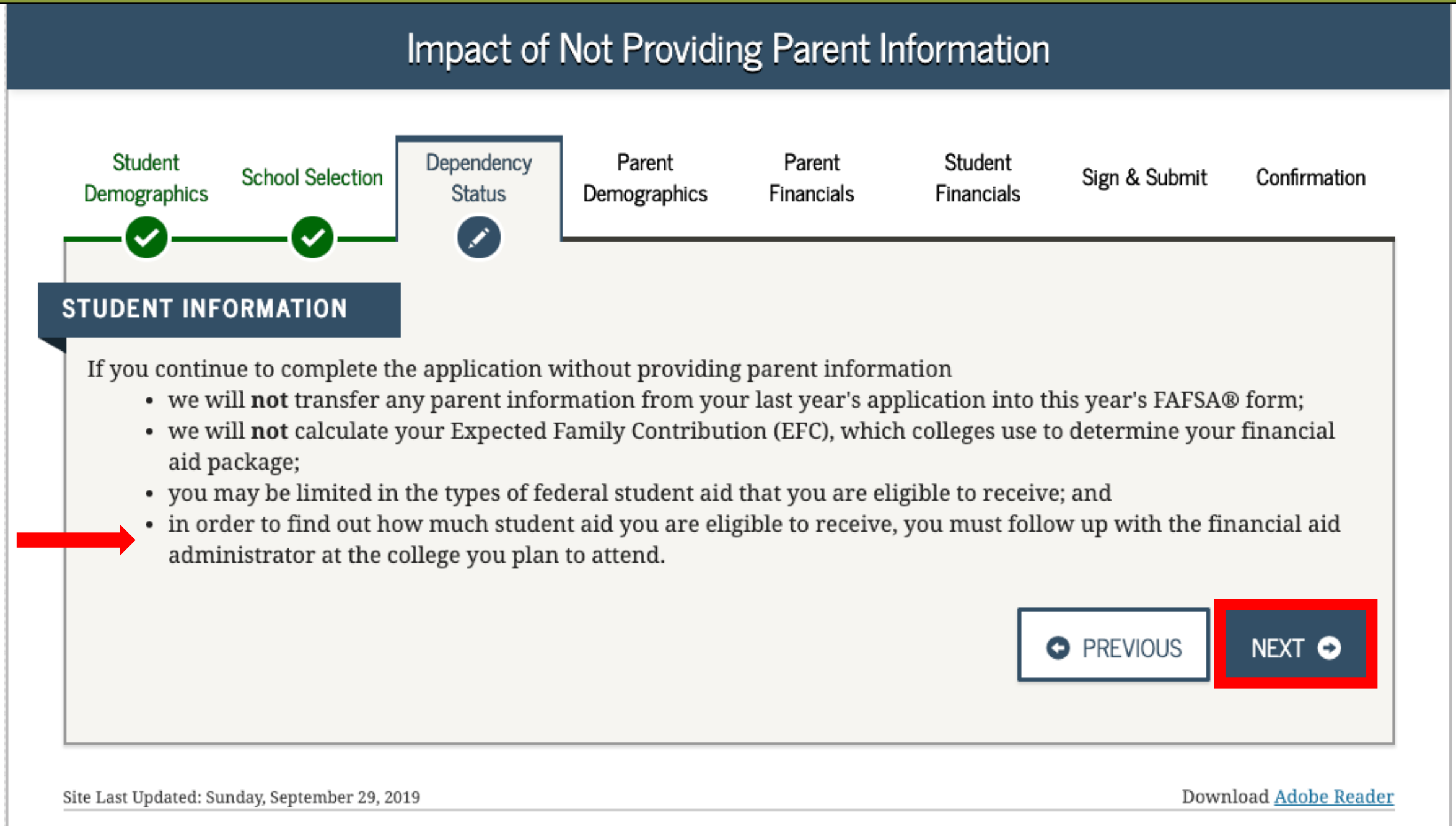
FAFSA SECTION 3: DEPENDENCY STATUS



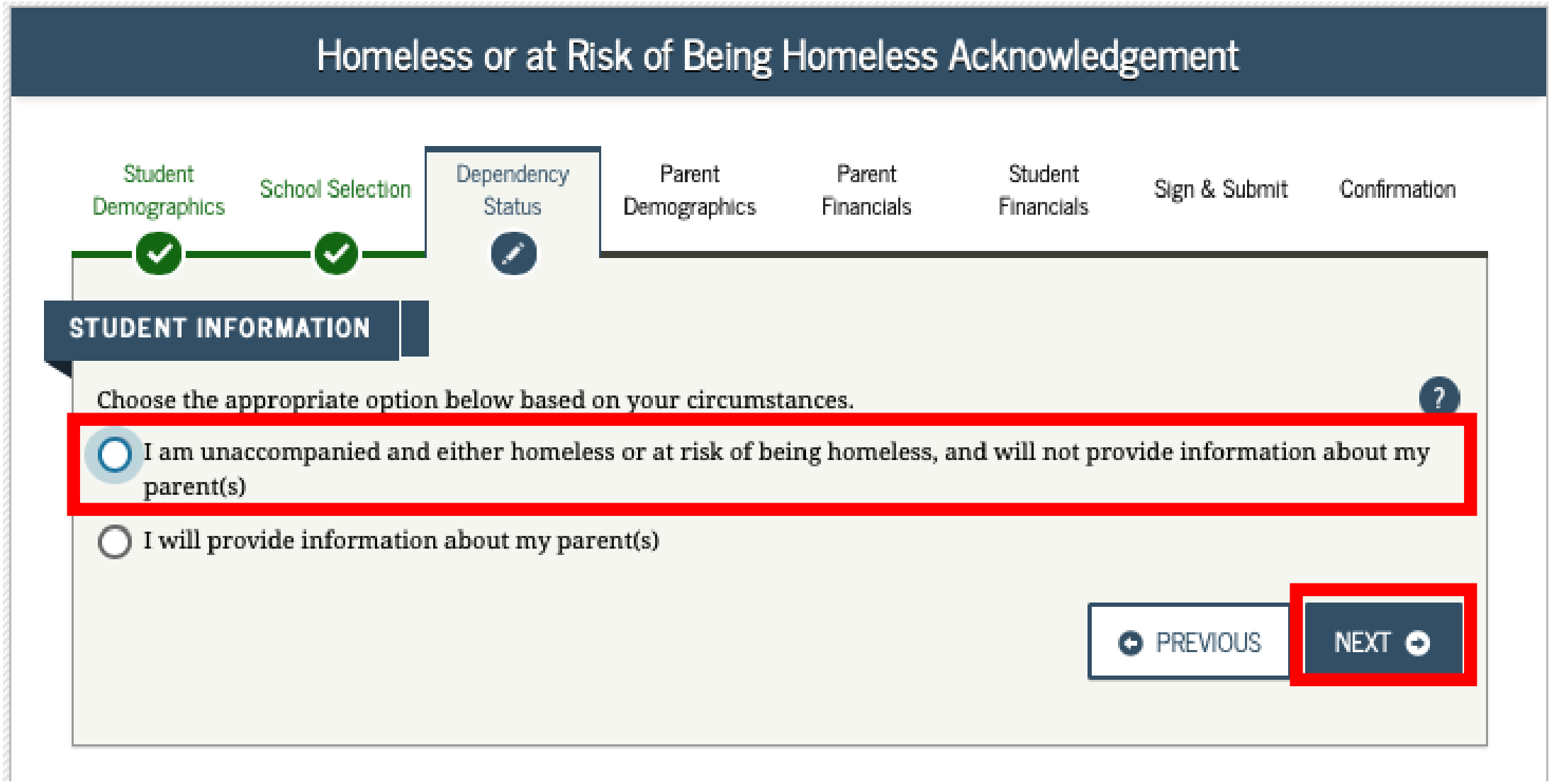
FAFSA SECTION 3: DEPENDENCY STATUS



FAFSA SECTION 3: DEPENDENCY STATUS



FAFSA SECTION 3: DEPENDENCY STATUS



Verification Through FAA

FAAs can get assistance with making the determination by contacting college access programs, social workers, etc.

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)

Student Financials Section

These instructions are for students with “Independent Status.” Dependent students will need to also provide parent information.

Option a). If you select *“Already Completed”* IRS Income Tax Return

Option b). If you select *“Will File”* IRS Income Tax Return

Option c). If you select *“Not Going to File”* IRS Income Tax Return

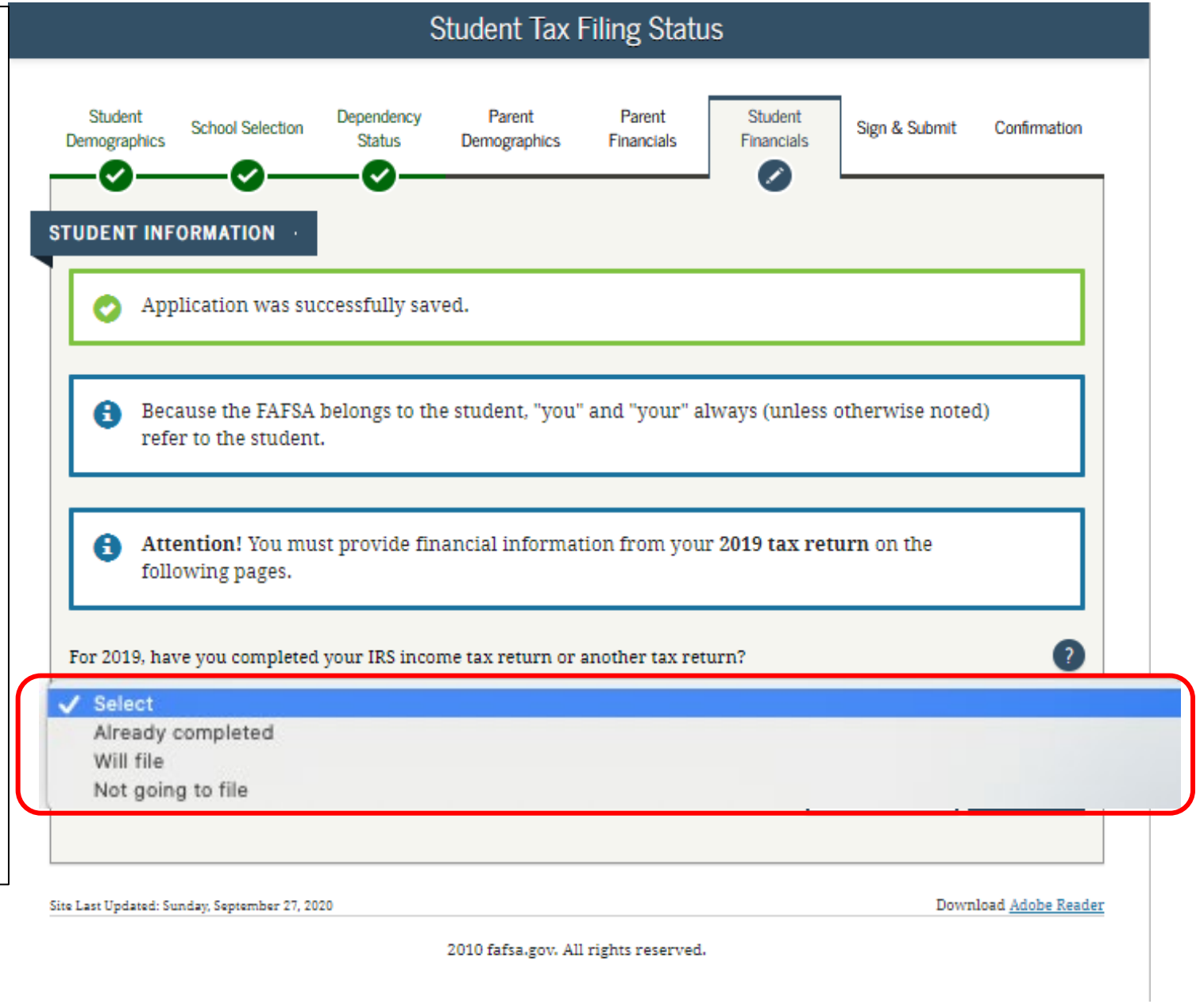
FAFSA SECTION 6: STUDENT FINANCIALS

FAFSA uses income and tax information from the ”prior-prior” year. Ex. 2019

Any asset information is based on the date the FAFSA is filed.

You must select one of three options:

- Already completed
- Will file
- Not going to



Option a).
If you select *“Already Completed”* IRS Income Tax Return

If you filed taxes for the requested year, select this option.

FAFSA SECTION 5: FINANCIAL INFORMATION

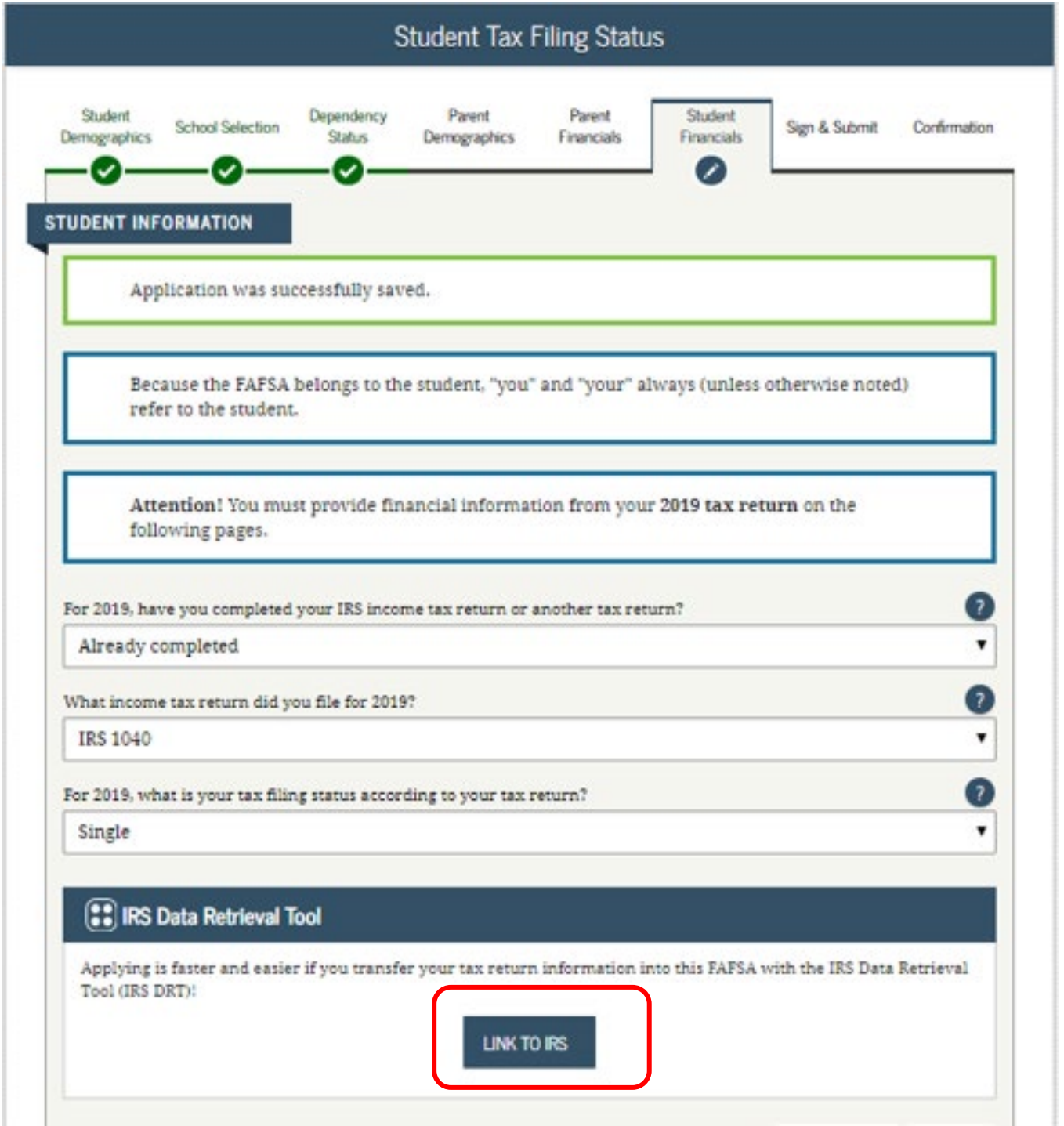
Student Tax Filing Status

If you select "Already Completed":

Select "Link to IRS"

-If you don't have a copy of your tax return, you can download a free transcript at **irs.gov/ transcript** or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at www.irs.gov/pub/irs-pdf/ f4506t.pdf.

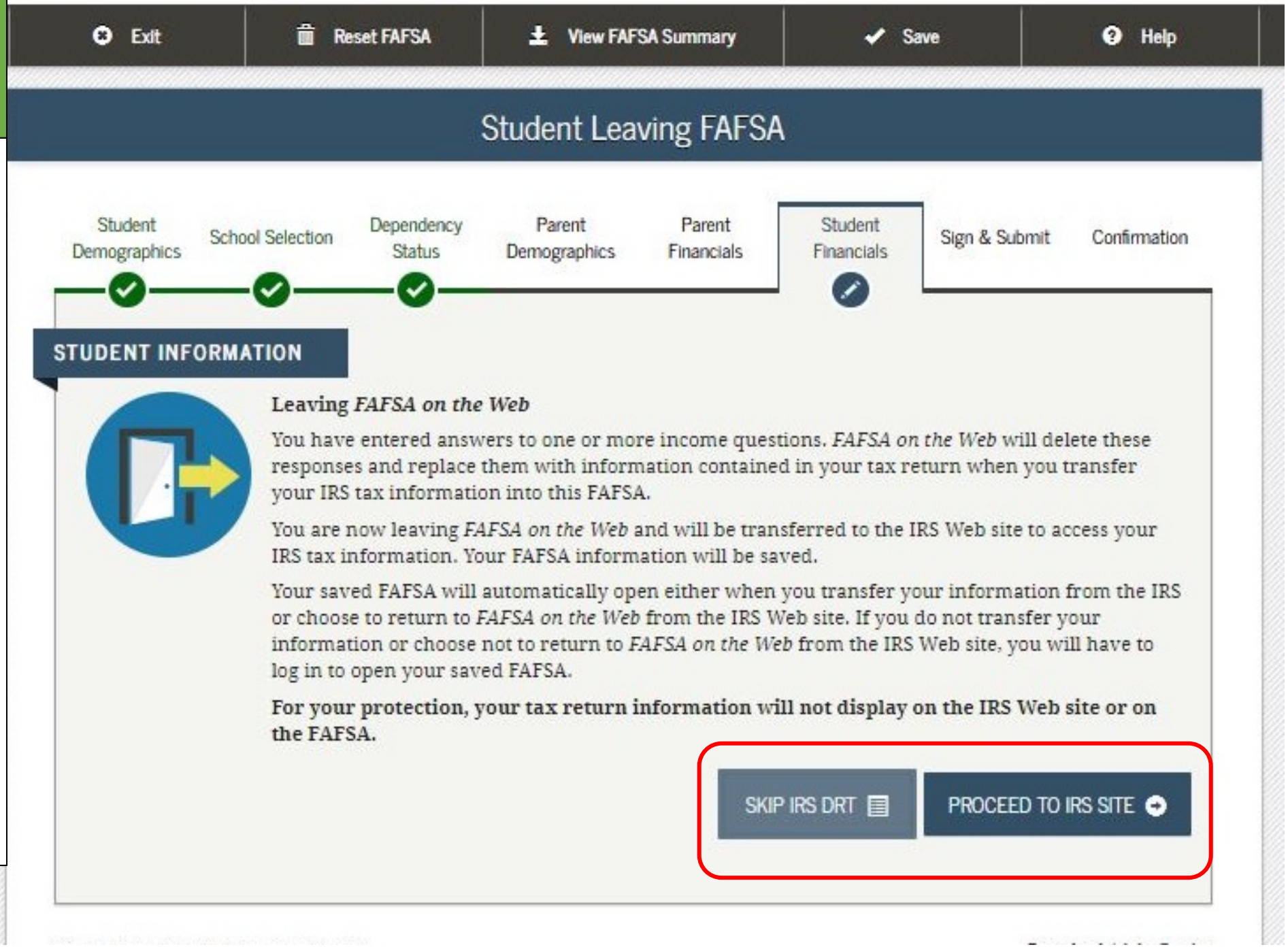
If you see a reference to a $50 fee, it means you have the wrong form (IRS Form 4506 instead of IRS Form 4506-T).



FAFSA SECTION 5: FINANCIAL INFORMATION

Student Leaving FAFSA

- "Leaving *FAFSA on the Web*" will display when going to the IRS Web site.
- You can "SKIP IRS DRT" to enter the information manually [not recommended].



FAFSA SECTION 6: STUDENT FINANCIALS

Next, you will be taken to the IRS Data Retrieval Tool Site.

- A warning text appears as the IRS Data Retrieval Tool site is displayed.
- Click “OK”

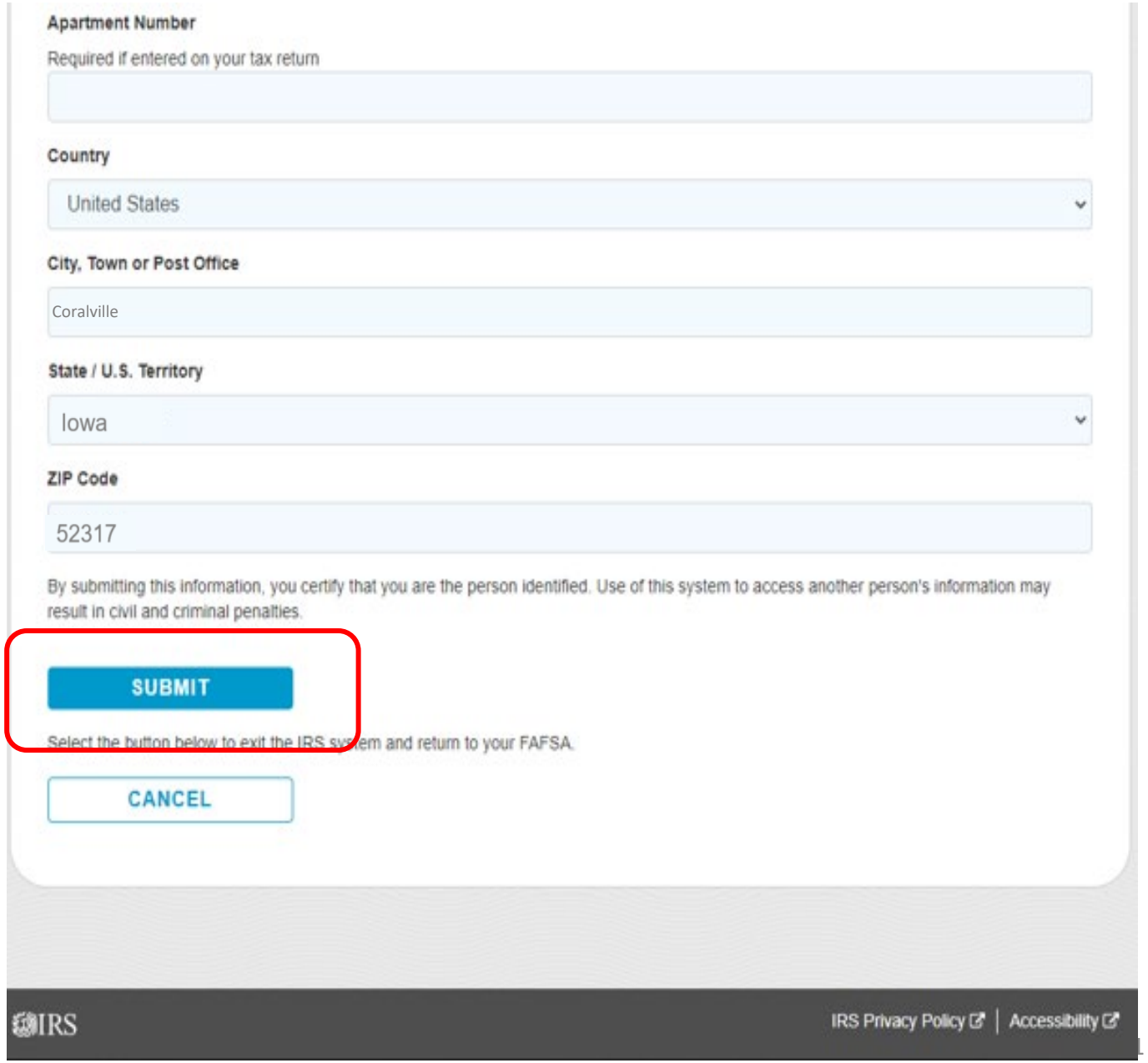
FAFSA SECTION 6: STUDENT FINANCIALS

Provide the address that matches your **Federal Income Tax Return for the requested year.**

FAFSA SECTION 6: STUDENT FINANCIALS

IRS Data Retrieval Tool, page 1 continued:

Provide the address that matches your **Federal Income Tax Return for the requested year, and click "Submit."**



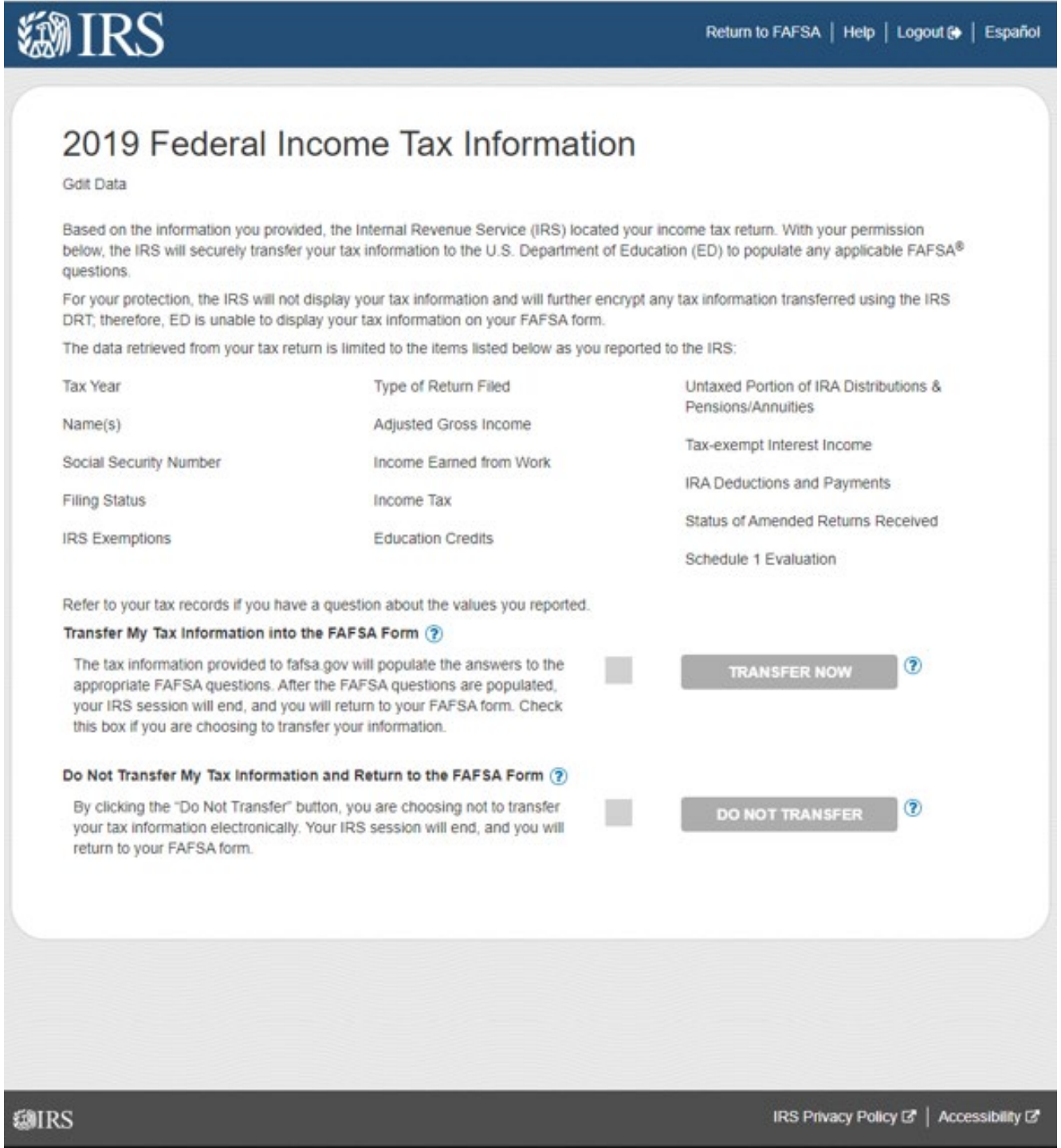
FAFSA SECTION 6: STUDENT FINANCIALS

IRS Data Retrieval Tool, page 2:

- Check the “Transfer My Tax Information…” box and click “Transfer Now” to carry this data back into your FAFSA

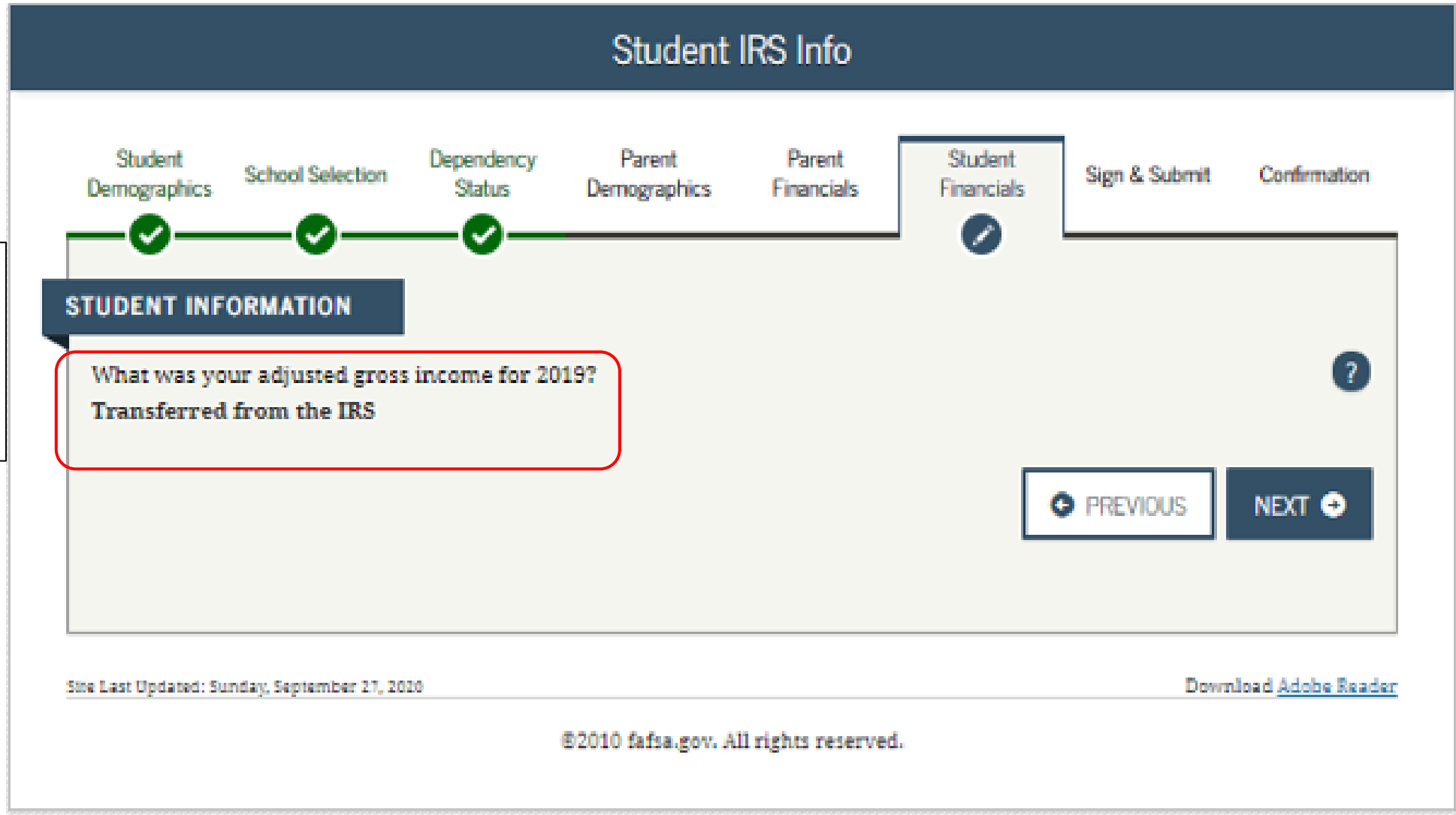
OR

- Check the “Do Not Transfer…” box and click “Do Not Transfer” to discontinue use of the IRS DRT



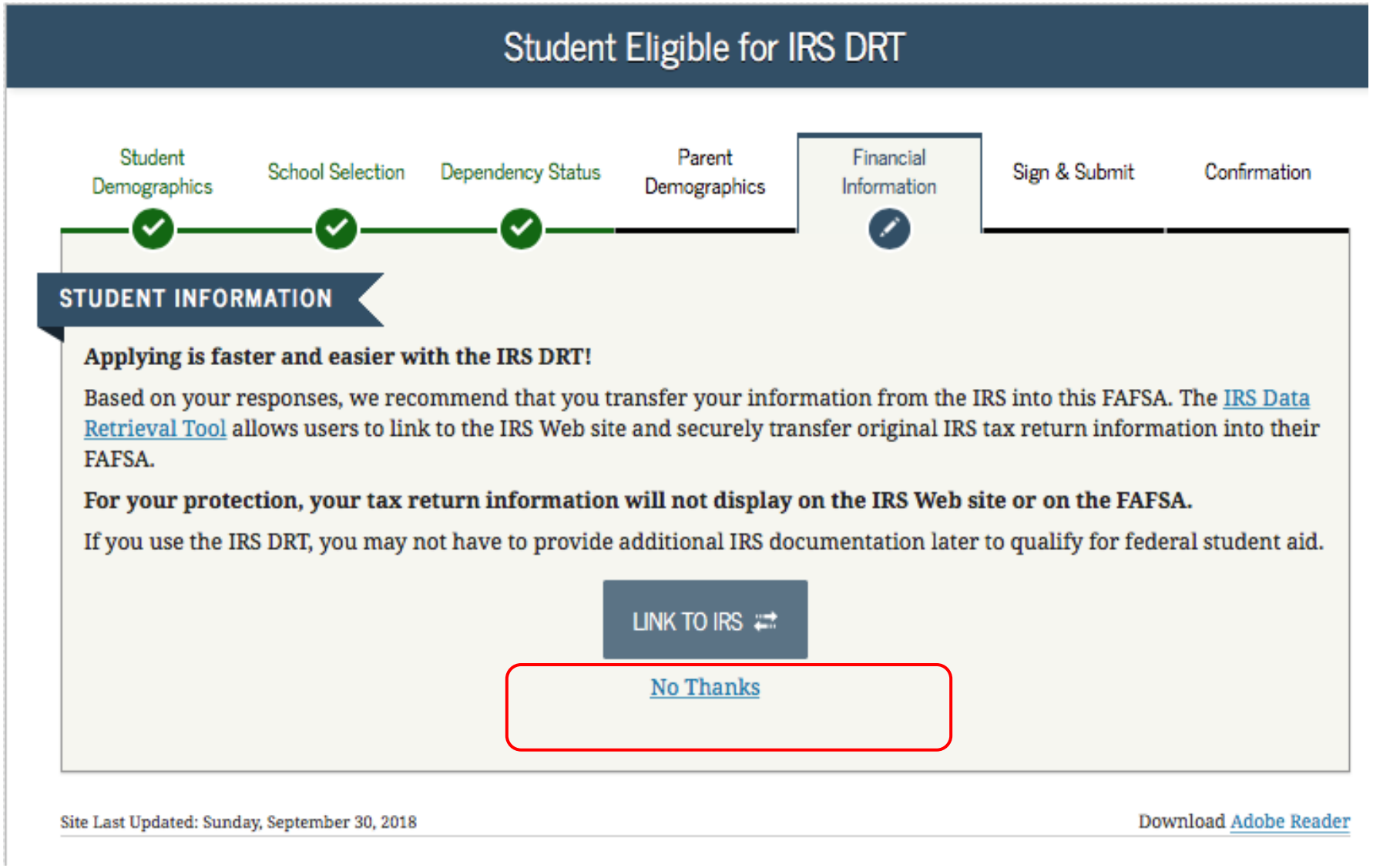
FAFSA SECTION 6: STUDENT FINANCIALS

This data cannot be changed or viewed.



FAFSA SECTION 5: STUDENT FINANCIALS

If the student clicked on “No Thanks” for using the IRS Data Retrieval Tool, then they will be asked questions about income and tax information from their federal income tax return



Option c).
If you select *“Not Going to File”*
IRS Income Tax Return

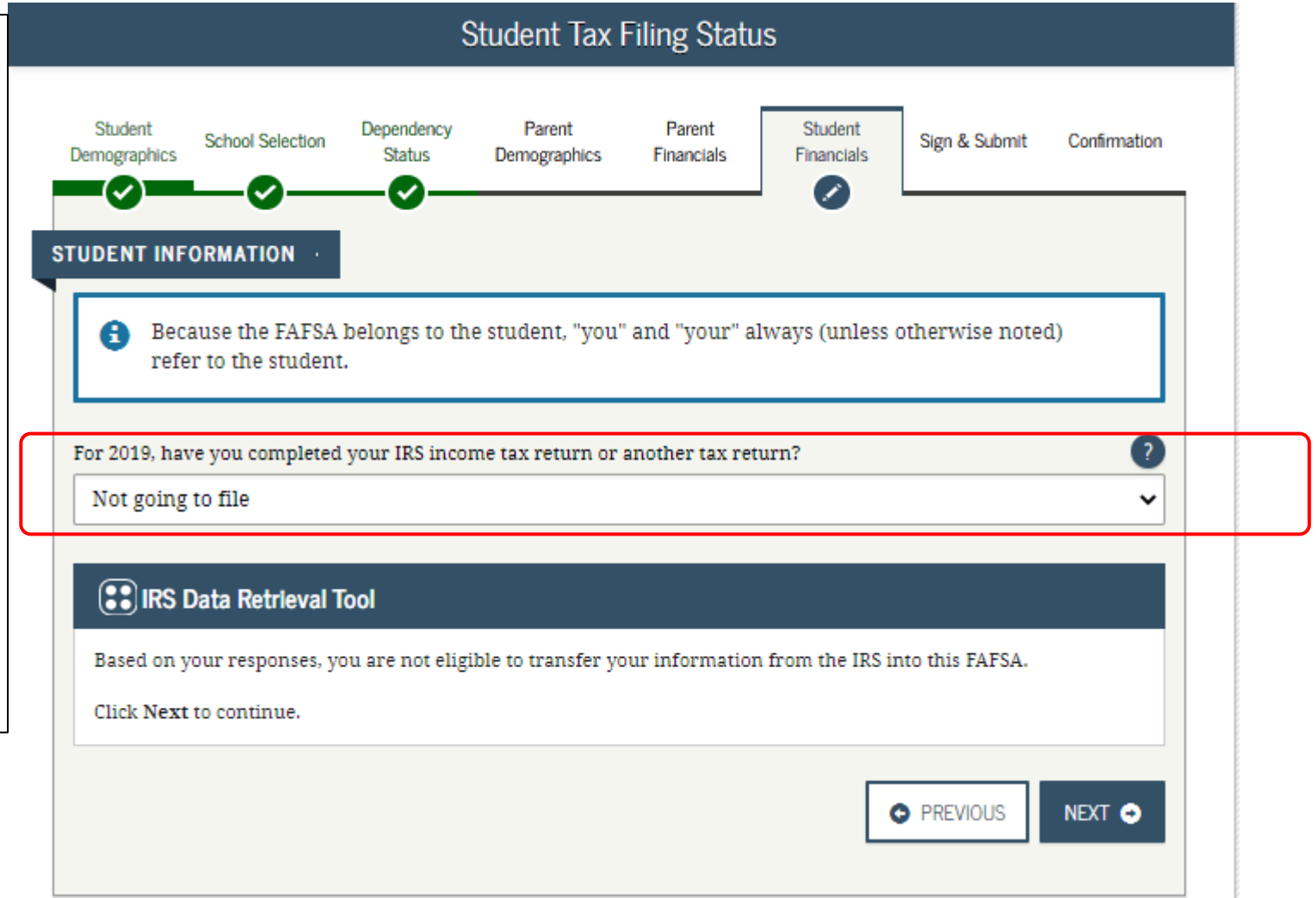
FAFSA SECTION 6: STUDENT FINANCIALS

TIP

Unsure if you made enough money to file taxes? Each year the income requirement is different.
Ex. In 2019, if you were single, under 65 and your gross earned income was at least $12,200, then you needed to file a tax return.

Students who did not file may get flagged to provide Verification of Non-Filing to the IRS.

For info about the **IRS Verification of Non-Filing** form, visit www.jbay.org/irs-vnf

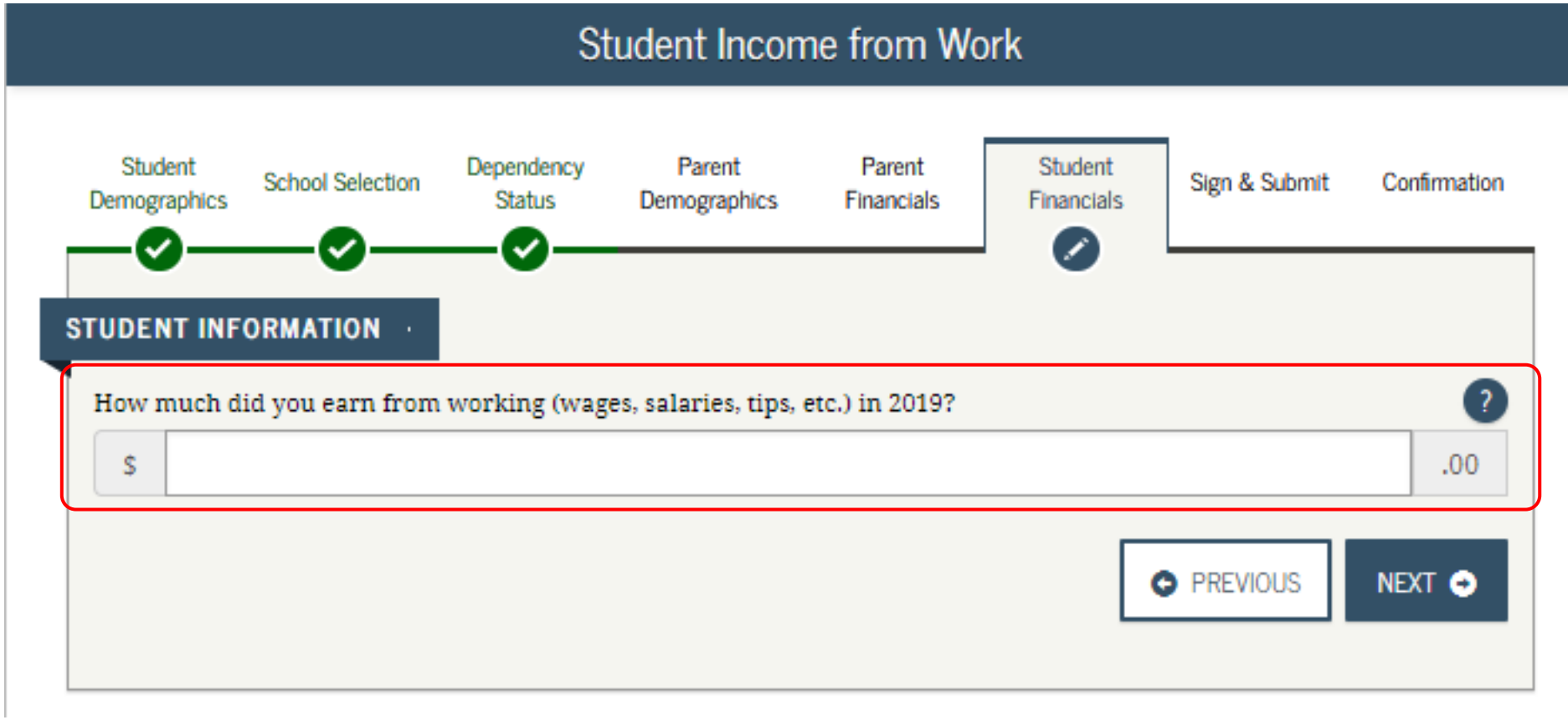


FAFSA SECTION 5: FINANCIAL INFORMATION

Student Income from Work

The student will be asked to provide how much money was earned from working.

If you did not work, enter zero.

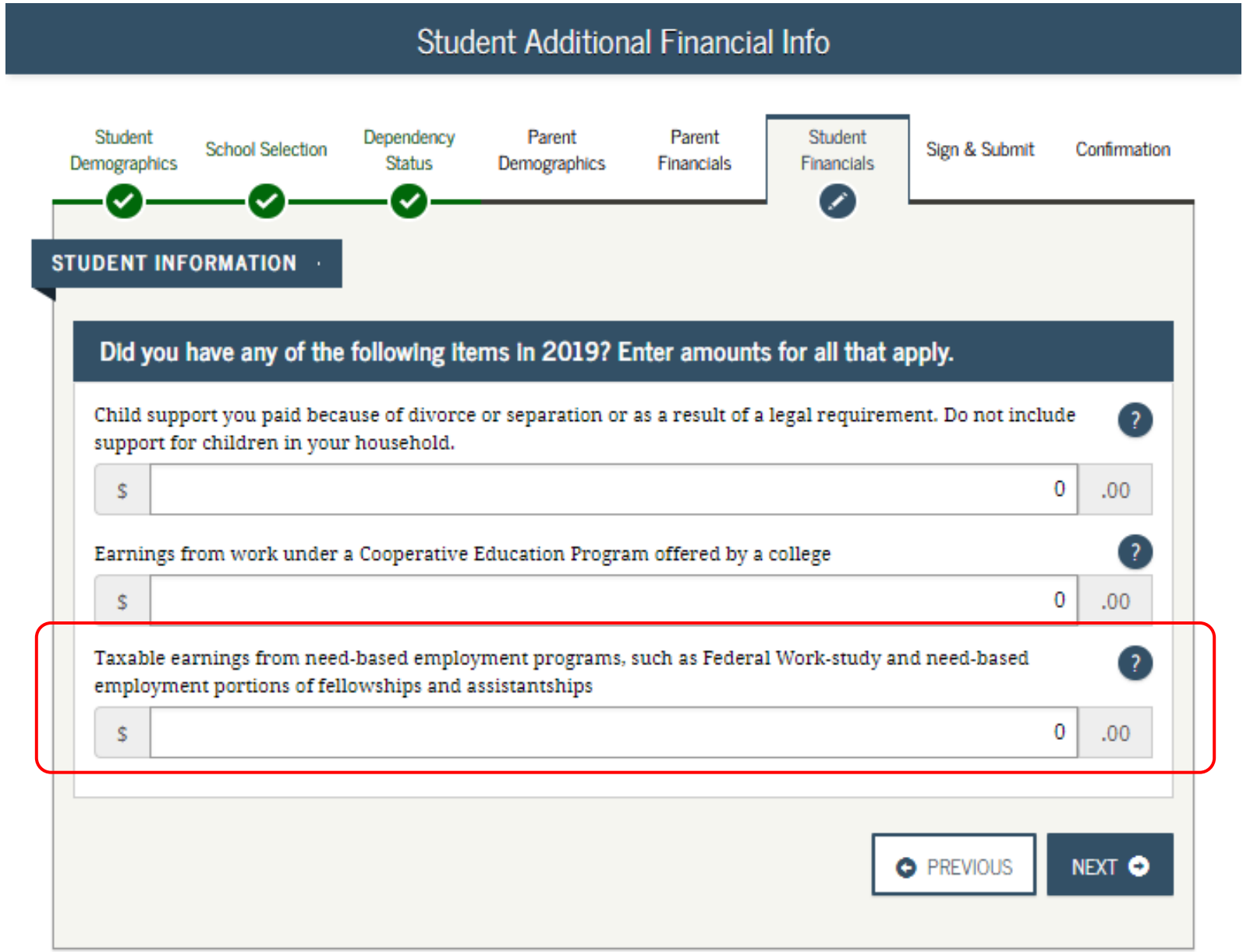


FAFSA SECTION 5: FINANCIAL INFORMATION

Student Additional Financial Info

If you received federal work-study, you must enter the information twice in the FAFSA so that it is subtracted when determining your total income.

First, include the amount in the total provided when asked “How much did you earn from working?” and then in this section.

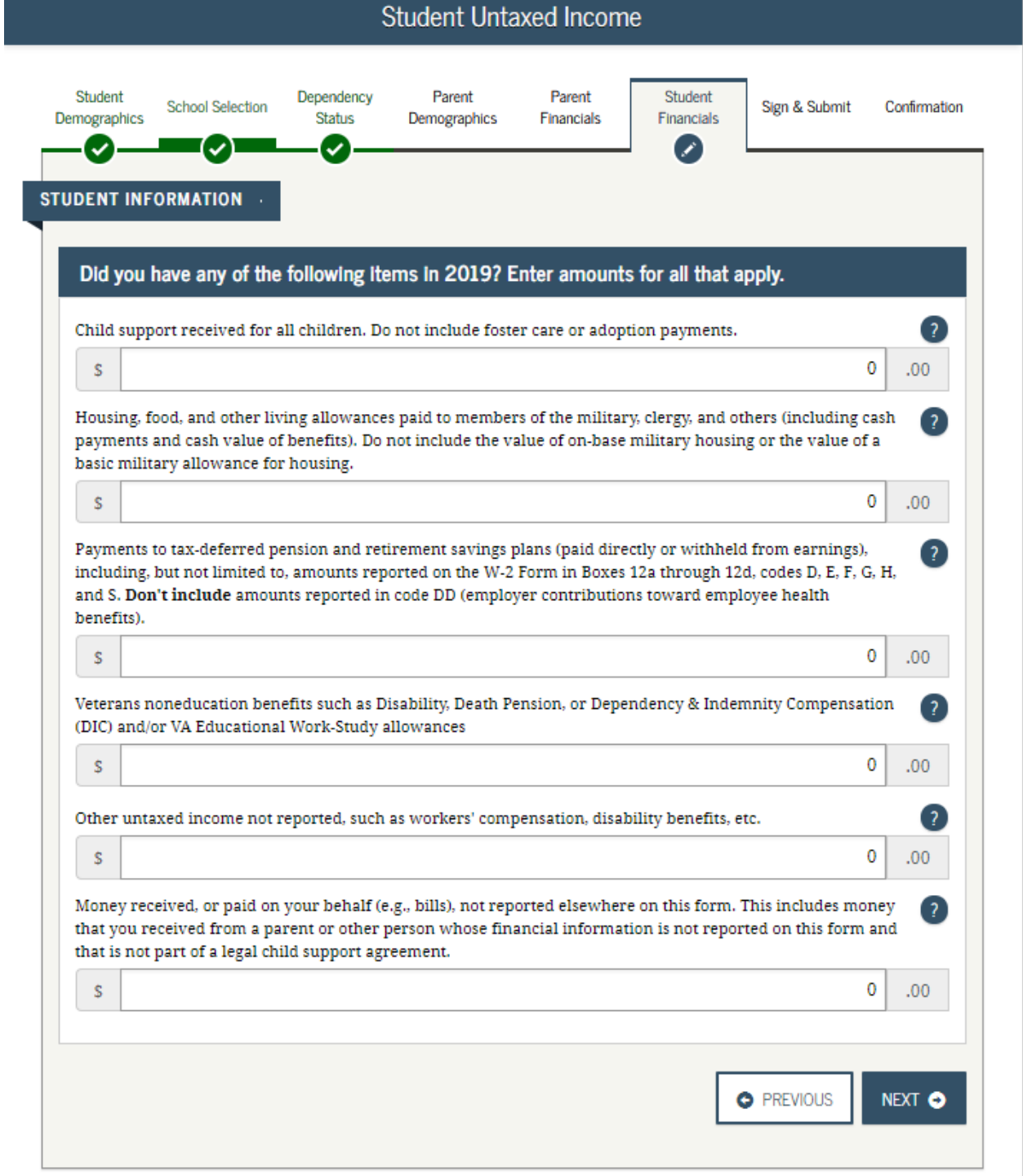


FAFSA SECTION 5: FINANCIAL INFORMATION

Student Untaxed Income

You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

→ Extended Foster Care (AB 12) benefits—including SILP payments or payment from a THP-NMD program (even if your SILP payment is sent directly to you). This also includes the infant supplement.
→ Welfare (CalWORKs) payments
→ Untaxed Social Security benefits
→ Supplemental Security Income (SSI) - do not confuse with Social Security Disability Insurance (SSDI)

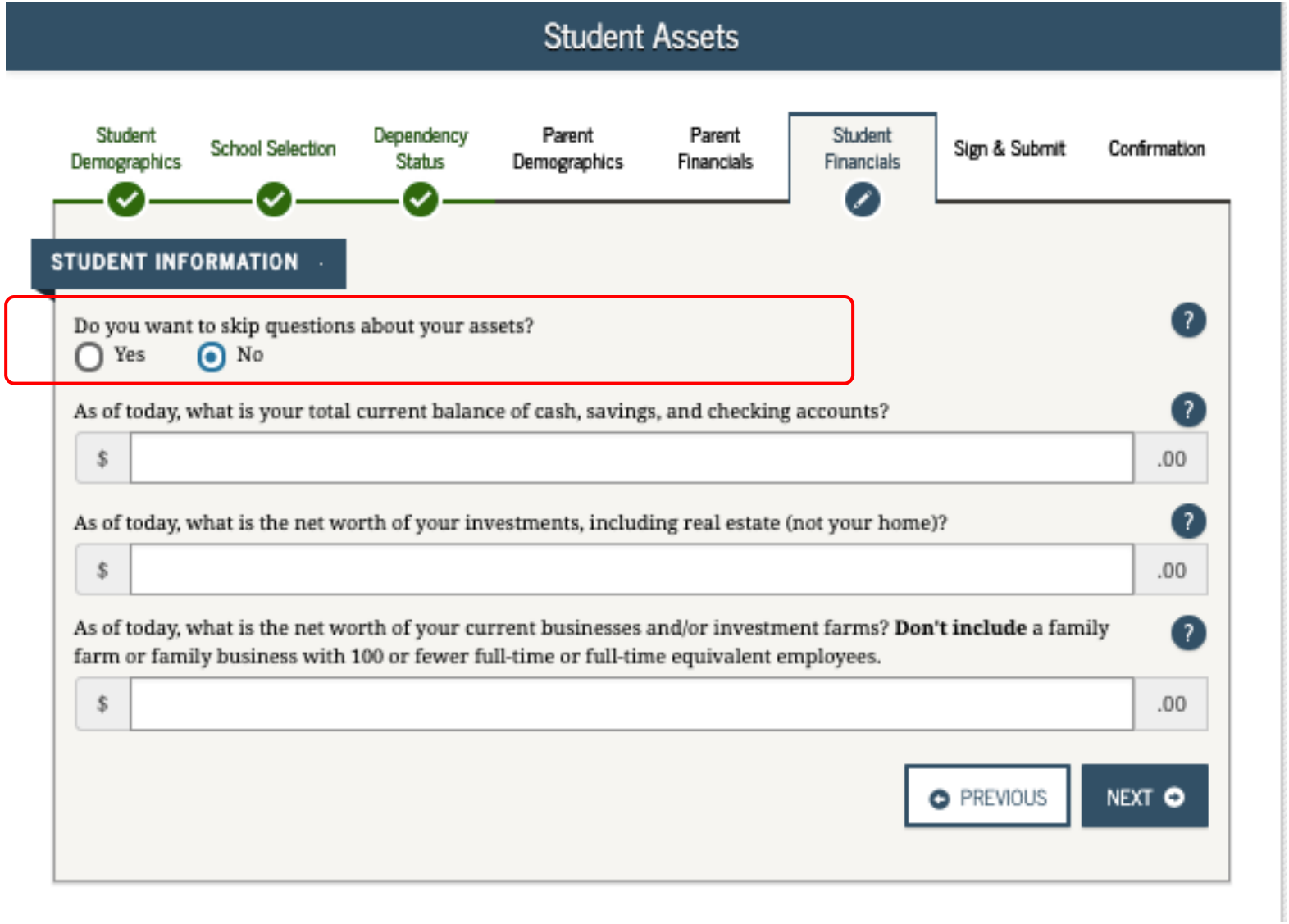


FAFSA SECTION 5: FINANCIAL INFORMATION

Student Assets:

If asked, click “Yes” to skip questions about your assets. It is not required.

If your income is over a certain threshold, you will instead be asked to provide information about your assets such as savings or investment accounts.



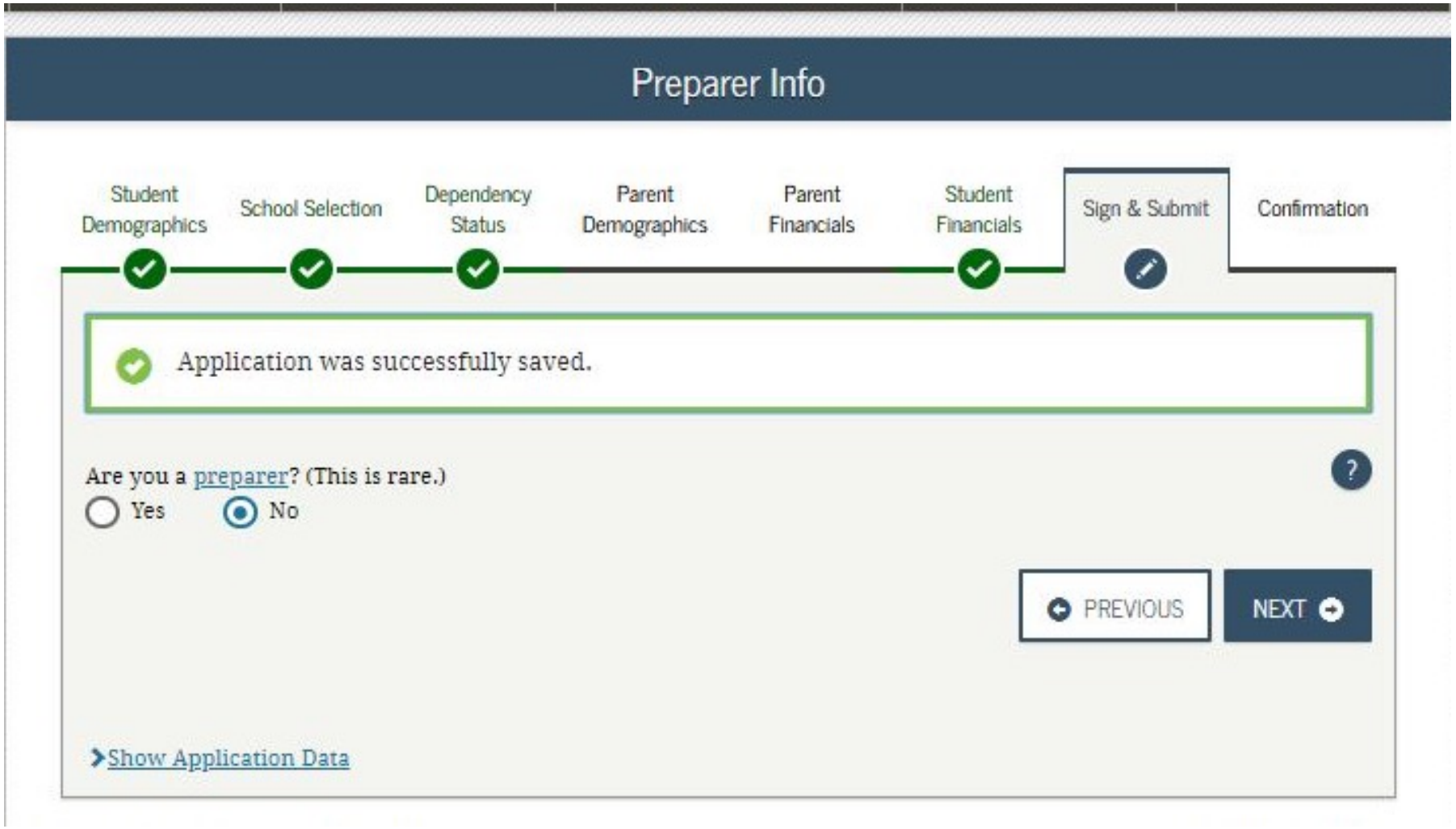
Sign & Submit Section

The final section of the FAFSA!

FAFSA SECTION 6: SIGN & SUBMIT

Preparer Info:

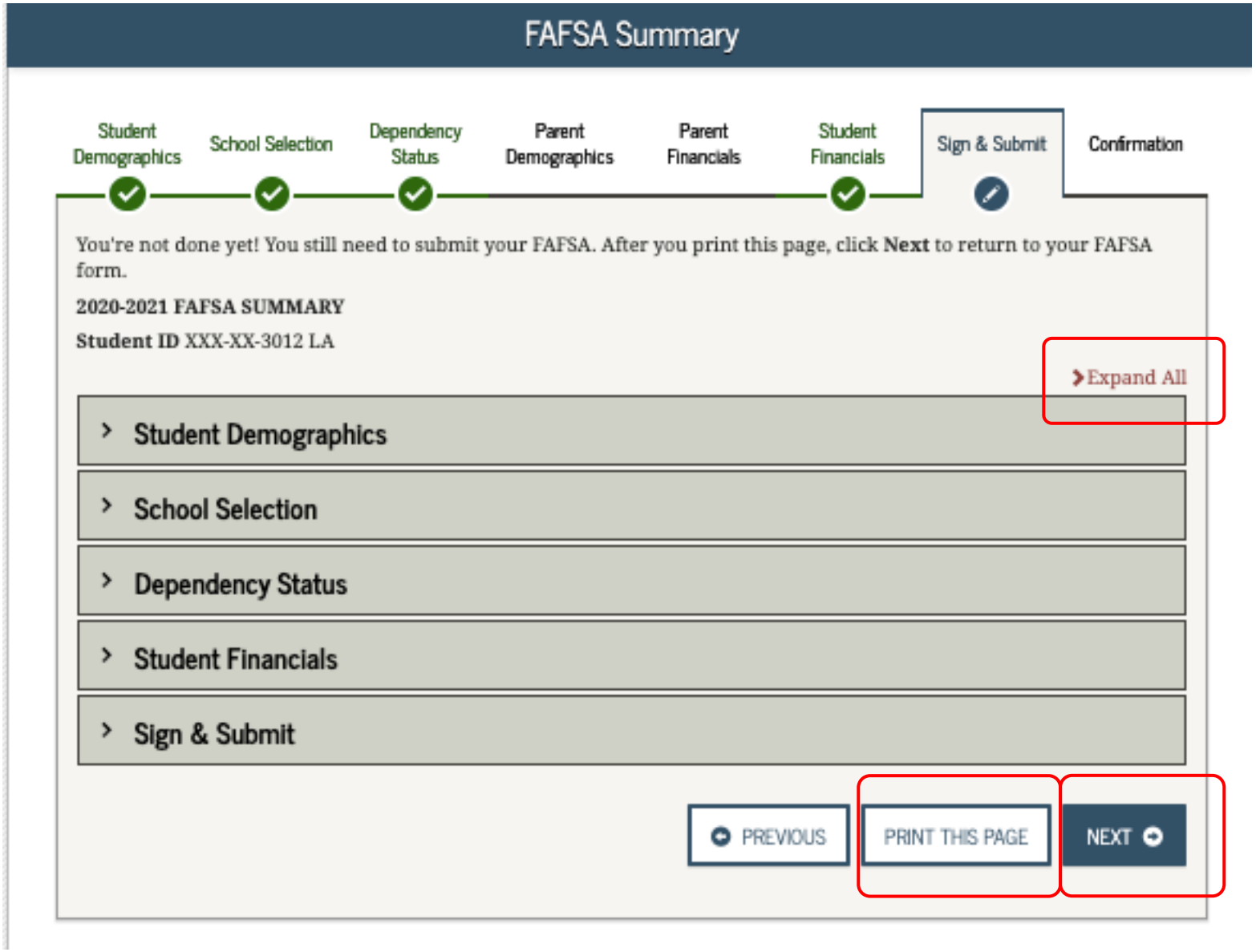
- Select “No” even if an adult supporter or mentor is assisting a youth in completing the application.



FAFSA SECTION 6: SIGN & SUBMIT

FAFSA Summary

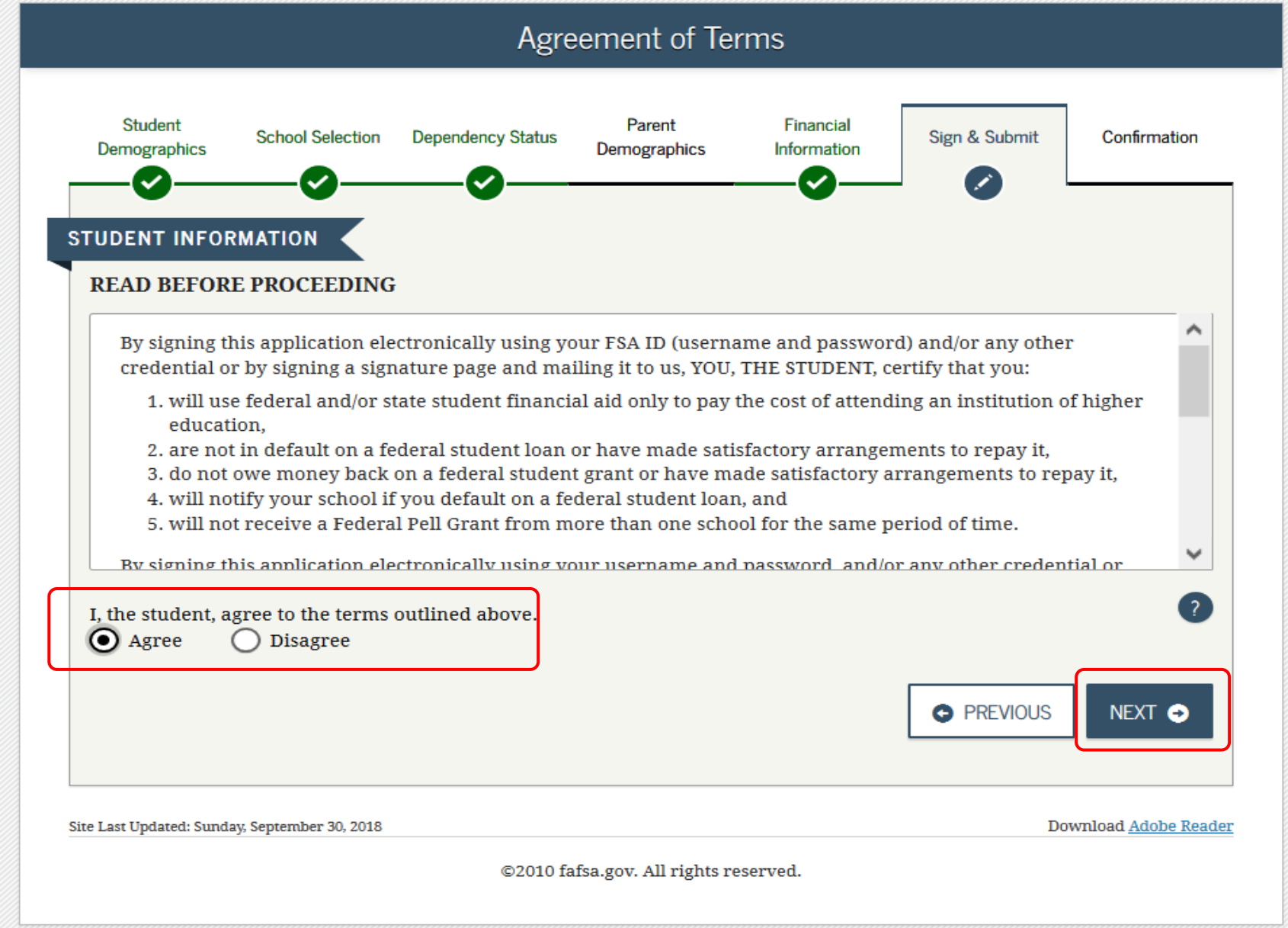
- **“Expand All”** to review all the information from the application.
- Students can print a copy.
- If everything is ok, move on to the next page.



FAFSA SECTION 6: SIGN & SUBMIT

Agreement of Terms

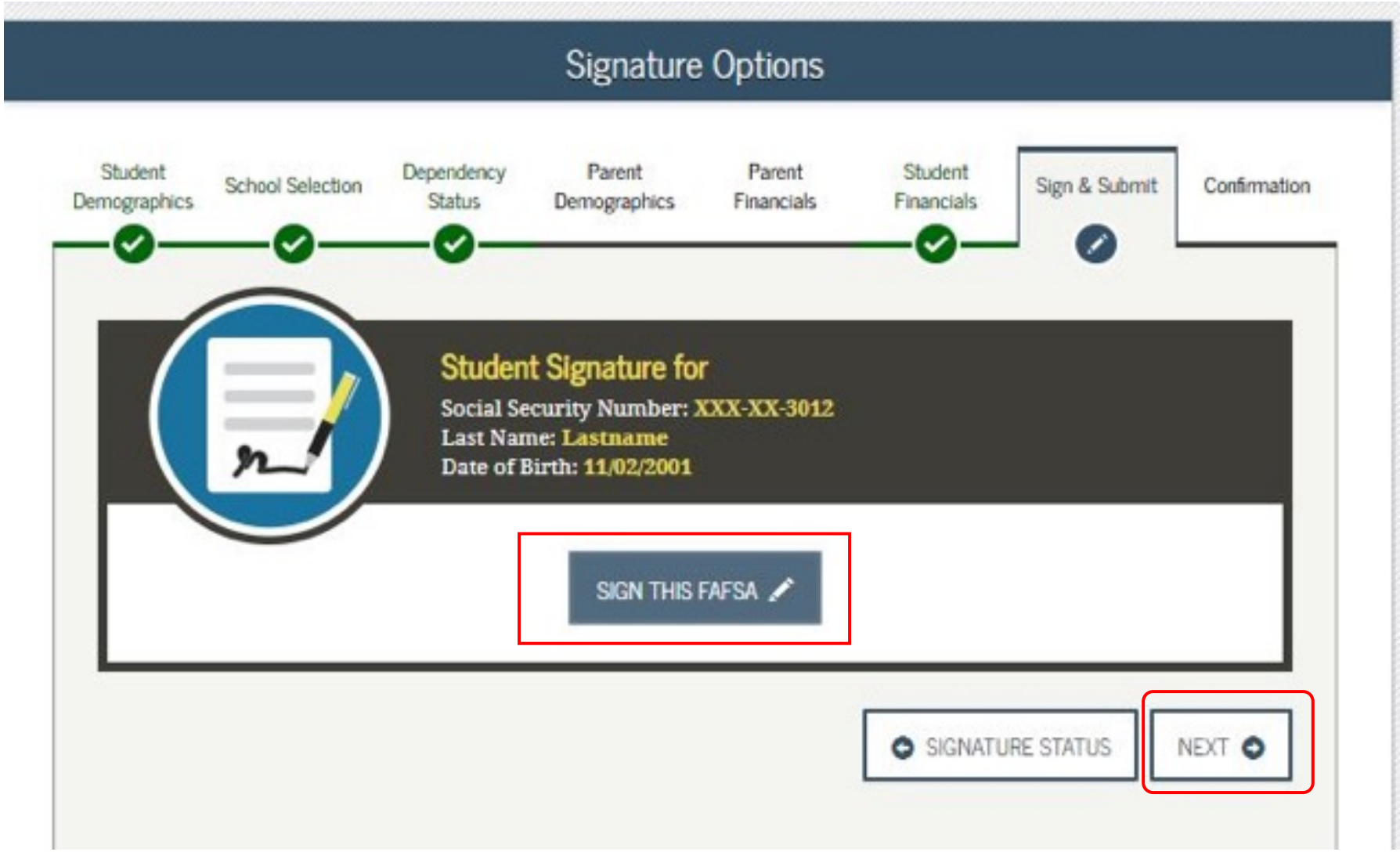
Read and check the box indicating agreement with the signing statement and move onto the next page.



FAFSA SECTION 6: SIGN & SUBMIT

Signature Options

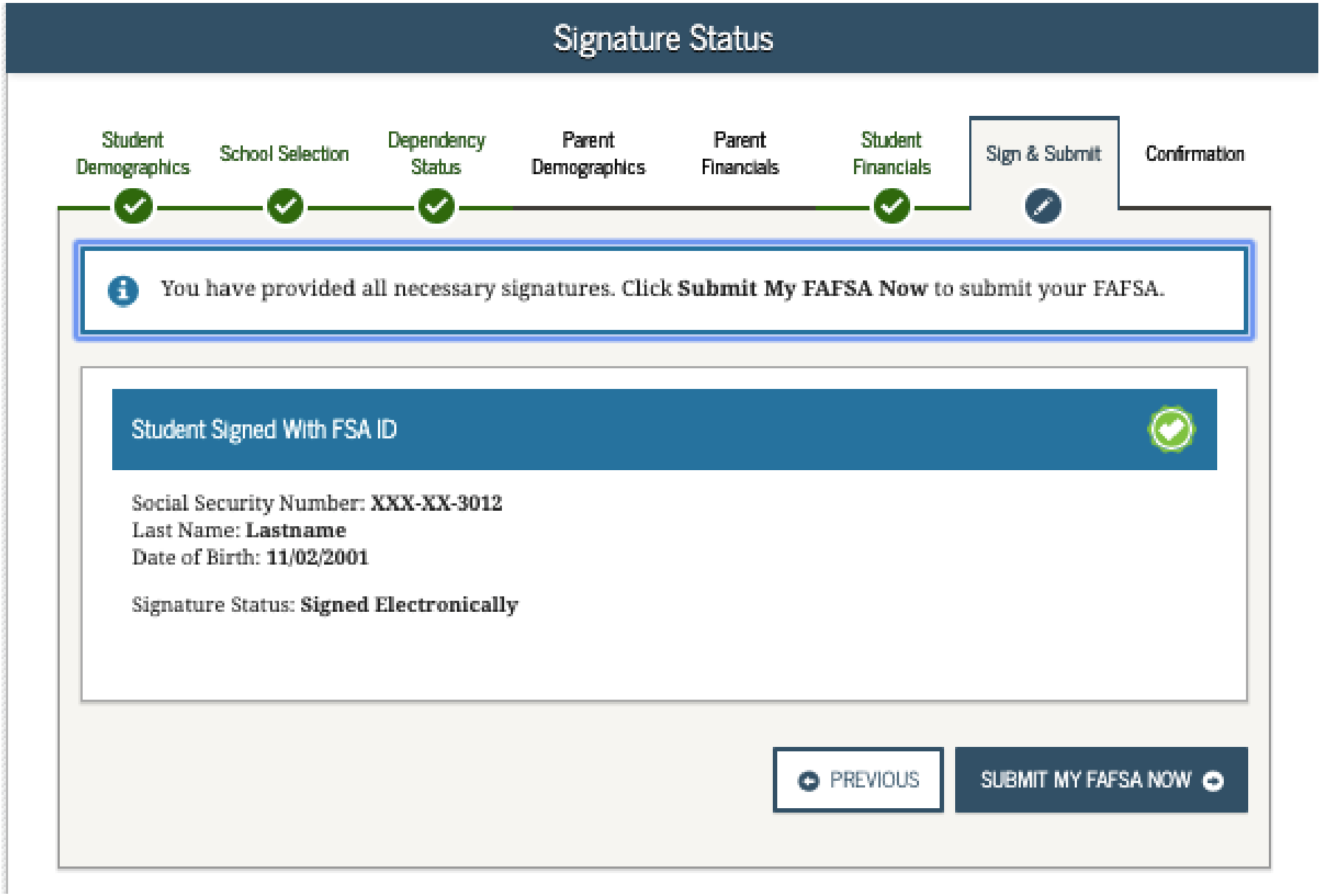
- Click **“SIGN THIS FAFSA”** and then **“Next”**



FAFSA SECTION 6: SIGN & SUBMIT

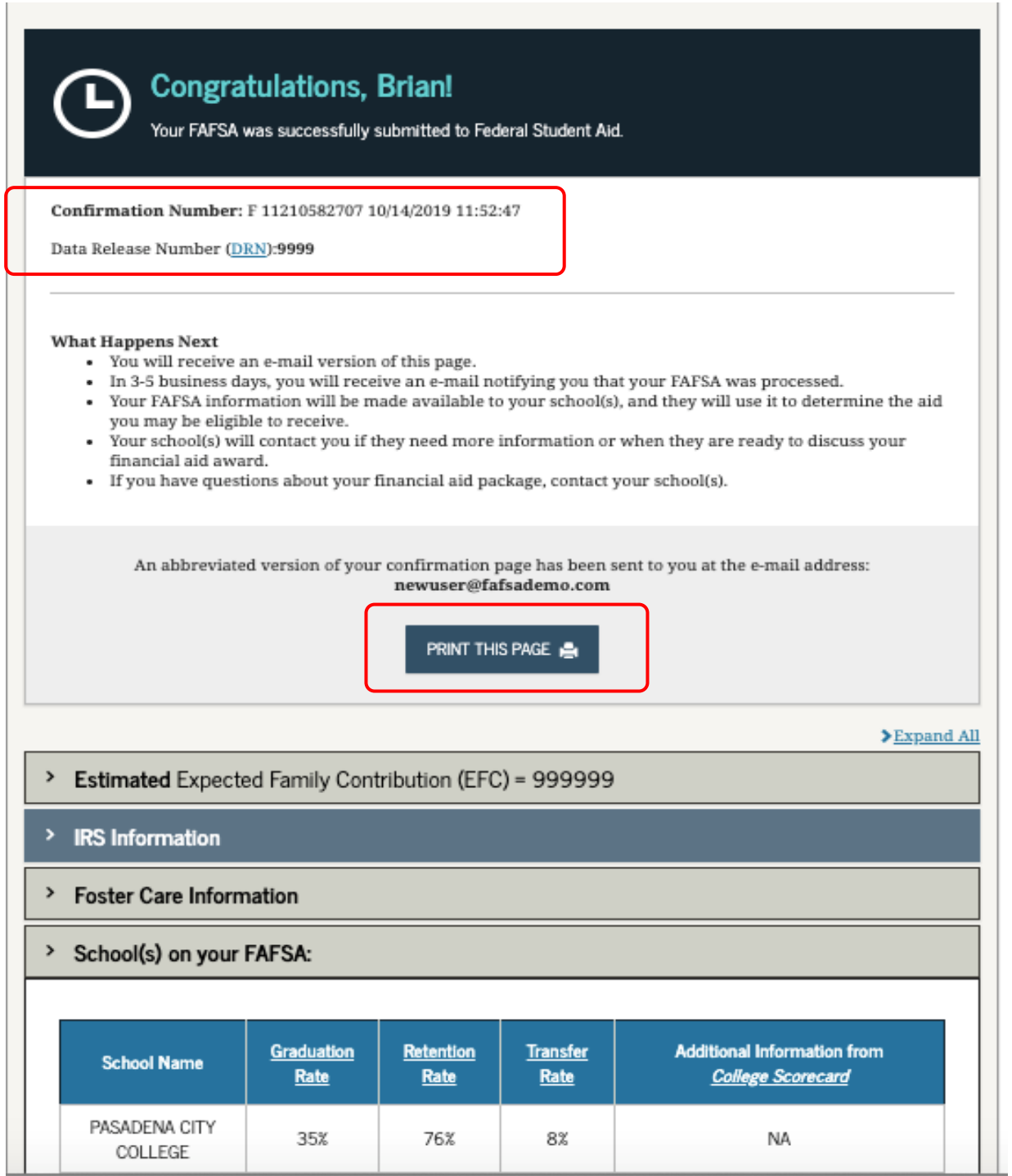
Signature Status

- Click **“SUBMIT MY FAFSA NOW”**



FAFSA SECTION 7: CONFIRMATION PAGE

- If possible, print and save a copy of this page for your records.
- A copy will be sent via email.
- You'll be notified in 3-5 days that it was processed.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR). This may take a few days to a few weeks after filing your FAFSA.



Congratulations, Brian!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 11210582707 10/14/2019 11:52:47

Data Release Number (DRN):**9999**

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:
newuser@fafsademo.com

PRINT THIS PAGE

Expand All

› **Estimated** Expected Family Contribution (EFC) = 999999

› **IRS Information**

› **Foster Care Information**

› **School(s) on your FAFSA:**

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from *College Scorecard*
PASADENA CITY COLLEGE	35%	76%	8%	NA

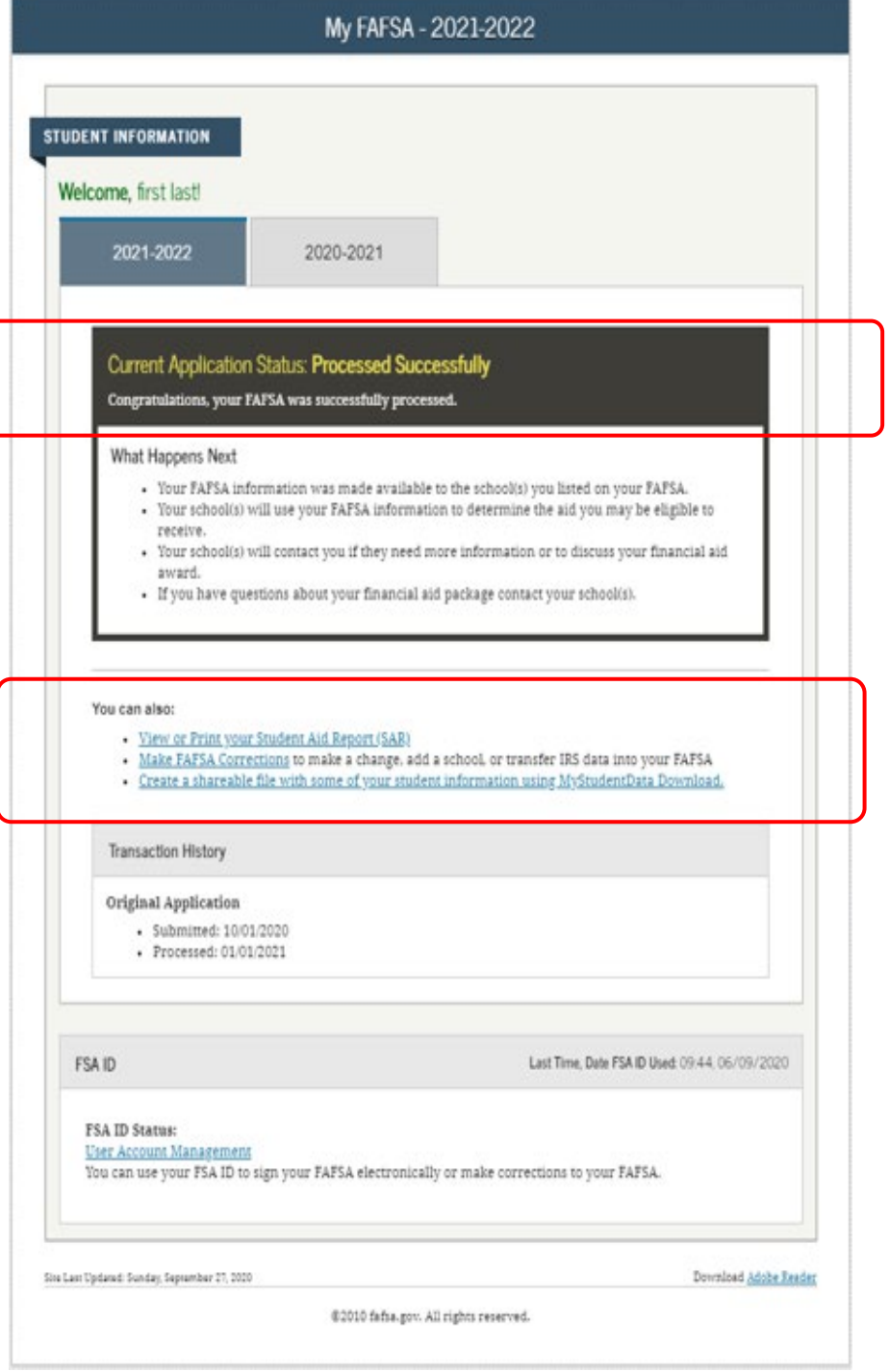
After the FAFSA:

Filing out the FAFSA is just the first step!

Processed FAFSA:

Once your FAFSA is processed (within a few days), it will be indicated when you log back into the FAFSA.

You can “Make FAFSA Corrections,” or click to “View or Print your Student Aid Report (SAR).”



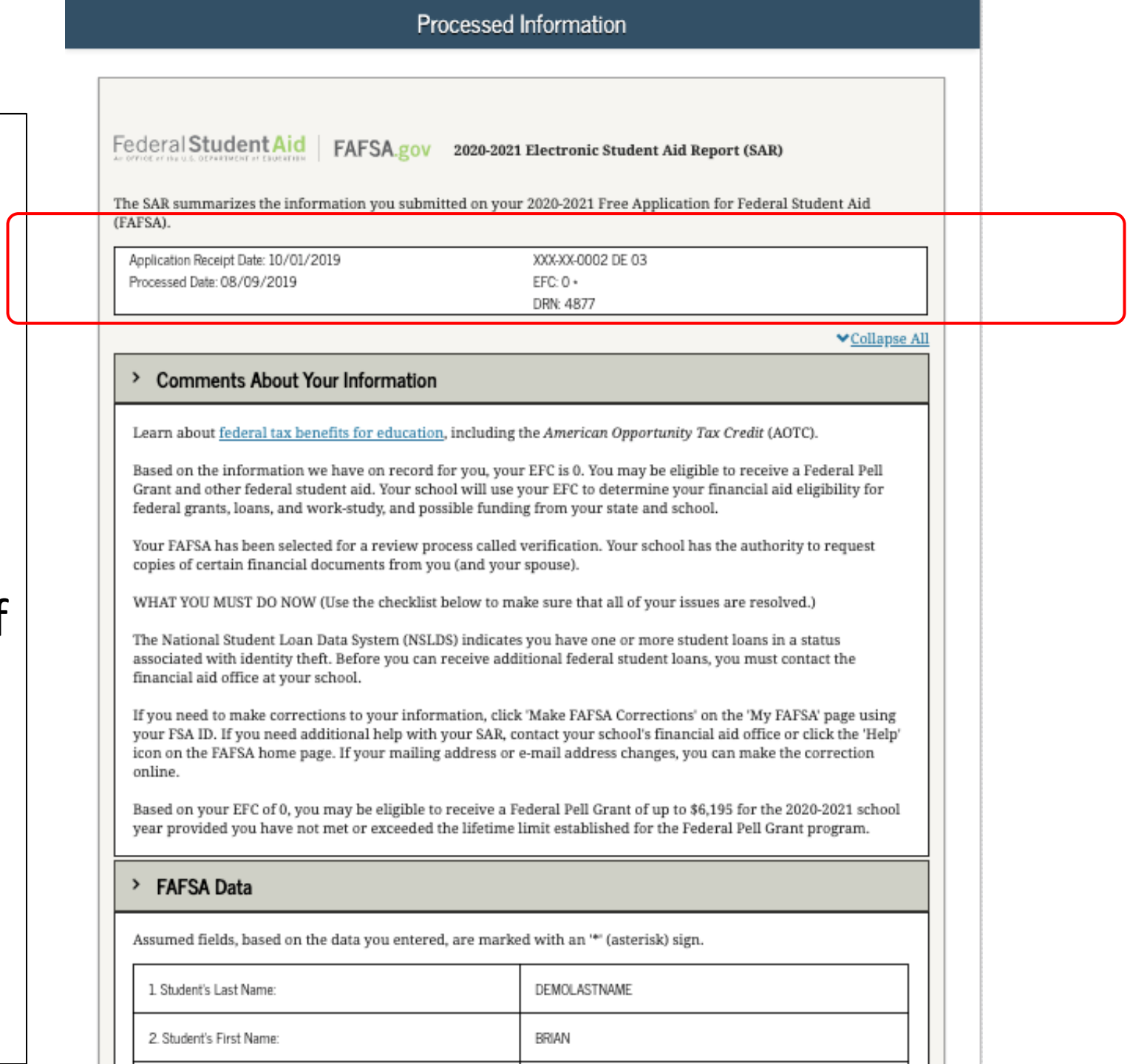
Student Aid Report

If you click “View or Print your Student Aid Report (SAR)”, you’ll see this page.

May take a few days or weeks to receive your SAR.

It will include your EFC and info if you’ve been selected for verification.

At bottom of page, students can **“PRINT THIS PAGE”** or **“VIEW STUDENT AID REPORT (PDF)”**



Processed Information

Federal Student Aid | FAFSA.gov **2020-2021 Electronic Student Aid Report (SAR)**

The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date: 10/01/2019	XXX-XX-0002 DE 03
Processed Date: 08/09/2019	EFC: 0 •
	DRN: 4877

Collapse All

Comments About Your Information

Learn about federal tax benefits for education, including the *American Opportunity Tax Credit* (AOTC).

Based on the information we have on record for you, your EFC is 0. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you (and your spouse).

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

The National Student Loan Data System (NSLDS) indicates you have one or more student loans in a status associated with identity theft. Before you can receive additional federal student loans, you must contact the financial aid office at your school.

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

Based on your EFC of 0, you may be eligible to receive a Federal Pell Grant of up to $6,195 for the 2020-2021 school year provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program.

FAFSA Data

Assumed fields, based on the data you entered, are marked with an '*' (asterisk) sign.

1. Student's Last Name:	DEMOLASTNAME
2. Student's First Name:	BRIAN

Set Up a WebGrants account

Create this to view the status of your FAFSA/CADAA & Chafee Grant

Cal Grant

State financial aid

New: students with dependent children can get **up to an additional $6,000**

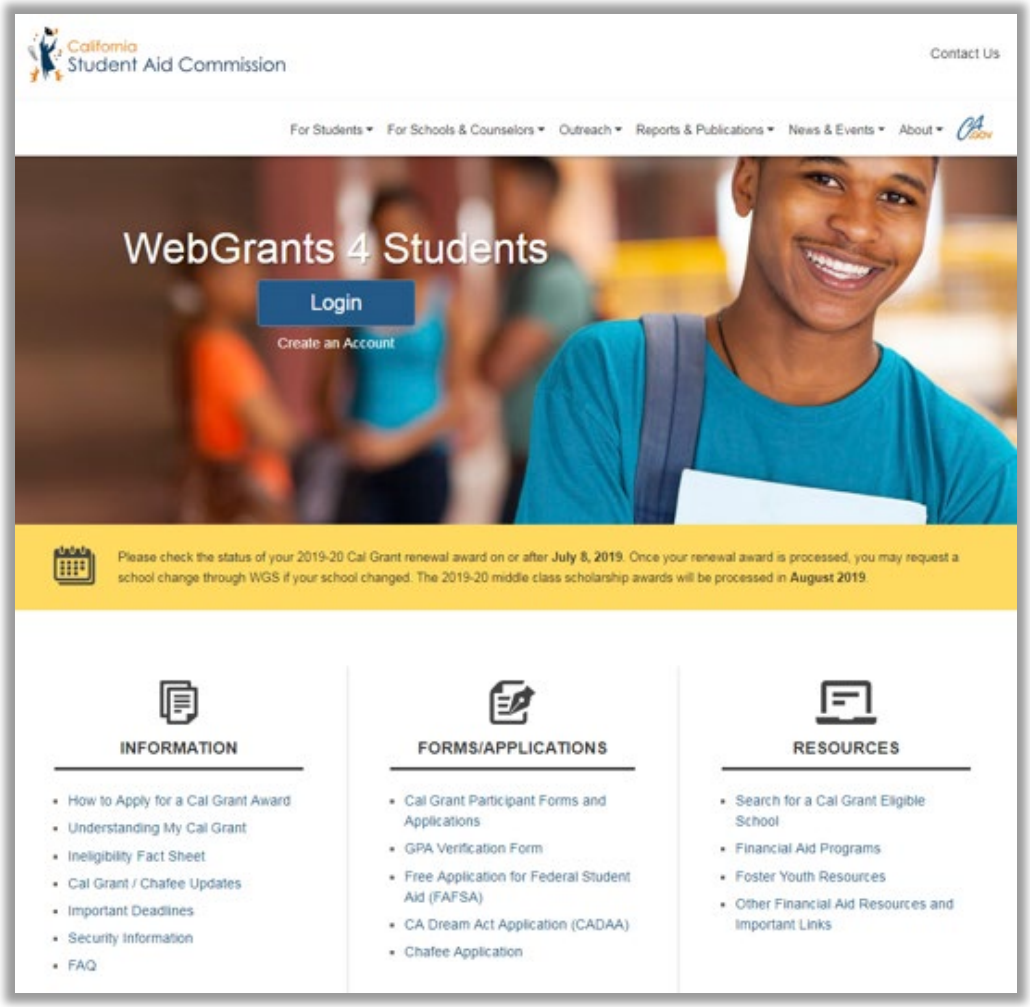
Must have at least a **2.0 GPA** and apply within **one year** after high school

Must apply by March 2 to get entitlement award

GPA must be submitted and matched to their FAFSA/CADAA

WebGrants 4 Students: mygrantinfo.csac.ca.gov

- **Students will need to wait to create a Webgrants account until their FAFSA or CADAA is processed.** It can take 1-2 weeks for the FAFSA to process and link to WebGrants.
- If there are any issues, they should contact CSAC:
- (888) 224-7268 or studentsupport@csac.ca.gov

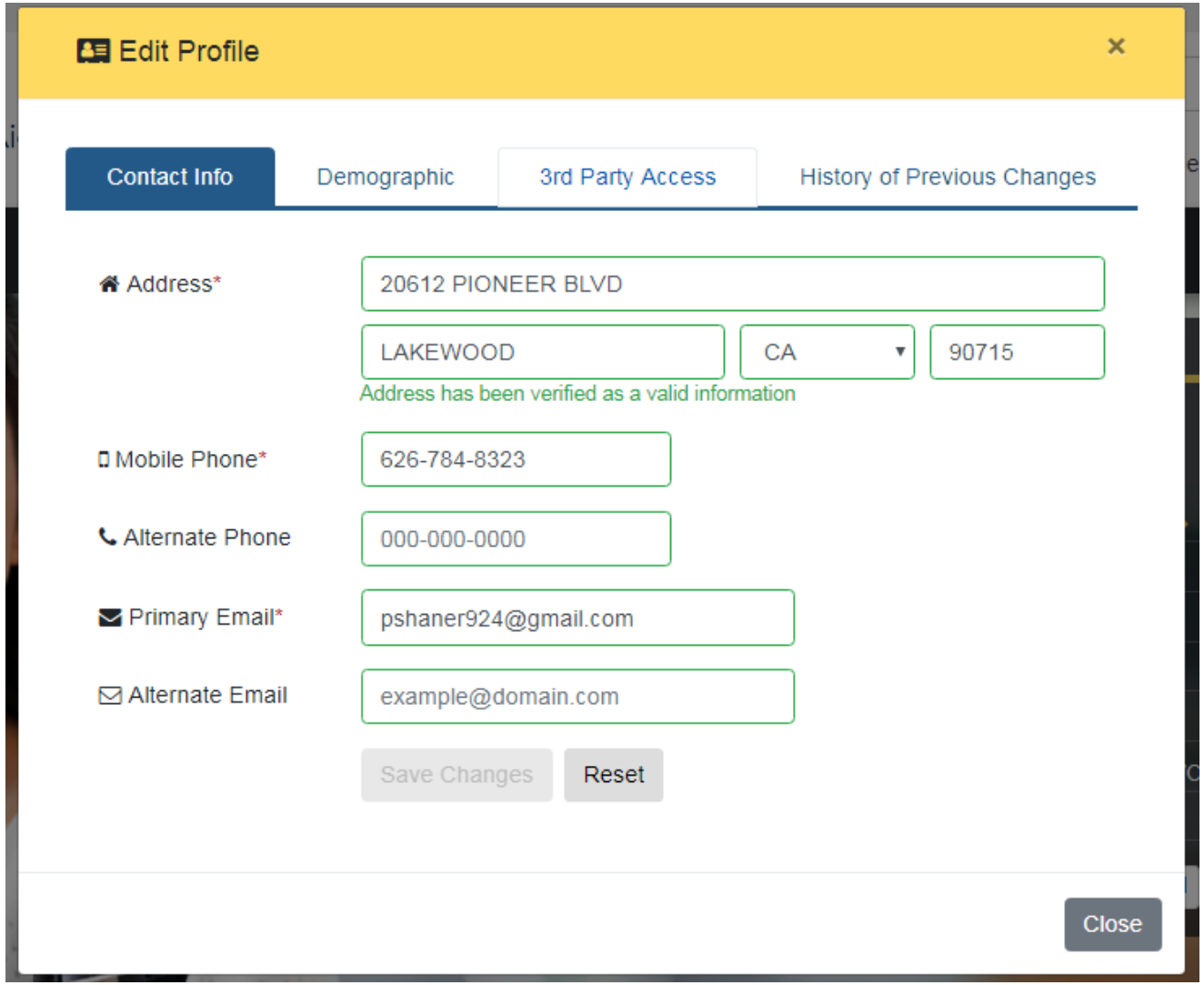


WebGrants To Do's

- [ ] 1. Check your award status and amount for the Cal Grant
- [ ] 2. Verify if there are any "pending" items or forms that still need to be completed
- [ ] 3. Confirm that your school of attendance is accurate. This is referring to the college you plan to attend, not your high school.
- [ ] *4. Verify that your GPA has been received. If not, contact your high school counselor or the California Student Aid Commission.*
- [ ] 5. Enter your high school graduation date. This will become available on the 1st day of the month of your planned graduation month.

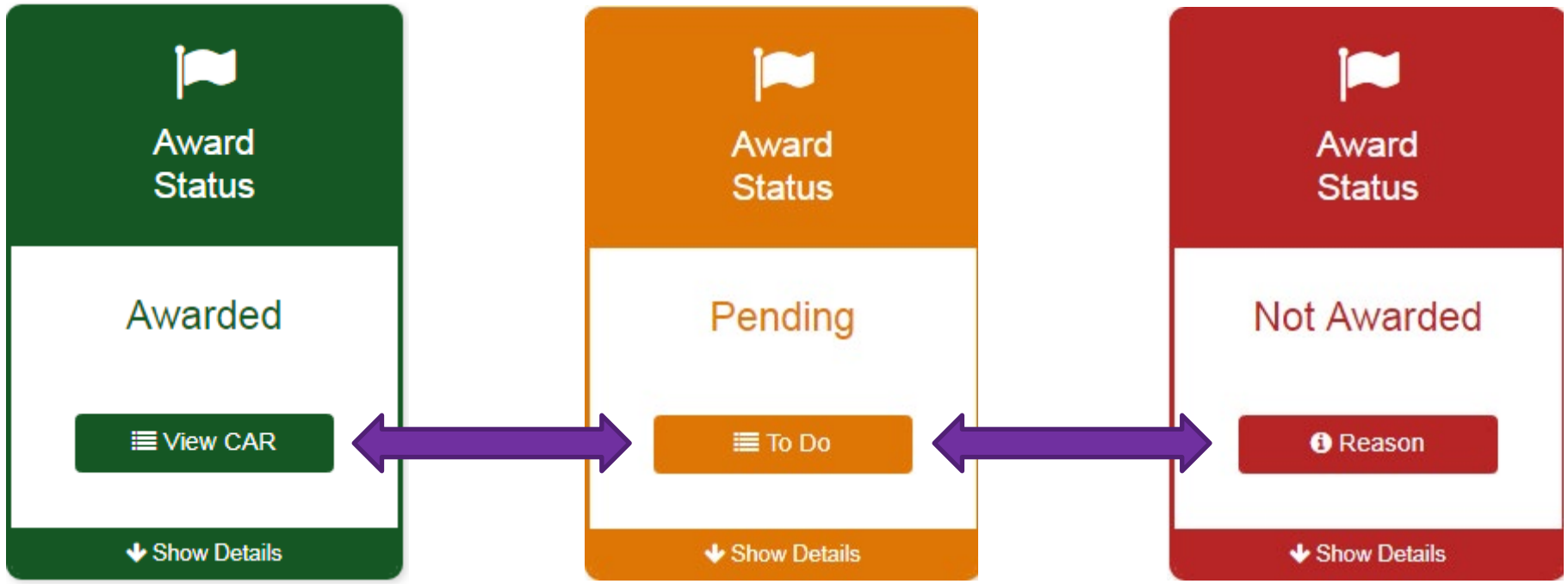
Edit Profile – Contact Info

TIP: Make sure your contact information is up to date so CSAC can reach you.



Cal Grant Award Status

Possible Award Status Cards



Hide Details | Show Details | Show Details | Show Details

Application Status(2018-2019)

Award Status

Awards	Status	Award Cycle Type

Application Information

Application Type:	**Number of Household Member(s) in College:**
Date of First Submission:	**Expected Family Contribution (EFC):** $0
Total Household Income:	**Dependency Status:**
Total Net Worth/Assets:	**Marital Status:**
Household Size:	How to Update incorrect Information

GPA

GPA: 2.72	**Submitted by:** CITY COLLEGE OF SAN FRANCISCO
Date Received: 08/31/2018	**Type:** Reestablished GPA

RESOURCES

General Resources for Completing the FAFSA

- Live Help built into FAFSA on the Web
- U.S. Department of Education's toll-free hotline:
  - 1-800-4-FED-AID (1-800-433-3243) or 1-334-523-2691
  - TTY (hearing impaired): 1-800-730-8913
- FSA ID problems: 1-800-557-7394
- Email the U.S. Department of Education at:
  FederalStudentAidCustomerService@ed.gov

Resources for Youth Experiencing Homelessness

- Schoolhouse Connection: Resources for homeless students
  - https://www.schoolhouseconnection.org/fafsa/

- JBAY Visual Guide
  - https://www.jbaforyouth.org/wp-content/uploads/2020/10/Homeless-FAFSA-Visual-Guide_October-2020.pdf

Want to practice?

FAFSA Demo Site:

https://fafsademo.test.ed.gov/webdemo.htm

Filing out the FAFSA is the First Step!

Question & Answer

Please click “send” to submit your live questions