



JOHN BURTON
Advocates
for Youth



FINANCIAL AID GUIDE FOR CALIFORNIA HOMELESS YOUTH

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Part 1. Introduction



Why Go to College?

- College can introduce you to a whole world of options that you may never have thought of, opening up new opportunities and leading you to a satisfying career.
- People with a college degree or certificate can make twice as much money, or more, than people without one.
- Today, having a high school diploma is just not enough. The fastest growing job sectors right now all require some college, whether that is career and technical education, or a 2-year or 4-year degree. Education matters now more than ever.

Destiny's Story: COLLEGE MEANS STABILITY

"Higher education is really important to me because I was homeless my entire high school career. I was homeless with my family and my family is still currently homeless. The only reason I was able to stop being homeless was by going to college and pursuing my degree. I'm really passionate about it because I want to be able to maintain stability and eventually get stability for my family." - *Destiny*



Financial Aid

If you plan to attend college, getting all the financial aid that you can will make you much more likely to succeed.

There are many financial aid resources available to help you to go to college, paying not just for tuition and books, but also for costs of living like rent, food, and transportation. Students who have experienced homelessness and are not living with a parent are considered "independent" which can lead to more financial aid.

Note that while we've made every effort to be accurate and complete in this guide, financial aid programs change. Be sure you get current information.

If you were in the foster care system at any point after the age of 13, we recommend you consult the Financial Aid Guide for California Foster Youth at jbay.org/resources/financial-aid-guide/

TIP

Understanding and applying for financial aid can feel overwhelming at times. Ask for help completing and reviewing your financial aid application. There are lots of people who would like to help you, such as:

- A high school counselor
- The homeless liaison for your school district
- A homeless student liaison or basic needs coordinator at your college. Ask about this at the financial aid office or basic needs center.
- A financial aid counselor or advisor at your college

Part 2: How Do I Pay For College?



Types of Financial Aid

There are several different types of financial aid. It can come from a variety of sources such as the state, federal government, colleges or universities, or from private organizations and companies. Most government-funded financial aid is “need based,” meaning that the money is available to those whose income and assets are not enough to cover the cost of going to college.



GRANTS

Grants are money for college from the federal or state government and are usually based on financial need. Examples include the Federal Pell Grant, state Cal Grant and Middle Class Scholarship (MCS), and Federal Supplemental Educational Opportunity Grant (FSEOG). Many 4-year colleges and universities also provide grants.

Grants are often described as “free money” because they don’t have to be repaid. Once you receive a grant, however, there are conditions for you to continue receiving it in subsequent terms. You must continue to do well in college in order to receive additional grants. Learn more in Part 5 of this guide about how to keep your financial aid once you get it. While a high school diploma or equivalent (aka GED) isn’t required to attend a community college, it is required to receive most federal and state financial aid and many other types of grants.

Serena's Story: ASK FOR HELP

“Applying for financial aid is confusing. I just transferred to Cal State Dominguez Hills and it’s still confusing to me. Don’t be afraid to ask for help so that you can get all your money. No one is going to tell you the information unless you ask.” - Serena

FEE WAIVERS

Colleges can waive (not charge for) the enrollment fees or cost of classes (tuition). But even if your fees are waived, it’s important to apply for additional financial aid because the cost of attending college also includes housing, books, supplies, transportation, food, healthcare, and many of your personal needs.

SCHOLARSHIPS

This refers to money from colleges, universities, community-based organizations, churches or businesses. Scholarships can be given based on factors such as financial need, ethnicity, special talents, academic performance, leadership ability, community service, or personal life experiences.

WORK-STUDY

Students with financial need may be allowed to earn a portion of their financial aid award money through part-time employment on- or off-campus. These jobs, known as work-study, are usually flexible, to accommodate a student’s class schedule. Not every campus offers work-study. To apply, indicate that you are interested in work-study on your Free Application for Federal Student Aid (FAFSA) and contact your college’s financial aid office for further information.

If a student does not receive a work-study allocation on their financial aid award, students may be able to appeal through the financial aid office.

Undocumented students may also be eligible for a similar program called the California Dream Act Service Incentive Grant Program. Students can learn more by visiting: csac.ca.gov/dsig.



LOANS

Student loans must be repaid, and often with interest, which will increase the total amount you have to pay back. Interest is money you must pay to the lender in exchange for borrowing money. It's based on a percentage of the loan amount. For example, if you borrowed \$10,000 at current federal Stafford loan rates to be paid back over 10 years, the loan would actually cost you a total of \$10,000 plus \$2,722 in interest.

There are several different types of loans, such as federal Stafford loans, federal PLUS loans, and private loans. The federal government offers subsidized or unsubsidized loans:

Subsidized Loans: Available to students who have demonstrated financial need and are attending college at least half-time. The government pays the interest from the time students get the loan money until up to six months after they leave college or drop below half-time enrollment, but the student must pay back the full loan amount plus any interest accrued after leaving college.

Unsubsidized Loans: Available to any eligible student regardless of demonstrated financial need. The interest accumulates while the student is in college and it is the student's responsibility to pay back the total loan amount plus interest, once they leave college. This loan costs more for the student.

When you complete the Free Application for Federal Student Aid (FAFSA), you will automatically be considered for loans as part of your financial aid package. Students completing the California Dream Act Application (CADAA) may be eligible for state loans if they are attending a University of California (UC) campus or Cal State University (CSU).

CADAA

Who are California Dream Act eligible students? Assembly Bill (AB) 540 exempts certain students who are undocumented from paying non-resident tuition (higher than resident tuition) and allows them to apply for different types of California state and university financial aid through the CA Dream Act Application (CADAA). Find out more at dream.csac.ca.gov

TIP Because loans have to be paid back, usually with interest, and can add up quickly, it is wise to seek guidance from a college financial aid counselor or advisor before accepting loans to determine what is best for you.

TIP Federal Pell Grants have a lifetime limit of 6 years for full-time students. The time limit is pro-rated for students who attend part-time.

**Keisha's Story: TIMING MATTERS**

"A lot of kids don't take school seriously. I didn't know that you can only get financial aid for so long, like 6 years, and then you can't keep getting it. I wish someone had told me that there was a limit on financial aid because now I'm trying to take school seriously and transferring to a 4-year university and I don't have money to use at the university." - Keisha



Common Types of Grants and Fee Waivers

| | FEDERAL PELL GRANT | CAL GRANT | FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) | CALIFORNIA COLLEGE PROMISE GRANT | MIDDLE CLASS SCHOLARSHIP (MCS) |
|---------------------|--|---|--|---|---|
| HOW MUCH?* | Up to \$6,895 per academic year plus an additional \$3,447 if enrolled during the summer | Up to full tuition at a UC or CSU or \$9,220 at a private institution. Foster youth in care after 13 or students with dependents can get an additional \$6,000 per year for non-tuition costs like rent and books. | Range from \$100 to \$4,000 per year depending on financial need. Typically up to \$800 at CSUs, \$1,000 at UCs and \$400 at CCCs. | Waives the enrollment fees for classes at California community colleges | Scholarship award amounts will vary by student and by school. Award amounts are based on the cost of attendance at the school where the student will be attending, other available grant aid and the amount of funding made available in the state budget. Students may receive a MCS in addition to a Cal Grant. |
| WHERE CAN I USE IT? | Public or private 2- and 4-year colleges and universities in CA or out of state including career and technical education programs at community colleges | Any University of California (UC), Cal State University (CSU), California Community College or qualifying private college in California | Public or private 2- and 4-year colleges and universities in California or out of state | California community colleges | Any University of California (UC) or Cal State University (CSU) campus |
| WHO IS ELIGIBLE? | Students with financial need <ul style="list-style-type: none"> U.S. Citizens or eligible non-citizens Must have a high school diploma or equivalent (i.e. GED) Must be an undergraduate student | Students with financial need <ul style="list-style-type: none"> California residents or CA Dream Act eligible students** Must have a high school diploma or equivalent (i.e. GED) AND at least a 2.0 GPA unless enrolled in a qualified Career and Technical Education (CTE) program Must be enrolled at least half-time in college | Students with exceptional financial need <ul style="list-style-type: none"> U.S. Citizens or eligible non-citizens Must have a high school diploma or equivalent (i.e. GED) Must be an undergraduate student | Students with financial need <ul style="list-style-type: none"> California residents or CA Dream Act eligible students** | Any student or family with income and assets under \$201,000. Low-income students as well as “middle class” students can qualify. |
| HOW DO I APPLY? | Free Application for Federal Student Aid (FAFSA) at fafsa.gov | FAFSA (fafsa.gov) or CADAA (dream.csac.ca.gov) and Cal Grant high school GPA certification (usually provided directly by your high school) | FAFSA at fafsa.gov | FAFSA at fafsa.gov or CADAA at dream.csac.ca.gov or most California Community Colleges offer separate online applications through cccapply.org | FAFSA at fafsa.gov or CADAA at dream.csac.ca.gov |
| WHEN DO I APPLY? | Apply as soon as possible between October 1 of the year before you start college and the last day of classes of the academic year that you are applying for. This means that you can apply even after you have started your college classes. | Apply between October 1–March 2 <ul style="list-style-type: none"> if attending a 4-year university or by September 2 if attending community college. There are no longer any restrictions on age or time out of high school for community college students. Students planning to attend a 4-year university must apply within one year of high school graduation or as a transfer student from community college. | Apply between October 1–March 2 <ul style="list-style-type: none"> Students can apply after March 2, but may be less likely to receive this money | Apply at any time | Apply between October 1–March 2 |

*Amounts listed are for the 2022-2023 academic year and are subject to change in future years. **See dream.csac.ca.gov for eligibility details

Part 3. How Do I 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 | IF YOU ARE AN UNDOCUMENTED IMMIGRANT |
|--|--|
| Complete the Free Application for Federal Student Aid (FAFSA) | Complete the California Dream Act Application (CADAA) |
| fafsa.gov | dream.csac.ca.gov |
| What is an eligible non-citizen? Examples include a U.S. permanent resident who has a green card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "refugee." You can find the complete list on the FAFSA. | California Dream Act Application (CADAA) allows undocumented and nonresident documented students who meet certain eligibility requirements to apply for state financial aid and allows qualified students to pay state resident fees (instead of higher out-of-state fees) at California's public colleges and universities. |

Paper applications are also available for the FAFSA and CADAA. Ask a counselor or other adult mentor for help completing the application. Most students say that they find the online application easier. The FAFSA is also available online in Spanish. The CADAA is available online only in English but a hard copy application can be downloaded in Spanish.

The CADAA does not link applicant information to federal government databases nor does it qualify students for federal financial aid programs, such as the Federal Pell Grant, work-study, or federal loans. The California Student Aid Commission keeps CADAA applicant data confidential. Your data will not be shared with, or disclosed to, any federal agencies, including immigration enforcement.



When to Apply for Financial Aid (October 1 to March 2)

- The priority application period for FAFSA and CADAA is **October 1 - March 2** before the start of the school year that you will begin college. **APPLY EARLY** to get the maximum aid award as soon as possible.
- Some colleges may have earlier priority deadlines, so check with your campus.
- You can apply for financial aid even before you submit your college applications.
- You can apply after March 2, but may receive less money.



Checklist: What you will need to file your FAFSA/CADAA

- Name, exactly as it appears on your Social Security Card.
- Social Security Number or Alien Registration Number, if applicable.
- Statewide Student Identifier number (SSID) - Recommended for CADAA applicants only.
- Email address that you can check regularly.
- List of up to 10 schools you want to apply to.
- Tax information, if you filed a tax return, or information about the income you earned or received for the requested year. For CADAA applicants, this may also include your Individual Taxpayer Identification Number (ITIN).
- You may be able to use the IRS Data Retrieval Tool (DRT) to transfer income and tax information from your federal income tax return into the FAFSA.



How to Fill Out the FAFSA

This section has helpful hints to walk you through each step of the online FAFSA application. We've highlighted important tips to help you avoid errors that could delay or reduce the amount of money that you receive. The FAFSA has detailed instructions and information about each question that can be seen by clicking the "Help" icon next to each question.

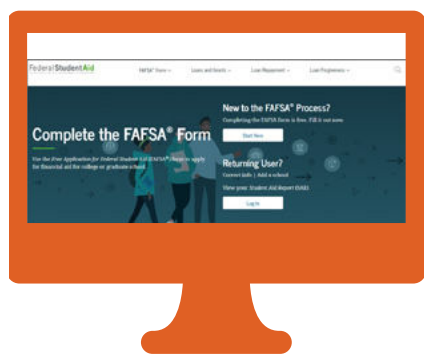
For a visual guide of the online FAFSA or CADAA application, go to jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/

TIP If you are an undocumented student, remember to fill out the CADAA instead of the FAFSA. While the CADAA is laid out differently than described below, most questions on the CADAA mirror the questions on the FAFSA.

TIP Remember, this is a free application! Avoid websites that ask you to pay money for help completing the FAFSA.

STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

- Select "START HERE"
- The FAFSA must be completed every year. If you have done it before, you can sign in as a returning user and click on "LOG IN." This allows you to prefill the current year's FAFSA with some data from last year's application.



U.S. Citizens,
Permanent Residents
or Eligible Non-
citizens apply to:

fafsa.gov



Undocumented or
DACA Students apply to
California Dream Act:

dream.csac.ca.gov


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

- When you click "START HERE" to begin a new FAFSA, there are two log-in options. Choose the option that says "I am a student and want to access the FAFSA form" and then "Create an FSA ID." This takes you to the FSA ID website. Although you can log into the FAFSA without an FSA ID, your FSA ID will serve as your legal signature and you will need it to sign your FAFSA electronically before you submit the FAFSA.
- To create your FSA ID:
 - Make sure your name matches the name on your Social Security Card exactly.
 - Enter your Social Security Number carefully to avoid any errors. If you don't know your Social Security Number, a parent or guardian or current or former employer may have the number. If you still can't find it, you will need to request a replacement Social Security Card. See ssa.gov/myaccount/replacement-card.html for details. You will need the physical card for employment, even for a work-study job.
 - Enter an email address that you check often and a mobile phone number so that you can get help if you get locked out or forget your username or password. Having a mobile phone number helps you unlock the FSA ID because the FAFSA processor can text unlock codes to this number.
 - » It is not recommended that you use a high school email address, since those often expire. Create or use an email address that you can use throughout college, such as Gmail, Yahoo or Outlook.
 - Create a password that can be easily remembered but should not be easy for someone else to figure out (for example, do not use your name, date of birth, or the word "password").
 - Choose "Challenge Questions and Answers" that you can easily remember in case you forget your FSA ID username or password.
- Once your FSA ID is created, you can immediately log in to the FAFSA and start your application.
- New in 2022: Users will be required to set up two-step verification by providing a phone number or email address to which a secure code will be sent each time the user logs in.

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

- FSA ID Username
- FSA ID Password
- Email Address & Password
- Save Key
- FSA ID Challenge Q&As

YOU'RE NOW READY TO START YOUR ONLINE FAFSA!

- Select the application for the school year that you *plan* to attend college.
- If you are applying for an upcoming summer session, it is recommended that you complete applications for both academic years. Once you have picked a college, check with your financial aid office about summer financial aid. Colleges vary on how they handle summer financial aid.
- You will need 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. Make sure to write down your Save Key somewhere safe so you don't forget.
- You will then complete the seven sections listed as tabs at the top of the screen. The website will take you through each section. You can click "Save" at the top of the screen at any time to save your entries as you go along.
- You can get more information about each question by clicking the  icon next to the question on the online FAFSA.

FAFSA SECTION 1: STUDENT DEMOGRAPHICS

STUDENT INFORMATION

- Make sure your name and Social Security Number match exactly as they appear on your Social Security Card. A Social Security Number is not required if you are completing the CADAA.
- Enter an email address that you check often. Make sure there are no typos. Do not use a high school email.
- A telephone number is optional but can be helpful.
- Enter a permanent mailing address. If you are currently homeless, you must still provide a mailing address (ask a relative, friend or college financial aid office for help).

STUDENT RESIDENCY & ELIGIBILITY

- If you select that you have lived in California for at least 5 years, you may be eligible for California state student aid (the Cal Grant).
 - A separate application is not required, but you need to make sure that your high school has automatically submitted your verified GPA. Learn more in Part 4 "After the FAFSA /CADAA" later in this guide.
- You will be asked if you are a U.S. citizen. If you select "No, but I am an eligible noncitizen," you will be asked to provide your Alien Registration Number.

STUDENT EDUCATION

- You will be asked to select what degree or certificate you will be working on when you begin the academic year. Select the option that best fits your initial educational goal rather than your long-term goal.
 - If you are planning to attend a community college, select "associate degree (general education or transfer program)."
 - If you are planning to attend a 4-year university, select "1st bachelor's degree."
 - If you are unsure of your plans, select "1st bachelor's degree." Do not select "other/undecided." However, if you end up attending a community college, be sure to update this or it may cause delays in your financial aid.
 - Do not select "2nd bachelor's degree" if you don't already have a bachelor's degree, as it may limit the grants that you receive.
- If you took college courses while dually enrolled in high school, you are still considered a first-time college student. Select the option: "Never attended college/1st yr."
- Work-Study allows students with financial need to earn a portion of their financial aid award money through part-time employment on- or off-campus. If you are interested, answer "Yes!" You can decline it later if you change your mind.

STUDENT DRIVER'S LICENSE

- You may enter your driver's license information if you have one, but this is not a required field.

STUDENT FOSTER CARE & PARENT EDUCATION COMPLETION

- You will be asked: "Are you a foster youth or were you at any time in the foster care system?" Answering YES may give you access to more support. Answer YES to this question, even if you were only in foster care one day. This question is not on the CADAA.
- You can select "Other/unknown" for "Highest School Completed by Parent" if you do not know. How you answer does not affect your eligibility for federal student aid.



FAFSA SECTION 2: SCHOOL SELECTION

ADD YOUR HIGH SCHOOL

- If you indicated that you completed your high school diploma in the Student Demographics section, you will provide the name, city and state of your high school.
- **IMPORTANT:** use the Search function to ensure you enter your high school's official name.

COLLEGE SEARCH

- Use the search function to select up to 10 colleges that you may want to attend. Information from the FAFSA will be sent to the schools you have selected.
- You can update or change college selections later if your plans change or you're just not sure yet. You must list at least one college to continue with the FAFSA.
- Be sure to list each UC or CSU campus to which you are applying for admission separately in this section.

SELECTED COLLEGES AND HOUSING INFO

- After you have selected up to 10 colleges, the next page asks you to indicate your housing plans for each campus. Most 4-year universities or colleges offer on-campus housing, but only a few community colleges in California offer on-campus housing.
- **DO NOT** select "With Parent" as your housing plan if you plan to live with a foster parent, relative who is not your parent, or legal guardian. Instead, select "Off-Campus." This is crucial for getting all the money that is available to you to pay for your living expenses.
- Note that the order in which you list the colleges does not make a difference in California.

FAFSA SECTION 3: DEPENDENCY STATUS

STUDENT 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.

STUDENT ADDITIONAL DEPENDENCY QUESTIONS **IMPORTANT:** If you are unmarried, without children, and under age 24, you will be asked additional questions to determine if you qualify for "Independent Status." "Independent Status" means that you do not have to provide any information, including income, tax, and asset information, about biological, adoptive or foster parents (including relative or non-relative caregivers), or legal guardians in the Parent Demographics or Parent Financials sections (Sections 4 & 5).

Students who have experienced homelessness may qualify for "Independent Status" on the FAFSA or CADAA if they can answer "Yes" to the following question:

"On or after July 1, 2022, were you homeless or were you self-supporting and at risk of being homeless?"

HOW ARE HOMELESS AND UNACCOMPANIED YOUTH DEFINED?

Being homeless is defined as **"Lacking fixed, regular and adequate housing."** This can include "couch-surfing," staying temporarily in a hotel or motel, living in a shelter, living in a vehicle, or staying someplace not normally meant for human habitation (such as a park, abandoned building, etc.). You must also be **"unaccompanied,"** which means that you are not living with a parent or guardian. You can also qualify if you are "self-supporting and at risk of being homeless." This means that you pay for your own living expenses and your housing may cease to be **"fixed, regular and adequate,"** such as if you are being evicted and have nowhere else to go.

TIP A sample homeless determination form can be found at schoolhouseconnection.org/sample-form-letter-to-determine-the-independent-student-status-of-unaccompanied-homeless-youth. A guide to help you determine if you meet the definition of homelessness can be found at schoolhouseconnection.org/am-i-experiencing-homelessness.

WHO CAN VERIFY MY HOMELESS STATUS? If you answer "Yes" to the homelessness question, you will then be asked:

At any time on or after July 1, 2022, did you receive a determination from any of the entities listed below that you were an unaccompanied youth who was homeless, or were self-supporting and at risk of being homeless? Check all that apply, or check "None of the above."

- ☐ Your high school or school district homeless liaison
- ☐ The director of an emergency shelter or transitional housing provider funded by the U.S. Department of Housing and Urban Development
- ☐ The director of a runaway or homeless youth basic center or transitional living program
- ☐ None of the above

If possible, you should try to get a determination from one of the entities listed. New guidance released in November 2022 also requires financial aid offices to accept documentation from any program serving individuals experiencing homelessness, a TRIO or GEAR UP program, or a financial aid administrator from another institution who previously documented the student's circumstance. If you can't get verification from one of the authorized entities, select "None of the above." If you select "None of the above" you will need to meet with the Financial Aid Administrator (FAA) at the college you plan to attend to determine whether you meet the definition of homeless or at risk of being homeless. To find tips about how to prepare for the interview with the financial aid office, go to schoolhouseconnection.org/independent-determination-financial-aid-interview/.

If you select "None of the above," additional information will be shared regarding the impact of indicating homeless status.

Select "Continue" and if you feel that you meet the definition of homeless or at risk of being homeless as described, select "I am unaccompanied and either homeless or at risk of being homeless, and will not provide information about my parent(s)."

STUDENT HOUSEHOLD INFO

For "household size," if you indicated that you are married and/or have children, the numbers for you (and, if married, your spouse) will populate on this screen. If you indicated that you have children, enter the number of children. Your parents, guardians, siblings, other relatives, or others who live with you should not be included. Enter "1" for number in college unless your spouse will also be attending college at least half-time.

If you qualify for "Independent Status," you'll be asked if you would like to answer questions about your parents. You can answer "No" to skip these questions; this will not prevent you from getting financial aid.

FAFSA SECTIONS 4 & 5: PARENT DEMOGRAPHICS AND PARENT FINANCIALS

If you were determined to be "Independent" in the Dependency Status section explained above, you will not be required to complete these sections. You will only need to provide financial information for yourself in Section 6.

NOTE: Students who do not qualify as homeless but who cannot obtain parental information can request an exemption from this requirement for special circumstances such as an abusive family, parental incarceration or when parents' whereabouts are unknown. Indicate when asked that you are "unable to provide information about my parents" and complete the Special Circumstances Qualifications. You must then follow up with the financial aid office to request a "dependency override."

No more reverifying!

Beginning this year, students who qualified as homeless maintain their independent status in future years without needing to have their status redetermined. If you are renewing your FAFSA this year, your status will auto-populate and you do not need to provide new verification.



FAFSA SECTION 6: STUDENT FINANCIALS

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

- Pay careful attention to which year’s income, tax and financial information you have to report in this section. FAFSA uses information from what they call the “prior-prior” year. For example:

| When you will be attending college (School Year): | Income information is required from: |
|---|--------------------------------------|
| July 1, 2022-June 30, 2023 | Tax Year 2020 |
| July 1, 2023-June 30, 2024 | Tax Year 2021 |

- You will be asked if you completed your IRS income tax return for the appropriate year. You must select one of three options: 1) Already completed, 2) Will file, or 3) Not going to file

a) If you select “already completed”

Select “Proceed to the IRS” to transfer your federal income tax return information directly into the FAFSA from the IRS using their “Data Retrieval Tool” (DRT).

- To protect security of tax information, you will not be able to see the actual information that is being transmitted.
- If you have difficulty with the DRT or it’s not working, you can manually enter the information from your federal income tax return. Students completing the CADAA must also manually enter their information.
- If you don’t have a copy of your prior-prior tax return, you can download a free tax return transcript at irs.gov/transcript or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at irs.gov/pub/irs-pdf/f4506t.pdf. If you see a reference to a \$50 fee, it means you have IRS Form 4506 instead of IRS Form 4506-T.

b) If you select “will file” or “are not going to file”

You will be required to report information on the income that you earned or received for the year indicated. If you did not earn or receive any income, you can enter “0” in the requested fields.

Here are a few tips when reporting your financial information:

- **Unsure if you made enough money to file taxes?** Each year the income requirement is different. In 2021, if you were single, under 65, and your gross earned income was at least \$12,550, you need to file a tax return.
- If you are not going to file taxes, you may be required to submit an IRS Verification of Nonfiling Letter. See your college financial aid department for assistance and learn more by visiting jbay.org/resources/irs-vnf/.

- You DO NOT have to report the following information as income earned from working, or in the “Additional Financial Information” or “Untaxed Income” section:
 - Welfare (CalWORKs) payments
 - Untaxed Social Security benefits
 - Supplemental Security Income (SSI)
 - COVID-19 federal stimulus checks
- If you received an emergency COVID grant or unemployment benefits in 2021, consult with your financial aid office or call 1-800-4-FED-AID for assistance.
- If you received federal work-study, you must enter the information twice in the FAFSA so that it is not included when determining your total income. First, include the amount in the total provided when asked “How much did you earn from working?” and then again in the Additional Financial Information Section by selecting the box that says, “Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.”

REVIEW ALL OF THE INFORMATION YOU PROVIDED CAREFULLY BEFORE YOU SIGN AND SUBMIT YOUR APPLICATION.

FAFSA SECTION 7: SIGN & SUBMIT

- Print (if possible), read and check your information on the FAFSA Summary Page and click “Continue.”
- Before you sign and submit, answer a few demographic questions about your gender, race, and ethnicity. These questions do not impact aid eligibility.
- Read the Agreement of Terms and check the box indicating agreement, and click “Sign and Submit FAFSA Form.”
- If you didn’t enter your FSA ID when you logged in, enter your FSA ID and click “Sign This FAFSA Form.”

CONFIRMATION

- You will reach a Confirmation Page when the FAFSA is submitted.
- If possible, print or save a copy of this page for your records. A copy will also be sent to you via email.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR) or Student Aid Acknowledgment. This may take a few days to a few weeks after filing your FAFSA.



CONGRATULATIONS, YOU DID IT!



There are many good reasons to file taxes! Most half-time and full-time students qualify for a cash back education credit. Students should keep receipts for books and class supplies that were paid by the student. Students (18 years or older during that tax year) who have worked and earned at least \$1 may qualify for the Earned Income Tax Credit. Parenting students qualify for the child tax credit and should file whether they have worked or not. Any child care expenses a parent pays for while they attend school or work can also be deducted on their taxes and parents should keep a receipt or total amount paid for child care during the year.

Learn more at jbay.org/resources/tax-prep-checklist-for-transition-age-youth-2/

Part 4. After the FAFSA/CADAA

Submitting the FAFSA or CADAA application is just the first step in securing the best financial aid package you can. There are a few more critical things to do before you can receive your financial aid. Here's more explanation and a quick checklist, below.



CHECKLIST: AFTER THE FAFSA OR CADAA

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1. Create a WebGrants 4 Students account to manage your Cal Grant <input type="checkbox"/> 2. Make sure that your verified Cal Grant GPA is sent by your high school or college (if you have completed 24 units) <input type="checkbox"/> 3. Check your email and student portal regularly <input type="checkbox"/> 4. Respond promptly to any requests for more information from the CA Student Aid Commission or your college(s) <input type="checkbox"/> 5. Provide verification of homeless status <input type="checkbox"/> 6. Meet with a counselor at the college and create your education plan | <ul style="list-style-type: none"> <input type="checkbox"/> 7. Notify the financial aid office at your college of any changes in your contact info, income or enrollment status <input type="checkbox"/> 8. Apply for other scholarships and support programs (EOP/EOPS) <input type="checkbox"/> 9. Watch for your Student Aid Report (SAR) or Cal SAR <input type="checkbox"/> 10. Enroll in classes and pay any fees <input type="checkbox"/> 11. Do well in your classes |
|--|---|

For a downloadable checklist go to jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/



TIP Be sure to pay close attention to your email after you have submitted your FAFSA or CADAA—you might need to respond to requests for more information. If you don't respond to these requests, your financial aid application will not be processed. You can go to your school's email settings and forward school email to your personal email.

☐ 1. CREATE A WEBGRANTS ACCOUNT

Once your FAFSA or CADAA is processed, create a WebGrants account to manage your Cal Grant online at mygrantinfo.csac.ca.gov. It can take 1-2 weeks for your FAFSA to process and link to WebGrants. There you can: view the status of each application, see when your eligibility has been determined, learn when payments are made, make corrections to your address and/or contact information, and/or change your college.*



TIP * If you change colleges: Be sure to update the information in WebGrants so your financial aid will be available at your new college.

☐ 2. SUBMIT YOUR GPA FOR A CAL GRANT

If you're a California resident or a California high school graduate, you may be eligible for a Cal Grant. To be considered, in addition to filing a FAFSA or CADAA, your school-verified GPA (grade point average) must be submitted to the California Student Aid Commission (CSAC) by March 2 (or by September 2 if planning to attend community college).

- This is done automatically by most high schools but it is important to confirm that your high school has done this by checking your WebGrants account at mygrantinfo.csac.ca.gov. Confirm that your college has sent in your verified GPA to the California Student Aid Commission if you have completed 24 units.
- If your school does not submit GPAs automatically, use the paper GPA Verification Form, which is available through your school or at csac.ca.gov/post/cal-grant-gpa-verification-form

3. CHECK YOUR EMAIL AND YOUR COLLEGE'S STUDENT PORTAL WEEKLY

If your college needs more information from you, or needs to send you important notifications, they will communicate via your email or student portal. Notices can come any time after you submit your application so check often and address any notices or requests quickly to keep your financial aid.

MONITOR AND VERIFY

You will have three online accounts to check and manage:

- The FAFSA and CADAA allow you to correct, renew or print your application.
- WebGrants allows you to manage your Cal Grant.
- Your college email address and student portal are where you will be notified about how much and what type of financial aid you will receive. (Some colleges send this in a paper letter so make sure they have your correct mailing address.)

4. RESPOND PROMPTLY TO ANY INFORMATION REQUESTS TO PROVIDE VERIFICATION

Some students will be asked to verify that the information on the financial aid application is accurate. If you don't respond promptly, you may lose your chance for financial aid.

5. PROVIDE VERIFICATION OF HOMELESS STATUS

Homeless status for the purposes of Independent Status on the FAFSA or CADAA may require the submission of additional documentation. If your college requests further documentation, it is important to provide this as soon as possible. *You will not receive your financial aid until your status has been verified. Ask for assistance from your college's homeless youth liaison, if one is available, or basic needs center to navigate this process and get connected to additional resources.*

6. MEET WITH A COUNSELOR AT THE COLLEGE AND CREATE YOUR EDUCATION PLAN

An educational counselor at your college can help you to create a plan for meeting your educational goals and an educational plan is required for certain benefits.

7. NOTIFY FINANCIAL AID OF ANY CHANGES TO YOUR CONTACT INFORMATION OR INCOME

Use your online portals to update your address, email address, or phone number. Remember, you need to make these changes in ALL your online accounts so that you get important messages. If your income went down from 2021 or you received unemployment benefits in 2021, contact your financial aid office to see if you can have your Expected Family Contribution (EFC) adjusted.

8. APPLY FOR OTHER SCHOLARSHIPS AND SUPPORT PROGRAMS

There's more money available than most people realize. It just takes time to find it. Here are some options:

- Ask your financial aid office about scholarships that you may qualify for. Sites like fastweb.com, letsgotocollegeca.org, and careeronestop.org/toolkit/training/find-scholarships.aspx can also help you find scholarships.
- Apply for any available student support programs like EOPS (Extended Opportunity Programs and Services) at community colleges and EOP (Educational Opportunity Program) at CSU and UC. Many colleges also have Basic Needs Centers to assist with housing, food and more. Each community college also has a homeless youth liaison.



9. WATCH FOR THE SAR (STUDENT AID REPORT) OR CAL SAR

Where can the student find the SAR? If a student provides an email address on their FAFSA, they will receive an email message with their Student Aid Report (SAR) within one to two weeks after submitting their FAFSA. Students can also access this information by logging back into their FAFSA. If they do not provide an email address, their SAR will be mailed within 7-10 days. For students that submit a CADAA, the California Student Aid Report (Cal SAR) is usually processed within 24 hours. Students should review the SAR/Cal SAR carefully, and if anything does not look right, contact a financial aid counselor at the college they plan to attend.

What does the SAR show? The SAR and Cal SAR summarize information provided on the application and give an estimate of what financial aid the student MAY be eligible for. It is not their financial aid award letter. It includes the student's Expected Family Contribution (EFC), which is how much money a student is personally expected to contribute to their college attendance. If the EFC is "0" the student will likely qualify for maximum aid. The SAR will also notify the student if they have been selected for additional verification.

What is the California Aid Report? If a student receives a Cal Grant, they also will get a California Aid Report. They can also check the status of their Cal Grant at WebGrants. See #1 on page 12.

NOTE: If a student has not received their SAR within three weeks from when they submitted their FAFSA, they should contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). For students completing the CADAA, they should contact the California Student Aid Commission (CSAC) at 1-888-CA-GRANT (1-888-224-7268) or at studentsupport@csac.ca.gov.

Definition of "Financial Need"**Cost of Attendance (COA)**

Total amount it costs to attend college, including tuition, fees, housing, books, supplies, meals, transportation, etc.

Expected Family Contribution (EFC)

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

Eligibility for Need-Based Aid

Need-Based Aid: Cal Grant, Federal Pell Grant, subsidized loans, California College Promise Grant and Student Employment

TIP I always tell students, look at the SAR carefully. If you have any questions or feel you are not getting the financial aid you should, this is your cue to go to your college's financial aid office and talk to an advisor. Sometimes it's a simple mistake. I had a student who accidentally put too many zeros in the box for his income so it looked like he was making six figures. He was not awarded any financial aid until we corrected that mistake. He then got thousands of dollars that helped him finish his AA degree.

– Yajayra Tovar, Assistant Director, Guardian Scholars Program, Cal State Fullerton

10. ENROLL IN CLASSES AND PAY FEES

At most 4-year universities, tuition is automatically paid by financial aid. You can indicate if you want any other fees to be taken out of your financial aid through your student portal or ask your counselor if the college does it automatically. At community colleges, make sure to pay any fees not covered by the California Promise Grant.

TIP Pay careful attention to any loan offers. You can choose to decline loans or accept only part of the loan offered and still receive the money. Take out only the minimum amount of loans that you need, or avoid loans if you can.

It may be possible to make a special arrangement to postpone payment of enrollment and housing deposits until financial aid is awarded. Check with your financial aid office or campus basic needs office. You may have to make payments for deposits—for tuition, housing, fees—before you receive your disbursement. Apply early and ask for help with this.

11. DO WELL IN YOUR CLASSES

Maintaining your financial aid depends on you doing well in your classes. **If you do not maintain satisfactory academic progress (SAP), you could lose your financial aid.** There is lots of help available, both at community colleges and 4-year universities. Get support early if you are struggling. Ask for help from the EOPS or EOP program, the tutoring center, the counseling center, disability services, a basic needs center, and any other student services that fit your circumstances.



How and When Will I Get the Money?

NOTIFICATION

Depending on the college or university you plan to attend, you will be notified of your award by your school's student portal, by email or by letter. The award letter will provide a summary of the estimated Cost of Attendance (COA) along with how much and what type of aid you will receive.

ACCEPTING YOUR AWARD

You then have the opportunity to accept or decline each type of aid that is offered. Be a smart consumer. Make sure you fully understand the conditions you must meet for each type of financial aid before you accept it. As a student consumer and financial aid recipient, you have certain rights and responsibilities. When you accept financial aid, you are signing a contract that says you agree to those conditions.

RECEIVING THE FUNDS

When financial aid money is paid to you it's called "disbursement." How it comes to you can vary by campus. Generally, it's by direct deposit, a pre-paid debit card or a paper check. To avoid paying fees for cash cards or check-cashing companies, set up a checking account at a local bank or credit union. Banks and credit unions can charge fees, so make sure you understand what you will be charged for and find the best deal. A trusted advisor at your college or high school can help you make the best plan.

TIMING

You may not get your money before the first day of class.

Students should find out when they will receive their payments, and plan for that. Your financial aid award letter will tell you the schedule for disbursement of funds to you. The timing of payments to you can vary depending on when you applied for financial aid, when you registered for classes, what type of aid you are receiving, and any changes that occur during the academic year. For example, Federal Pell Grant recipients are allowed to get some money to buy textbooks before the first day of classes. Student loan money, however, may be delayed until 30 days after the start of the term for first-time first-year students.

Some colleges will disburse one-half of your award amount at the beginning of the term. If you stay enrolled in the same units at the mid-term, you will receive the other half. Other schools will disburse all of your award to your student account, deduct tuition, fees and college-controlled housing costs, if applicable, and provide the remaining money directly to you. That remainder is the amount you can use to purchase books, parking permits, health insurance, and pay for other living expenses.

BUDGETING

Your financial aid disbursement will come in large payments; you must plan carefully to ensure your money lasts through the academic year. College financial aid advisors can help you develop a budget.

WHAT SHOULD YOU USE THE MONEY FOR? "We need help to budget and figure out how to use that money, like help with money management classes. People try to buy cars or other things that they don't need, instead of keeping it for books and school supplies. I had to learn the hard way. Just because you get this 'free' money doesn't mean you should spend it on anything." - *Tamara*

Comparing Financial Aid Award Letters

For students who apply to more than one college or university, reviewing the financial aid award letter is a critical step in understanding which college is offering the best financial aid package, a crucial element in determining which college is the best fit.

Cost of Attendance (COA)

(tuition, housing, books, fees, meals, transportation, etc.)

Gift Aid

(free money, like grants and scholarships, that does not need to be paid back)

Net Price

(overall out-of-pocket cost paid now plus any loans that you will need to pay back later)



Knowing a college's COA is a critical step when comparing financial aid award letters. A student may be offered more aid at one college, but it may be more expensive for the student if the college also has a higher COA. COA varies by each institution, based on factors such as:

Housing Plans - Most colleges adjust their COA based on if the student is planning to live on-campus, off-campus or with-parents. Students planning to live with relatives other than parents, foster parents or legal guardians should select "off-campus."

Example: COA at Cal State Northridge is \$32,636 if living off-campus, \$23,702 if living on-campus (i.e. dorms), and \$19,952 if living with parents.

In-state vs Out-of-state - Out-of-state colleges can be more expensive. Tuition is typically lower for students attending

a public college or university within their state (i.e. CSU or UC). Out-of-state colleges can enter into interstate regional agreements that allow students to take part in nonresident tuition savings programs, such as the Western Undergraduate Exchange Program (WUE), with over 160 participating schools. Learn more at <https://www.wiche.edu/tuition-savings/wue/>.

Example: For students planning on living on campus at Colorado State University (a public college) COA is \$51,009 for non-residents and \$30,449 for residents.

Private vs Public - Tuition at private colleges is typically more expensive, however financial aid may be available. Some private colleges, such as Stanford University and the University of Southern California (USC), have free tuition guarantees for low-income students.

Examples of COA for living on campus at a private college (2022-2023):

- Stanford University (Palo Alto, CA) - \$82,162
- Howard University (Washington, DC) - \$51,450
- University of Southern California (Los Angeles, CA) - \$85,648

Part 5: How Do I Keep Getting Financial Aid?

A student's financial aid award is based on the student's personal financial situation and on enrollment in an approved educational program. For example, you must remain enrolled at least half-time to receive student loan funds. However, maintaining your eligibility for financial aid next year requires making steady academic progress towards your degree or certificate in a "reasonable amount of time." This is called Satisfactory Academic Progress (SAP). It can sound complicated, but SAP comes down to not dropping too many classes and keeping a good GPA.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Each college and university tracks three areas for SAP. Here are the basics to help you stay on track.

Satisfactory Academic Progress (SAP)

Policy to make sure students are progressing toward completion of their educational goal in a timely manner.

COMPLETING IN A REASONABLE TIME



SAP

PASSING ENOUGH
CLASSES ALONG
THE WAY



COMPLETING
WITH A HIGH
ENOUGH GPA



CHECKLIST:

- ☐ Maintain good academic standing through Satisfactory Academic Progress (SAP)
- ☐ Complete the FAFSA or CADAA (CA Dream Act Application) each year
- ☐ Check your email and student portal regularly
- ☐ Meet with a financial aid advisor regularly
- ☐ Clear up any overpayments or amounts due as soon as possible



TIP You are awarded grants based on the number of units you enroll in. You keep the grant based on the number of units you complete. Maintaining Satisfactory Academic Progress (SAP) is about eligibility, not need. If you are not eligible because of your academic performance, you will lose your financial aid even though your demonstrated financial need may be large. You also might have to pay back some of the money you already received.

1. Completing academic coursework with high enough GPA

All schools require a minimum GPA (grade point average), often set at 2.0 on a 4-point scale, but it varies by campus. If you are having difficulty meeting your school's GPA requirement, connect with an on-campus support program—such as the counseling center, basic needs center, or EOP/EOPS—to get help getting back on track with SAP.

2. Completing your educational goal within a reasonable time

Each college and university uses a formula to calculate the maximum number of units you can take before you complete your degree or program. For example: If you're attending a community college that requires 60 units for an AA (associate of arts degree), you cannot take more than 90 units to complete the degree. *It's important to choose an academic major early and not take too many courses that do not count towards your degree or certificate.*

3. Passing enough classes along the way

Each college and university has a set "passing rate" required to stay in good academic standing. F's (failures) and W's (withdrawals) count against your passing rate.

Talk to an academic counselor before dropping or withdrawing from a class.

YOU CAN GET A SECOND CHANCE!

If you are ever disqualified from financial aid for not meeting SAP, you may have the option of appealing the decision. It's not uncommon for students to have a bad academic term—they get sick, or have to take care of a family member, or work gets too demanding and they fall behind in college. You can talk with your counselor to ask for help in getting reinstated so you can restart attending classes and demonstrating satisfactory academic progress again.

I hear about people having to pay back financial aid. How do I avoid that?

You might hear terms like "financial aid debt" or "overpayment" when students have to pay back financial aid. This happens when students have not met the obligations they agreed to when they accepted the financial aid. What you can do to avoid this:

- **Avoid withdrawing or dropping classes.** This is the most common reason for having to pay back financial aid. If you receive financial aid and then drop classes, depending on the point during the term you do this, you may be required to pay back money for the classes you dropped. You might be able to drop one class and not have a problem but too many withdrawals will affect your completion rate. These calculations are important—and complex. It's best to always consult with the financial aid office before dropping a class. Keep in mind that if you drop below half-time enrollment, you are not eligible for certain types of financial aid, such as federal student loans or the Cal Grant.
- **Report all scholarship money you receive after financial aid has been awarded.**
- **Watch for errors on your FAFSA.** There could be a school error in calculating your award that is discovered later. Always triple check your records and any reports from the financial aid office for accuracy.

What do I do if I have to repay financial aid?

If you are told that you must repay some of your financial aid, you will need to meet with the financial aid administrator at your college to make a payment plan and find a way to stay in college. If you don't, you will not be able to register for classes or get official college transcripts.

Make a plan as soon as possible. Here are some things to know before meeting with the school administrator:

- **How to advocate for yourself if you are overpaid**
 - Colleges generally want you to continue your enrollment and studies.
 - You have a right to see how the debt was calculated and challenge the calculation.
 - Colleges have flexibility when making repayment arrangements. However, because there are no legal requirements, not all colleges make payment arrangements.
 - Try to get all helpful partners in the room together. For example, include a financial aid staff member who has been helpful to you, your academic counselor, a friendly instructor who cares about your success, a parent, guardian, or mentor, or anyone else who can support you.
 - Explore all possible sources of repayment—get help from the financial aid office to find resources.
 - Most colleges make payment arrangements directly. However, if a debt has been turned over to the U.S. Department of Education, the college can no longer make payment arrangements. This is why it is important to address overpayment issues as soon as you learn about them.

Hope's Story: FINANCIAL AID COMES WITH CONDITIONS

"Many students don't take college seriously when they start, and people don't understand that they have to keep up their GPA and that their grades matter. When I first started, I didn't understand financial aid. I was told it's 'free money,' but it comes with conditions. You have to keep your grades up and finish within a certain amount of time or you have to pay it back. I didn't know that when I started and dropped two classes. Now I owe \$993. You need to talk to a counselor before you drop a class." - Hope

TIP Pay attention to overpayment notices from the college. Failure to pay back this money can keep you from enrolling in college.

What happens if I don't pay back financial aid?

If you don't make a repayment plan quickly:

- Your school account will be placed on hold and you won't be able to enroll in or attend classes.
- You cannot receive transcripts of coursework that you've completed.
- Eventually the debt will be transferred to the U.S. Department of Education for collection and you will be subject to long-term government debt collection, or federal and state tax offset (this means they will take any income tax refunds you are owed until the debt is paid). You then won't be able to get financial aid at any college.

Marcus' Story: HOW HE GOT OUT OF STUDENT DEBT

"When I started college, I was bouncing around from couch to couch each night, never knowing where I was going to sleep. I ended up withdrawing from classes and having to pay my financial aid back. I felt like such a failure and was ready to give up. My counselor helped me though. She advocated for me and got me on a repayment plan so that I could enroll in classes again. I got a second chance." - *Marcus*

TIP WHAT STUDENTS SAY HELPED THEM KEEP THEIR FINANCIAL AID AND SUCCEED

- Apply for scholarships.
- Work with a qualified academic counselor to help you register for appropriate classes so you can be successful.
- Meet with your professors and counselors regularly to get support.
- Seek out tutoring and other free academic support services on your campus.
- Set up your life for success: Do you need to change your living situation? Your work schedule? Connect more with other people who support your success in college?
- If you are considering dropping a class, meet with a financial aid counselor before you withdraw so you understand how doing so will affect your financial aid.
- Remember that your financial aid is for your educational purposes and for those purposes alone. While it may be tempting to use this money to cover other personal expenses, take a vacation, or help out a loved one, you could jeopardize your own future by doing so.





Chrystal's Story: COLLEGE IS POSSIBLE

"I never dreamed as a kid. I never got a chance to think about what I wanted to be when I grew up. We were just trying to survive and moving from place to place. It wasn't until I got to community college that I started to see that something else was possible. I found out I could go to school for free and get a good paying job. I was a single mom at 16 and now I own my own home with my two daughters. I could not have done any of that without college." - Chrystal

YOU CAN GO TO COLLEGE!

Getting financial aid can seem complicated so don't hesitate to reach out for help. There are a lot of resources and many people who can help you. College is possible. You can do this. Never give up on yourself.

Additional Resources

SchoolHouse Connection: schoolhouseconnection.org/financial-aid-for-unaccompanied-homeless-youth/

Flowchart that walks through how to determine if a student qualifies as homeless

SchoolHouse Connection: schoolhouseconnection.org/am-i-experiencing-homelessness/

Helps students determine if their situation qualifies as homeless

California College Pathways Website: cacollegepathways.org

Information for youth who have been in the foster care system including how to find foster youth support programs on college

Federal Student Aid: studentaid.gov

Information about different types of financial aid, how to submit your FAFSA, how aid is calculated and how to manage loans

California Student Aid Commission: csac.ca.gov

Everything you need to know about Cal Grants, Cash for College workshops and the California Dream Act

California Financial Aid for Justice-Involved Youth: ylc.org/resource/financial-aid-for-jj-youth/

Information for youth who have been involved in the juvenile justice system to maximize financial aid

ICanGoToCollege.com

This site has details on FAFSA, different types of financial aid and the CA community colleges

Immigrants Rising: immigrantsrising.org

Higher education access resources for undocumented youth

Community College Homeless Student Liaisons: cccstudentmentalhealth.org/resource/homeless-youth-liaisons-directory/

A directory of homeless student liaisons at each California Community College

High School Homeless Liaisons: cde.ca.gov/sp/hs/

This site includes a list of K-12 school and district homeless student liaisons

Glossary of Acronyms

| | |
|-----------------|---|
| AA | Associate of Arts degree (2-year) |
| AB 540 | CA Assembly Bill 540, exempts undocumented students from paying non-resident tuition |
| AS | Associate of Science degree (2-year) |
| AVID | Advancement Via Individual Determination |
| BA | Bachelor of Arts degree (4-year) |
| BOG | Board of Governors of CA community colleges |
| BS | Bachelor of Science degree (4-year) |
| CADAA | California Dream Act Application – for undocumented students to apply for financial aid |
| CalWorks | California Work Opportunity and Responsibility to Kids |
| COA | Cost of Attendance |
| CSAC | California Student Aid Commission |
| CSU | California State University |
| DRT | IRS Data Retrieval Tool |
| EFC | Expected Family Contribution |
| EOP | Educational Opportunity Program (UC & CSU 4-year colleges) |
| EOPS | Extended Opportunity Programs and Services (community colleges) |
| FAFSA | Free Application for Federal Student Aid – form used to apply for financial aid |
| FSA ID | Federal Student Aid Identification |
| FSEOG | Federal Supplemental Educational Opportunity Grant, up to \$4,000 per year currently |
| GED | General Education Development or General Equivalency Diploma |
| GPA | Grade Point Average |
| IRS | Internal Revenue Service |
| IRS DRT | IRS Data Retrieval Tool |
| MESA | Mathematics, Engineering, Science Achievement |
| NSLDS | National Student Loan Data System |
| SAP | Satisfactory Academic Progress |
| SAR | Student Aid Report |
| SNAP | Supplemental Nutrition Assistance Program |
| SSI | Supplemental Security Income |
| TANF | Temporary Assistance for Needy Families |
| UC | University of California |
| WIC | Supplemental Nutrition Assistance Program for Women, Infants & Children |



JOHN BURTON
Advocates
for Youth

John Burton Advocates for Youth
235 Montgomery Street, Suite 1142
San Francisco, CA 94104

Phone: (415) 348-0011
info@jbay.org • jbay.org