Completing the FAFSA/CADAA:
For Youth with Experience in Foster Care or Homelessness

December 6, 2023
John Burton Advocates for Youth

- Education
- Housing
- Health
- Economic Security

Technical Assistance and Training
Research
Policy advocacy

December 6, 2023
Logistics

- This webinar is being recorded and will be posted on www.jbay.org.
- Attendees may turn on or disable closed captioning.
- Submit questions in the “Q&A” at any time. Please do not utilize the chat for questions.
Presenters

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Contributor: *How to Appeal for More College Financial Aid*

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Director of Higher Education Partnerships
SchoolHouse Connection

December 6, 2023
AGENDA

1. Why Financial Aid Matters
2. What’s New
3. How to Apply for Financial Aid
4. After the FAFSA/CADAA
5. Helpful Resources
Why Financial Aid Matters
Financial Aid Makes a Difference

High school seniors who complete the FAFSA are 63 percent more likely to enroll in higher education.

Foster youth who received the Chafee grant were almost 2.4 times more likely to complete a degree!
YOU Make a Difference

Foster youth who reported receiving “a lot of encouragement” to continue their education beyond high school had a greater likelihood of completing college.
FAFSA Simplification

• FAFSA and CADAA release delayed until December
• Totally new form!
• Income limited to income reported on taxes
• More options for verifying foster and homeless status
• Foster and homeless status does not need be reverified each year
• And more!
This Webinar

Focuses on independent single students

Covers the highlights only

Information may change
How to Apply for Financial Aid
FAFSA

- Free Application for Federal Student Aid
- U.S. Citizen, a permanent resident or other eligible non-citizen
- Apply at fafsa.gov (mobile option available)
- Available in English or Spanish online
- Federal and State aid

California Dream Act

- Eligibility: AB 540, Temporary Protected Status or U Visa.
- Apply at dream.csac.ca.gov
- Available in English only online (paper Spanish application)
- State aid only
- Qualifies students as CA residents
How is Eligibility Determined?

Cost of Attendance (COA): Total Amount to attend college, including tuition and non-tuition costs.

Student Aid Index (SAI): A calculation used to determine eligibility for need-based aid. SAI can go as low as -1500.

Eligibility for Need-Based Aid: i.e., Cal Grant, Pell Grant etc.

The Chafee Grant is EXCLUDED from the calculation of eligibility for unmet need starting in 2024–2025.
Deadlines

To qualify for state and institutional aid

- 4-year university: April 2 (extended for 2024 only)
- CA Community College: September 2
Step #1: Create an FSA ID if completing the FAFSA

- Create at least a week in advance of submitting FAFSA. **Available NOW!**

- Email address and social security number required

- Make sure students enter their name exactly as it appears on their Social Security Card

- Students should create a system to safely store their username and password.

https://studentaid.gov/fsa-id/create-account/launch
What a student needs to apply

- List of at least one and up to **20** colleges
- FSA ID log-in information (FAFSA only)
- Statewide Student Identifier (SSID) or Individual Taxpayer Identification Number (ITIN) (*Optional on CADAA only*)
- Information about current assets, such as cash checking and savings accounts
Students must approve & consent to importing data from the Federal Tax Information (FTI) (even if no tax return was filed).

Students who do not file will no longer be required to provide a Verification of Non-Filing Letter from the IRS.
Students who took “dual enrollment” courses in high school should select “First Year (freshman)”

For returning students, this is based on units completed, not the number of years enrolled.
Student Personal Circumstances

- Determine if a student is “Independent”
- Populates for ALL students.
- Student can select all that apply.
<table>
<thead>
<tr>
<th>Criteria</th>
<th>Checkbox</th>
</tr>
</thead>
<tbody>
<tr>
<td>At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).</td>
<td>☐</td>
</tr>
<tr>
<td>At any time since the student turned 13, they were a ward of the court.</td>
<td>☐</td>
</tr>
<tr>
<td>At any time since the student turned 13, they were in foster care.</td>
<td>☐</td>
</tr>
<tr>
<td>The student is or was a legally emancipated minor, as determined by a court in their state of residence.</td>
<td>☐</td>
</tr>
<tr>
<td>The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.</td>
<td>☐</td>
</tr>
<tr>
<td>None of these apply.</td>
<td>☐</td>
</tr>
</tbody>
</table>
How is foster youth status verified?

- Financial aid offices can automatically verify through a data match with the California Department of Social Services (CDSS); however, this doesn’t always happen, and a letter may be required.

- Once verified, does not need to be redetermined if at the same institution.

- Help students get their ward of the court verification letter before high school graduation.

To Get a Foster Youth Verification Letter:
- **Current foster youth**: Contact the social worker or Independent Living Program (ILP).
- **Former foster youth**: May also contact the Office of the California Foster Care Ombudsperson: 877-846-1602.
Who can provide verification?

The financial aid administrators must accept any of the following:

- Court order or official State documentation that the student received Federal or State support in foster care;
- Verification of eligibility for a Chafee Grant
- A phone call, written statement, from:
  - A State, county, or Tribal agency administering a program under part B or E of title IV of the Social Security Act;
  - A State Medicaid agency; or
  - A public or private foster care placing agency or foster care facility or placement.
  - An attorney, or Court Appointed Special Advocate
  - A financial aid administrator who documented the student’s circumstance in the same or a prior award year.
The single most important factor influencing a positive outcome for children and youth is an enduring relationship with a caring, attuned adult.

Unaccompanied Homeless Students

Unaccompanied = Not in the physical custody of a parent or guardian

Homeless = Lacking fixed, regular and adequate housing

Self-supporting = student pays for living expenses

At risk = student’s housing may cease to be fixed, regular, & adequate
“Lacking fixed, regular and adequate housing” includes students who:

1. are staying with other people temporarily due to loss of housing, economic hardship, or a similar reason (i.e., couch-surfing)

2. are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations

3. are living in emergency shelters

4. are living in their car, sleeping outside, or staying someplace not normally meant for human habitation.
Homelessness Determinations

- More options for verification!
- FAAs must accept documentation, including a documented phone call from these entities unless there is “documented conflicting information.”
- Status does not need to be redetermined every year.

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If “None of these apply”, the student can complete the FAFSA but must contact the financial aid office.

FAA’s MUST make a determination based on a written statement, or documented interview, with a student.
If a student has “unusual circumstances, they will be “Provisionally Independent” and will need to contact their FAA to make a final determination.

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**Student Unusual Circumstances**

This information will help us evaluate the student’s ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they
- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

- Yes
- No
The single most important factor influencing a positive outcome for children and youth is an enduring relationship with a caring, attuned adult.

Demographics Section: Overview

- Gender, including if they are non-binary or transgender
- Race and ethnicity
- Citizenship status
- Parent Education Status
- Parent Killed in Line of Duty
- High school Completion Status
The single most important factor influencing a positive outcome for children and youth is an enduring relationship with a caring, attuned adult.

Demographics Section: Tips

- Students may select “prefer not to answer” to questions about gender, race and ethnicity and parent(s) education status and it does not impact eligibility for aid.

- **Proactively** create a safe space for students before asking questions about gender.

- If a student is an eligible non-citizen, they will be asked to enter their Alien Registration Number.

- If the student completed high school, use the search function to find their high school to ensure it is entered correctly.

- Students who were homeschooled or received a high school equivalency certificate (i.e. GED) are eligible for aid.

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Financials Section: Federal Benefits Received

- Students are **encouraged** to check the boxes that apply to them about any federal benefits received.
- This **may make the student exempt** from reporting current assets.

In California:

Medicaid = MediCal
SNAP = Cal Fresh
TANF = CalWorks
Tax Information

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA® form, not to first-time applicants.

$ .00
Student Assets

When asked about current student assets, student financial aid, such as grants or scholarships, does NOT need to be reported.
Selecting Colleges

Where should we send your FAFSA?
Search for the colleges to which you'd like to send your FAFSA® information.
You can add up to 20 colleges to your FAFSA form.

Selected Colleges
These are the colleges you want to receive your FAFSA information
Review these schools and confirm your selection.

Showing 1 to 10 of 12

- University of California, Northridge, CA
  Federal School Code: 003453
- University of California, Northridge, CA
  Federal School Code: 003453
- University of California, Northridge, CA
  Federal School Code: 003453
Once submitted, students will receive a **confirmation page** with their estimated “**Student Aid Index (SAI)**”

The SAI is used to determine eligibility for federal student aid. It is not how much aid the student is eligible to receive.

**Typically,** students receive a **FAFSA Submission Summary** indicating that their FAFSA was processed in 1–3 days.*

*Applications submitted in January may not receive their FAFSA Submission Summary until February.
After the FAFSA/CADAA
Chafee Grant Overview & Eligibility

• Current or former foster youth who was a dependent or ward of the court between 16-18

• Up to $5,000 for up to 5 years until age 26.

• Can be used at public or private colleges, universities or career and technical schools in California or out of state.

• Must be enrolled at least half-time.
• A separate application is required for *first time* applicants in addition to the FAFSA/CADAA (chafee.csac.ca.gov)

• Apply as soon as possible- students can apply now.

• Planned School of Attendance refers to *one* college the student plans to attend. If the school isn’t listed, contact CSAC.

• Depending on the availability of funding, students may be wait-listed.
Create a Webgrants 4 Students Account at: mygrantinfo.csac.ca.gov

- Wait until their FAFSA/CADAA is processed. It can take 1-2 weeks for the FAFSA to process and link to WebGrants.

- If there are issues, contact the California Student Aid Commission (CSAC):
  - (888) 224-7268 or 1-800-735-2929 (TTY)
  - studentssupport@csac.ca.gov
WebGrants To Do’s for Students

1. Check award status for Cal Grant, Middle Class Scholarship and Chafee Grant.

2. Verify if there are any “pending” items or forms that still need to be completed.

3. Confirm that school of attendance is accurate.

4. Verify that your GPA has been received. If not, contact high school counselor or CSAC.

5. Enter high school graduation date (available on the 1st day of the month of graduation month).

6. If you applied for Chafee Grant, check that “Department of Social Services Record” is verified.
Check Your Award Status

Award Status

Awarded

View CAR

Show Details

Pending

To Do

Show Details

Not Awarded

Reason

Show Details
## Example: Award Pending for Chafee Grant

### Chafee Grant Application Status (2019-2020)

<table>
<thead>
<tr>
<th></th>
<th>Received</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FAFSA</strong></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Received</td>
</tr>
<tr>
<td>Complete</td>
<td>10/08/2016</td>
</tr>
<tr>
<td><strong>Chafee Application</strong></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Received</td>
</tr>
<tr>
<td>Complete</td>
<td>10/08/2018</td>
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<tr>
<td><strong>Department of Social Services Record</strong></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Complete</td>
</tr>
<tr>
<td>Incomplete</td>
<td>Complete your Foster Care Eligibility Certification Form</td>
</tr>
</tbody>
</table>
Understanding Satisfactory Academic Progress

Students who fail to meet their institution’s SAP standards for two consecutive terms will lose eligibility for most financial aid.

**Satisfactory Academic Progress (SAP)**

- Completing in a reasonable time
- Passing enough classes along the way
- Completing with a high enough GPA

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John Burton Advocates for Youth

December 6, 2023
Educate Students About SAP & How to Maintain Financial Aid

1. Inform students about how SAP works
2. Refer students to an academic counselor to ensure they register for proper classes
3. Advise students to talk to a counselor before withdrawing from any classes
4. Educate students about the appeal process if they fail to meet SAP
5. Connect students to resources early - be proactive, not reactive
Expanded Financial Aid for Foster Youth
Students Success Completion Grant for Foster Youth

- Administered by Community Colleges
- In effect 2023-2024 academic school year. No additional application required.
- **Grant award of $5,250 per semester, if enrolled in 12+ units.**
  - Non-foster youth students receive $1,298 per semester (12-14 units), and $4,000 per semester (15 units).
- **Eligibility:**
  - Dependency established on or after age 13
  - Enroll in 12+ units
  - Receive Cal Grant B or C
  - CA resident or meet non-resident tuition exemption
  - Must meet SAP standards
  - No age cap

Learn more at: jbay.org/resources/2023-fact-sheet-financial-aid/
## Middle Class Scholarship (MCS) for Foster Youth

- Award amounts are based on each college’s Cost of Attendance (COA).

- For *independent* students, in 2023/2024 the MCS provided roughly 36% of the remaining unmet need after accounting for other federal, state, and institutional aid and a “self-help” student contribution of $7,898.

- **100% of the remaining unmet is funded for current and former foster youth after accounting for the self-help contribution & other existing aid.**

- **Eligibility**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low-to-middle income undergraduate students at a UC, CSU or CCC.</td>
<td></td>
</tr>
<tr>
<td>Dependency established on or after age 13</td>
<td></td>
</tr>
<tr>
<td>Submit a FAFSA or CADAA by priority deadline</td>
<td></td>
</tr>
<tr>
<td>California resident (or meet non-resident tuition exemptions)</td>
<td></td>
</tr>
<tr>
<td>Must meet SAP standards.</td>
<td></td>
</tr>
<tr>
<td>No age cap, but up to 4 years depending on educational level</td>
<td></td>
</tr>
</tbody>
</table>

Learn more at: [jbay.org/resources/2023-fact-sheet-financial-aid/]
There is money available!

Community College sample package for full-time student (12 units) without dependents

<table>
<thead>
<tr>
<th>Grant</th>
<th>Foster Youth</th>
<th>Homeless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$7,395</td>
<td>$7,395</td>
</tr>
<tr>
<td>FSEOG</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>Cal Grant Access Award</td>
<td>$6,000</td>
<td>$1,648</td>
</tr>
<tr>
<td>CA College Promise Grant</td>
<td>$1,104 (tuition)</td>
<td>$1,104 (tuition)</td>
</tr>
<tr>
<td>Chafee Grant</td>
<td>$5,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Student Success Completion Grant (SSCG)</td>
<td>$10,500</td>
<td>$2,596</td>
</tr>
<tr>
<td>EOPS or NextUp Grant</td>
<td>$3,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$33,399</strong></td>
<td><strong>$14,143</strong></td>
</tr>
</tbody>
</table>
Resources
JBAY Financial Aid Resources

- Financial Aid Guide (English & Spanish)
- FAFSA/CADAA Visual Guides
- High School Counselor Toolkits
- Recorded Webinar

All resources for the 2024-25 FAFSA/CADAA will be released in January 2024!

jbay.org/resources/financial-aid-guide/
JBAY’s Step-by-Step Postsecondary Education Planning Guides for Foster Youth

- Available in English and Spanish for adult supporters of youth in grades 6–12 and for youth in grades 9–12.

- Includes downloadable checklists & student spotlight videos!

Visit cacollegepathways.org for comprehensive college planning information for current and former foster youth.
Resources for Homeless Youth

- School House Connection
  www.schoolhouseconnection.org/fafsa/
  ✓ Sample Verification Letters
  ✓ Screening tools
  ✓ Flowcharts
  ✓ And more!

- National Center for Homeless Education
  nche.ed.gov/higher-education/

Other Resources

- ICanGoToCollege.com
  ICanGoToCollege.com

- National College Attainment Network
  www.ncan.org/page/better-fafsa

- Financial Aid for Justice-Involved Youth
  ylc.org/resource/financial-aidfor-jj-youth

- Immigrants Rising
  immigrantsrising.org

December 6, 2023
FAFSA 2024–2025 Preview

https://fsapartners.ed.gov/fafsa-prototype/2425

Access Code: prototype2425
THANK YOU

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