

# Webinar Q&A: FAFSA/CADAA for Adult Supporters of Youth with Experience with Homelessness or Foster Care: November 20, 2024.

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To view the recording and slides for this webinar, please visit [our website](#). For further questions, please reach out to Maegan Mattock at [maegan@jbay.org](mailto:maegan@jbay.org).

## General

<b>How do I order copies of JBAY's Financial Aid Guide for Foster and Unaccompanied Homeless Youth?</b>	The updated financial aid guide will be available for free download at: <a href="https://jbay.org/resources/financial-aid-guide/">https://jbay.org/resources/financial-aid-guide/</a> .  If you want to order hard copies, we will have a self-print option available through one of our vendors once the guides are finalized. You will be able to find information at the above link.
<b>Do students need to reapply for FAFSA every school year?</b>	Yes.
<b>If a student already has an FSA-ID, do they need a new account for this year?</b>	No, they use the same FSA-ID they previously created.
<b>I have a student who does not have access to their email address or phone number that they originally used to establish their FAFSA. How can I support them with a new application?</b>	The student should call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) and they will be able to help them recover their FSA ID.
<b>A student does not have a permanent address, what address should they include?</b>	Students can use an address where they can reliably receive mail, like the address of a friend, relative, or social service agency that has given them permission to use their address.

<p><b>Where would a student get or find their statewide student identifier (SSID) or individual taxpayer identification number (ITIN)?</b></p>	<p>Students can find their statewide student identifier (SSID) on their high school transcripts. Counselors or school staff can also retrieve the SSID for the student via their SIS system, CalPADS, or other school record keeping systems.</p> <p>A student will only have an ITIN if they have filed taxes in the past. They can find their ITIN on previous tax returns or by calling the IRS: 1-800-829-1040. It is important to note that only students completing the CADAA will be asked to provide their SSID or ITIN, and it is an optional field.</p>
<p><b>If a student is fearing being "outed" for their immigration status and/or their gender identity/sexual orientation, are there ways that we can ensure that it stays confidential from their parents, family, etc.?</b></p>	<p>Students can select "choose not to answer" in regard to their gender identity. There are no questions about sexual orientation on the FAFSA/CADAA.</p> <p>If a student is in a situation where they are fearful about contacting their parents due to situations of abuse/neglect, they may ask to be considered independent under unusual circumstances. They would answer "yes" to the <a href="#">unusual circumstances</a> question on the FAFSA and contact their school's financial aid office for a decision.</p> <p>Immigration status is trickier because a student will have to complete the financial aid application relevant to their immigration status. As noted above, a student may be able to be considered independent if unusual circumstances apply.</p>
<p><b>How can we verify that an undocumented student was processed for the special immigrant juvenile status (SIJS)?</b></p>	<p>You should contact the student's social worker or attorney for clarification.</p>

<p><b>If the number of credits earned from dual enrollment courses does not amount to a freshman year worth of credit in college, do they still select freshman year?</b></p>	<p>Yes.</p>
<p><b>What does it mean to contact a school's financial aid administrator? Do you contact each school(s) the student listed on the FAFSA or school of choice; and when would the student contact the administrator?</b></p>	<p>Students should reach out to each school listed on the FAFSA, it is recommended they start with their school of choice. The student should reach out to the financial aid administrator after their FAFSA has been submitted.</p>
<p><b>How do you explain the SAI number to a student? (FAFSA Submission Summary)</b></p>	<p>The Student Aid Index (SAI) is a measure that helps your school determine how much financial support you may need. It can go as low as -1500. The lower the number, the more aid you may be eligible for. The SAI is subtracted for the annual cost of attendance (total college costs, including tuition, fees, housing, meals, books, supplies, equipment, transportation, etc.) to determine financial need. Financial aid is based on financial need.</p>
<p><b>General – Social Security Numbers</b></p>	
<p><b>Where can a student get a copy of their social security card?</b></p>	<p>Foster youth can contact their social worker or ILP (Independent Living Program) coordinator for assistance.</p> <p>Former foster youth or students experiencing homelessness can request a new card through the Social Security</p>

	Administration: <a href="https://www.ssa.gov/number-card/replace-card">https://www.ssa.gov/number-card/replace-card</a>
<b>What should a student do if their name does not match their social security card?</b>	Students should complete the FAFSA with their current legal name (what is on their social security card). If the student is planning to proceed with a name change or correction, the student should notify the college.
<b>My student is in the process of changing their name. What name should they include on their FAFSA?</b>	The student should complete the FAFSA with their current legal name as it appears on their social security card, or it will fail a data match with the Social Security Administration otherwise. The student should notify the colleges about the pending name change.

## Financial Aid Eligibility

<b>Are there specific documents that determine a student's eligibility for FAFSA?</b>	<p>A student is eligible to complete the FAFSA if they are a <a href="#">U.S. citizen or eligible non-citizen</a>.</p> <p>No documents need to be submitted unless the student is flagged for verification and asked to provide verification of information provided on the FAFSA.</p>
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<p><b>Can a U.S. citizen without a social security number apply for FAFSA?</b></p>	<p>If the student is a US citizen but does not have a Social Security number, they will need to get a Social Security number before applying. Contact the <a href="#">Social Security Administration</a> for guidance.</p>
<p><b>Are students who hold a F1 visa eligible for the FAFSA or CADAA?</b></p>	<p>No. Students with a nonimmigrant student visa are not eligible noncitizens and cannot receive federal or state student aid.</p>
<p><b>Are students who hold a J2 visa eligible for the FAFSA or CADAA?</b></p>	<p>No. Students with a nonimmigrant student visa are not eligible noncitizens and cannot receive federal or state student aid.</p>
<p><b>Are students who do not have a high school diploma or GED eligible for the FAFSA/CADAA?</b></p>	<p>A diploma or GED/HiSET is not required to submit a FAFSA, but it is required to be eligible for most federal and state financial aid. However, students without a diploma who are pursuing community college may have a path to receive federal aid through the <a href="#">Ability to Benefit</a> program. Students should contact the financial aid office of their community college for details. In addition, a high school diploma or GED/HiSET is not required for the Chafee Grant.</p>
<p><b>Are students who completed a high school equivalency eligible for the FAFSA/CADAA?</b></p>	<p>Yes.</p>

<p><b>If the student has been granted asylum, which application should the student submit?</b></p>	<p>The student should complete the FAFSA as an <a href="#">eligible noncitizen</a>.</p>
<p><b>A student is working towards their green card/residence and they have a social security card. Which application should they complete?</b></p>	<p>If the student has applied for a green card but has not yet received permanent resident status, they are not yet eligible for federal student aid and should complete the CADAA. A Social Security number from DACA (Deferred Action for Childhood Arrivals) does not qualify them for federal aid.</p>
<p><b>Do ITIN students apply for CADAA or FAFSA?</b></p>	<p>A student who has an ITIN as opposed to a Social Security number cannot use it to file the FAFSA. They may be able to file the CADAA, if they satisfy the <a href="#">eligibility requirements</a>.</p>
<p><b>A foster youth student is still deciding between two different colleges. When should they make a decision about which college to attend in order to obtain the most aid possible?</b></p>	<p>A student does not need to know where they are going to college to apply for financial aid. A student should apply for financial aid, including the Chafee Grant (if they are eligible), as soon as possible. For the Chafee grant, they can only list one college on the application. The student should notify the California Student Aid Commission if they choose to attend a different college via WebGrants4Students at <a href="http://mygrantinfo.csac.ca.gov">mygrantinfo.csac.ca.gov</a>.</p>
<p><b>Are colleges notified if there isn't a match with CDSS or only the student for financial aid eligibility?</b></p>	<p>Students should create a <a href="#">WebGrants 4 Students</a> account and check their status to confirm if the match was successful for the purposes of receiving financial aid. Keep in mind the data match with CDSS only occurs once a month, so students should check back frequently.</p>

<p><b>What about a foster youth who is also undocumented? Which application would they complete?</b></p>	<p>They would complete the CADAA.</p>
<p><b>What's AB 540?</b></p>	<p><a href="#">California Nonresident Tuition Exemption</a> commonly known as AB 540, exempts undocumented students from paying nonresident tuition (higher than resident tuition) and/or allows them to apply and receive state aid at certain California public and private colleges.</p>
<p><b>If mixed-status families are having difficulties completing the FAFSA before the priority deadline and complete the CADAA, can they later be converted to the FAFSA?</b></p>	<p>There is no direct transfer from CADAA to FAFSA. You can always submit the FAFSA later if eligible. The technical problems with mixed-status families completing the FAFSA have apparently been fixed, or at least have workarounds available. Verification for undocumented parents has been waived this year.</p>
<p><b>Is there an age requirement to be eligible for the expanded Middle Class Scholarship and Student Success Completion Grant for foster youth?</b></p>	<p>To be eligible for expanded financial aid through the Middle Class Scholarship and Student Success Completion Grant, students must have been in foster care after age 13. There is no age cap.</p>
<p><b>Are foster youth students eligible for the expanded Middle Class Scholarship and Student Success Completion Grant if they are taking online classes?</b></p>	<p>Yes.</p>



## Independent Student Status – Foster Youth

<p><b>Are youth in foster care able to apply to the FAFSA/CADAA without providing their caregiver’s information?</b></p>	<p>If a student was in foster care after the age of 13, they will be considered independent and will not need to provide parental financial information.</p> <p>Foster parents, resource parents, relative caregivers, legal guardians and service providers do not qualify as “parents” on the FAFSA/CADAA. It is important that youth do not provide caregivers’ financial information on the FAFSA/CADAA.</p>
<p><b>If the student is a foster youth currently living with a legal guardian, can they file as independent or will they need to provide information of their guardian/foster parent?</b></p>	<p>A foster youth with current legal guardianship would be considered independent.</p>
<p><b>Is a youth who was adopted considered an independent student?</b></p>	<p>They would be considered independent if they were adopted from foster care after the age of 13.</p>
<p><b>If a student is legally emancipated, are they considered independent?</b></p>	<p>If a student is an emancipated minor, by court order, prior to reaching the age of majority, they are considered independent. Note that emancipation as part of a divorce decree is not the same as an emancipated minor.</p>

<p><b>If youth were in foster care for a short amount of time, let's say 1 month, do they still qualify as independent?</b></p>	<p>Yes, as long as they were in foster care for at least one day on or after their 13th birthday.</p>
<p><b>Do schools have to provide a letter verifying that the student was in foster care to verify the student's independent status?</b></p>	<p>The verification of foster youth status has been automated through a data match with CDSS, so in most cases, a letter will not be needed. If this match does not occur, a student will be asked to provide verification.</p>
<p><b>What is the best way to provide verification for a foster youth student?</b></p>	<p>If needed, students currently in foster care can request a foster care verification letter from their social worker or ILP coordinator.</p> <p>If they are former foster youth, they can request this letter through the <a href="#">CA Foster Care Ombudsperson</a>.</p>

<p><b>How recent does the court order need to be as supporting documentation? And does it have to be stamped by the court?</b></p>	<p>A court order is an allowable form of verification of foster youth status, but is not required. . Foster youth can also request a verification from their social worker, ILP coordinator or through the <a href="#">CA Foster Care Ombudsperson</a>.</p> <p>Other allowable forms of verification include: Verification of eligibility for a Chafee Grant</p> <ul style="list-style-type: none"> <li>● A phone call, written statement, from:</li> <li>● A State, county, or Tribal agency administering a program under part B or E of title IV of the <i>Social Security Act</i>;</li> <li>● A State Medicaid agency; or</li> <li>● A public or private foster care placing agency or foster care facility or placement.</li> <li>● An attorney or Court Appointed Special Advocate</li> <li>● A financial aid administrator who documented the student’s circumstance in the same or a prior award year.</li> </ul>
<p><b>Are youth in the juvenile justice system eligible for independent student status?</b></p>	<p>In general, no.</p> <p>Students with dual court cases in juvenile justice and child welfare may be eligible for independent status if they entered foster care after the age of 13.</p>

## Independent Student Status – Youth Experiencing Homelessness

<p><b>What is required for a homeless youth who is under 24 to be independent?</b></p>	<p>Students should be:</p> <ol style="list-style-type: none"> <li>1. Unaccompanied (not in the physical custody of a parent or guardian) AND</li> <li>2. Lacking fixed, regular, and adequate housing.</li> </ol> <p>OR they must be unaccompanied and self-supporting and at risk of becoming homeless.</p>
<p><b>Is every student who is experiencing homelessness considered independent?</b></p>	<p>No. Students must meet the criteria above.</p>
<p><b>For unaccompanied refugee minors with legal guardianship, what is needed to provide proof they are independent? Do they need to add their guardian(s) on the CADAA?</b></p>	<p>If the student is stably housed with a legal guardian, they would not be considered unaccompanied and homeless because they do not lack fixed, stable and adequate housing.</p> <p>If they are in legal guardianship, they would qualify as an independent student and would not need to provide their guardian(s) information on the CADAA.</p>
<p><b>What if a student lives with grandma who only has a notarized letter from the student's parents and the said student does not have any contact with the parents and has never met them either. Is the student independent?</b></p>	<p>This student would not automatically be considered independent because they do not lack fixed, regular or adequate housing.</p> <p>However, they may ask to be considered independent under unusual circumstances. If they have an applicable situation,</p>

	<p>they could answer “yes” to the <a href="#">unusual circumstances</a> question on the FAFSA and contact their school’s financial aid office for a decision.</p>
<p><b>If a student has a place to stay with a relative but parents are not involved in their life, can they apply to FAFSA and select yes on the unaccompanied and homeless question?</b></p>	<p>If the student is stably housed with the relative, they would not be considered unaccompanied and homeless because they do not lack fixed, stable and adequate housing.</p> <p>However, they may ask to be considered independent under unusual circumstances. If they have an applicable situation, they could answer “yes” to the <a href="#">unusual circumstances</a> question on the FAFSA and contact their school’s financial aid office for a decision.</p>
<p><b>If a student is living with their parents in a motel, is that considered independent?</b></p>	<p>No, to be considered independent a student has to be unaccompanied (not in the physical custody of their parents).</p>
<p><b>A student applied for their FAFSA and included parental information. Now they are homeless, what should they do?</b></p>	<p>The student should contact the financial aid office at their intended college to discuss their situation and ask for an adjustment.</p>
<p><b>What if a student is here in the US living with a family member and parents live out of the country, no court order but not living with parents? Are they considered unaccompanied?</b></p>	<p>They are not considered unaccompanied, and parents would have to complete the FAFSA as contributors.</p> <p>However, depending on their circumstances, they may ask to be considered independent under unusual circumstances. The students should review the <a href="#">unusual circumstances</a> question on the FAFSA to determine if they can answer “yes” to any of those situations and contact their school’s financial aid office for a decision.</p>

<p><b>A student will turn 18 after they completed their FAFSA but before they graduate. Their legal guardianship will end at 18. Are they considered independent or at risk of homelessness?</b></p>	<p>A student is considered independent if they have a legal guardianship in place currently or when they turn 18.</p> <p>They would be considered at risk of homelessness if they are self-supporting (paying for their own basic needs) and do not have stable housing lined up beyond their legal guardianship.</p>
<p><b>Are students in the following placement types considered homeless:</b></p> <p><b>Transitional housing programs</b></p> <p><b>Foster home</b></p> <p><b>STRTP</b></p>	<p>Transitional housing programs: Yes. Students in a transitional housing program through a shelter would be considered homeless. Students may also qualify as independent due to their foster youth status if they are in transitional housing for foster youth, such as THP-NMD or THP-Plus.</p> <p>Foster home: No, but a student would be considered a foster youth and would be independent due to their foster youth status.</p> <p>STRTP: No, but a student would be considered a foster youth and would be independent due to their foster youth status.</p>

## Student Financial Information

**What if a student has one parent who is undocumented and is not working. When filling out parent information will they have to provide that parents' information on the FAFSA?**

This is called a mixed-status family. If they file a joint federal income tax return, only one parent (the documented one) needs to sign the FAFSA. Otherwise, both will need to do so. Mixed-status families are also able to complete the CADAA, even if the student is documented but will not be eligible for federal financial aid.

**What should a student do if they did not file taxes for the year 2023 because they were not working?**

If the student's income fell below the filing threshold, then they were not required to file. A student would still provide consent for the Federal Tax Information transfer, even if they did not file taxes.

**If the student is unaccompanied and homeless and their parents received state/federal benefits should the student list them?**

If the student is unaccompanied and homeless, they would not need to include any parent information because they're an independent student.

**If a student's parents did not do their taxes (parent(s) might be undocumented) how does the student fill the taxes section?**

Parents who are undocumented can file taxes using an ITIN. At this time, the IRS does not share data with DHS or INS. Undocumented parents will have to enter tax information manually. This is likely subject to verification, so they should obtain an IRS Tax Return Transcript. If they did not pay taxes when required, the student will not be eligible for federal student aid.

<p><b>Does the student need to provide the exact amount of cash they have in their savings and checking accounts?</b></p>	<p>Ideally, yes. The college may ask for a copy of bank and brokerage account statements if the student is selected for verification.</p>
<p><b>How often are students audited to make sure what they report for the balance in their bank accounts are accurate?</b></p>	<p>Not frequently, unless there is reason to suspect inaccuracy (e.g., tax return reports taxable interest income that is inconsistent with the reported assets).</p>
<p><b>I am working with someone who has not filed taxes for two years. Should they apply for FAFSA or clear up their tax situation first?</b></p>	<p>The FAFSA is based on two-year-old income information (e.g., the 2025-26 FAFSA is based on 2023 income). If they haven't filed the relevant tax return and have income over the filing threshold, they will need to file returns before filing the FAFSA. There are accountants who specialize in helping taxpayers get caught up. It isn't as frightening as it sounds, since often the taxpayer may be eligible for a refund or tax credit.</p>
<p><b>How does FAFSA define family in terms of federal programs? Immediate family, family reported on tax return, or any family in the household?</b></p>	<p>Family size is based on the student, the student's parents (if the student is a dependent student), and others who live with the student and receive at least half of their support.</p>
<p><b>For youth receiving a SLIP payment, do they need to report their county stipend as income?</b></p>	<p>No.</p>
<p><b>How should money that is in a trust with the student as a beneficiary be reported?</b></p>	<p>The student's share of the trust is reported as an asset. This can get complicated, since one must distinguish between rights to income and rights to principal. Consult the Student Aid Handbook (see: Trust Funds) for more info:</p>



	<a href="https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2024-2025/application-and-verification-guide/ch2-filling-out-fafsa">https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2024-2025/application-and-verification-guide/ch2-filling-out-fafsa</a>
<b>Do students report grants/scholarships, etc. in the tax portion but not report them as assets?</b>	Scholarships and grants are not reported as assets. The taxable portion of scholarships and grants received during the base year should be reported on the FAFSA so they can be subtracted out by the formula.
<b>Should students be claiming financial aid on their taxes?</b>	Scholarships and grants used to pay for tuition and textbooks are tax free. Scholarships and grants used to pay for living expenses, such as housing and meals, are taxable and should be reported on their federal income tax return.

## After the FAFSA/CADAA – Chafee Grant

<b>For foster youth, is the Chafee grant a separate application or is it completed within the FAFSA?</b>	It is a separate application found at: <a href="https://chafee.csac.ca.gov/">https://chafee.csac.ca.gov/</a>  Students only need to apply to the Chafee once.
<b>Is Chafee only for foster youth? Is it true that seniors (foster status) get preferential consideration to have more young adults successfully graduate?</b>	Yes , it is only for eligible foster youth.  Chafee grants are prioritized based on following criteria:  1. Paid renewal student who have not reached their 26th birthday as of July 1st of the award year

	<ol style="list-style-type: none"> <li>2. New and non-paid renewal students who will be 25 years old as of July 1st of the award year</li> <li>3. Non-paid renewal students</li> <li>4. New students.</li> </ol>
<b>If a student is deemed over income for the FAFSA would that also affect their Chafee eligibility?</b>	No. There is no income requirement to receive the Chafee Grant and the Chafee Grant is now excluded from the calculation of eligibility for unmet need.
<b>If a child is adopted after 16 or in a legal guardianship after 16, can they apply for a Chafee?</b>	Only if they were a dependent or ward of the court, living in out-of-home foster care placement at least one day between the ages of 16-18.
<b>A student is in a legal guardianship through probate court. Are they eligible for Chafee?</b>	No, as they are not considered a foster youth.

## After the FAFSA/CADAA – Satisfactory Academic Progress (SAP)

<b>When a student appeals the SAP status and is approved, is there a set number of additional semesters that the financial aid extends from the federal and state government before it fully runs out?</b>	The maximum timeframe requirements would still apply. The student must be on track to complete their degree within 150% of the normal timeframe. Students should check with their financial aid office for details on their campus SAP policy.
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<p><b>How soon are financial aid offices required to inform students about unsatisfactory SAP according to the Education Code?</b></p>	<p>Colleges must notify the student if they have not achieved the “satisfactory academic progress” standards following every term of enrollment.</p>
<p><b>If a youth fails a semester in college, can financial aid be extended for an additional year?</b></p>	<p>Every semester that a student receives aid counts towards the maximum time frame limit, even if they failed their courses.</p> <p>However, a student who repeats a course and successfully earns a higher grade will have the prior course(s) stricken from their academic record. The prior credits will no longer count toward their pace of progression and cumulative GPA. If a course is repeated and both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.</p>

## After the FAFSA/CADAA – CalKIDS

<p><b>What happens if the student doesn’t have a CalKIDS account?</b></p>	<p>Unfortunately, if they do not have an account because they are not eligible or were not properly identified by their school, there is no way at this time to create one after the fact.</p>
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<p><b>Is CalKIDS a one-time fund?</b></p>	<p>Yes, but it can accrue interest</p>
<p><b>Are students who begin education in California after 1st grade eligible for CalKIDS?</b></p>	<p>If they were enrolled in a public school in California on October 6, 2021 and identified as low-income, homeless or foster, they would have a CalKIDS account.</p>
<p><b>Are undocumented current foster youth eligible for CalKIDS?</b></p>	<p>Yes.</p>
<p><b>Does a student need to fill out the FAFSA before checking on the CalKIDS account?</b></p>	<p>No.</p>
<p><b>Can a student use the CalKIDS money to buy books and school supplies?</b></p>	<p>Yes.</p>