

Completing the FAFSA/CADAA:

For Youth with Experience in Foster Care or
Homelessness



November 20, 2024

John Burton Advocates for Youth

- Education
- Housing
- Economic Mobility





Housekeeping

- This webinar is being **recorded** and will be posted online at jbay.org.
- Attendees may turn on or disable **closed captioning**.
- Submit questions in the **"Q&A"** section at any time. Chat is not available for this webinar.

Presenters

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Subject Matter Experts

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Financial Aid and Who Graduates
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Director of Higher Education
SchoolHouse Connection

November 20, 2024

AGENDA

1. Why Financial Aid Matters
2. What's New
3. How to Apply for Financial Aid
 - Before the FAFSA/CADAA
 - Completing the FAFSA/CADAA form
 - After the FAFSA/CADAA
4. Helpful Resources

This Webinar



Focuses on independent single students



Covers the highlights only



Information may change

Why Financial Aid Matters

Foster & Homeless Youth Face Significant Barriers while Pursuing Postsecondary Education



- Lack of parental/familial support
- Lack of stable living environment
- Trauma experiences
- Limited academic preparation
- Burdensome program rules & extensive documentation
- Increasing skepticism about the value of higher education

Financial Aid Makes a Difference

High school seniors who complete the FAFSA are **84 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!

Students
receiving \geq
\$7,500

49%
transferred
or graduated

Students
receiving
\$1,000-\$2,500

17%
transferred
or graduated

There is money available!

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

	Foster Youth	Homeless
Federal Pell Grant	\$7,395	\$7,395
FSEOG	\$400	\$400
Cal Grant Access Award	\$6,000	\$1,648
CA College Promise Grant	\$1,104 (tuition)	\$1,104 (tuition)
Chafee Grant	\$5,000	N/A
Student Success Completion Grant (SSCG)	\$10,500	\$2,596
EOPS or NextUp Grant	\$3,000	\$1,000
Total:	\$33,399	\$14,143

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.





The most effective strategy to increase FAFSA completion is personal **one-on-one** assistance or advising.

What's New

25-26 FAFSA Updates

**As of November 18th, the FAFSA
and CADAA are open!**

The Department of Education is continuing to
monitor the FAFSA form.



25–26 FAFSA Updates

- The **identify verification process will continue to be waived** for contributors without a social security number. Once they sign up for an FSA-ID, they will have immediate access to the FAFSA.
- The **CADAA is also available** for mixed-status families.



How to Apply for Financial Aid



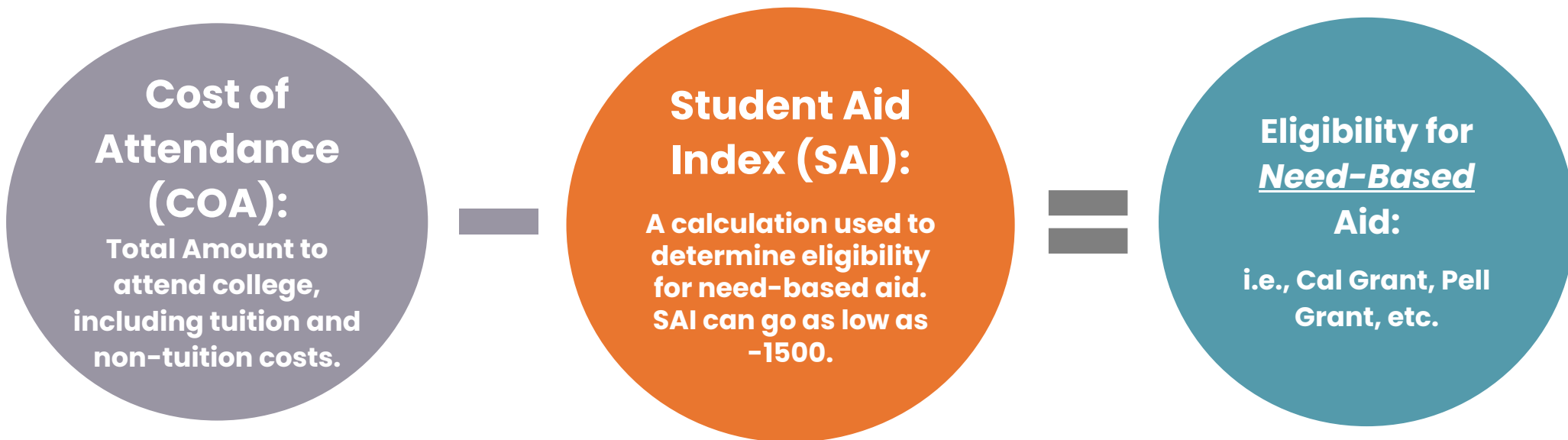
- Free Application for Federal Student Aid
- U.S. Citizen, a permanent resident or other eligible non-citizen
- Apply at fafsa.gov
- Federal and State aid
- Available in English or Spanish online



- Eligibility: Current 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

*CSAC Memo regarding student data privacy
[HERE](#)

How is Eligibility Determined?



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 Universities:

March 3, 2025

CA Community Colleges:

September 2, 2025

Before the FAFSA/CADAA

Create an FSA ID if completing the FAFSA

Log In ↗

Email, Phone, or FSA ID Username

Password

 Show Password

Log In

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

Create at least three days in advance of submitting the FAFSA.
Available NOW!

studentaid.gov/fsa-id/create-account/launch

Create an FSA ID if completing the FAFSA



- Students will be asked to provide an email address and social security number as part of their application.



- Make sure students use their legal name exactly as it appears on their social security card



- Students will also need to provide a permanent address.



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

Slide 22

JPO

I believe a permanent mailing address is also required. Given our audience, I think that's important to note.

Jessica Petrass, 2024-11-08T05:10:14.108

Logging into the CADAA



- Students can provide their statewide student identifier (SSID) number and/or their Individual Taxpayer Identification number (ITIN).
- Logging in requires 2-factor authentication using an email address.
- Students can opt-in to receive text messages about their financial aid applications/eligibility.

What a student needs to apply



FSA ID log-in information (FAFSA only)



Statewide Student Identifier (SSID) or Individual Taxpayer Identification Number (ITIN) (*Optional on CADAA only*)



List of at least one and up to 20 colleges



Information about current assets, such as cash, savings accounts, and checking accounts.

What a student needs to apply



Create a safe space for students

Be aware that there are questions on the FAFSA/CADAA that relate to gender identify, fears for their safety, and family history which may feel sensitive or personal for a student.

Completing the FAFSA/CADAA Form

**For students with experience in foster care and/or
homelessness**

FAFSA/CADAA Overview

1. Understanding the FAFSA Form
 2. Student Identity Information & State of Legal Residence
 3. Consent to Retrieve & Disclose Federal Tax Information
 4. Personal Circumstances
 5. Student Demographics
 6. Student Finances
 7. Select Colleges & Career Schools
 8. Sign & Submit the FAFSA
-

Federal Tax Information (FTI)



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.

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

Student College or Career School Plans



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

FAFSA® Form 2025–26 Student Raya Tran Save | FAFSA Me

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student College or Career School Plans

When the student begins the 2025–26 school year, what will their college grade level be?

- First year (freshman)
- Second year (sophomore)
- Other undergraduate (junior and beyond)
- Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

When the student begins the 2025–26 school year, will they have their first bachelor's degree?

Yes No

Previous Continue

Student Personal Circumstances

- Determine if a student is “Independent”
 - Populates for ALL students.
 - Student can select all that apply.
-

Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
 - The student is a veteran of the U.S. armed forces.
 - The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
 - At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
 - At any time since the student turned 13, they were a ward of the court.
 - At any time since the student turned 13, they were in foster care.
 - The student is or was a legally emancipated minor, as determined by a court in their state of residence.
 - 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.
 - None of these apply.
-

Current & Former Foster Youth

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

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.

None of these apply.

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.



Who can provide verification?

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.
-

How is foster youth status verified?



TIP!

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

Unaccompanied Homeless Students



Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes

No

Previous

Continue

Unaccompanied Homeless Students

Unaccompanied

Not in the physical custody of a parent or guardian.



Homeless

Lacking fixed, regular, and adequate housing.

OR

Self-supporting AND at risk of being homeless

A student is paying for their living expenses (including housing) AND when a student's housing may cease to be fixed, regular, and adequate.

“Lacking fixed, regular and adequate housing” includes students who:



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



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



Are living in emergency shelters



Are living in their car, sleeping outside, or staying someplace not normally meant for human habitation

- 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

Homelessness Determinations

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator (FAA)

None of these apply.

- Under the FAFSA Simplification Act, McKinney Vento liaisons can now **designate other people** to provide unaccompanied homeless youth determinations.



Homelessness Determinations

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or **designee**

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator (FAA)

None of these apply.

- 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.
- Provisional independence **≠** unaccompanied homeless youth determination

Homelessness Determinations

Your Dependency Status



Provisionally Independent or **Unaccompanied Homeless Youth**

You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

We won't be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Slide 40

JPO

In the notes, I think its worth mentioning that this screen is new to clarify that provisionally independent is not the same as unaccompanied youth determination.

I added to the slide: "Provisional independence ≠ unaccompanied homeless youth determination" to further clarify this.

Jessica Petrass, 2024-11-08T04:39:37.847

If a student has **unusual circumstances**, they will be **“Provisionally Independent”** and will need to contact their FAA to make a final determination.

Student Unusual Circumstances

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

Demographics Section: Overview

Gender

including if they identify
as non-binary or
transgender

Race and Ethnicity


Citizenship Status


Parent Education
Status

Parent Killed in Line
of Duty


High School
Completion Status

Demographics Section: Tips

 Students may select “prefer not to answer” to questions about gender, race and ethnicity and “Don’t Know” for a 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.

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

At any time during 2023 or 2024, did the student or anyone in their family receive benefits from any of the following federal programs?

Select all that apply.

<input type="checkbox"/> Earned Income Credit (EIC)
<input type="checkbox"/> Federal Housing Assistance
<input type="checkbox"/> Free or Reduced Price School Lunch
<input type="checkbox"/> Medicaid
<input type="checkbox"/> Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
<input type="checkbox"/> Supplemental Nutrition Assistance Program (SNAP)
<input type="checkbox"/> Supplemental Security Income (SSI)
<input type="checkbox"/> Temporary Assistance for Needy Families (TANF)
<input type="checkbox"/> Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
<input type="checkbox"/> None of these apply.

Tax Information

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

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include the amount the student's spouse received.

\$.00
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The amount reported will be DEDUCTED from the student's total income and could result in eligibility for more aid.

Student Assets

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

Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

\$.00
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Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$.00
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Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00
----	--	-----

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$.00
----	--	-----

Selecting Colleges

Where should we send the FAFSA® information?

Search and select colleges and career schools.

If you can't find your school when searching by school name or state, try searching by School Code.

You must add at least one college or career school to the FAFSA® form. You can add up to 20 schools. Make sure to list all the schools you're considering, even if you're not certain you'll apply to all of them. You can add or delete schools on your FAFSA form later. Find tips for searching for colleges or career schools.

 0 out of 20 schools selected [View Selected Schools](#)

[Search by School Name](#) [Search by School Code](#)

State

California (CA)

City - optional

School Name - optional


Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA® form.



Review this list of schools and confirm your selection(s).

School List Guidelines for California Residents

To be eligible for state grant aid in California, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

 3 out of 20 schools selected

Showing 1 to 3 of 3

San Francisco State University San Francisco, California (CA)	Federal School Code 001154	 Remove	View Info
University of California, Berkeley Berkeley, California (CA)	Federal School Code 001312	 Remove	View Info
Laney College Oakland, California (CA)	Federal School Code 001266	 Remove	View Info

[Search More Schools](#)

Slide 47

MM0 Note: This screenshot is from 24/25. The current prototype was glitchy on this screen, showing 0 schools were selected, even though they were.

Maegan Mattock, 2024-10-17T23:12:03.044

JPO 0 I think that's ok

Jessica Petrass, 2024-11-08T04:56:58.670

Confirmation Page & FAFSA Submission Summary

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.

The screenshot shows the FAFSA Form 2025-26 confirmation page for student Raya Tran. The page features a light blue background with hot air balloon illustrations. A central banner reads "Congratulations, the FAFSA® Form Is Complete!". Below this, the student's name "Raya Tran" is displayed with a graduation cap icon. A table provides key details: Completion Date (10/17/2024), Data Release Number (2572), and Estimated Student Aid Index (SAI) (5000). A disclaimer states that the estimated SAI is subject to change based on final processing and is not a measure of aid received. A white box at the bottom notes that the student may be eligible for a Federal Pell Grant of up to \$6,000.00, along with other federal, state, or institutional grants, scholarships, and/or work-study programs.

Completion Date	Data Release Number	Estimated Student Aid Index (SAI)
10/17/2024	2572	5000

The estimated SAI is subject to change based on final processing of your FAFSA form. The SAI is not a measure of how much student aid you'll receive or how much you'll pay for college or career school. Schools use your SAI to determine your federal student aid eligibility.

Based on the eligibility criteria, you may be eligible for a Federal Pell Grant of up to \$6,000.00. You may also be eligible for other federal, state, or institutional grants; scholarships; and/or work-study programs.

CADAA: AB 540 Affidavit

- The AB 540 Affidavit is now embedded in the CADAA application.
- Students will need to confirm their eligibility based on:
 - At least 3 years of full-time attendance or coursework at California schools OR
 - Be on track to obtain high school graduation (diploma or alternative) or be on track to obtain an associate's degree or transfer to a CSU/UC



Slide 49

MM0 I added this slide because there is nothing else CADAA specific in this presentation. Not sure if it's still relevant to keep.

Maegan Mattock, 2024-10-18T00:25:08.985

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.



Chafee Grant Application Tips



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.

Webgrants 4 Students Account

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)
 - studentsupport@csac.ca.gov





WebGrants To Do's for Students



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



Verify if there are any "pending" items or forms that still need to be completed



Confirm that school of attendance is accurate



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



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



If you applied for Chafee Grant, check that "Department of Social Services Record" is verified.

Example: Award Pending for Chafee Grant

MMO

Chafee Grant Application Status (2019-2020)

FAFSA

Status	Received
Complete	10/08/2018

Chafee Application

Status	Received
Complete	10/08/2018

Department of Social Services Record

Status		County
Incomplete	Complete your Foster Care Eligibility Certification Form	BUTTE

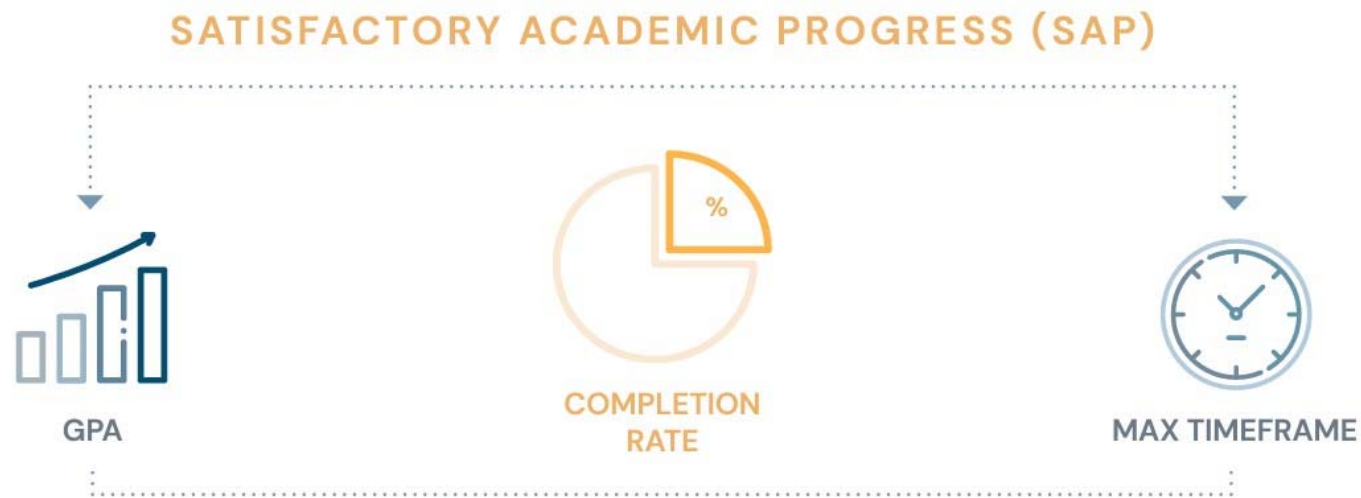


Slide 55

MM0 Can we get updated screenshots?
Maegan Mattock, 2024-10-17T23:40:48.261

JPO 0 You could email CSAC to request this. Let me know if you need a contact
Jessica Petrass, 2024-11-08T04:46:33.145

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.

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

CalKIDS College Savings Account

Claim CalKIDS Account!

There are two types of CalKIDS College Savings Accounts:



At Birth Account

- \$25 initial deposit for all children born in California between July 1, 2022 – June 30, 2023
- \$100 initial deposit for all children born in California after July 1, 2023



School-Age Account

- \$500 for eligible low-income students
- Additional \$500 deposits for foster & homeless children

Claim CalKIDS Account!

School Age Account: Eligible Low-Income Students

Academic Year	Grade	Identified On: (Census Day)
2021- 2022	1 - 12	October 6, 2021
2022 - 2023	1	October 5, 2022
2023 - 2024	1	October 4, 2023
NEW: 2025 - 2026	1 - 12 (<i>foster youth only</i>) 1 (<i>low-income & homeless</i>)	<i>October 1, 2025</i>

Your students may have at least \$500 in their CalKIDS account!

Claim CalKIDS Account!



- Account may be claimed at any time.
- Funds can be used once a student is enrolled in an eligible college (including technical/vocational schools)
- Funds must be used before the age of 26.

calkids.org

Resources

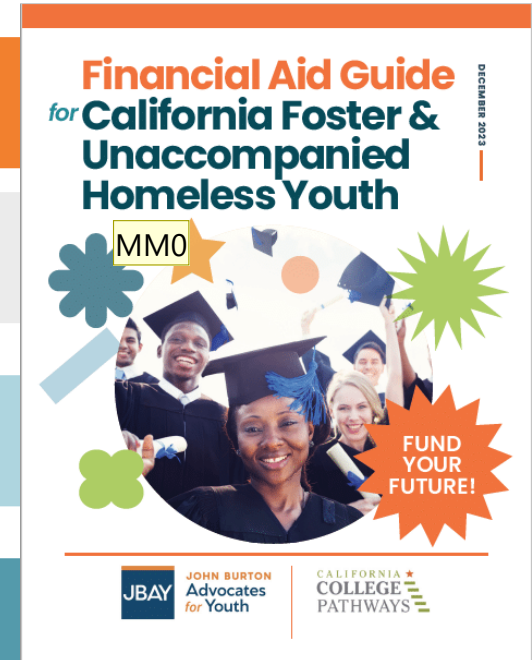
JBAY Financial Aid Resources

Financial Aid Guide (English & Spanish)

FAFSA/CADAA Visual Guides

High School Counselor Toolkits

Recorded Webinar



jbay.org/resources/financial-aid-guide/

Slide 63

MM0 We may not have CADAA visual guides. They said check in November.
Maegan Mattock, 2024-10-18T00:03:05.335

JBAY's Step-by-Step Postsecondary Education Planning Guides for Foster Youth

jbay.org/resources/ed-planning-guide/

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 Determination Letters
- ✓ FAFSA Referral Form for McKinney-Vento Liaisons
- ✓ Screening tools
- ✓ Flowcharts
- ✓ And more!

National Center for Homeless Education

nche.ed.gov/higher-education/

Other Resources

ICanGoToCollege.com

ICanGoToCollege.com

Financial Aid for Justice-Involved Youth

ylc.org/resource/financial-aidfor-jj-youth

Immigrants Rising

immigrantsrising.org

FAFSA 2025–2026 Preview



<https://fsapartners.ed.gov/fafsa-prototype/2526>

Access Code: prototype2526

THANK YOU

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JBAY.ORG