Completing the FAFSA/CADAA:

For Adults Supporting Youth with Experience in Foster Care or Homelessness

JBAY
JOHN BURTON Advocates for Youth

October 27, 2026

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. Questions will be answered out loud by presenters at the end of the webinar. Chat is not available for this webinar.
- Slides will be emailed following the webinar.

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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

Foster & Homeless Youth Face Significant Barriers while Pursuing Postsecondary Education



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

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!



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	$4,500	N/A
Student Success Completion Grant (SSCG)	$10,500	$2,596
EOPS or NextUp Grant	$3,000	$1,000
Total:	**$32,899**	**$14,143**

Illustrative financial aid packages. Actual awards depend on student eligibility, enrollment, program requirements, and available funding. Not all students will qualify for every grant listed.

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

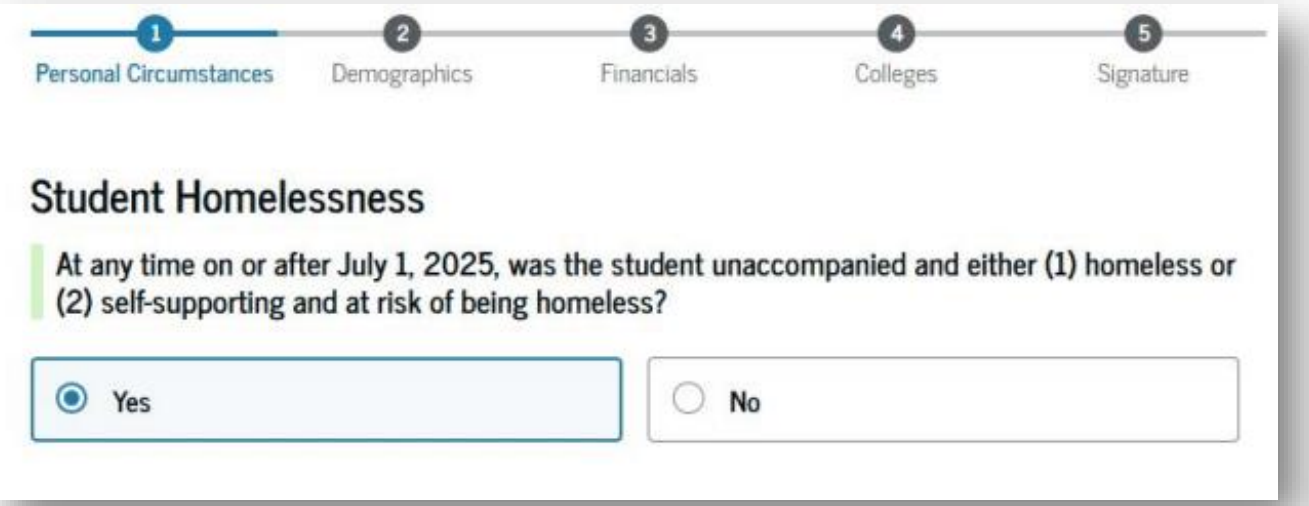
27-28 FAFSA & CADAA Updates

- FAFSA and CADAA opened by **October 1st**.
- Some students may be selected to take a picture of their government-issued photo ID before they submit the FAFSA.
- The **CADAA** is still available for **mixed-status families**.

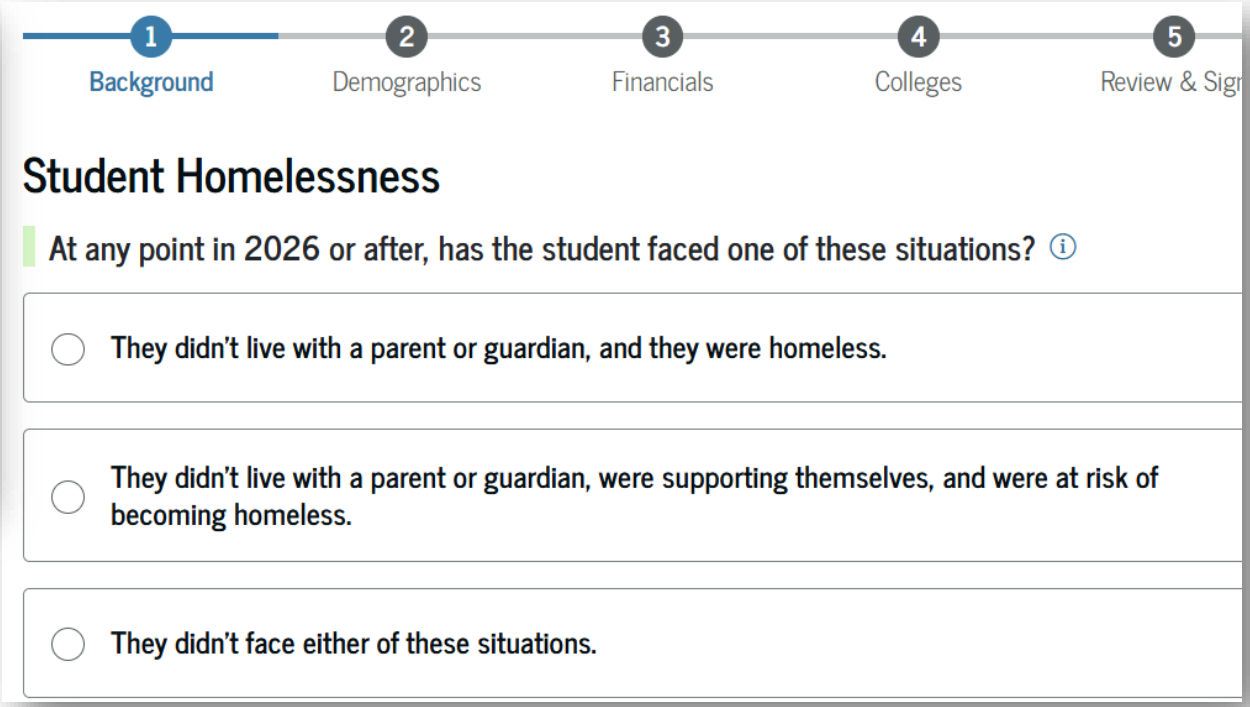


27-28 FAFSA & CADAA Application Updates

OLD



NEW



*As of October 22, this question has not been updated on the CADAA to mirror the changes to the FAFSA but may change at a later date.

Financial Aid Updates:

Middle Class Scholarship

- After a self-help contribution of $8,616 for independent students, MCS covers 100% of remaining unmet need for foster youth and approximately 23.1% for all students.

  Example: If COA is $30,000, a foster youth is responsible for a self-help contribution of $8,616 and can get up $21,384 (100% of remaining unmet) in MCS.

- **Current and former foster youth no longer have to recalculate MCS if they receive additional financial aid after their MCS has been awarded.**

Cal Grant Transfer Entitlement Program

- Eligibility is expanded to students from age 28 to age 30 for the 2027-28 to 2031-32 award year.



Workforce Pell: Federal Framework

Expands access to Pell grants for short-term programs (8-15 weeks) at accredited institutions

Limited to programs that prepare students for “high-skill, high-wage” jobs or “in-demand industry sectors or occupations”

Programs must meet specified metrics for completion rates, job placement rates and post-graduation earnings

Students must submit a FAFSA and meet federal requirements for Pell. Cannot receive the traditional Pell and Workforce Pell at the same time.

Workforce Pell: California
www.csac.ca.gov/workforce-pell

CSAC is responsible for determining programs eligibility.

State passed AB 1534 (Irwin) to implement the federal framework.

The application portal for WFP programs opened 10/21/26. Not all short-term programs will qualify for funding.

Cal Grant C: Supports Students in Short-term Career Education Programs

- Aligns program timeframe to Workforce Pell timeframe (8–14 weeks)
- Prorates awards based on program length (e.g., 15 weeks or longer = full award)
- Prioritizes students in high-demand industries, with special consideration for economic hardship, unemployment, older students, and single independent students with children.
- Separates time limits from use of Cal Grant A or B
- Expands the number of available awards

Two bills defer enrollment fees

	AB 2766: Broader student populations, housing focused only	AB 2768: Narrower population focus, broader cost categories
	Both require students to submit a FAFSA or CADAA	
WHO	Current or former foster youth at any point, **or** homeless youth under 25 verified now or within the prior 24 months; status lasts six years.	Foster youth age 25 or younger who were in care on or after age 13.
FEES DEFERRED OR WAIVED	Housing deposits and required housing fees are waived or deferred until financial aid is disbursed.	Unpaid initial enrollment fees—including housing, registration, health insurance, books and supplies—are deferred or waived.
EFFECTIVE	January 1, 2027	2027–28 academic year
INSTITUTIONS	CCC and CSU; UCs requested, not required.	CCC, CSU and private schools receiving state aid; UCs requested, not required.
GOES FURTHER	Expands priority housing access across the three systems; requires it for eligible students at CCCs with campus housing.	

More info: AB 2766 Fact Sheet

This Webinar



Focuses on independent single students



Covers the highlights only



Covers the 2027-28 application year

How to Apply for Financial Aid

John Burton Advocates for Youth



- 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



- Eligibility: AB 540, Temporary Protected Status or U Visa, or Mixed Status Families
- Apply at dream.csac.ca.gov
- Available in English only online (paper Spanish application)
- State aid only
- Qualifies students as CA residents
- CSAC Privacy Memo available at www.csac.ca.gov/sites/default/files/2024-11/eom_2024_04.pdf

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

Deadlines*

To qualify for state and institutional aid:



4-Year Universities: March 2, 2027

CA Community Colleges: September 2, 2027

Private or out of state colleges may have different deadlines. If you've missed these deadlines, you can still apply. While most aid will no longer be available, some grants, such as the Federal Pell Grant, will still be available.

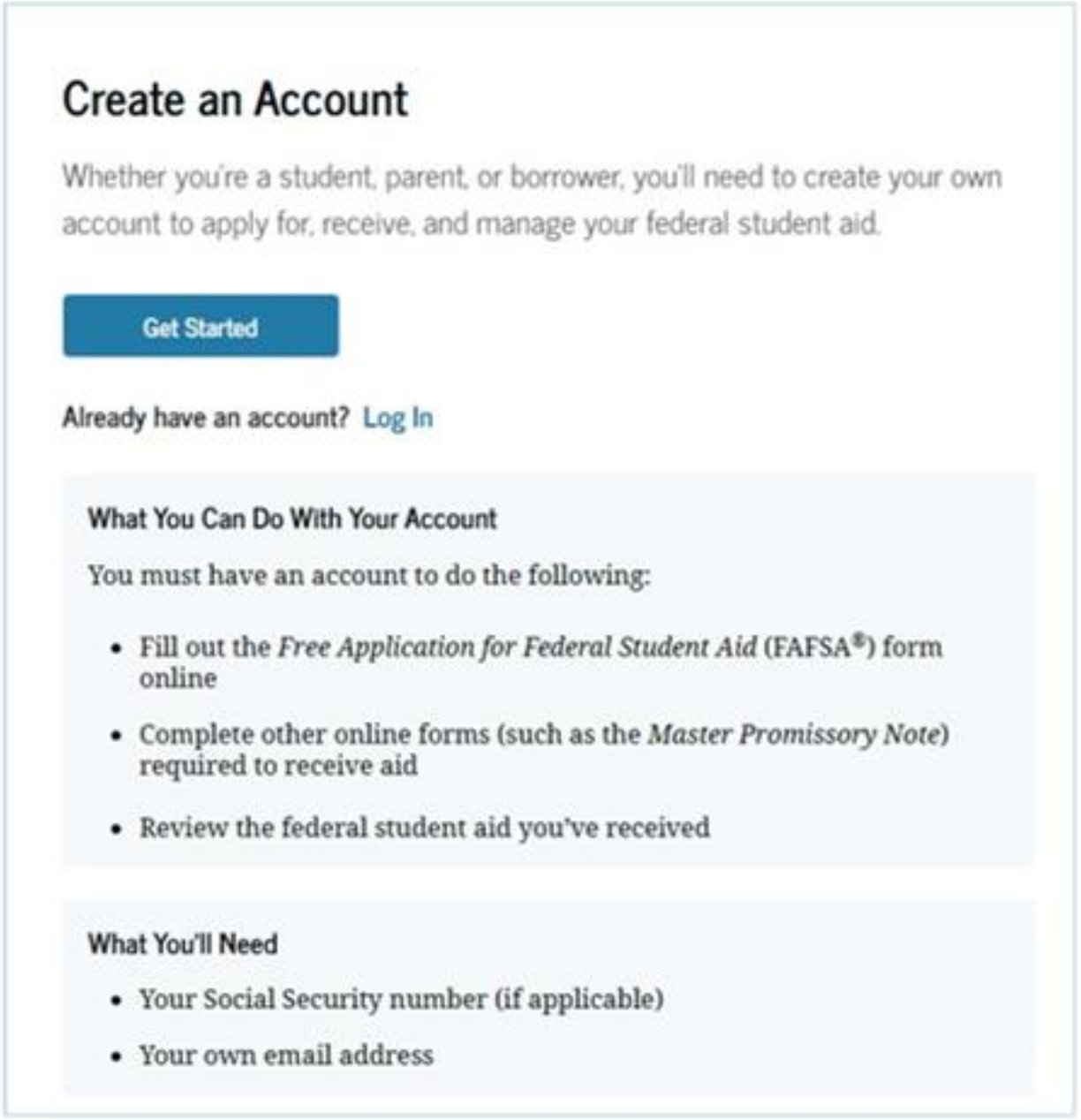
**Priority deadlines can change. Be sure to check for the latest information.*

Before the FAFSA/CADAA

How to Create an FSA ID

Go to FAFSA.gov or studentaid.gov/fsa-id/create-account/launch

Select “Get Started”



Creating a Federal Student Aid (FSA) ID is Required

The process for obtaining an FSA ID is now issues immediately.



Students should create a system to safely store their username and password and not use high school emails accounts that may expire.



Students must provide an email address. A mobile number is recommended, but not required.



Students must enter their social security number and legal name exactly as it appears on the Social Security Card.

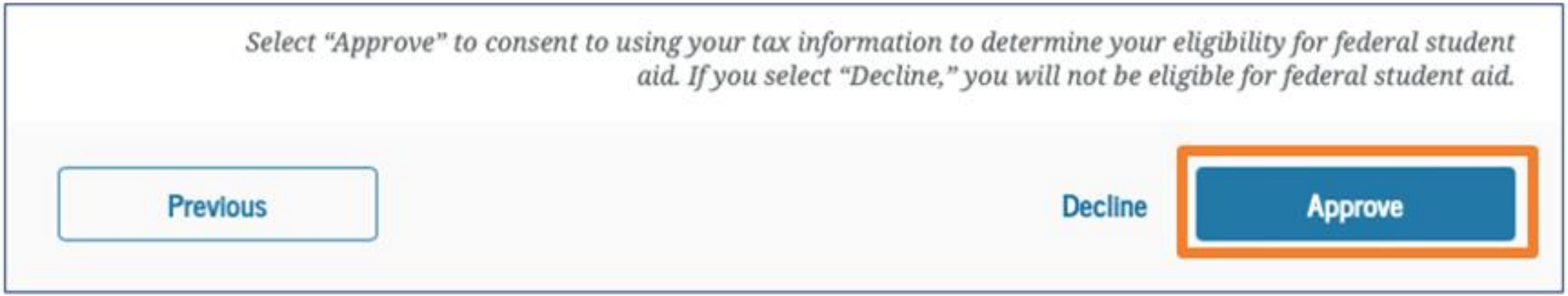
What a student needs to apply

- 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

FAFSA/CADAA Application

Federal Tax Information (FTI) [FAFSA ONLY]

- Students must approve & consent to importing data from the Federal Tax Information (FTI) (even if no tax return was filed).
- The application looks at income information from the “prior-prior” year. If applying for the 2027-2028 school year, this would be from 2025.
- If you decline the FTI transfer, you will be ineligible for federal and state student aid.

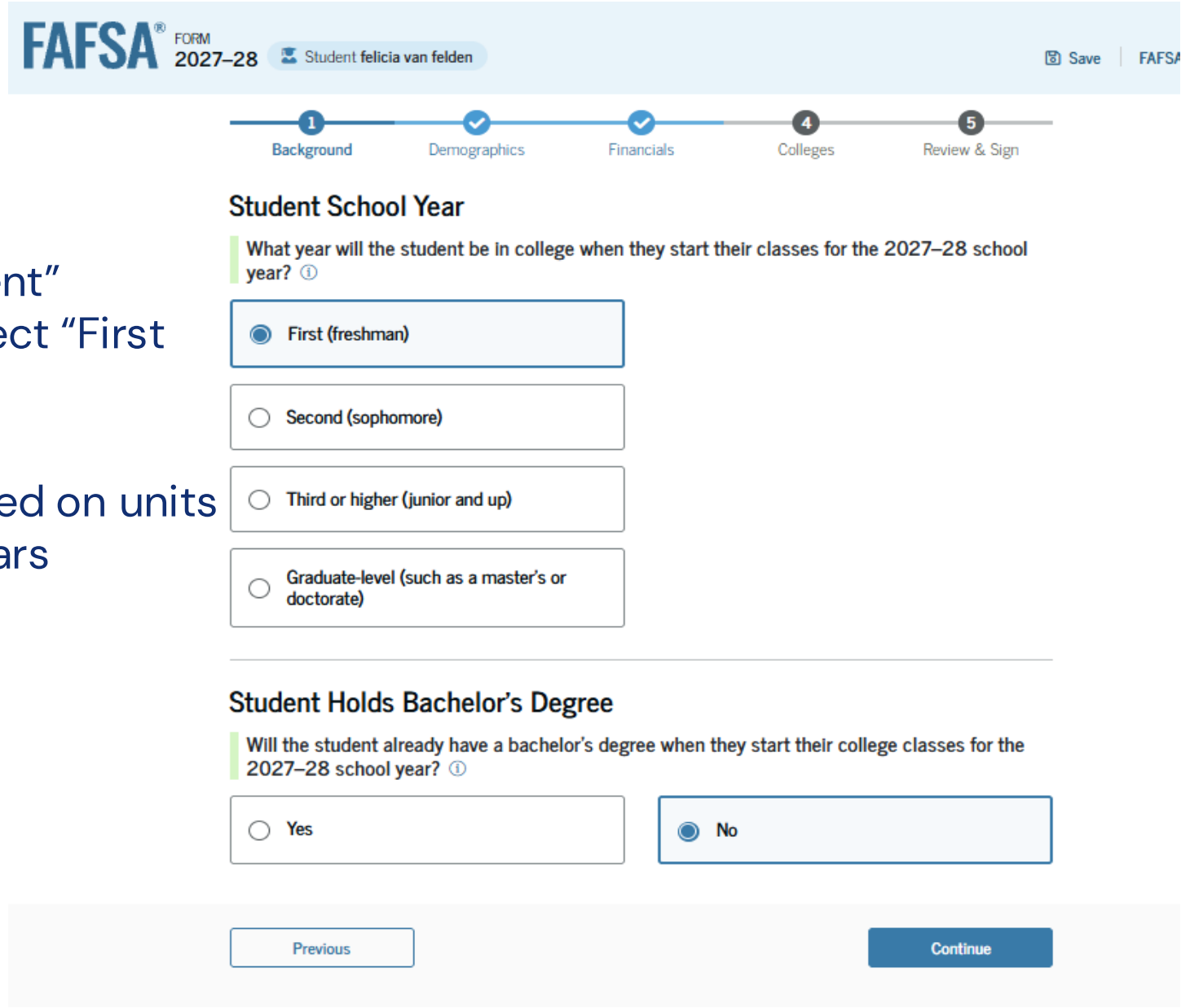


Student College or Career School Plans

Indicate what your grade level will be when the 2027-2028 school year begins.

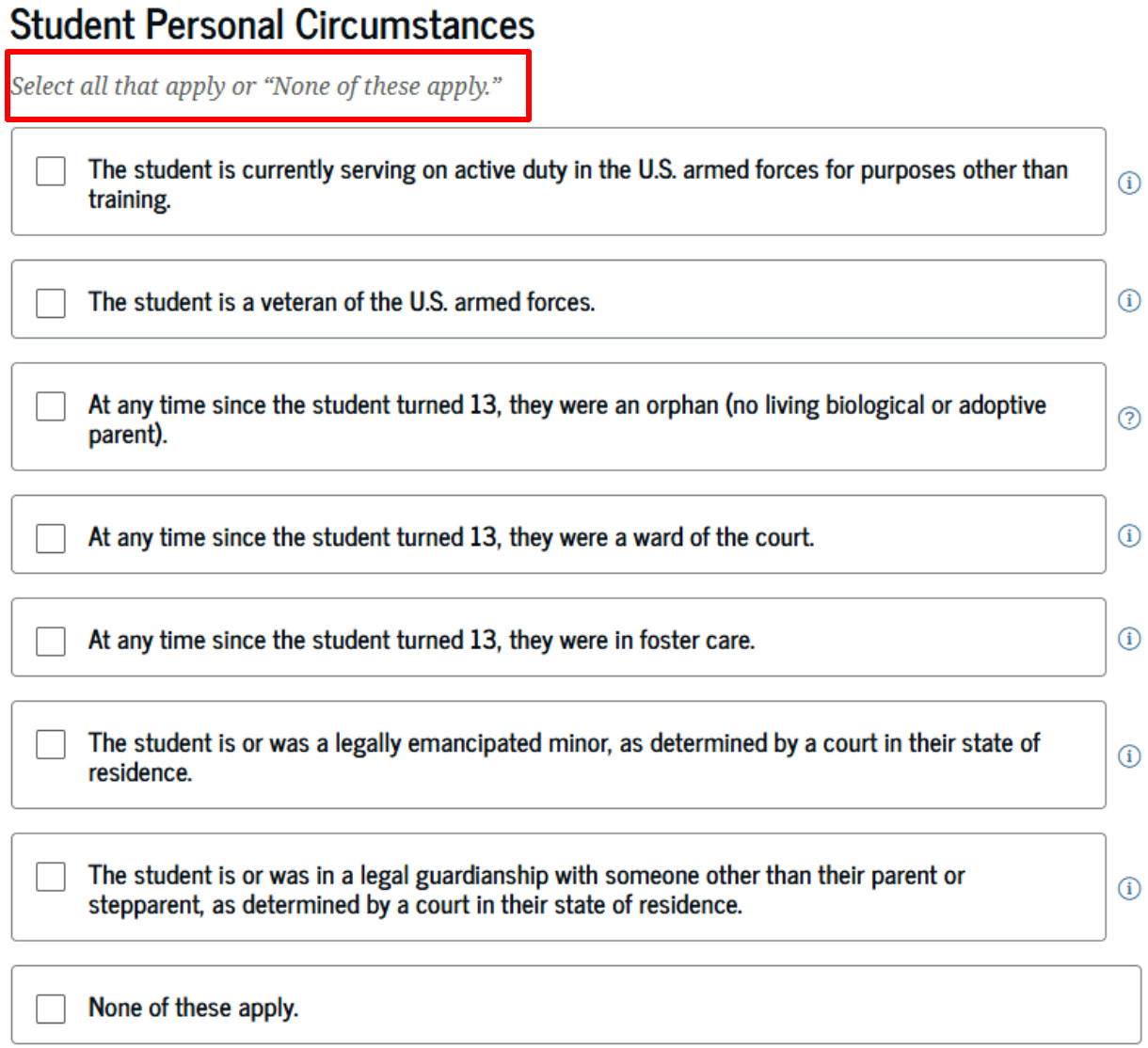
Students who took “dual enrollment” courses in high school should select “First (freshman)”

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 should <u>select all that apply.</u>



Current & Former Foster Youth

Student Personal Circumstances

Select all that apply or "None of these 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.
- [ ] 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 if at the same institution



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. https://fosteryouthhelp.ca.gov/

Who can provide verification?

Financial aid administrators must accept any of the following:

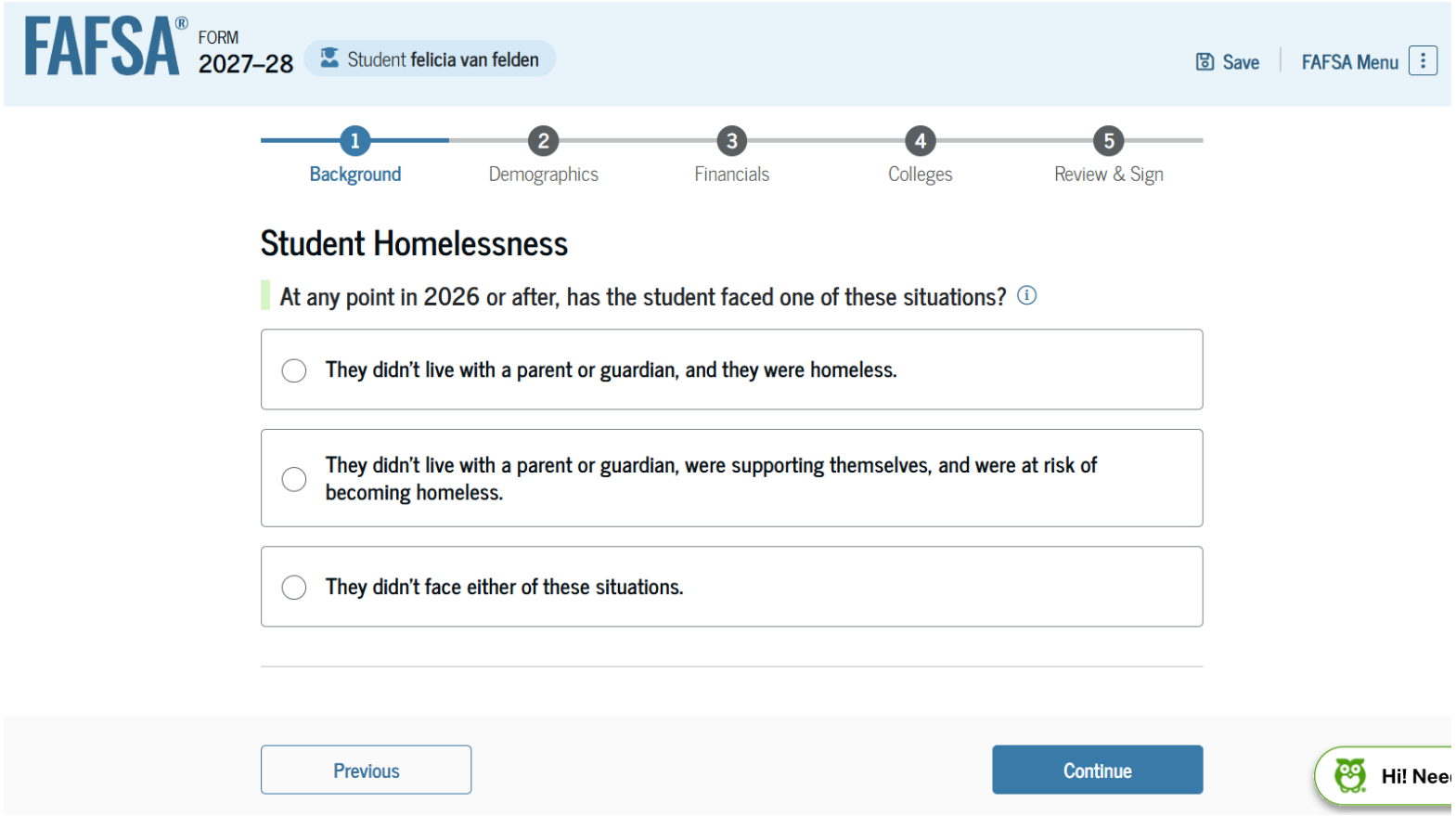
- Court order or official State documentation that the student received Federal or State support in foster care

- 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.

Unaccompanied Homeless Students

Students are then asked about their homelessness status.



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.

Assessing Housing Status

- Can you tell me about where you're staying right now? Do you stay in the same place every night?"
- "Could your friend/relative that you are currently staying with ask you to leave if they wanted to? Where would you go if they asked you to leave?"
- "Do you feel like the place you're staying is temporary, or more long-term?"
- "Do you had to move around from place to place (sometimes referred to as couchsurfing) because you lost your housing or can't afford your own place to live?"

Homelessness Determinations

- 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



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

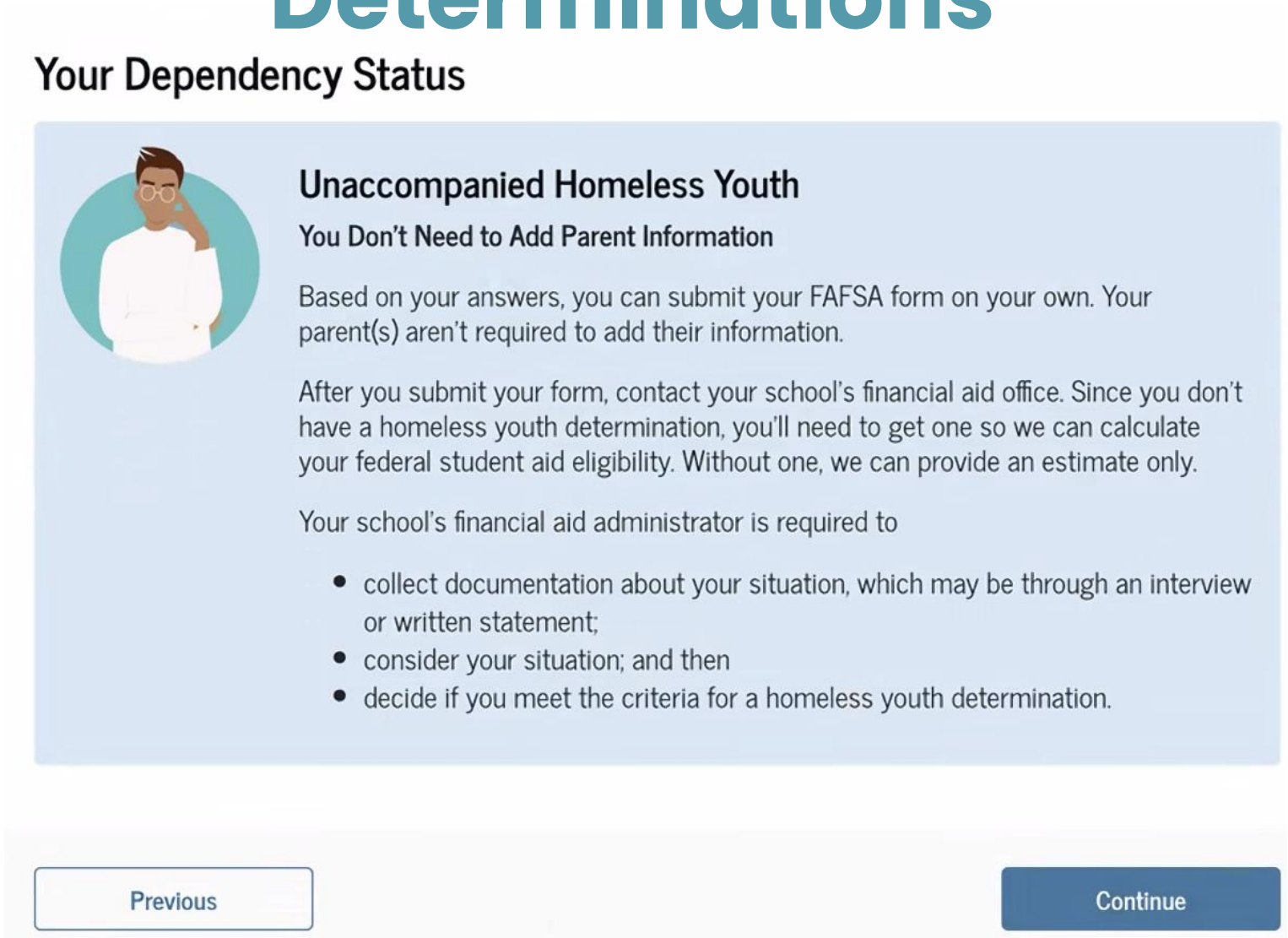
Select all that apply or "None of these apply."

- ☐ 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
- ☐ None of these apply.

Previous Continue

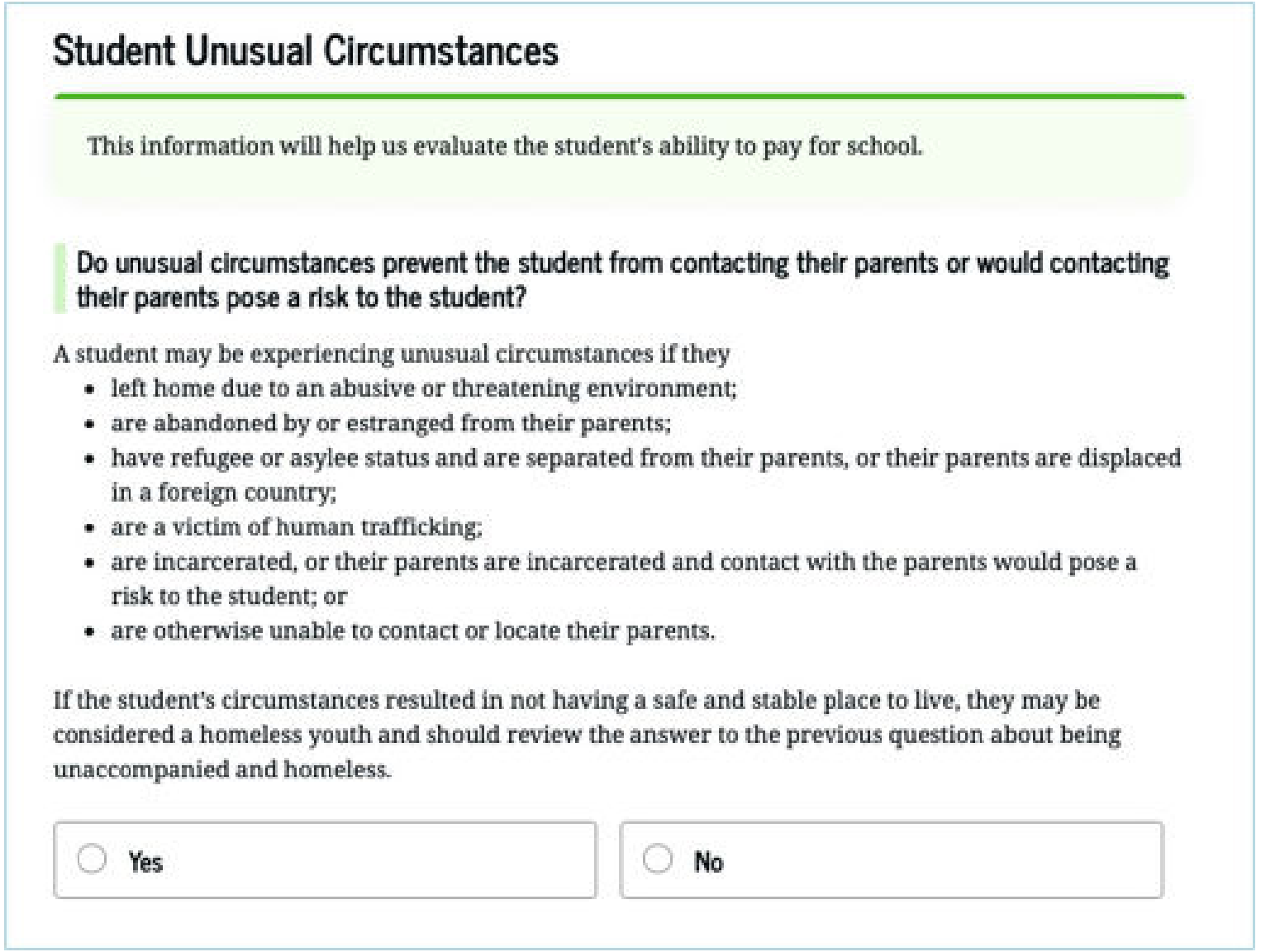
Homelessness Determinations

- 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.



Student Unusual Circumstances

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

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 or Sex
- 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” for questions about race, ethnicity, and parent education level. On the FAFSA, students are asked to indicate their sex and can only select “Male” or “Female.” On the CADAA, students are asked to indicate their gender. In either case, the selection does not affect a students eligibility for financial aid.



Proactively create a safe space for students before asking questions about gender/sex.



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

High School Completion Status: Tips

- (●) Yes (high school diploma)
- ( ) Yes (GED or other state-recognized high school equivalent)
- ( ) Yes (homeschooling under state law)
- ( ) No, none of the above

If the student completed or will complete 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 asked if they received certain means-tested public benefits at any time in 2025 or 2026.
If you answer yes to any of these, you will be able to skip the question about your current assets.

In California:

Medicaid = MediCal
SNAP = Cal Fresh
TANF = CalWorks

- [ ] Medicaid
- [ ] Supplemental Nutrition Assistance Program (SNAP)
- [ ] Free or Reduced Price School Lunch (based on income)
- [ ] Earned Income Tax Credit (EITC)
- [ ] Lower Premiums for a Plan Purchased Through the Health Insurance Marketplace
- [ ] Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- [ ] Supplemental Security Income (SSI)
- [ ] Federal Housing Assistance (for example, Housing Choice Voucher (Section 8) or public housing)
- [ ] Temporary Assistance for Needy Families (TANF)
- [ ] None of these apply.

Tax Information

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

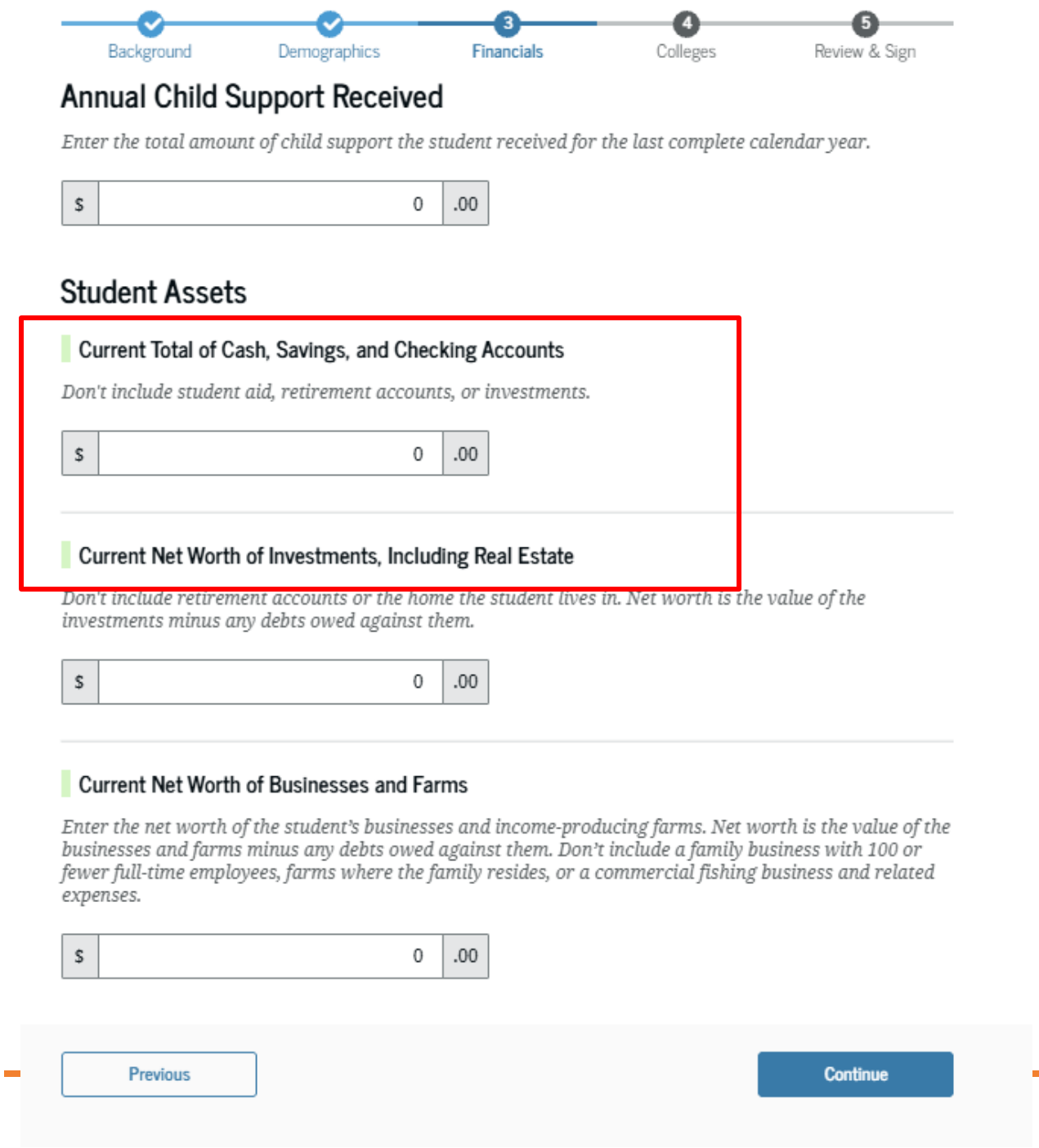
Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

$		.00

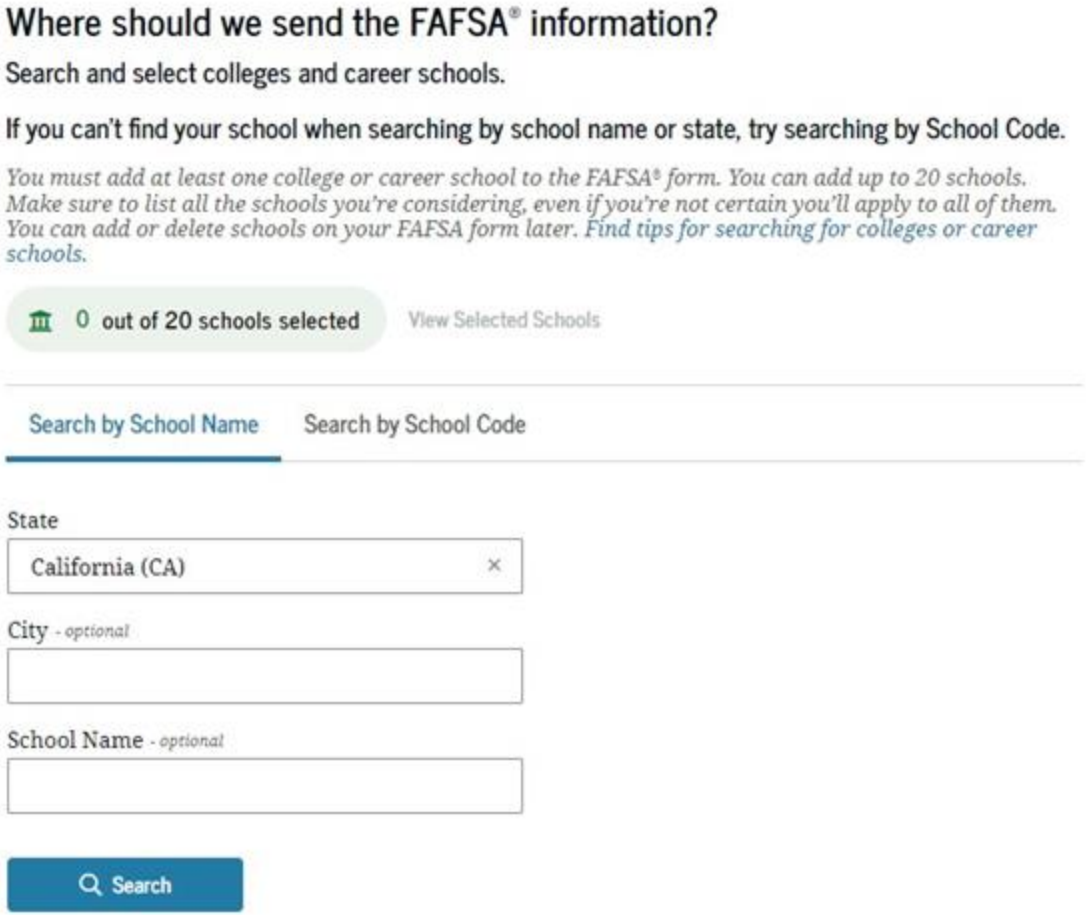
The amount reported will be DEDUCTED from the student's total income and could result in eligibility for more aid.

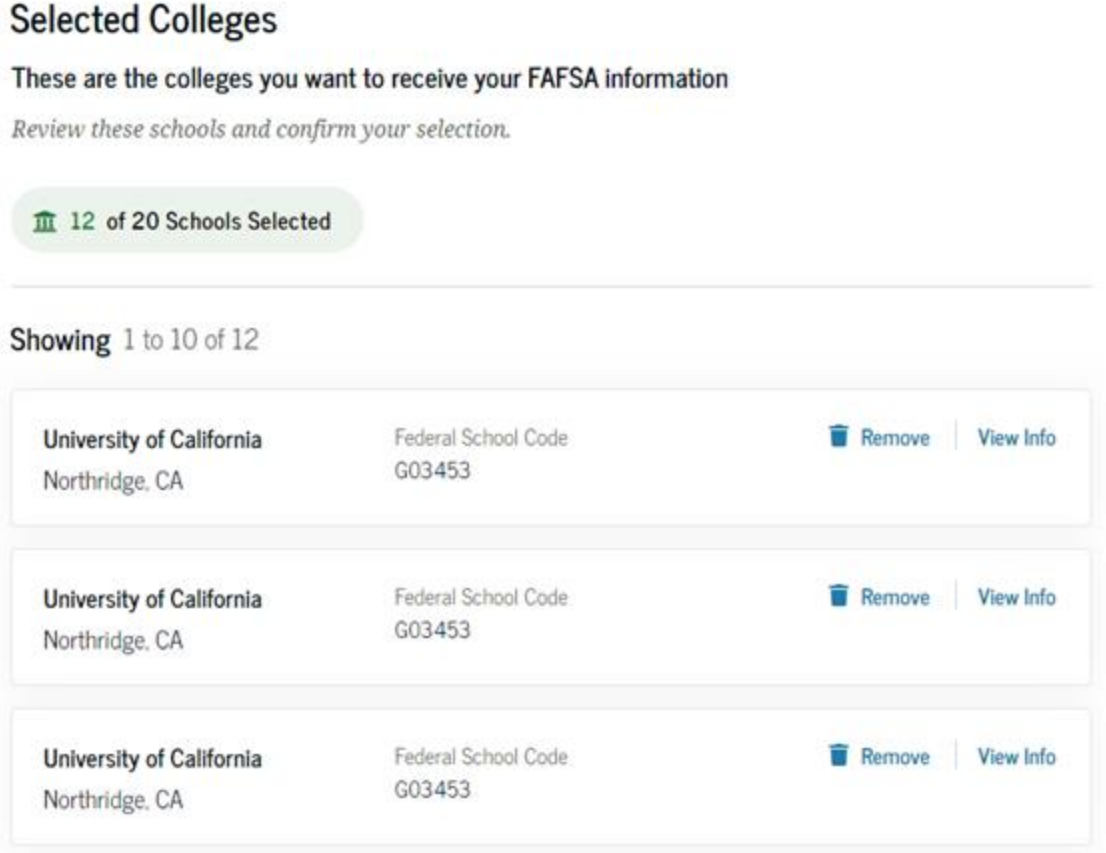
Student Assets

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

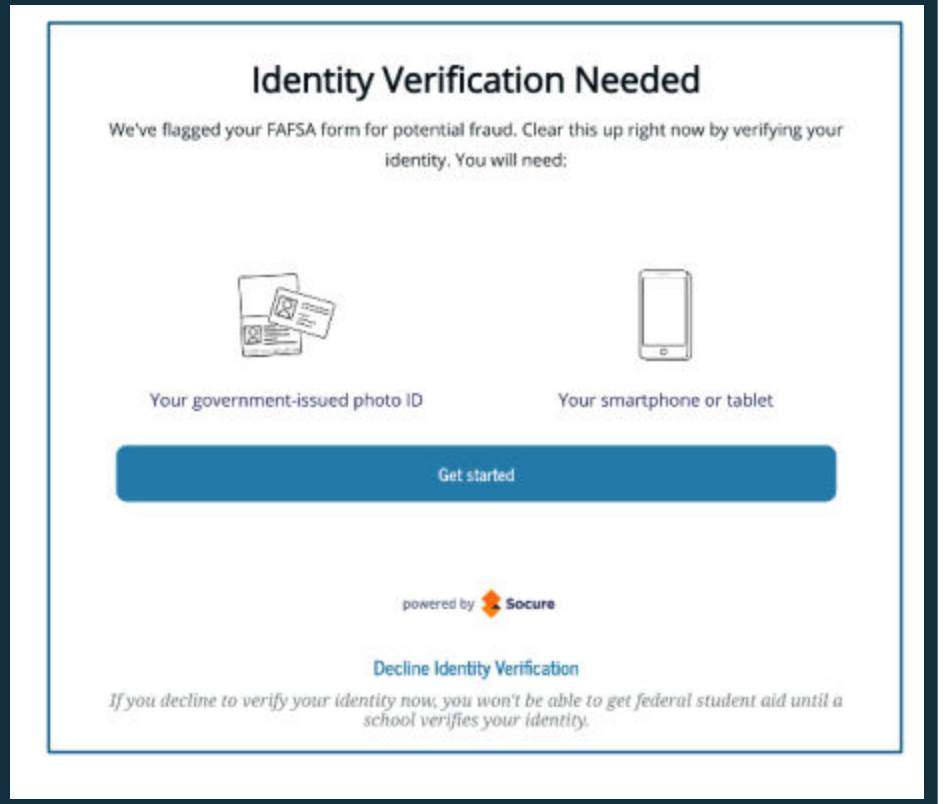


Selecting Colleges





NEW ID Verification



Some students may be selected to take a picture of their government-issued photo ID before they submit the FAFSA.

Helpful Resource from SchoolHouse Connection: HERE

Confirmation Page & FAFSA Submission Summary

- Once submitted, you will receive a **confirmation page** with your estimated **"Student Aid Index (SAI)"**
- The SAI is used to determine eligibility for federal student aid. It is not how much aid you are eligible to receive.
- *Typically,* students receive a **FAFSA Submission Summary** indicating that their FAFSA was processed in 1–3 days.



CADAA: AB 540 Affidavit

- The AB 540 Affidavit is embedded in the CADAA application, but UCs require an additional form.

- Students will need to confirm their eligibility based on:
  - At least 3 years of full-time attendance or coursework at California schools
  - Be on track to obtain high school graduation (diploma or alternative) or be on track to obtain an associates degree or transfer to a CSU/UC



After the FAFSA/CADAA

John Burton Advocates for Youth

October 27, 2026

Chafee Grant Overview & Eligibility

- Current or former foster youth who was a dependent or ward of the court between 16-18
- Up to $4,500 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

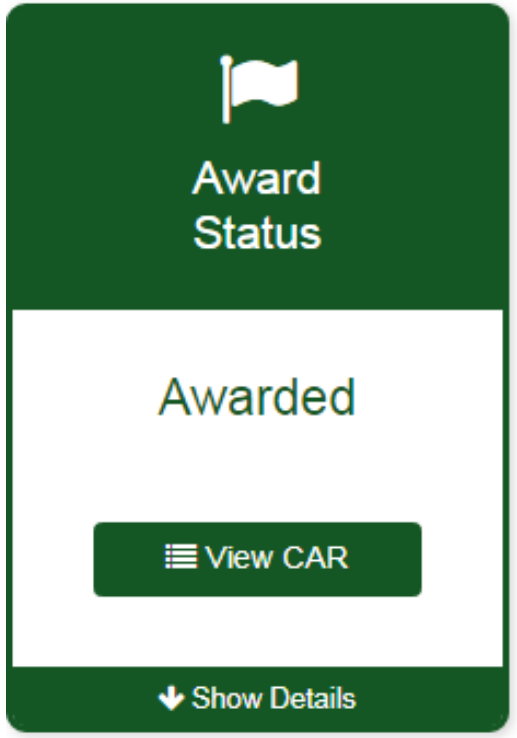
- **Wait until their FAFSA/CADAA is processed.** It can take 1-2 weeks for the FAFSA to process and link to WebGrants.
- If there are issues, contact the California Student Aid Commission (CSAC):
  - (888) 224-7268 or 1-800-735-2929 (TTY)
  - studentsupport@csac.ca.gov

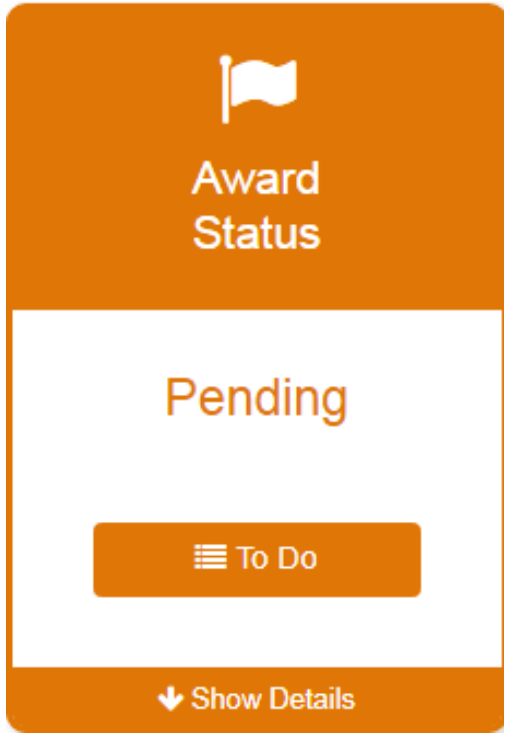


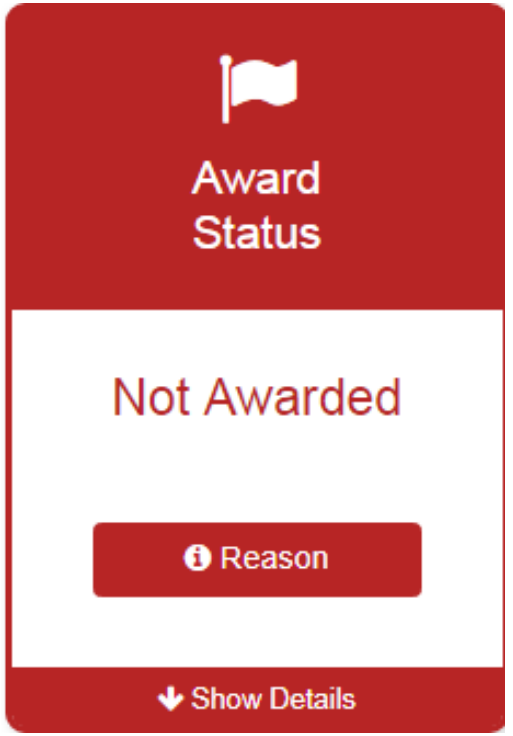
WebGrants To Do's for Students

- 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.

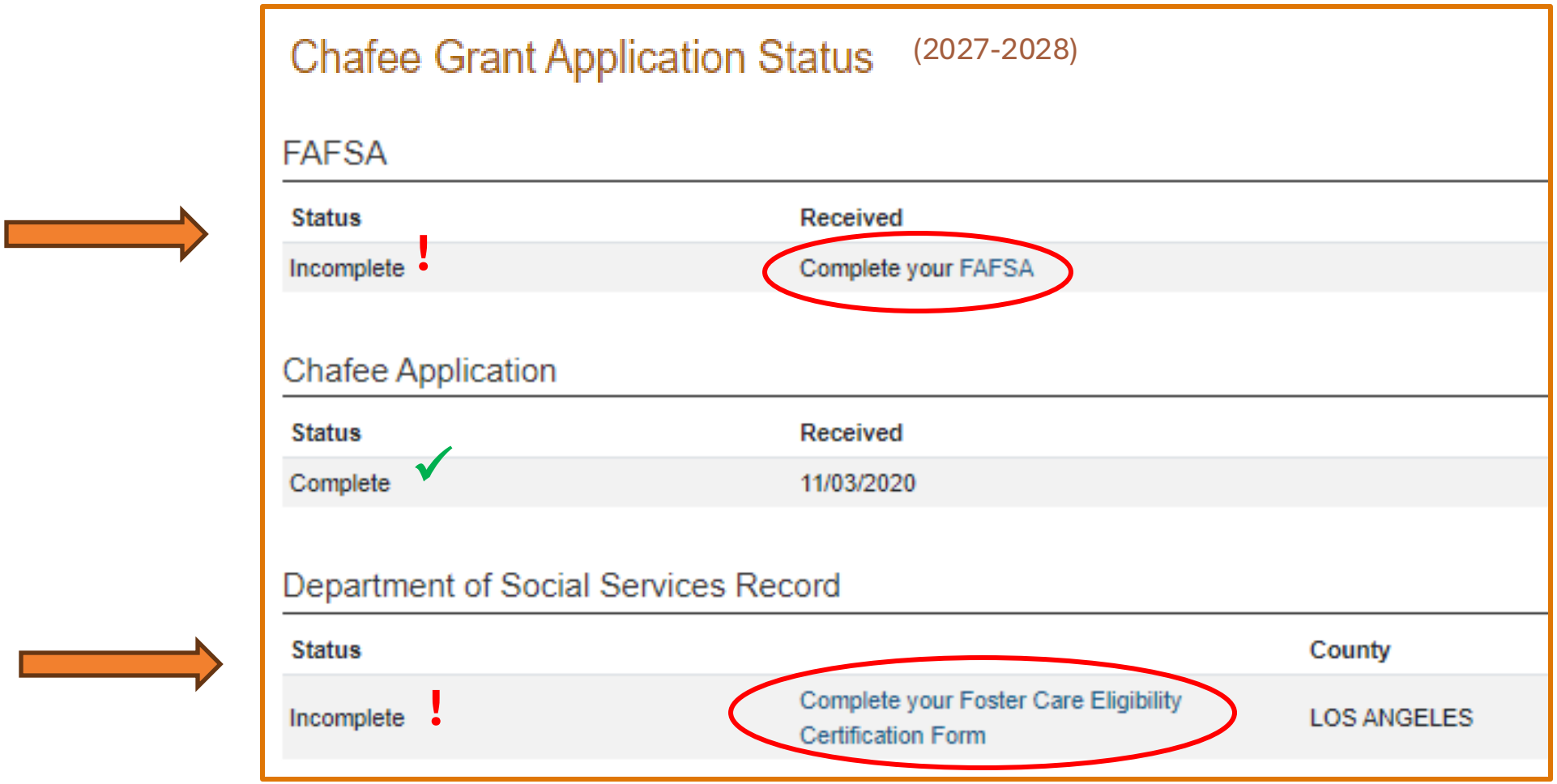
Check Your Award Status







Example: Award Pending for Chafee Grant



WebGrants 4 Students: CalKIDS Update!



- **New CalKIDS Section:** Students with a WebGrants 4 Students (WG4S) account and a matching CalKIDS account can now view their scholarship status directly in their WG4S portal. Information is updated monthly.
- **Expanded Access for Practitioners:** CalKIDS information is also available through WebGrants for Administrators for LEAs serving students in grades 9–12, as well as CCC, CSU, and UC users.
- **WinSCP Integration:** CalKIDS data is now integrated into WinSCP, helping LEAs and County Office of Education Foster Youth Services Coordinating Programs (FYSCPs) identify and support eligible students.

Claim CalKIDS Scholarships! calkids.org



- $500 for eligible low-income students, and an additional $500 for foster youth and homeless youth.
- Funds can be used once a student is enrolled in an eligible college (including technical/vocational schools)
- Scholarships may be claimed at any time.
- Funds must be used before the age of 26.

What is Needed to Claim a Student Account?

1. Statewide Student Identifier (SSID) **or** unique CalKIDS code found on the letter sent by mail
2. Student's date of birth
3. Name of the county where the student was enrolled when their account was created



CalKIDS
The first step toward college

Dear parent or legal guardian of <child name>,

Congratulations! The State of California has established a CalKIDS account for your child and funded it with up to $1,500.

CalKIDS wants to help families prepare for college, trade school or career programs, so it's giving all eligible youth up to $1,500 in a CalKIDS account.* It's free money that can grow over time and make a big difference when paying for future education expenses like tuition, books, computers and fees.

What you need to know:

Eligible students get up to $1,500 in a CalKIDS college savings account.

- $500 for students with low or moderate family income
- $500 bonus for students who are foster children
- $500 bonus for students who are unhoused

Claim your child's account today.
It is free and easy. It costs you nothing. It only takes a few minutes.

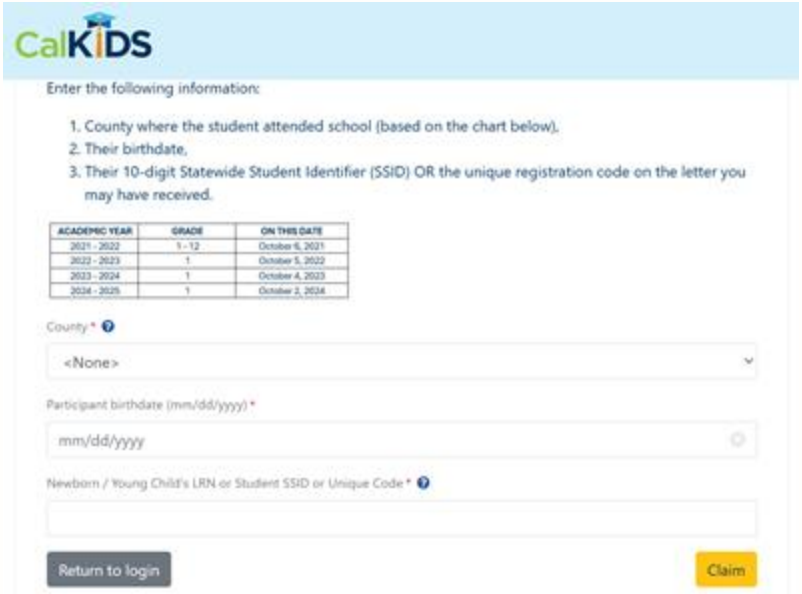
Just visit our website at CalKIDS.org.
Use this code to help you get started: <1234566789>
(Do not share this code with anyone. It is only for <John Doe>.)

You can stop there, or if you want to save your own money for your child's education, you can open an account with ScholarShare 529, California's official college savings plan.

Already have a ScholarShare 529 account for your child?
Link it to your child's CalKIDS account through our website so you can see their college savings in one place.

Visit **CalKIDS.org** to learn more, sign up for a free online webinar, or opt out of the program.

Get started today to start building a bright future for your child.



CalKIDS

Enter the following information:

1. County where the student attended school (based on the chart below),
2. Their birthdate,
3. Their 10-digit Statewide Student Identifier (SSID) OR the unique registration code on the letter you may have received.

ACADEMIC YEAR	GRADE	ON THIS DATE
2021 - 2022	1 - 12	October 6, 2021
2022 - 2023	1	October 5, 2022
2023 - 2024	1	October 4, 2023
2024 - 2025	1	October 2, 2024

County *

<None>

Participant birthdate (mm/dd/yyyy) *

mm/dd/yyyy

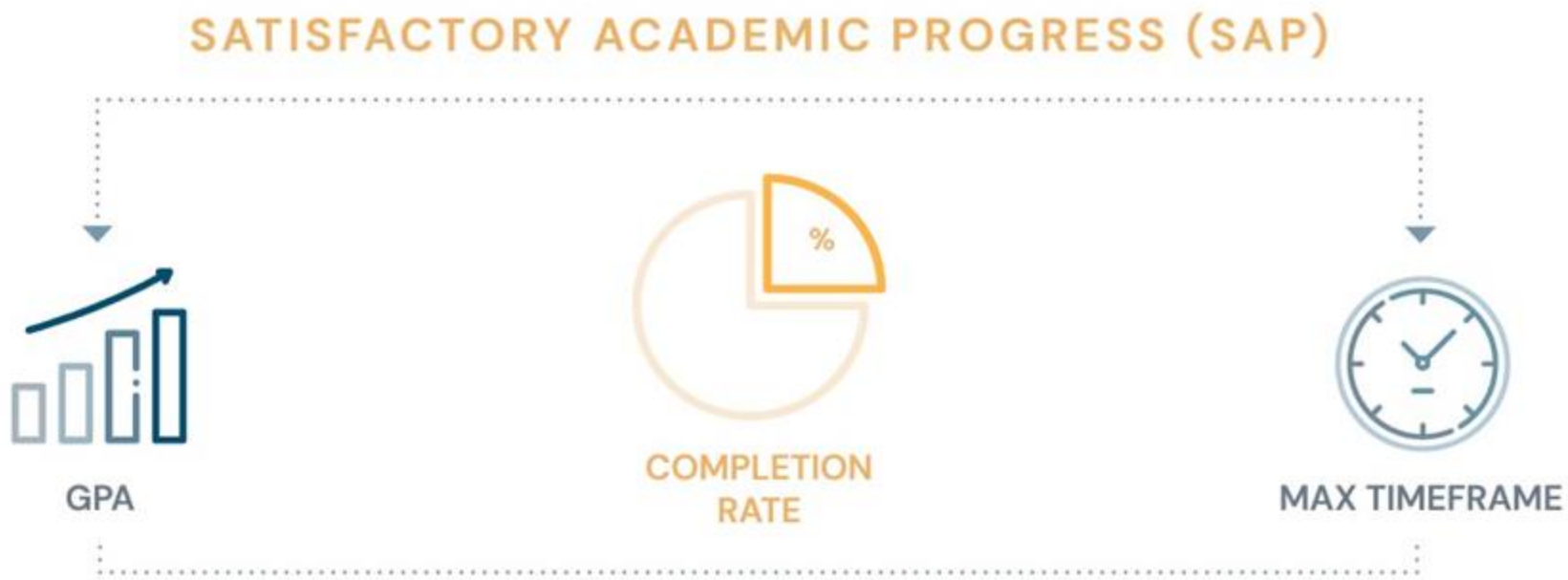
Newborn / Young Child's LRN or Student SSID or Unique Code *

Return to login

Claim

CalKIDS
California Kids Investment and Development Savings Program

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 academic and basic needs supports early

College Application Deadlines

University of California:	Can be submitted Oct. 1 – Nov. 30th: universityofcalifornia.edu/admissions
Cal State University:	Oct. 1– Nov. 30th*. Some CSU's accept apps after this deadline: calstate.edu/apply (and visit californiacolleges.edu)
CA Community Colleges:	Application deadlines vary, typically in Spring: CCCapply.org
Private colleges and out-of-state:	Applications and deadlines vary, many use the Common App: commonapp.org

Resources

JBAY Financial Aid Resources

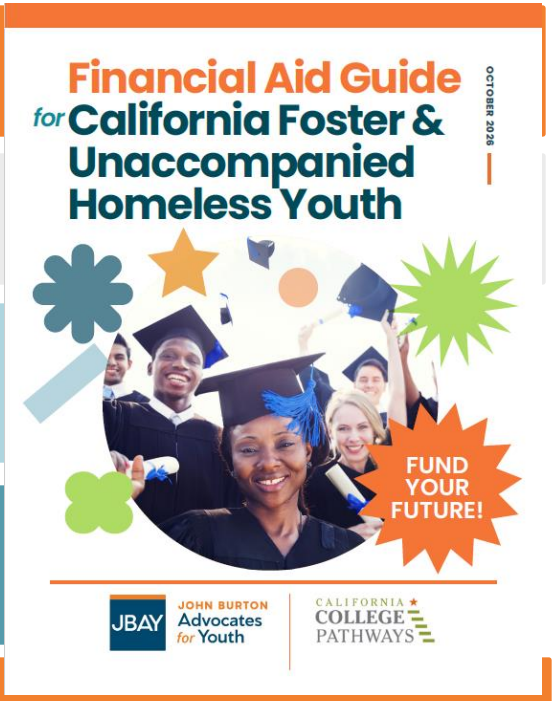
Financial Aid Guide (English & Spanish)

FAFSA/CADAA Visual Guides

High School Counselor Toolkits

Recorded Webinar

CalKIDS Resources



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

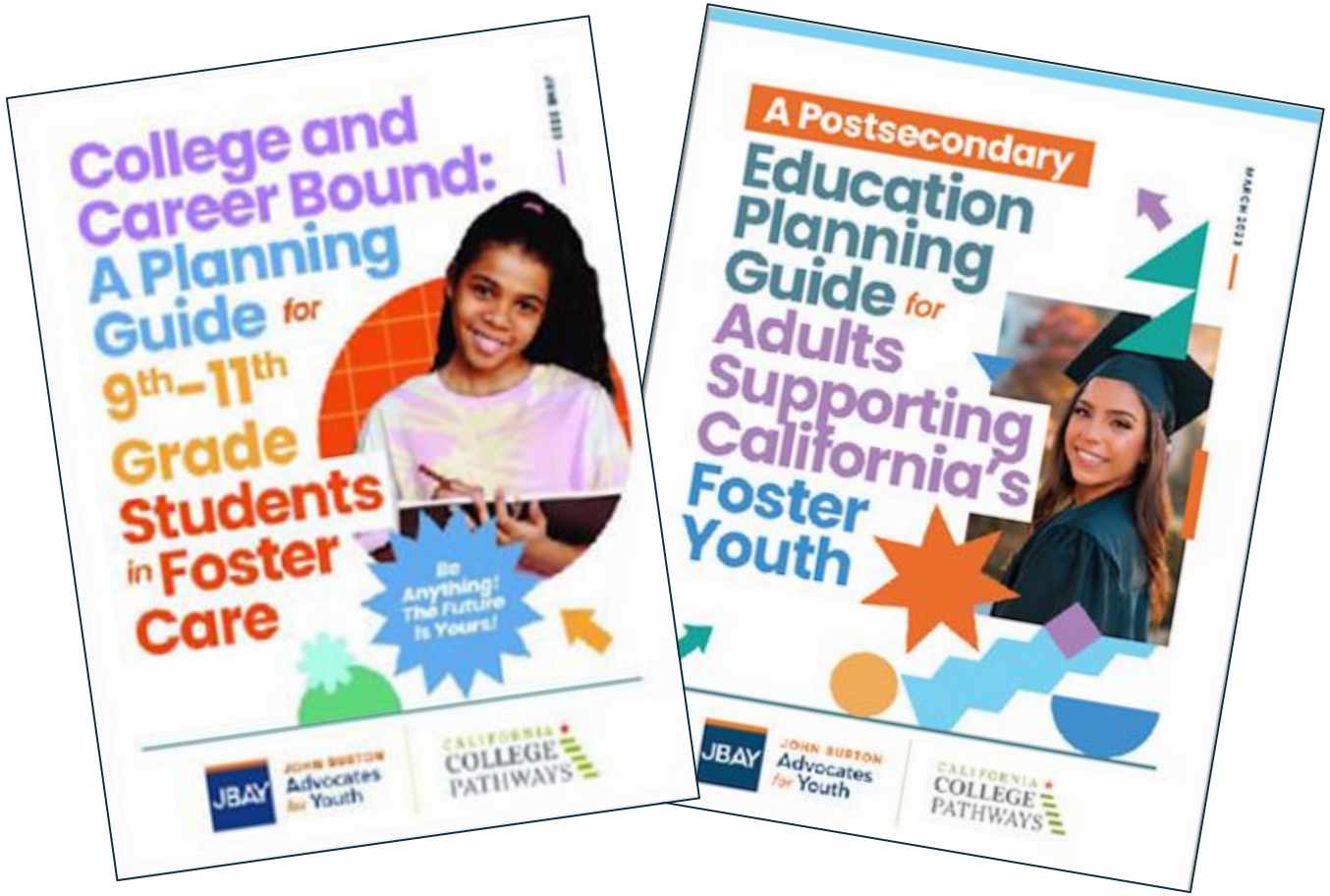
JBAY's Step-by-Step Postsecondary Education Planning Guides for Foster Youth

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 Verification Letters
- ✓ 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

https://www.ylc.org/financial-aid-guide-for-youth-with-juvenile-justice-involvement

Immigrants Rising

immigrantsrising.org

Advising California Undocumented Students & Mixed-Status Families

firstgenempower.org/advising-undocu-students

FAFSA 2027–2028 Preview



fsapartners.ed.gov/fafsa-prototype/2728

Access Code: prototype2728

THANK YOU

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cody@jbay.org

JBAY.ORG