Financial Aid Guide *for* California Foster & Unaccompanied Homeless Youth

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FUND YOUR FUTURE!

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CALIFORNIA COLLEGE PATHWAYS



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Introduction

College is affordable and financial aid is available!

There are many financial aid resources available to help students go to college, paying not just for tuition and books but also for costs of living like rent, food, and transportation. Some of this financial aid is only for people who have experienced foster care or who have very low incomes.

Did you know that the more financial aid a student receives, the more likely they are to enroll and succeed in college, whether that is a two-year or four-year college or a career and technical education pathway?

This guide can assist current and former foster youth and unaccompanied homeless youth* in understanding the types of financial aid available for college, important steps to maximize the amount of aid received, and tips for maintaining aid eligibility once enrolled.

*Unaccompanied homeless youth are defined as youth who are not in the physical custody of a parent or guardian and are currently homeless or at risk of homelessness (see the "How to Complete the FAFSA or CADAA" section for more details). Youth experiencing homelessness while in the physical custody of their parent or guardian should refer to general FAFSA/CADAA completion resources listed in the "Additional Resources" section.



Student Spotlight:
Paying for Postsecondary Education

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Types of Financial Aid

There are several different types of financial aid, that can come from a variety of sources such as the state or federal government, colleges or universities, or private organizations and companies.

TIP

THE CLOCK IS TICKING! There are age and time limits for financial aid and other benefits. Students should take advantage of resources while they are available:

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

The Chafee Grant for foster youth ends at **age 26** and is available for a maximum of **five years.**

The Cal Grant has **a limit of eight years** *for students who were in foster care on or after their 13th birthday* and **four years for non-foster youth students.**

The Middle Class Scholarship has a **limit of four years** (or five years if pursuing a teaching credential). This may be less depending on education level when awarded.

GRANTS

Grants are money for college from the federal or state government and are usually based on financial need. Examples include the Federal Pell Grant, state Cal Grant, Chafee Grant, and Student Success Completion Grant. Many four-year colleges and universities also provide grants. Grants are often described as "free money" because they don't have to be repaid. Once a student receives a grant, however, there are conditions for them to continue receiving it in subsequent terms. Students must continue to do well in college in order to receive additional grants. See the "How to Maintain Financial Aid" section of this guide to learn about how students can make sure they keep their financial aid. While a high school diploma or equivalent (aka GED exam) isn't required to attend a community college, it is required to receive most federal and state financial aid and many types of grants.

FEE WAIVERS

Colleges can waive (i.e., not charge for) enrollment fees or tuition (the cost of classes). For example, the California College Promise Grant covers tuition at California's community colleges. But even if fees are waived, it's important that students apply for additional financial aid because the cost of attending college includes housing, books, supplies, transportation, food, healthcare, and personal needs.

SCHOLARSHIPS

Scholarships are money from colleges, universities, community-based organizations, churches, or businesses. Scholarships can be awarded based on factors such as financial need, experience in the foster care system, ethnicity, special talents, academic performance, leadership ability, community service, or personal life experiences such as being in foster care or homeless. **See Appendix A for a list of scholarship resources.**

WORK-STUDY

Students with financial need may be allowed to earn a portion of their financial aid award through part-time employment on- or off-campus. These jobs, known as work-study, are usually flexible, to accommodate a student's class schedule. Not every campus offers work-study. To apply, students should complete the Free Application for Federal Student Aid (FAFSA) and contact their college's financial aid office for further information. Students may be required to complete additional steps, such as an application with information about their skills and preferences, and an orientation and training, in order to secure their work-study placement. If a student does not receive a work-study allocation on their financial aid award, they may be able to appeal through the financial aid office.

Undocumented students pursuing college in California may also be eligible for a similar program called the California Dream Act Service Incentive Grant Program, however this program has different eligibility criteria and application processes. Students can learn more by visiting **www.csac.ca.gov/dsig**.

LOANS

Student loans must be repaid, and often with interest, which will increase the total amount students have to pay back. Interest is money that must be paid to the lender in exchange for borrowing money. It's based on a percentage of the loan amount. For example, if a student borrows $10,000 to be paid back over 10 years, the loan would actually cost a total of $10,000 plus an additional $2,500–$3,000 in interest.

There are several different types of loans, such as federal Stafford loans, federal PLUS loans, and private loans. The federal government offers subsidized or unsubsidized loans. Subsidized loans, which are available to students with lower incomes, cost less in interest.

When a student completes the FAFSA, they will automatically be considered for loans as part of their financial aid package if their college participates in the federal loan program. Students completing the California Dream Act Application (CADAA) may be eligible for state loans if they are attending a University of California (UC) campus or California State University (CSU).

TIP

Just because a student is offered loans does not mean that they must accept those loans.

Because loans have to be paid back, usually with interest, and can add up quickly, it is wise for students to seek guidance from a college financial aid counselor before accepting loans to determine what is best for them. If a student must utilize student loans, they should borrow the least amount possible and avoid private loans.



Common Types of Grants and Fee Waivers

	Federal Pell Grant	Cal Grant	Chafee Grant (for eligible foster youth)	Middle Class Scholarship (MCS)
HOW MUCH?*	**Up to $7,395 per academic year** plus an additional **$3,697** if enrolled during the summer. **Workforce Pell will launch in Oct. 2026, providing aid to students enrolled in certain short term (8–15 week) career focused programs.**	**Up to full tuition at a UC or CSU or $9,358 at a private institution.** Foster youth in care after age 13 or students with dependents can get an additional $6,000 per year for non-tuition costs like rent and books. Low-income students can receive up to $1,648 for these costs. Students enrolled in CTE programs as short as 8 weeks can qualify for the Cal Grant C, which provides up to $4,000 for foster youth and students with dependents and up to $1,094 for other students. Funds are also available for tuition at private institutions.	**Up to $4,500 per year** for up to five years, which do not have to be consecutive years.	Award amounts will vary by student and by school. Students with a remaining unmet need that is over $8,616 will be offered the award. Students may receive an MCS in addition to a Cal Grant.
WHERE CAN I USE IT?	Public or private two- and four-year colleges and universities in CA or out of state including many qualified career and technical education programs.	Any UC, CSU, California Community College, or qualified private school in California.	Public or private colleges, universities, or qualified career and technical schools in California or out of state.	Any University of California (UC) or Cal State University (CSU) campus. Also available to students in a bachelor degree program at a California Community College.
WHO IS ELIGIBLE?	**Students with financial need** • U.S. citizens or eligible non-citizens. • Generally, must have a high school diploma or equivalent (i.e., GED). • Must be an undergraduate student.	**Students with financial need** • California residents or CA Dream Act eligible Students.** • Must have a high school diploma or equivalent (i.e., GED). • Must have at least a 2.0 high school GPA unless enrolled in a qualified career or technical education program. • Must be enrolled at least half-time (6 units) in college.	**Current or former foster youth who were in foster care at least one day between the ages of 16 and 18.†** • Must be enrolled at least half-time (6 units) in college. • Have not reached their 26th birthday as of July 1 of the award year. • Includes CA Dream Act eligible students.	• Income and asset limits apply that range between $119,000 and $250,000. Low-income students as well as "middle class" students can qualify. • Must be an undergraduate student or student pursuing a teaching credential. • Must be a California resident and a U.S citizen, permanent resident, or be CA Dream Act eligible.
HOW DO I APPLY?	Free Application for Federal Student Aid (FAFSA) at **fafsa.gov**.	FAFSA (**fafsa.gov**) or California Dream Act Application (CADAA) (**dream.csac.ca.gov**) and Cal Grant high school GPA certification (usually provided directly by the student's high school).	FAFSA (**fafsa.gov**) or CADAA (**dream.csac.ca.gov**) and the Chafee Application (for first-time applicants only) (**chafee.csac.ca.gov**).	FAFSA (**fafsa.gov**) or CADAA (**dream.csac.ca.gov**).
WHEN DO I APPLY?	Apply as soon as possible between October 1 of the year before starting college and the last day of classes of the academic year. Students can apply even after starting college classes.	Apply between October 1–March 2 if attending a four-year university or by September 2 if attending community college. Most students attending a four-year university must apply within one year of high school graduation, but foster youth can apply up to age 26.	Apply between October 1–March 2 • Students can apply after March 2, but may be less likely to receive this money.	Apply between October 1–March 2

*Information is based on the most recent updates and is subject to change.

**For CA Dream Act eligibility see dream.csac.ca.gov or the "Where, When, and What Is Needed to Apply for Financial Aid" section.

†Foster youth who were/are in kin-gap, non-related legal guardianship, or were adopted are eligible for a Chafee Grant only if the youth was 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 OR placed in out-of-home care by a tribe or tribal organization between the ages of 16–18.

Common Types of Grants and Fee Waivers (continued)

	California College Promise Grant	Student Success Completion Grant (SSCG)	Federal Supplemental Educational Opportunity Grant (FSEOG)
HOW MUCH?*	**Waives the enrollment fees** for classes at California Community Colleges.	For non-foster youth attending a California Community College, $1,298 per semester if enrolled in 12-14 units and $4,000 per semester if enrolled in 15 units. For eligible foster youth, $5,250 per semester if enrolled in 12 or more units.	Ranges from **$100 to $4,000** per year depending on financial need and funding availability.
WHERE CAN I USE IT?	California Community Colleges	California Community Colleges	Public or private 2- and 4-year colleges and universities in California or out of state.
WHO IS ELIGIBLE?	**Students with financial need** • California residents or CA Dream Act eligible students.** • Foster youth can maintain this waiver regardless of academic performance once in Community College. • Verified homeless students are automatically eligible.	• Students must be enrolled in 12 or more units, receive the Cal Grant B or C, and be California residents or CA Dream Act eligible. • To receive additional foster youth funding, must be in foster care at least one day after age 13. • Students enrolled in Disabled Student Programs and Services can receive an award of $1,298 if enrolled in 9 units.	**Students with exceptional financial need** • U.S. Citizens or eligible non-citizens. • Must have a high school diploma or equivalent (i.e., GED). • Must be an undergraduate student.
HOW DO I APPLY?	FAFSA (**fafsa.gov**) or CADAA (**dream.csac.ca.gov**) or most California Community Colleges offer separate online applications through **cccapply.org**.	FAFSA (**fafsa.gov**) or CADAA (**dream.csac.ca.gov**).	FAFSA at **fafsa.gov**.
WHEN DO I APPLY?	Apply at any time.	Apply between October 1-September 2.	Apply between October 1-March 2 • Students can apply after March 2, but may be less likely to receive this money.

*Information is based on the most recent updates and is subject to change.

For CA Dream Act eligibility see **dream.csac.ca.gov or the "Where, When, and What Is Needed to Apply for Financial Aid" section.

FINANCIAL AID CAN ADD UP!

Low-income students can qualify for thousands of dollars in financial aid to cover tuition and living expenses like rent, food, and transportation. For instance, a community college student enrolled in 12 units may receive over $13,000 from a combination of Federal Pell Grants, Cal Grants, Student Success Completion Grant, and the CA College Promise Grant. Students at CSU or UC schools can benefit from the Middle Class Scholarship and additional institutional aid. Eligible foster youth can access even more support, potentially exceeding $30,000 in financial aid for full-time community college enrollment! And don't forget, more money may also be available through programs such as EOP, EOPS, work-study, and private scholarships.

PLANNING TO TRANSFER TO AN HISTORICALLY BLACK COLLEGE AND UNIVERSITY (HBCU)?

California community college students who are planning to transfer to an eligible HBCU can apply for the Cal-HBCU Grant to receive a one-time award of up to $5,000. Applications can be submitted in the fall and spring semesters. For more information visit www.csac.ca.gov/cal-hbcu-transfer-grant-program.

Where, When, and What Is Needed to Apply for Financial Aid

Where to Apply

HELP IS AVAILABLE!

The process of applying for financial aid can seem confusing and overwhelming. Students shouldn't have to do it alone, and there are a number of people who can assist students in completing the application process.

For **FOSTER YOUTH**, a meeting convened by the child welfare or probation agency known as a Child and Family Team (CFT) meeting can be used to help identify the best person to assist a student with their application. This could include a caregiver, resource parent, high school counselor, or Independent Living Program Coordinator.

For **UNACCOMPANIED HOMELESS STUDENTS**, assistance can also be provided by high school counselors, school district homeless liaisons, basic needs coordinators at colleges, and college financial aid counselors.

Complete *either* the FAFSA or CADAA to Apply for Financial Aid

If the student is a **U.S. CITIZEN**, a permanent resident, or other eligible non-citizen* **complete the Free Application for Federal Student Aid (FAFSA) at:**

FAFSA.GOV

(Paper applications are also available but not recommended)

What are they eligible for?

Both federal (i.e., Pell Grant, Federal Work Study, etc.) and **state financial aid** (i.e., Cal Grant).

***What is an eligible non-citizen?**

Examples include a U.S. permanent resident who has a green card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "refugee." Students can find the complete list on the FAFSA.

If the student is an **ELIGIBLE** UNDOCUMENTED IMMIGRANT**
complete the California Dream Act Application (CADAA) at:

DREAM.CSAC.CA.GOV

(The online application is in English only. Paper applications are in both English and Spanish.)

What are they eligible for?

Students are not eligible for federal aid; they can only receive state and institutional financial aid (i.e., Cal Grant, Middle Class Scholarship, and Chafee Grant). They can pay state resident fees (instead of higher out-of-state fees) at California's public colleges and universities.

CADAA information is private!

The CADAA does not link applicant information to federal government databases. The California Student Aid Commission (CSAC) keeps CADAA applicant data confidential. CADAA data will not be shared with, or disclosed to, any federal agencies, including immigration enforcement.

**Who is eligible to submit the CADAA?

To qualify to submit for the CADAA, undocumented students must meet certain criteria referred to as "AB 540 criteria," have Temporary Protected Status, or hold a U Visa. Deferred Action for Childhood Arrivals (DACA) is not required. Students with DACA status must still complete a CADAA, even if they have been issued a social security card that says, "VALID FOR WORK ONLY WITH DHS AUTHORIZATION." Students from mixed-status families are also eligible to apply. To learn more about eligibility, visit **dream.csac.ca.gov**.



TIP

FOSTER YOUTH who are undocumented may qualify for **Special Immigrant Juvenile Status (SIJS)**, which allows them to obtain legal status while applying to become a lawful permanent resident (LPR), also known as obtaining a Green Card. While students who obtain their Green Card through SIJS can complete the FAFSA, students with a pending application for SIJS must submit the CADAA. Students should contact their child welfare agency if they have any questions or need more information.

When to Apply

- **Typically, students planning to attend a four-year university** should apply between October 1 and March 2 before the start of the school year, in particular to ensure eligibility for a Cal Grant and institutional aid.
- **Community college students** have until September 2 to apply for a Cal Grant.
- Other forms of aid such as the Pell Grant have later application deadlines, but all students are encouraged to apply as soon as possible to qualify for the maximum aid award possible.
- Some colleges may have earlier priority deadlines, so check with your campus.
- Students can apply for financial aid even before they submit their college applications.

What a student needs to apply:

★ **Name and social security number, exactly as it appears on their Social Security Card, or Alien Registration Number [FAFSA applicants only].**

If a **FOSTER YOUTH** student filing a FAFSA does not have their Social Security Card, they should contact their county's child welfare department or Independent Living Program (ILP) for assistance.

STUDENTS EXPERIENCING HOMELESSNESS should contact their high school counselor or school district homeless liaison.

★ **Statewide Student Identifier number (SSID) [CADAA applicants only].** This is a 10-digit number that is given to all students enrolled in a California elementary, middle, or high school. It is optional but recommended on the CADAA.

★ **Email address that a student checks regularly.** Avoid high school emails that expire. Create or use an email such as Gmail or Yahoo.

★ **List of up to 20 colleges to apply to.** This can be updated later, if needed, once the application is processed. At least one college must be listed to complete the application. After the application has been processed, a student can submit the FAFSA/CADAA to 20 additional colleges, if necessary, by replacing the original set of 20 colleges with a new set of 20 colleges. The original set of 20 colleges will still receive the information from the FAFSA/CADAA. Repeat this process as many times as necessary.

★ **Information about the student's current assets, such as the total of checking and savings accounts.** Students who receive certain federal benefits, such as CalFresh or Medi-Cal, are exempt from having to provide information about current assets. All students must now provide consent to allow the Internal Revenue Service (IRS) to share federal tax information with the FAFSA. Students no longer have the option to enter income information manually, however, in some limited cases, including if previous scholarships or Americorps payments were reported on a student's tax return, certain tax information may need to be inputted.

★ **Individual Taxpayer Identification Number (ITIN) [CADAA only].** An undocumented immigrant would obtain an ITIN to file a federal income tax return. This is an optional field on the CADAA, and only pertains to students who met the minimum income threshold for filing taxes.

Student Spotlight: Tips for Applying for Financial Aid

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How to Complete the FAFSA or CADAA

Visit jbay.org/resources/financial-aid-guide/ for step-by-step guides that provide screenshots and detailed instructions for each question on the FAFSA and CADAA.

PLANNING YOUR TIME	
Completing the FAFSA/CADAA	30-60 minutes

TOP TIPS FOR FILLING OUT THE FAFSA OR CADAA:

1. Create a system to safely store passwords and usernames. The FAFSA and CADAA require students to create a username and password. Students should save this information somewhere safe so they can access it later in case they forget.

2. Create an FSA ID if completing the FAFSA. Students must create an FSA ID to complete the FAFSA online. Students will be asked to provide a verified email address as well as their name, date of birth, and social security number. Make sure the name and social security number entered match the name and number on the student's social security card exactly. FSA IDs are now issued immediately and no longer require several days to process. Students can apply online at studentaid.gov/fsa-id/create-account/launch.

3. Select the application for the school year that the student plans to attend college. For example, if a student is filling out the FAFSA/CADAA in January 2027, they would select the 2027-2028 application if they plan to attend college during the 2027-2028 academic year. If they are applying for an upcoming summer session, it is recommended that they complete applications for both academic years, the one preceding the summer session and the one following it. Once they have picked a college, students should check with their financial aid office about summer financial aid, as this varies by institution.

4. When asked about college or career school plans, first-time college students should select "First Year (freshman)," even if they took college courses while enrolled in high school.

5. Take advantage of being an "Independent Student" on the FAFSA or CADAA, if eligible, when responding to questions in the "Student Personal Circumstances" section. An "Independent Student" does not have to provide any information—including income, tax, and asset information— about biological, adoptive, or foster parents (including relative or non-relative caregivers), or legal guardians, and may qualify for more money.

Current or former foster youth and students experiencing homelessness may qualify as "Independent Students" on the FAFSA/CADAA if they select any of the options below. Students should check **all** that apply.

OPTIONS FOR FOSTER YOUTH:

- "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 in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence."

Not sure if a foster youth student qualifies as an Independent Student?

- Neither legal guardians nor foster parents (resource parents) are considered parents when completing the FAFSA/CADAA.
- Even if the youth was in foster care or was a ward of the court for just one day after they turned 13, they qualify.
- If the youth was in foster care or a dependent or ward of the court, but remained in the legal custody of their parents, they do not qualify as an Independent Student on the FAFSA/CADAA.
- Some foster youth are under the jurisdiction of probation due to involvement with the juvenile justice system. These students are still eligible for independent status. However, someone who is incarcerated is not considered a ward of the court on the FAFSA/CADAA.

OPTIONS FOR HOMELESS YOUTH:

"At any point in 2026 or after, has the student faced one of these situations?"

- They didn't live with a parent or guardian, and they were homeless.
- They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.
- They didn't face either of these situations.

Not sure if a student experiencing homelessness qualifies as an Independent Student?

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

When asked "Did any of the following determine the student was homeless or at risk of becoming homeless?" the student should check all that apply if they have a written determination of their homeless status from the entity.

- ❒ 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

- If possible, the student should try to get a determination from one of the entities listed. If the student cannot get verification from one of the authorized entities, select "None of the above." The student must contact the Financial Aid Administrator (FAA) at the college they plan to attend to determine whether they meet the definition of homeless or at risk of being homeless. See "Next Steps After Completing the FAFSA or CADAA" for additional details on the process for verifying homeless status.

Student Unusual Circumstances Section: If the student does not qualify as an independent student based on any of the above personal circumstances, they will be asked if there are any unusual circumstances that prevent the student from contacting their parents or would pose a risk to the student. This includes students who left home due to an abusive environment, are abandonded by or estranged from their parents, have refugee or asylee status and are separated from their parents, are a victim of human trafficking, are incarcerated or their parents are incarcerated, or are otherwise unable to contact or locate their parents. If yes, the student must contact the financial aid office for them to make a final determination.

6. **It's okay to select "Don't know" when asked if either of the student's parents attended or completed college**. How a student answers does not affect their eligibility for aid.

7. **If the student will have completed a high school diploma by the start of the 2027-28 academic year, use the search function to ensure that the high school's official name is entered correctly.** Students who are homeschooled or pass a high school equivalency exam (i.e. GED) are eligible for federal student aid.

8. **Keep in mind these key considerations when completing the "Financials" section:**
   - When asked about tax return information for the "prior-prior" year, returning college students who received college grants, scholarships, or Americorps benefits and reported that income on their taxes should report that information on the FAFSA so that it is not counted as income. This will help students qualify for more financial aid.
   - When asked to report any current cash, savings, or checking accounts, this should not include student financial aid.
   - Students are asked if they received any federal benefits. Responding yes to this question exempts the student from having to report their current cash, savings, or checking accounts. Keep in mind that the names of these federal programs may be different in California:
     - Medicaid = MediCal
     - SNAP = Cal Fresh
     - TANF = CalWorks

9. Some students may be selected to take a picture of their government-issued photo ID before they submit the FAFSA. Those unable to do so can still submit, but must provide ID to the financial aid office before receiving aid. For more information visit schoolhouseconnection.org/article/ive-been-selected-for-financial-aid-id-verification-what-do-i-do.

How Financial Need Is Determined

The amount of financial aid a student qualifies for is determined by looking at the cost of college and the student's income.





The Chafee Grant is excluded from the calculation of eligibility for need-based aid, which may allow some students to receive a financial aid award that is more than the COA.

Definition of "Financial Need"

COST OF ATTENDANCE (COA)

Total amount it costs to attend college, including tuition, fees, and non-tuition costs such as housing, books, supplies, meals, transportation, etc. Each college defines its COA.

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STUDENT AID INDEX (SAI)

A calculation used to determine eligibility for need-based aid, generally based on income, assets, and household size. SAI can go as low as -1500. The lower the number, the more aid the student is eligible for.

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ELIGIBILITY FOR NEED-BASED AID

Also referred to as "unmet need." Need-Based Aid: Cal Grant, Federal Pell Grant, subsidized loans, California College Promise Grant, and Federal Work Study. Students may receive less than the total unmet need, depending on the availability of aid.

How Financial Aid Is Awarded

NOTIFICATION

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



COMPARING FINANCIAL AID AWARD LETTERS

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

COST OF ATTENDANCE (COA)
(tuition, housing, books, fees, meals, transportation, etc.)

−

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

=

NET PRICE
(overall out-of-pocket cost paid now plus any loans the student will need to pay back later)

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

Housing Plans | Most colleges adjust their COA based on whether the student is planning to live on campus, off campus, or with parents.

> *Example | 2026-27 COA at Cal State Northridge is $39,918 if living off campus, $29,484 if living on campus (i.e., dorms), and $23,978 if living with parents..*

In-State vs Out-of-State | Out-of-state colleges can be more expensive than in-state. Tuition is typically lower for students attending a public college or university within their state (i.e., CSU or UC). Out-of-state colleges can enter into interstate regional agreements that allow students to take part in nonresident tuition savings programs, such as the Western Undergraduate Exchange Program (WUE), with over 160 participating schools. Learn more at wiche.edu/tuition-savings/wue/.

> *Example | For students planning to live on campus at Colorado State University (a public college) 2026-27 COA is $61,026 for non-residents of Colorado and $37,126 for residents of Colorado.*

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

> *Examples of COA for living on campus at a private college (2026-27):*
> - *Stanford University (Palo Alto, CA)- $97,545*
> - *Howard University Washington, DC)- $74,050*
> - *University of Southern California (Los Angeles, CA) - $102,792*

ACCEPTING THE AWARD

Students have the opportunity to accept or decline each type of aid that is offered. When students accept financial aid, they are signing a contract that says they agree to the conditions for each type of financial aid. Students should be aware of the conditions, such as requirements to maintain Satisfactory Academic Progress (SAP), before signing. Learn more about SAP in the "How to Maintain Financial Aid" section.

COA ADJUSTMENTS

If a student's expenses are higher than their college's cost of attendance (COA), they can appeal to increase their COA budget and their financial aid eligibility. Expenses that are often considered for a COA adjustment include rent, purchase of a computer, cost of transportation, medical, dental, or optical expenses and childcare. Each campus will have their own COA adjustment policy, and the student may have to provide documentation that shows their increased expenses. To file a COA adjustment, a student should contact their campus financial aid office.

RECEIVING THE FUNDS

When financial aid money is paid to the student it's called "disbursement." How it comes to the student can vary by campus. Generally, it's by direct deposit, a pre-paid debit card, or a paper check. To avoid paying fees for cash cards or to check-cashing companies, students should set up a checking account at a local bank or credit union. Banks and credit unions can charge fees, so make sure to understand any costs and how to find the best deal.

TIMING

Students may not get their money before the first day of class. Students should find out when they will receive their payments, and plan for that. The financial aid award letter will tell the student the schedule for disbursement of funds. The timing of payments can vary depending on when a student applied for financial aid, when they registered for classes, what type of aid they are receiving, and any changes that occur during the academic year. For example, Federal Pell Grant recipients are allowed to get some money to buy textbooks before the first day of classes. Student loan money, however, may be delayed until 30 days after the start of the term for first-time first-year students. Some colleges will disburse one-half of the award amount at the beginning of the term. If the student stays enrolled in the same units at the mid-term, they will receive the other half. Other schools will disburse all of the award to the student's account at the college they are attending, deduct tuition, fees, and college-controlled housing costs, if applicable, and provide the remaining money directly to the student. That remainder is the amount students can use to pay for books, parking permits, health insurance, and other living expenses.

BUDGETING

Financial aid disbursements may come in large payments. Students should plan carefully, with the assistance of a supportive adult, and create a budget to make sure their money lasts through the academic year. Visit this resource from the Annie E. Casey Foundation for helpful tips on paying bills and budgeting: **tinyurl.com/mrynaue7**.

Next Steps After Completing the FAFSA or CADAA

Submitting the FAFSA or CADAA application is just the first step in securing the best financial aid package. Students need to do a few more critical things before they can receive their financial aid.

1. Apply for the Chafee Grant at chafee.csac.ca.gov, if an eligible foster youth, to receive up to $4,500 per year.

Students only need to apply for the Chafee Grant once but must submit their FAFSA or CADAA each year. Many students submit their FAFSA or CADAA and Chafee Grant application at the same time. Learn more about the Chafee Grant and who is eligible in the "Types of Financial Aid" Section.

TIP

Students who were in FOSTER CARE in another state who intend to go to college in California should email CFSChafeeETV@dss.ca.gov for help deciding if they should apply for the Chafee Grant in California or their home state.

2. Create a WebGrants 4 Students Account at mygrantinfo.csac.ca.gov.

Once the FAFSA or CADAA is processed, create a WebGrants account to manage state aid like the Cal Grant, Chafee Grant and Middle Class Scholarship online. The FAFSA can take one to two weeks to process and link to WebGrants. **To receive state financial aid, check for the following items in WebGrants 4 Students:**

- ☐ **Check the Cal Grant, Chafee Grant and Middle Class Scholarship award status (Awarded, Pending, or Not Awarded)** and verify if there are any "pending" items or "to-do's" that need to be completed.
- ☐ **Verify that a GPA has been received and matched to the FAFSA/CADAA application in order to receive the Cal Grant.** A school-verified GPA (grade point average) must be submitted to the California Student Aid Commission (CSAC). For the 2027-28 school year, the deadline is March 2, 2027.

  Students planning to attend community college have until September 2. Most high schools automatically submit GPAs electronically to CSAC for all high school seniors. If there is not a GPA on file, students should contact their high school counselor to troubleshoot and complete the GPA Verification form: **www.csac.ca.gov/post/cal-grant-gpa-verification-form**.
- ☐ **Confirm that the "School of Attendance," the college that a student plans to attend, is accurate.** Update, if needed, within WebGrants.
- ☐ **Self-certify the high school graduation date AFTER high school graduation.**
- ☐ **If the student applies for the Chafee Grant, check that their "Department of Social Services Record" is complete to verify their foster care status.** This information is updated monthly so check back if it is not listed initially.
- ☐ **Check email and the college student portal weekly.** Even after college starts, they should continue to check it often.

3. Claim the CalKIDS College Scholarship!

CalKIDS is a Scholarship program for California students that funds up to $1,500 in Scholarship money for eligible public school students who are low-income or who have experienced foster care or homelessness. This funding can be used for educational expenses once enrolled in a college, university or career and technical program. To verify eligibility and claim a CalKIDS Scholarship, visit calkids.org. Students will need their name, birthdate, Statewide Student Identifier (SSID) number and the California county where they attended school. To learn about additional regional college savings account programs visit https://norcalpromisecoalition.org/child-savings-accounts/.

4. Pay fees and deposits. **NEW for the 2027/2028 academic year:** All California institutions must waive or defer enrollment and housing deposits for foster youth until financial aid is awarded. Public institutions must also waive or defer housing deposits for students who have experienced homelessness.. Check with the financial aid office, basic needs center, or foster youth program. At community colleges, there may be additional fees not covered by the California College Promise Grant. Failure to pay fees can result in a hold on a student's ability to register for classes.

5. Respond promptly to any requests to verify that the information on the financial aid application is accurate to receive funding as soon as possible. This may include verification of foster care or unaccompanied homeless status. *Once a determination is made for foster youth and unaccompanied homeless youth, it does not need to be redetermined every year if the student remains enrolled at the same college.*

FOSTER YOUTH verification: Foster youth status for the purposes of independent status on the FAFSA or CADAA is now automatically verified through the California Department of Social Services (CDSS). Some colleges, however, may still require verification if there is an issue with the data match.

Financial aid administrators (FAA) must also accept verification from the following:

- Verification of the student's eligibility for a Chafee Grant.
- A documented phone call or written statement from an attorney or Court Appointed Special Advocate (CASA).
- A documented phone call or written statement from a state, tribal, or county child welfare agency; foster care placing agency; or foster care facility or placement.

For unaccompanied HOMELESS YOUTH: Financial aid administrators (FAA) must accept documentation, including a documented phone call, written statement, or verified data match from the entities listed on page 10. If the student cannot get verification from one of those entities, the FAA must make a determination based on a written statement or documented interview with the student.

New as of 2026: Students flagged for ID verification not verified through the FAFSA must provide a government ID to the financial aid office. To apply for an ID go to https://www.dmv.ca.gov/portal/driver-licenses-identification-cards/identification-id-cards/. Individuals who are homeless may be able to get the fee waived.

6. Update all accounts if contact information or income changes. Students need to update their contact information (i.e., address, email address, and phone number) on ALL of their online accounts (i.e., WebGrants, college portal, FAFSA/CADAA, etc.) so that they get important messages. The FAFSA and CADAA ask about income and assets from the prior-prior year, however, if a student's income went down they should contact their financial aid office to see if they can have their Student Aid Index (SAI) adjusted.

HOW TO GET A FOSTER YOUTH VERIFICATION LETTER:

CURRENT FOSTER YOUTH: Contact county social worker, probation officer, or Independent Living Program (ILP or ILSP) Coordinator.

FORMER FOSTER YOUTH: Contact the county child welfare agency/ probation department, local Independent Living Program, or the Office of the California Foster Care Ombudsperson: 877-846-1602 or fosteryouthhelp.ca.gov.

STUDENTS SHOULD SAVE A COPY FOR THEMSELVES IN CASE THEY NEED IT AGAIN.



7. Review the FAFSA Submission Summary, or CADAA Summary, to learn about a student's eligibility for financial aid.

- **Where can the student find the FAFSA Submission Summary?** If a student provides an email address on their FAFSA, they will receive an email message with their FAFSA Submission Summary within one to two weeks. Students can also access this information by logging back into their FAFSA. If they do not provide an email address, it will be mailed within seven to ten days. For students who submit a CADAA, the summary is usually processed within 24 hours. Students should review these carefully, and if anything does not look right, contact a financial aid counselor at the college they plan to attend.

- **What does the FAFSA Submission Summary show?** The FAFSA Submission Summary summarizes information provided on the application and gives an estimate of what financial aid the student MAY be eligible for. It is not their financial aid award letter. It includes the student's Student Aid Index (SAI) which is a calculation used to determine eligibility for need-based aid. If the SAI is "0" or a negative amount the student will likely qualify for maximum aid. The FAFSA Submission Summary will also notify the student if they have been selected for additional verification.

- **What is the California Aid Report?** If a student receives a Cal Grant, they also will get a California Aid Report. They can check the status of their Cal Grant at WebGrants. See #2 above.

8. If you have trouble paying for food, rent, or other basic needs, visit your college's basic needs center.

Emergency aid that is disbursed by colleges does not reduce a student's eligibility for other financial aid even if the student has no remaining "unmet need."

9. Take advantage of support programs.

All institutions offer a variety of programs to help students realize their full potential including EOPS at community colleges, EOP at most universities, basic needs centers, disabled student programs, programs for parenting students, and more. Many of these offer additional financial support to eligible students.

FOR FOSTER YOUTH: All California Community Colleges, CSU, and UC campuses, and even some private universities, have special support programs for foster youth. Their program names and eligibility criteria vary (e.g., NextUp, Guardian Scholars). Many of these programs can provide additional aid like book grants or emergency grants. Visit **cacollegepathways.org/search-foster-youth-programs/** for more information.

TIP

Filing taxes may qualify you for more money! Most half-time and full-time students qualify for a cash-back education credit and should file their tax return using a 1098-T form they can access from their financial aid account online or financial aid office. Students should keep receipts for books and class supplies they paid for directly.

Students (18 years or older during that tax year) who have worked and earned at least $1 should also file since they may qualify for the Earned Income Tax Credit. Some foster youth will even qualify for an extra tax credit based on their experience in foster care! Parenting students should file whether they have worked or not since they qualify for the child tax credit. Any childcare expenses a parent pays for while they attend school or work can also be deducted on their taxes and parents should keep receipts or other proof of the total amount paid for childcare during the year. Learn more here: **jbay.org/resources/fytc**

10. Apply for other scholarships. See Appendix A for a list of private scholarships for foster youth as well as general scholarship search websites.

TIP

SCHOLARSHIP APPLICATION TIPS:

1. Start your search early. High school seniors are advised to begin applying at the start of their senior year.

2. Ask for help. It's ok to have someone review your essays and provide feedback.

3. Make a budget. Determine how much money you need throughout the school year. Keep in mind costs that may occur during summer when you are not in school. Here is one resource that may be helpful: tinyurl.com/mrynaue7.

4. Stay organized. Keep a log of all the scholarships you apply to. The log might include the name of the scholarship, website, award amount, deadline to apply, the date you applied, and the status of your application (pending, received, and not-awarded).

5. Create a general essay. Many scholarships require essays. Write a general essay that you can edit and adjust to fit the requirements of each scholarship that you apply to. A typical essay might talk about why you would like to attend college, a challenge you have experienced and overcome, and your future educational and career goals.

6. Be honest, but only share what feels comfortable. There are many scholarship opportunities available to students. Find ones that are in line with your goals and experiences. Only disclose elements of your personal experience, such as being in foster care or experiencing homelessness, that you feel comfortable sharing.

7. Be patient and don't give up. Applying to scholarships can be a lot of work and may take a long time before you get a response. Don't give up or be discouraged. Keep trying! Even small awards add up. Remember that whether you receive a scholarship is not a reflection of your worth.

8. Review your financial aid award letters carefully. If you receive a private scholarship, California prohibits colleges and universities from reducing the amount that they are providing to offset the scholarship award (within the maximum that you are allowed to receive, known as Cost of Attendance). Make sure to review your financial aid letter before and after reporting any scholarships and discuss with the financial aid office if you think other forms of aid have been reduced as a result of reporting a scholarship. This applies only to students receiving the Pell Grant or aid through the CADAA.

9. Avoid scams. You shouldn't have to pay to receive or apply for a scholarship. Avoid common scams such as these:

- **Fees** – "Buy now or miss this opportunity." Don't give in to pressure tactics. You shouldn't have to pay to search or apply for scholarships.
- **Scholarship Guarantee** – "We guarantee you'll get aid." A company could claim it fulfilled its promise if you were offered student loans or a $200 scholarship. Is that worth a fee of $1,000 or more?
- **Credit card or bank account information needed** – "I've got aid for you; give me your credit card or bank account number." Never give out a credit card or bank account number unless you know the organization you are giving it to is legitimate. You could be putting yourself at risk of identity theft. Never provide your social security number.
- **Unsolicited scholarships** – "You've been selected." If you are called to receive an award for which you never applied, be careful, it's likely a scam.
- **Unsecure websites** – Check all websites in your browser and avoid websites that are not secure.

How to Maintain Financial Aid

Maintaining eligibility for financial aid requires making Satisfactory Academic Progress (SAP). SAP comes down to not dropping too many classes and maintaining a good GPA.

In addition, while a student is awarded aid based on their financial need and the number of units they enroll in, if they drop classes, they may be required to pay financial aid back.

Student Spotlight: Understanding Satisfactory Academic Progress (SAP)



Scan here to listen

What does SATISFACTORY ACADEMIC PROGRESS (SAP) consist of?

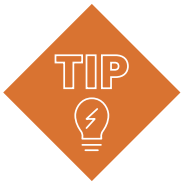
Each college and university tracks three areas for SAP. Here are the basics:

1. **Completing academic coursework with high enough GPA**
   All schools require a minimum GPA, often set at 2.0 on a 4-point scale but it varies by campus.

2. **Maximum time frame**
   Each college and university uses a formula to calculate the maximum number of units students can take before completing their degree or program. For example: If a student is attending a community college that requires 60 units for an AA (associate of arts degree), they cannot take more than 90 units to complete the degree.

3. **Passing enough classes along the way**
   Each college and university has a set "passing rate" required to stay in good academic standing. Grades of F (failures) and W (withdrawals) count against the passing rate.

*NOTE: If a **FOSTER YOUTH** student does not meet SAP standards for federal and state financial aid and loses eligibility, they may still be able to maintain their Chafee Grant. The Chafee Grant allows for more flexible SAP policies than other forms of aid.*



Here are some key tips for students to maintain financial aid and avoid financial aid debt:

- **Get connected proactively to on-campus resources** designed to set up students for success. This can include tutoring, foster youth campus support programs (e.g., NextUp, Guardian Scholars), disability support services, or other general campus resources (e.g., EOP, EOPS, etc.).

- **Meet with a qualified academic counselor to get help with registering for appropriate classes** and the right unit load (courseload) to be successful.

- **Talk to an academic counselor before dropping or withdrawing from any class.** Too many withdrawals can impact a student's completion rate for SAP. Also, if a student receives financial aid and then drops classes, depending on the point during the term this occurs, a student may be required to pay back money for the classes they dropped. For example, if they are awarded financial aid for being a full-time student, but then drop classes before the drop deadline and become a half-time student, the student will need to pay back half of the money they received. Repayment can also be triggered by earning all Fs.

- **If a student is disqualified from financial aid for not meeting SAP, they may have the option of appealing the decision.** Many students may experience a bad academic term—they get sick, or have to take care of a family member, or work gets too demanding and they fall behind in classes. They can talk with a counselor to ask for help and learn about their options for appealing the disqualification and getting financial aid reinstated.

What to do if a student has to pay back financial aid?

If a student is told that they must repay some of their financial aid, they will need to meet with the financial aid administrator at their college to make a payment plan. If they don't, they will not be able to register for classes or get official college transcripts and will be subject to long-term government debt collection or federal and state tax offset (this means the government will take any income tax refunds a student is owed until the debt is paid). Students should make a plan as soon as possible.

Here are some things to know before a student meets with a school administrator:

- Colleges generally want students to continue their enrollment and studies.
- Students have a right to see how the debt was calculated and challenge the calculation.
- Colleges have flexibility when making repayment arrangements. However, because there are no legal requirements not all colleges make repayment arrangements.
- Students should try to get all helpful partners in the room together. For example, this could include their foster youth program counselor, a financial aid staff member, a mentor, or anyone else who is supportive in their life.
- Explore all possible sources of repayment—students should ask the financial aid office and their foster youth program counselor or basic needs center for help finding resources.
- Most colleges make repayment arrangements directly. However, if a debt has been turned over to the U.S. Department of Education, the college can no longer make repayment arrangements. This is why it is important to address payment issues as soon as the student learns about them.

Additional Resources

Student Spotlight: Connecting with Campus Support Programs

Scan here to listen



RESOURCES FOR FOSTER YOUTH

California College Pathways Website: cacollegepathways.org
Answers to common questions as well as resources for understanding and getting help with financial aid, finding scholarships, and accessing foster youth support programs on college and university campuses

Chafee Grant Application: chafee.csac.ca.gov
Application for eligible foster youth to receive up to $4,500 per year in financial aid for up to five years, at an in-state or out-of-state college or university

RESOURCES FOR UNACCOMPANIED HOMELESS YOUTH

SchoolHouse Connection:

- Schoolhouseconnection.org/article/fafsa-independence-guide-for-uhy Flowchart that walks through how to determine if a student experiencing homelessness qualifies for independent student status on the FAFSA
- schoolhouseconnection.org/am-i-experiencing-homelessness/
  A tool to help students determine if their living situation qualifies as homeless
- schoolhouseconnection.org/article/fafsa-homeless-youth-determination-letter
  A sample of a homeless determination form that can be submitted for unaccompanied homeless students to qualify for independent status on the FAFSA

High School Homeless Liaisons

- cde.ca.gov/sp/hs/
  A roster of K-12 school and district homeless student liaisons

RESOURCES FOR OTHER SPECIAL STUDENT POPULATIONS

California Financial Aid for Justice-Involved Youth: ylc.org/resource/financial-aid-for-jj-youth
Information to maximize financial aid for youth who have been involved in the juvenile justice system

Immigrants Rising: immigrantsrising.org
Higher education access resources for undocumented youth

GENERAL RESOURCES

Federal Student Aid: fafsa.gov
Information about different types of financial aid, how to submit your FAFSA, how aid is calculated, and how to manage loans

California Student Aid Commission: csac.ca.gov
Everything you need to know about Cal Grants, Chafee Grants, Cash for College workshops, and the California Dream Act

ICanGoToCollege.com
Details on FAFSA, different types of financial aid, and the California community colleges

Cash for College: cash4college.csac.ca.gov
Students and families can attend free workshops across California to receive help completing the FAFSA or CADAA and Chafee Grant for foster youth

Appendix A

Scholarships for Students with Experience in the Foster Care System

Please note that this is not an exhaustive list and programs can change. If you are interested in a particular scholarship, please visit the program's website to view the most current information.

REGION	PROGRAM NAME & WEBSITE	HOW MUCH?	WHO IS ELIGIBLE TO APPLY?	DEADLINE
California	CalKIDS Scholarship: calkids.org	Up to $1,500	No application required. To claim your Scholarship, visit calkids.org with the following information. Available to eligible students who attended public school in California: • The California county where you attended school . • Your birth date. • Your 10-digit Statewide Student Identifier Number (SSID).	Funds must be used by the age of 26
Northern, Bay Area and Central California	FUEL Scholarship: http://www.svcf.org/scholarships/fostering-unimpeded-educational-legacies-fuel-scholarship	Up to $8,000	Documented participation in foster care or ward of the state any time after 13th birthday: • Current high school senior on track to receive diploma in 2025 OR high school graduate or equivalent. • Commitment to full-time study at a California State University, UC or accredited community college. • Cumulative G.P.A. of 2.0 or higher. • Submission of FAFSA or CADAA application. • Age: 17-26 years at time of application. • Current resident of a Bay Area, Northern or Central California county. (View website for more information).	March
Northern California	Foster Youth Education Fund: fyef.org/programs-scholarships/	$500 - $2,500	• Youth who have been in foster care in Sacramento, El Dorado, Placer, or Yolo County OR were in foster care in California and are attending college in one of these four counties. • Students who receive a high school diploma or equivalent and are planning to attend a two-year or four-year college, university, or accredited trade school.	August
Northern California (San Joaquin County)	Mary Graham College & Trade School Scholarship and Support Program: marygrahamfoundation.org/scholarship/	Need Based	• Have been in foster care in San Joaquin County and/or must have been in foster care and be a current resident of San Joaquin County. • Be enrolled in school full time (12 units or more) at the time the scholarship is awarded. • Current GPA of 2.0 or higher. • Have applied for financial aid.	Year Round
Northern California (Santa Clara or San Mateo County)	Pivotal College Scholarship: pivotalnow.org/youth-support/apply-for-a-college-scholarship	Up to $2,000 per year	• Dependent of court (foster care or guardianship, including KinGAP) at least one day after 13th birthday. • Case in Santa Clara County or San Mateo County OR will be living or attending college in Santa Clara County or San Mateo County in the fall. • Received or on track to receive a high school diploma or GED. • Cumulative high school or college GPA of 2.0. • Accepted to or planning to attend a community college, university, or accredited vocational school. • Applied for FAFSA or CADAA by priority deadline and are eligible to receive all federal and state financial aid.	March

REGION	PROGRAM NAME & WEBSITE	HOW MUCH?	WHO IS ELIGIBLE TO APPLY?	DEADLINE
Northern California (San Francisco Bay Area)	10,000 Degrees : 10000degrees.org/students-alumni/scholarships/	Up to $1,500	• Must live in one of the following California Counties: Marin, Sonoma, San Francisco, Contra Costa, San Mateo, Santa Clara, Napa and Lake. • Must have financial need and be a first-time college student enrolled in at least 12 academic units.	March
Northern California (San Francisco Bay Area)	Students Rising Above, Rising Stars Program: studentsrisingabove.org	Varies	• Northern California high school juniors (live within nine-county Bay Area). • Apply during their junior year of high school.	March
Northern California (Contra Costa)	VESTIA, Foster Youth Scholarship Program: vestiainc.org/foster-youth-scholarships/	Typically around $1,000, but amount varies	• Students up to age 21 who have been in foster care in Contra Costa County; who received a high school diploma or equivalent and are currently attending or have enrolled in a 2-year or 4-year college, university, or accredited trade school.	June 1, however funding may be available after this deadline.
Los Angeles County	Aaron Ruben Scholarship: casala.org/wp-content/uploads/2013/05/Aaron-Ruben-Scholarship-Application.pdf	$1,500 - $3,000	• Current or previous foster youth under the jurisdiction of the Dependency Court of Los Angeles County. • High school seniors and current college students.	July 1st
Los Angeles County	Angels Nest Scholarship: https://www.angelsnesttlp.org/	Up to $1,000	• Current or former foster youth in Los Angeles County. • Must be a High School Senior. • Accepted at an accredited university, community college or trade school. • Must be available for in-person recognition. • Write a one-page essay.	April
Los Angeles County	Biddy Mason Charitable Foundation Scholarship Awards: biddymason.com/scholarships/ Email Jackie Broxton: jbbiddymason1@gmail.com	$450-$3,000	• Current or former foster youth in the Los Angeles County Department of Children and Family Services. • Enrolled in or accepted to an accredited education institution, secondary school, vocational school, community college, or four-year college or university. • Minimum GPA of 2.5.	Rolling basis depending on funding
Los Angeles County (San Gabriel Valley)	Friends of Foster Children Scholarship: www.fofcsgv.org/scholarships	Up to $1,000	• Must verify as a foster child/court appointed dependent from Los Angeles County DCFS. • Is or will be a high school graduate or equivalent. • Have a definite and verifiable educational plan for a vocational program, community college, or four-year college or university.	Varies
Orange County	Orangewood Advanced Studies Scholarships: orangewoodfoundation.org/advancedstudiesfund/	Up to $10,000	• Must have been declared a dependent of Orange County, placed in out-of-home care OR must have been declared a dependent child or ward in another jurisdiction. • Have a current association with Orangewood Foundation program services. • Completed a bachelor's degree or certificate and enrolling in an advanced degree.	May 1st

REGION	PROGRAM NAME & WEBSITE	HOW MUCH?	WHO IS ELIGIBLE TO APPLY?	DEADLINE
Orange County	Orangewood Undergraduate Scholarships: orangewoodfoundation.org/programs/scholarships/	Up to $5,900 per year	• Must have been an Orange County foster youth. • Enrolled at an accredited university, community college or trade/vocational school. • Young adults connected to Orangewood Foundation, residing in Orange County.	Fall Deadline – Sept 30th and Spring Deadline – March 1st
National	Adoption STAR Academic Scholarship Program: adoptionstar.com/resources/scholarship/	Varies	• The applicant must have been adopted or in foster care and be known to have overcome adversity. • Must have advanced education plans to a four-year college.	May
National	All-Star College Scholarship: umpscare.com/scholarship/all-star-college-scholarship/	Up to $10,000 per year for up to four years	• Been adopted or exited foster care to permanent guardianship at or after the age of 13. • Applicants must be incoming college freshmen under the age of 21.	May
National	BrandSource Scholarship: fosterlove.com/brandsource-scholars/	Up to $12,000 per year for up to two years	• Current or former foster youth. • Graduated from high school or earned a high school equivalency certificate. • Be between the ages of 17-25 during the application period. • U.S. Citizenship. • Have been accepted or plans to attend an accredited vocational-technical school, trade school, or two-year college in certain specified fields..	August
National	American Industries Vet Tech Scholarship fosterlove.com/american-industries-vet-tech-scholarship/	Up to $12,000 annually for two years	• A scholarship program for current and former foster youth, ages 18-25, pursuing an education in veterinary studies. See website for full eligibility criteria.	Open until slots are filled.
National	Family Fellowship: fosterlove.com/family-fellowship-scholarship/	Up to $12,000 per year for up to five years	• Current or former foster youth (see website for more details). • Applicants must have completed high school or obtained a GED. • Applicants must be 17 to 24 years of age. • Applicants must be accepted into an accredited public or nonprofit college in pursuit of an undergraduate bachelor's degree with the intent to enroll full-time. • U.S. Citizen.	May
National	Fostering Educational Opportunities Foundation Scholarship Program: feof.education/application	$1,000 – $5,000	• Currently or formerly participated in foster care. • Minimum GPA of 2.0 and in good academic standing. • Enrolled or planning on enrolling as a full-time (12 hours) student. • Between the age of 18-26.	August
National	George & Kathy Hicker Chapter for Success Textbook Fund: echoesofhope.org/programs-1/2018/8/14/chapters-for-success	Up to $300 per semester	• Must be low-income, at-risk, and/or current or former foster youth between the ages of 17-30. • Must be enrolled in community college, four-year, or vocational school.	Rolling referrals. Email the program.

REGION	PROGRAM NAME & WEBSITE	HOW MUCH?	WHO IS ELIGIBLE TO APPLY?	DEADLINE
National	International Student Foundation: www.isfsite.org/students	Varies	• Can demonstrate that they were orphaned or in foster care and are not currently adopted or supported by a parent or legal guardian. • Planning or applying to be a full-time undergraduate student for the next school year. • Have and are able to maintain a GPA of 2.5 or greater. • 23 years of age or less on April 30th of the year of application. • Have submitted the FAFSA application. • Willing to commit to a mentoring program of twice monthly phone conversations with assigned ISF mentor.	Rolling referrals. Email the program.
National	National Foster Parent Association (NFPA): nfpaonline.org/resources/scholarships/	$500	• Have a parent, or other supportive adult, who is a paid member of the NFPA, or will join. • Must be in senior year of high school (regardless of age). • Must provide a copy of high school transcript. • 17 - 21 years of age. • A minimum of two letters of recommendation from foster parents, social workers, residential center, principal/teacher/guidance counselor, or employer. • Essay of 300-500 words (see website).	April
National	nsoro Foundation Scholarship Program: nsoro.submittable.com/submit	$1,000 - $10,000	• Certify that they are currently in foster care, a ward of the state, or eligible for ILP, having aged out of foster care as a young adult. • A high school graduate or equivalent and have a cumulative GPA of 2.0 or higher. • Have been accepted into an accredited, Pell-eligible college or another post-secondary school. • Under the age of 26 of the year they apply if they have not previously received funding from the nsoro Foundation. • Be a U.S. citizen or Permanent Resident of the United States.	April
National	Scott Isaacson Scholarship comfortcases.org/scholarship/	Varies	• A graduating high school senior or current higher education student. • Currently or formerly in foster care. • A resident of the United States. • Planning to attend a full- or part-time accredited undergraduate program or trade school program. • Must have been in the foster care system for 36 months or more.	May

General Scholarship Search Websites

These free websites include a range of different private scholarships. These scholarships are not exclusive to youth in the foster care system and can be awarded based on a range of factors, such as financial need, ethnicity, special talents, academic experience, leadership ability, sexual orientation, community service, or personal life experience. This is not an exhaustive list.

NAME	LEARN MORE:
FASTWEB	fastweb.com
COLLEGE BOARD	bigfuture.collegeboard.org/pay-for-college/scholarship-search
PETERSON'S	petersons.com/scholarship-search.aspx
UNIGO	Unigo.com
APPILY	Appily.com
NICHE	niche.com/colleges/scholarships/
HISPANIC SCHOLARSHIP FUND	hsf.net/scholarship
LET'S GO TO COLLEGE CALIFORNIA	letsgotocollegeca.org
UNITED NEGRO COLLEGE FUND	uncf.org
GOLDEN DOOR SCHOLARS (FOR UNDOCUMENTED STUDENTS)	goldendoorscholars.org
CAREERONESTOP	careeronestop.org/toolkit/training/find-scholarships.aspx

Scholarship Opportunity for College-Bound Students with Homelessness Experience

REGION	PROGRAM NAME & WEBSITE	HOW MUCH?	WHO IS ELIGIBLE TO APPLY?	DEADLINE
California	CalKIDS Scholarship: calkids.org	Up to $1,500	No application required. To claim your Scholarship, visit calkids.org with the following information. Available to eligible students who attended public school in California: • The California county where you attended school . • Your birth date. • Your 10-digit Statewide Student Identifier Number (SSID).	Funds must be used by the age of 26
National	SchoolHouse Connection Youth Leadership and Scholarship Program schoolhouseconnection.org/scholarship	$2,500, one-on-one support and three all-expense paid trips	• Currently residing in the U.S. • Born on or after June 2, 2005. • Will begin college (four-year, community college, or trade school) for the first time (not including dual-enrollment courses). • Experienced homelessness in the last six years.	June 2



California College Pathways
cacollegepathways.org

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