# **No Cash Left Behind:** Ensuring Foster Youth Access the Full Range of Financial Aid



January 12, 2010 Webinar of the California College Pathways



# Web Seminar Technical Details

- Click on unique link forwarded in email invitation
- To access audio:
  - □ Call (484) 589-1010
  - Enter Access Code: 482-884-179
  - Enter unique PIN that is on screen

To submit live questions, click on the "Question and Answer" arrow on your screen, type your question, and click "Send."



# **California College Pathways**

#### Technical Assistance & Training

Policy Analysis & Development



Information Sharing

Coalition Building & Advocacy

#### For more information, visit www.cacollegepathways.org

# Agenda

- Provide basic overview of financial aid such as when FAFSA application is due
- Answer questions related to a minor's legal status as a dependent
- Review changes in FAFSA form that pertain to foster youth
- Provide ways to inform students about what financial aid is available
- Answer your questions!



# **Panel Participants**

Wendy Ascencio, Financial Aid Counselor & Scholarship Coordinator, Cal State Long Beach

**Kara Moore,** Consultant, Cal State Long Beach

Moderator: Jenny Vinopal, CSU Office of the Chancellor & California College Pathways



# What is Financial Aid?

### Gift Aid

- Scholarships
- Grants

### Self-help aid

- Loans
- Employment opportunities



# **Types of Financial Aid**

#### State

- Cal Grants
- <u>CSU</u> State University Grant (SUG)
- <u>CSU</u> Educational Opportunity Program (EOP)
- <u>Community Colleges</u> Board of Governor's Grant (BOGG)

#### Federal

- Pell Grants
- (ACG) Academic
   Competitiveness Grant
   1<sup>st</sup> or 2<sup>nd</sup> year of college
- (SMART) National Science & Mathematics Access to Retain Talent Grant 3<sup>rd</sup> or 4<sup>th</sup> year of college
- (FSEOG) Federal Supplemental Educational Opportunity Grants



### 2009-10 Cost of Attendance (9 months)

	At Home	On Campus	Off Campus
Fees	\$4,370	\$4,370	\$4,370
Books/Supp	1,638	1,533	1,638
Room/Board	4,338	10,832	10,872
Trans	1,272	1,182	1,236
Personal	2,146	2,030	2,290
TOTAL	\$13,764	\$20,052	\$20,406



## **Definition of Need**

#### **Cost of Attendance (COA)**

- Expected Family Contribution (EFC)





# Most Common FAFSA Mistakes

- Incorrect Social Security Numbers
- Name/social security number mismatch
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college



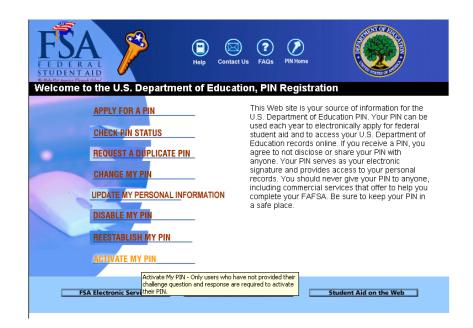
### **Reasons to file FAFSA electronically**

- Built-in edits to prevent costly errors
- Skip-logic allows student and/or parent to skip unnecessary questions
- More timely submission of original application and any necessary corrections
- More detailed instructions and "help" for common questions
- Ability to check application status on-line
- Simplified application process in the future
- Option to "pre-fill" certain information on FAFSA when completing application for second, third, and fourth years of study



# **PIN Registration**

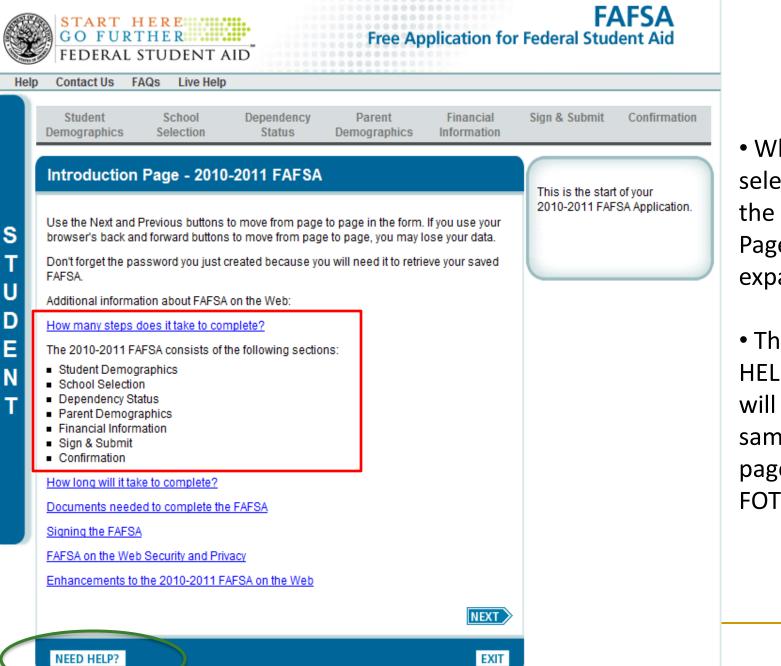
- Web site: www.pin.ed.gov
- Can get PIN at any time
- May be used by students throughout aid process, including subsequent school years





# Helpful features on the FAFSA

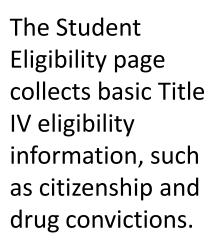
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	Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmatio
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1	Don't forget the par FAFSA.	ssword you just	created because yo	ou will need it to retri	eve your saved		
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	How many steps of	loes it take to co	mplete?				
	How long will it tak	e to complete?					
	Documents neede	d to complete th	e FAFSA				
1	Signing the FAFSA						
	FAFSA on the Web	Security and Pri	vacy				
	Enhancements to	the 2010-2011 F	AFSA on the Web				
					NEXT		



 When the user selects a link on the Introduction Page, the text will expand.

 The "NEED HELP?" button will open the same topic on all pages within FOTW.

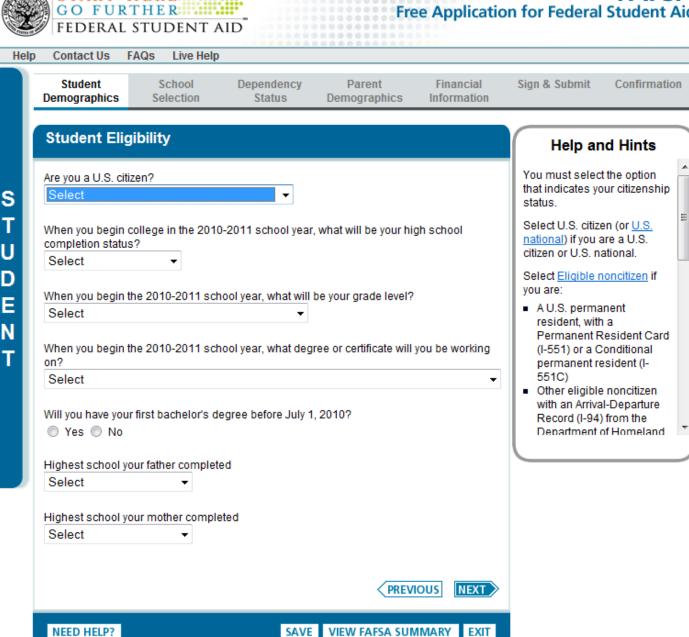
Student	FAQs Live Help School	Dependency	Parent	Financial	Sign & Submit	Confirmation	
Your last name SMITH Your Social Sect 121-64-3151 Your date of birth 02201990 Your permanent Your city (and co Your city (and co Your ZIP Code Have you lived in Your permanent Your permanent Your permanent Your permanent What is your mai Select	mailing address ( untry if not U.S.) your state for at le telephone numbe ess rital status as of to	Your first name CHRIS Are you male Male Male Male Your state Select east 5 years?	or female? Female	middle initial ▼	Demographics section of the F/ Student's inform section. Help ar This is your pro not a nickname, match exactly th	AFSA. Enter the nation in this <b>nd Hints</b> per last name, , and it must e name on your card. Remember rs (A-Z), periods (.), dashes (-), or ). No other	<ul> <li>The Student Demographics Information page is the first page of the application that collects the student's basic information.</li> </ul>



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START HERE

FAFSA **Free Application for Federal Student Aid** 



#### START HERE

FAFSA Free Application for Federal Student Aid

PREVIOUS NEXT



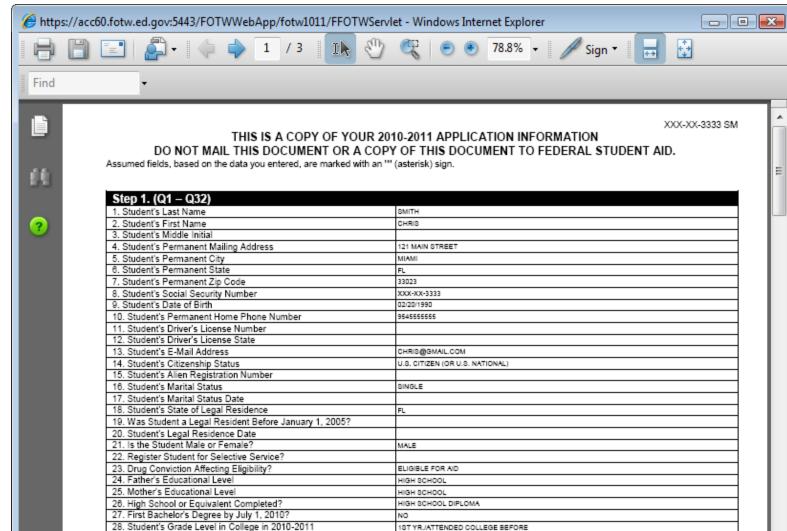
SAVE VIEW FAFSA SUMMARY EXIT

		Confirmation	Cian 9 Cubmit	Financial	Darcat	Dopordoper	AQs Live Help	
		Confirmation	Sign & Submit	Financial Information	Parent Demographics	Dependency Status	School Selection	Student Demographics
<ul> <li>Questions will display one at a time based on previous answe</li> <li>Once a question answered as Ye the remaining questions will n display.</li> </ul>	•	had no living al or time since 3, even if you I. were in y time since 3, even if you foster care were a were a ard of the since you ven if you are endent/ward today. uncial aid	Help an Select Yes if you parent (biologic: adoptive) at any you turned age f are now adopted Select Yes if you foster care at an you turned age f are no longer in as of today. Select Yes if you dependent or wa court at any time turned age 13, e no longer a dep of the court as o Note that the fina administrator at	ister's or intificate, etc.)? ou between you and who 2011? es other than	Demographics be working on a ma EdD, or graduate co their support from y bouse) who live with ad through June 30, d Forces for purpos	on 87? school year, will you MBA, MD, JD, PhD, ve more than half of n your children or s ort from you, now a luty in the U.S. Arme Forces?	Determination fore January 1, 19 u married? f the 2010-2011 sont (such as an MA, ren who will receir une 30, 2011? Indents (other that half of their supp serving on active of of the U.S. Armed you turned age 13	Dependency Were you born be Yes No As of today, are yo Yes No At the beginning of doctorate program Yes No Do you have child July 1, 2010 and J Yes No Do you have depe receive more than Yes No Are you currently s training? Yes No Are you a veteran Yes No
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Sign & Submit View or Print your FAFSA informs Are you a preparer?  The Yes The No How do you (the student) want to Sign Electronically With My F Student's Social Security Number XXX-XX-3333 Student's last name SMITH Student's date of birth 02/20/1990 What is your (the student's) PINT	tion provide your signatu IN ▼ r			Provide your sig your parent provisignature. Final My FAFSA Now. Help ar You must choos following: Sign Electron Federal Stud Print A Signa it, and mail it on the page. Process Now Signature an FAFSA. Your be partially p signatures a receive a Stu	ly, select Submit <b>nd Hints</b> se one of the hically using a lent Aid PIN. ture Page, sign to the address v Without d submit your application will rocessed without
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 The signature process, for the student and parent, is contained within one page.

- There is no side bar indicating Student or Parent since this is a combined page.
- If the student would like to review their information before signing their FAFSA, they will need to click on the "View or Print your FAFSA information" link at the top of the page.



1ST BACHELOR'S DEGREE

NOT GOING TO FILE

If the student selects the "View or Print your FAFSA information" link at the top of the Sign & Submit page, their information will display in this format.

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29. Type of Degree/Certificate

Step 2. (Q33 – Q45)

30. Student's Enrollment Status for 2010-2011

31. Interested in Work-study or Student Loans?

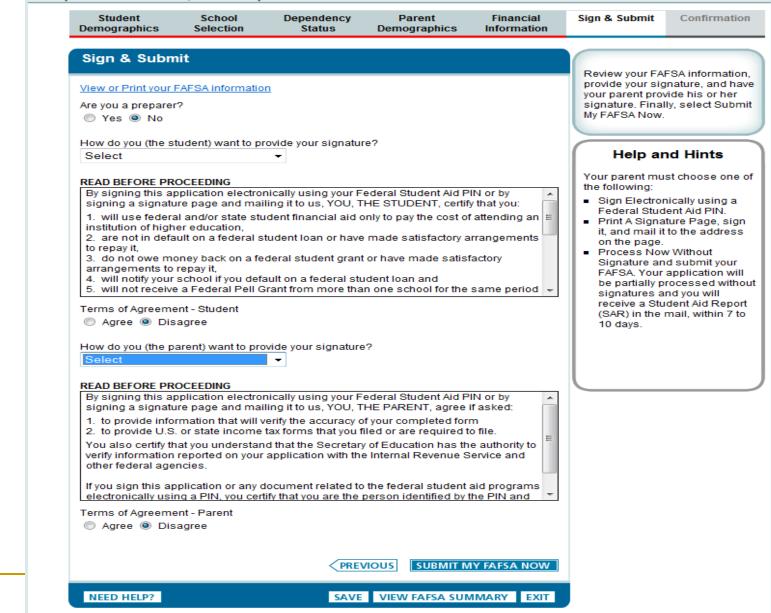
33. Student Filed 2009 Income Tax Return?

34. Student's Type of 2009 Tax Form Used 35. Student Eligible to File a 1040A or 1040E72

32. Planning to Become an Elementary or Secondary School Teacher

START HERE GO FURTHER FEDERAL STUDENT AID FAFSA Free Application for Federal Student Aid

Help Contact Us FAQs Live Help



The Sign & Submit page now includes the signature process for the student and parent.



#### START HERE GO FURTHER FEDERAL STUDENT AID

FAFSA Free Application for Federal Student Aid

	Student nographics	Scho Select		Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
				•				
Help	Contact Us	FAQs	Live H	elp				

#### FAFSA on the Web Submission Confirmation

Congratulations, Chris! Your FAFSA on the Web Application was successfully submitted to Federal Student Aid.

You can check your status, or make corrections or updates to a processed FAFSA at www.fafsa.gov.

Your 2010-2011 Confirmation and Student Aid Eligibility Information (Print, e-mail or write down the following information for your records)

Confirmation numer: F 033000804 1 10/08/2009 14:09:37 🛛 🖸

Data Release Number (DRN): 1704

Estimated Expected Family Contribution (EFC) = 4036

The EFC is an index that schools use to determine your eligibility and is not the amount of money that you have to pay.

Based on your EFC of 4036 you appear to be eligible to receive the following:

- A Federal Pell Grant of up to \$1300. Grants do not have to be repaid; they are free money to help with the cost of college.
- An <u>Academic Competitiveness Grant (ACG)</u> of up to \$750 for your first undergraduate year or up to \$1300 for your second undergraduate year.
- Low-interest federal student loans. The amount of these loans depends on, among other things, your year in college, the cost of
  attendance at your school, and what other student aid you will be receiving.
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

#### Does your parent need to complete a FAFSA for your brother or sister?

Click here and all the information your parents provided in this application will be transferred to a new FAFSA. Your parents will only have to provide their signature again.

#### What Happens Now?

If you need to make any corrections or updates you must wait until your FAFSA has been processed. Once your FAFSA is processed we will send you a notification by e-mail. You will then be able to access your Student Aid Report (SAR), which summarizes the information you submitted on your FAFSA.

Your school will also have access to your FAFSA record once it is processed. Your school's financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. For more information about grants, loans or work-study, scholarships and other sources of aid go to <a href="https://www.FederalStudentAid.ed.gov/aidinfo">www.FederalStudentAid.ed.gov/aidinfo</a>.

Some e-mail providers will only deliver messages to your inbox if the sender's address is listed in your address book. So add our e-mail to your address book: FederalStudentAidFAFSA@cpsemail.ed.gov.

Graduation and Retention rates

School Name	Graduation Rate	Retention Rate	Transfer Rate
FLORIDA A & M UNIVERSITY	39%	82%	6%

Go to the Department of Education's Navigator website at <u>www.nces.ed.gov/collegenavigator</u>. The site has important information about colleges, including college costs, admissions policies, what financial aid is available, and their graduation and retention rates.

Want this confirmation page e-mailed? Click E-mail.

The confirmation number will contain the student's randomly generated identification number.

This will replace the student's current confirmation number which is composed of their Social Security Number and first two letters of their last name.

PRINT HELP PRINT THIS PAGE E-MAIL

# FAFSA 2010: Questions Pertaining to Homeless and Foster Youth

- Formerly consisted of a single question, and did not address homelessness as explicitly.
- Changes the lower age limit from 16 to 13.
- New questions collect better information and introduce new questions about verification.
- Important for those working with foster youth to answer these questions accurately!



# **Independent Student Definition**

 Orphan or ward/dependent of the court or foster care, etc.;

 Determined to be "independent" by financial aid administrator based on *unusual* circumstances



### FAFSA 2010: Question 53

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?

#### **Answer Yes:**

If you had no living parent, biological or adoptive, when you were 13 years or older, even if you are adopted now.

#### **Answer Yes:**

Were in foster care at age 13 years or older, even if you are not in foster care today.

#### **Answer Yes:**

Were dependent/ward of the court at 13 years or older, even if you are no longer a dependent /ward today.



### FAFSA 2010: Questions 54 & 55

- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?



### FAFSA 2010: Questions 54 & 55

#### **Answer Yes:**

If you can provide a copy of a court's decision that you are an emancipated minor or are in legal guardianship. The court must be located in your state of legal residence.

If you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

#### **Answer No:**

If the court order is no longer in effect or the court decision was not in effect at the time you become an adult.



### FAFSA 2010 Questions 56, 57 & 58

- At any time on or after July 1, 2009, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2009, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2009, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were s supporting and at risk of being homeless?



## FAFSA 2010 Questions 56, 57 & 58

#### **Answer Yes:**

- If you received a determination at any time on or after July 1, 2009, that you were an unaccompanied youth who was homeless or, for question 58, at risk of being homeless
  - Homeless means lacking fixed, regular and adequate shelter, including living in shelters, motels, cars or temporary living with others
  - Unaccompanied means you are not living in the physical custody of your parents/guardian
  - Youth means you are 21 yrs of age or younger or are still enrolled in high school when signing this application

#### **Answer No:**

 If you are not homeless, at risk of being homeless or if you do not have a determination.



# **Definition of Parent**

- For FAFSA purposes, the following are not parents
  - Grandparent
  - Foster parent
  - Legal guardians
  - Aunts and uncles
- For FAFSA purposes, the following are parents
  - Adopted parents
  - Biological parents

# **Dependency Override**

- Students who do not meet the standard federal definition to be independent
- Students who have adverse situations with their parents
- The financial aid office has the ability to review their situation and consider them for independent status through professional judgment

# Helpful Tips

- Assist student in meeting deadlines
- Become familiar with the specific financial aid policies at a college
- Make contact early with the school
- Help youth submit verification forms on time specifically for dependency override.
- Provide verification in the form of letter or support

# **Budget Cuts and Chafee Grant**



- How does this effect foster youth aging out in 2010?
- Will there be any money for new applicants?
- What about students currently receiving the Chafee?
- What can you do to help?



# **Cash For College**

- Statewide program administered by the California Student Aid Commission with collaboration from local community partners.
- California Cash for College Workshops are held in January and February of every year, up until the Cal Grant March 2 deadline.
- Attendees can earn scholarships of up to \$500.
- To find a workshop in your area visit:

http://www.calgrants.org/applications/workshops.cfm?navId=25

### Resources

- California Colleges: <u>www.californiacollege.edu</u>
- CA Student Aid Commission: <u>www.csac.ca.gov</u>
- Cash For College: <u>http://www.calgrants.org/index.cfm?navId=16</u>
- CSU Mentor: <u>www.csumentor.edu</u>
- Ed Fund: <u>www.edfund.org</u>
- Fast Web: <u>www.fastweb.com</u>
- Financial Aid: <u>www.finaid.org</u>
- U.S. Dept. of Education: <u>www.college.gov</u>
- U.S. Dept. of Education: <u>www.ed.gov/offices/ope</u>



## Announcements

- College Is Possible Postcard and Checklist now available at <u>www.cacollegepathways.org</u>
- To request postcards and financial aid materials, please email Jenny Vinopal at jvinopal@calstate.edu
- Let us know what you think: Please complete the webinar evaluation survey today
- Upcoming webinar: Identity Theft and Vital Documents February



## **Questions or Comments?**

Enter questions on your screen now by clicking the "Question and Answer" arrow, typing your question, and clicking "Send."

Or direct later questions or comments to:

Jenny Vinopal, Assistant Director of Foster Youth Programs CSU Office of the Chancellor 401 Golden Shore, 6th Floor Long Beach, CA 90802-4210 (562) 951-4734 jvinopal@calstate.edu

