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

January 12, 2010
Webinar of the California College Pathways
Click on unique link forwarded in email invitation

To access audio:
- Call (484) 589-1010
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California College Pathways

Technical Assistance & Training

Information Sharing

Policy Analysis & Development

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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

<table>
<thead>
<tr>
<th>State</th>
<th>Federal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grants</td>
<td>Pell Grants</td>
</tr>
<tr>
<td>CSU - State University Grant (SUG)</td>
<td>(ACG) Academic Competitiveness Grant 1\textsuperscript{st} or 2\textsuperscript{nd} year of college</td>
</tr>
<tr>
<td>CSU - Educational Opportunity Program (EOP)</td>
<td>(SMART) National Science &amp; Mathematics Access to Retain Talent Grant 3\textsuperscript{rd} or 4\textsuperscript{th} year of college</td>
</tr>
<tr>
<td>Community Colleges – Board of Governor’s Grant (BOGG)</td>
<td>(FSEOG) Federal Supplemental Educational Opportunity Grants</td>
</tr>
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### 2009-10 Cost of Attendance (9 months)

<table>
<thead>
<tr>
<th></th>
<th>At Home</th>
<th>On Campus</th>
<th>Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees</td>
<td>$4,370</td>
<td>$4,370</td>
<td>$4,370</td>
</tr>
<tr>
<td>Books/Supp</td>
<td>1,638</td>
<td>1,533</td>
<td>1,638</td>
</tr>
<tr>
<td>Room/Board</td>
<td>4,338</td>
<td>10,832</td>
<td>10,872</td>
</tr>
<tr>
<td>Trans</td>
<td>1,272</td>
<td>1,182</td>
<td>1,236</td>
</tr>
<tr>
<td>Personal</td>
<td>2,146</td>
<td>2,030</td>
<td>2,290</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$13,764</strong></td>
<td><strong>$20,052</strong></td>
<td><strong>$20,406</strong></td>
</tr>
</tbody>
</table>
Definition of Need

Cost of Attendance (COA)
- Expected Family Contribution (EFC)

= Need
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

Introduction Page - 2010-2011 FAFSA

Use the Next and Previous buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

Don't forget the password you just created because you will need it to retrieve your saved FAFSA.

Additional information about FAFSA on the Web:
- How many steps does it take to complete?
- How long will it take to complete?
- Documents needed to complete the FAFSA
- Signing the FAFSA
- FAFSA on the Web Security and Privacy
- Enhancements to the 2010-2011 FAFSA on the Web

This is the start of your 2010-2011 FAFSA Application.
• 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.
• The Student Demographics Information page is the first page of the application that collects the student’s basic information.
The Student Eligibility page collects basic Title IV eligibility information, such as citizenship and drug convictions.
If you perform an action that is successful, the system will provide you with a GREEN box and a success message.
Questions will display one at a time based on previous answers.

Once a question is answered as Yes, the remaining questions will not display.
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.
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.
The Sign & Submit page now includes the signature process for the student and parent.
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.
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 dependant/ward of the court at 13 years or older, even if you are no longer a dependant /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?
**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.
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 self-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: www.californiacollege.edu
- CA Student Aid Commission: www.csac.ca.gov
- Cash For College: http://www.calgrants.org/index.cfm?navId=16
- CSU Mentor: www.csumentor.edu
- Ed Fund: www.edfund.org
- Fast Web: www.fastweb.com
- Financial Aid: www.finaid.org
- U.S. Dept. of Education: www.college.gov
- U.S. Dept. of Education: www.ed.gov/offices/ope
Announcements

- College Is Possible Postcard and Checklist now available at www.cacollegepathways.org
- 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
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:

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