How Can I Pay for College?

Grant Money for Pennsylvania Foster Youth

**Chafee Education and Training Grant**

A grant given by the federal government to help pay for higher education for current and former foster youth.

**How much is the award?**

You are eligible for the Chafee grant if you were a Pennsylvania resident who was in foster care at age 16 or older. This includes youth who were in foster care at age 16 or older and then were adopted or entered a kinship guardianship arrangement, which is called permanent legal custodianship (PLC) in PA.

**What are the enrollment requirements?**

- You must be enrolled at least half-time in a college or career school that is eligible to receive federal financial aid. Contact your school to make sure it is approved for Title IV student assistance programs by the Department of Education.
- You must maintain “satisfactory academic progress,” which is defined by your school.

**How many years can I receive the grant?**

You must apply for the Chafee grant before you turn 21. If you have been receiving the grant prior to age 21, you can keep getting the grant up until age 23.

**WILL THE GRANT COVER REMEDIAL CLASSES?**

Yes.

**DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?**

Pennsylvania allows youth to use their Chafee award at an out-of-state school. However, you must check with your school’s financial aid office to find out if the school or state accepts out-of-state Chafee money.

**CAN I BE DISQUALIFIED?**

You are not eligible for the grant while you are in “default” on a federal student loan – that means you aren’t making the payments you owe on a federal loan. You can be eligible again by repaying the loan and getting out of default, though.

**How and when do I apply?**

You apply by completing a short application that can be found at [https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml](https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml). The 2016-2017 application will be available in April 2016. You should send your completed application to:

**Juvenile Law Center**

jlc.org

215-625-0551

**Education Law Center**

elc-pa.org

215-238-6970

There are other sources of money to help you pay for your education in addition to grants. There are many scholarships and support programs that you can apply to.

You can also apply for student loans, which you do need to pay back, that can help fund your education.

For more information about how to apply for grants or other financial aid in Pennsylvania, you can contact:

**Pennsylvania Higher Education Assistance Agency**

pheaa.org

1-800-692-7392

Juvenile Law Center

215-625-0551

The Field Center

FOR CHILDREN’S POLICY, PRACTICE & RESEARCH

Juvenile Law Center

advancing the rights and well-being of children in jeopardy

[Image 152x45 to 352x101]

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DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?
No, but you will get more money if you go to a Pennsylvania school. If your school is located in Pennsylvania, you may be eligible for up to the full amount of the grant, $4,340. If you attend a school in Delaware, Massachusetts, Ohio, Rhode Island, Vermont, District of Columbia, or West Virginia, you can receive up to $600.

CAN I BE DISQUALIFIED?
• If you are incarcerated for an offense where you were tried and convicted as an adult, you cannot apply for the grant until you are released.
• You cannot receive the grant if you are in “default” or pending default on an educational loan made by the state or federal government or by a school. That means you aren’t making the payments you owe on a loan.

HOW MANY SEMESTERS CAN I RECEIVE THE GRANT?
Eight semesters. Remember that if you attend school during a summer session, that will count as one of your eight semesters.

If you are part of a five-year program you may be eligible for this grant for ten semesters. Check with your school to find out whether your five-year program qualifies.
You can also receive a $500 award if you attend a unique program of study in another state. Contact PHEAA find out whether your program is approved as a unique program of study.

HOW MUCH IS THE AWARD?
In 2015-2016, the maximum award is $4,340 and the minimum award was $500. The range of the awards for 2016-2017 has not been determined yet. Your specific award will be calculated based on your income, the “cost of attendance” for your school, and the amount of your Pell Grant.

WHAT IS IT?
A grant given by the federal government for undergraduate studies, based on financial need.

WHAT CAN I USE GRANT MONEY FOR?
You have to use the grant to first cover tuition and fees, but if you have money left over you can use the grant for housing, food, books and supplies, transportation or child care too. These expenses are called the “cost of attendance,” which is different at every school.

HOW AND WHEN DO I APPLY?
You need to complete the Free Application for Federal Student Aid (FAFSA) every year to apply for a Pell Grant. There is no separate application for a Pell Grant.

WHAT IS SATISFACTORY ACADEMIC PROGRESS?
Satisfactory academic progress is the minimum standard you have to meet in order to keep your grant.

EXAMPLES OF common requirements are:
• Maintaining a certain grade point average
• Completing a certain number of credits each year.

WHAT IS AN INDEPENDENT STUDENT?
When you fill out the FAFSA, it will ask you whether you have been in foster care at age 13 or later. If the answer is “yes,” you are an “independent” student. That will allow you to apply for grants that are not based on your income. So you will get more money!

WHEN DO I HAVE TO FILL OUT THE FAFSA?
For the school year beginning in fall 2016 and ending in summer 2017, most students in Pennsylvania should fill out the FAFSA between January 1, 2016 and May 1, 2016.

WHAT IS IT?
A grant provided by the state of Pennsylvania to help students pay for college.

WHAT AM I ELIGIBLE FOR?
You are eligible if you have lived in Pennsylvania for the last twelve months and graduated from an approved high school, home school, or GED program.

WHAT ARE THE ENROLLMENT REQUIREMENTS?
• You have to be enrolled at a college or university that is approved by the Pennsylvania Higher Education Assistance Agency (PHEAA). Contact PHEAA to find out if your school is approved.
• Your program of study must be at least two academic years long. (This is usually an associate's degree program or a four-year college).
• To get the full amount of the grant, you must be enrolled full-time, which means twelve credits per semester.
• You can get a smaller grant if you attend at least half time, which means six semester credits or the equivalent. At least 50% of the total credits or hours needed for your program must be earned through classroom instruction.
• You must also maintain “satisfactory academic progress,” which is defined by your school.

WHAT WILL THE GRANT COVER REMEDIAL CLASSES?
The grant will cover remedial classes for two full-time or four part-time semesters, but at least half of your credits each semester must be regular, non-remedial credits.

HOW DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?
You can apply for the State Grant at the same as you fill out the FAFSA online. When you finish the FAFSA and are directed to a confirmation page, look for the link that says “Optional Feature—Start the state application—Click here if you want to apply for Pennsylvania state-based financial aid.”
• If you’ve already submitted your FAFSA online and missed the direct link, you may need to wait until you receive an email directing you to the American Education Services (AES) website to complete the State Grant Form.
• You need to submit a FAFSA every year to keep receiving this grant, but most students do not need to submit a new State Grant application each year.

For the fall semester, you have to apply either the May 1 or August 1 before you start school, depending on the type of institution. For example, if you want to start school in September 2016, you have to apply by May 1 or August 1, 2016.

PENN STATE GRANT
HOW MUCH IS THE AWARD?
In 2015-2016, the maximum award is $5,815.

THE AMOUNT OF YOUR AWARD WILL DEPEND ON YOUR INCOME, THE "COST OF ATTENDANCE" AT YOUR SCHOOL, AND WHETHER YOU ARE ENROLLED FULL- OR PART-TIME.

THE "COST OF ATTENDANCE" IS DEFINED AS "THE COST OF ATTENDANCE" AT YOUR SCHOOL, WHICH IS BASED ON THE "COST OF ATTENDANCE," WHICH IS DIFFERENT AT EVERY SCHOOL.

WHAT CAN I USE GRANT MONEY FOR?
You have to use the grant to first cover tuition and fees, but if you have money left over you can use the grant for housing, food, books and supplies, transportation or child care too. These expenses are called the “cost of attendance,” which is different at every school.

WHEN DO I HAVE TO FILL OUT THE FAFSA?
For the school year beginning in fall 2016 and ending in summer 2017, most students in Pennsylvania should fill out the FAFSA between January 1, 2016 and May 1, 2016.

WHAT IS IT?
A GRANT GIVEN BY THE FEDERAL GOVERNMENT FOR UNDERGRADUATE STUDIES, BASED ON FINANCIAL NEED.

DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?
Any student that has financial need is eligible.

WHAT ARE THE ENROLLMENT REQUIREMENTS?
• You must be enrolled at least part time in a school that participates in the Pell program. Check with your school to find out whether they participate.
• You must maintain “satisfactory academic progress,” which is defined by your school.

HOW MANY SEMESTERS CAN I RECEIVE THE GRANT?
Twelve full-time semesters. Remember that if you attend school during a summer session, that will count as one of your twelve semesters. You can only get two Pell grants per academic year.

WILL THE GRANT COVER REMEDIAL CLASSES?
It depends on your program. In some cases, the grant will only cover one academic year worth of remedial courses. Check with your school before enrolling in remedial courses to make sure you do not get a bill for classes that you cannot cover.

DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?
No, you can use a Pell Grant at a school in any state.