# Financial Aid Guide *for* California Foster Youth

**Fund Your Future!**

JBAY — JOHN BURTON Advocates *for* Youth

CALIFORNIA COLLEGE PATHWAYS

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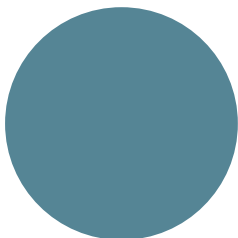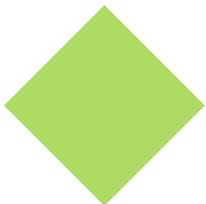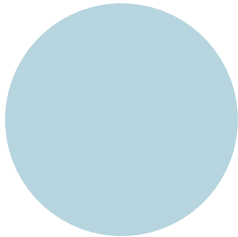
# Introduction

## 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 experience in the foster care system! 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?

**Student Spotlight:** Paying for Postsecondary Education

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# Financial aid can add up!

Sample 2022-23 financial aid award packages for a student enrolled in at least 12 units (full-time status):

| | California State University (CSU) | University of California (UC) | California Community College (CCC) |
|---|---|---|---|
| **Federal Pell Grant** | **$6,895** | **$6,895** | **$6,895** |
| **Cal Grant Foster Youth Acces Award** (non-tuition expenses) | **$6,000** | **$6,000** | **$6,000** |
| **Cal Grant** (tuition & fees) | **$5,742** | **$14,218** | **N/A** |
| **CA College Promise Grant** | **N/A** | **N/A** | **Waives enrollment fees ($1,104)** |
| **Chafee Grant** | **$5,000** | **$5,000** | **$5,000** |
| **Federal Supplemental Educational Opportunity Grant** | **$800** | **$1,000** | **$400** |
| **TOTAL** | **$24,437** | **$33,113** | **$19,399** |

In addition, most colleges and universities in California offer support programs for foster youth, which can provide additional financial support. Further, any benefits received through extended foster care are on top of whatever financial aid is received.

**College IS POSSIBLE when youth have access to financial aid and other support services.**

Note that while we've made every effort to be accurate and complete in this guide, financial aid programs change. Be sure you get current information.

# Types of Financial Aid

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

**The clock is ticking! There are age and time limits for financial aid and foster youth benefits. Students should take advantage of resources while they are available:**

Extended Foster Care (AB 12) ends at **age 21.**

Independent Living Program (ILP or ILSP) ends at **age 21.**

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

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.

Cal Grant has been extended from a maximum of **four years to eight years** for students who were in foster care on or after their 13th birthday.

## 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 Federal Supplemental Educational Opportunity Grant (FSEOG). 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. Visit jbay.org/resources/scholarships/ for a more comprehensive 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 are who eligible to complete the Free Application for Federal Student Aid (FAFSA) should indicate that they are interested in work study on their application and contact their college's financial aid office for further information. Students may be requested 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.
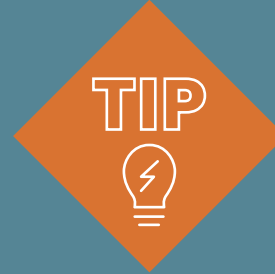
## LOANS

**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. 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.

# Common Types of Grants and Fee Waivers

| | Federal Pell Grant | Cal Grant | Chafee Grant | Middle Class Scholarship (MCS) | California College Promise Grant |
|---|---|---|---|---|---|
| **HOW MUCH?*** | Up to $6,895 per academic year plus an additional $3,447 if enrolled during the summer. | Up to full tuition at a UC or CSU or $9,220 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. | Up to $5,000 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 $7,898 will be offered the award. Students may receive a MCS in addition to a Cal Grant. | Waives the enrollment fees for classes at California Community Colleges. |
| **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. | California Community Colleges |
| **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 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 in college. • Have not reached their 26th birthday as of July 1 of the award year. • Must have financial need. • Includes CA Dream Act eligible students. | Any student or family with income and assets under $201,000. Low-income students as well as "middle class" students can qualify. | 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. |
| **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). | FAFSA (fafsa.gov) or CADAA (dream.csac.ca.gov) or most California Community Colleges offer separate online applications through cccapply.org. |
| **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. | Apply at any time. |

*Amounts listed are for the 2022-23 academic year and are subject to change in future years.
**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.

# Where, When, and What is Needed to Apply for Financial Aid

## Where to Apply

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. 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.

## 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." You 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 financial aid (i.e., Cal Grant, CA College Promise Grant, 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 apply for the CADAA?**

To apply 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." To learn more about AB 540 eligibility, **visit dream.csac. ca.gov**

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 still submit the CADAA. Students should contact their child welfare agency if they have any questions or need more information.

# When to Apply

- 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 number, exactly as it appears on their Social Security Card, or Alien Registration Number [FAFSA applicants only].** If a 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.

★ **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 10 colleges to apply to.** This can be updated later, if needed. 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 10 additional colleges, if necessary, by replacing the original set of 10 colleges with a new set of 10 colleges. The original set of 10 colleges will still receive the information from the FAFSA/CADAA. Repeat this process as many times as necessary.

★ **Tax information, if a student filed a tax return, or information about the income they earned or received for the requested "prior-prior" year** (i.e., students applying for the 2023-24 school year must provide income and tax information from 2021). Students completing the FAFSA may be able to use the IRS Data Retrieval Tool (DRT) to transfer income and tax information from their federal income tax return.

★ **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

**For detailed step-by-step instructions visit jbay.org/resources/financial-aid-guide/ and select the FAFSA or CADAA Visual Step-by-Step Guide for CA Foster Youth.**

These step-by-step guides provide screenshots and detailed instructions for each question on the FAFSA and CADAA.

## PLANNING YOUR TIME

| Completing the FAFSA/CADAA | 30-60 minutes |
|---|---|

## TOP 10 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 various usernames, passwords, and passcodes. Students should write down this information somewhere safe so they can access it later in case they forget.

2. **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 after October 1, 2022, they would select the 2023-24 application if they plan to attend school during the 2023-24 school 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.

3. **Create an FSA ID if completing the FAFSA.** Students should select "I am a student and want to access the FAFSA form" and then "Create an FSA ID." Students can log into the FAFSA without an FSA ID, but the FSA ID serves as their legal signature in order to sign and submit their FAFSA electronically. Make sure the name and social security number inputted match the name and number on the student's Social Security Card exactly.

4. **Answer "yes" when asked, "Are you a foster youth or were you at any time in the foster care system?"** Answering YES may give students access to more support. This question is not on the CADAA.

5. **It's ok to select "Other/Unknown" when asked about the "Highest School Completed by Parent."** How a student answers does not affect their eligibility for federal student aid.

6. **When asked to select what degree or certificate the student will be working on when they begin the academic year, select the option that best fits the student's initial educational goal.**

   • If a student is planning on attending a four-year college, select "1st bachelor's degree."

   • If a student is planning on attending a community college, even if their ultimate educational goal is to obtain a bachelor's degree, select: one of the "associate degree" options.

   • If a student is unsure of their plans, select "1st bachelor's degree." Do NOT select "other/undecided." However, if the student decides to attend a community college, they should update their response to this question to avoid an error message and delays in their financial aid.

   • Do not select "2nd bachelor's degree" unless a student already has a bachelor's degree.

   • If a student took college courses while dually enrolled in high school, they are still considered a first-time college student. When asked about the student's college grade level, select the option: "Never attended college/1st yr."

7. **If the student completed a high school diploma, use the "Search" function** to ensure that the high school's official name is entered correctly.

8. **When asked about the student's housing plans for each college listed on their application, DO NOT select "With Parent" as the housing plan if a student plans to live with a foster parent, relative caregiver, or legal guardian. Instead, select "Off-Campus."** This is crucial for getting the maximum award amount. Most four-year universities or colleges offer on-campus housing, but only a few community colleges in California do. Students should list each UC or CSU campus to which they are applying for admission separately.
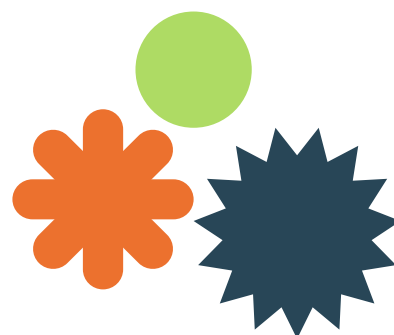
**9.** **Take advantage of "Independent Status" on the FAFSA or CADAA, if eligible.** "Independent Status" means that a student does not have to provide any information—including income, tax, and asset information—about biological, adoptive, or foster parents (including relative or non-relative caregivers), or legal guardians, and may qualify for more money.

**Current or former foster youth may qualify for "Independent Status" on the FAFSA or CADAA if they can answer "Yes" to any part of either of the two questions below:**

○ "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?"

○ "Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of residence?"

**10.** **Report the correct income from the correct year.** Students will be asked to report income, tax, and financial information from the "prior-prior" year. For example, students planning on attending college between June 1, 2023, and June 30, 2024, will be required to provide financial information from 2021. Most high school seniors completing the application will not have filed taxes.

**Not sure if a student qualifies for Independent Status?**

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 dependent or ward of the court for just one day after they turned 13, they qualify.

If the youth was a dependent or ward of the court, but remained in the legal custody of their parents, they do not qualify for "Independent Status" as a foster youth on the FAFSA/CADAA.

Some foster youth who are a dependent or ward of the court are under the jurisdiction of probation due to involvement with the juvenile justice system. These students are still eligible for independent status.

If a student exited foster care before the age of 13 and was either reunified with their parents or adopted, they will most likely need to provide information about their parents' income and assets. Students can request an exemption from this requirement, however, for special circumstances. Students should consult with the financial aid office at the college they plan to attend for more information.

**Unsure if a student should file taxes?**
The income requirement to file taxes is different each year. Students who were single, under the age of 65, and had earned income and/or received scholarship awards greater than $12,550 in 2021, are legally required to file taxes.

**There are many good reasons to file taxes!** 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. Beginning in 2022, 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 child care 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 child care during the year. **Learn more here: jbay.org/resources/tax-prep-checklist-for-transition-age-youth-2/.**

**Foster youth do NOT need to report the following income on the FAFSA or CADAA.**

• Extended Foster Care (AB 12) benefits, including Supervised Independent Living Placement (SILP) payments or payment from a Transitional Housing Placement for Non-Minor Dependent (THP-NMD) provider. Even if the SILP payment is sent directly to the youth, it DOES NOT need to be reported as income.

• Supplemental Security Income (SSI)

• COVID-19 federal stimulus checks

# 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.**

## 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.

**−**

## EXPECTED FAMILY CONTRIBUTION (EFC)

Amount student is expected to "contribute" to the COA. Generally based on income, assets, household size, etc.

**=**

## ELIGIBILITY FOR NEED-BASED AID

Also referred to as "unmet need." Need-based Aid: Cal Grant, Federal Pell Grant, Chafee 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, depending on the availability of aid.

## COMPARING FINANCIAL AID AWARD LETTERS

For students who apply to more than one college or university, reviewing the financial aid award letter is a critical step in determining which college is offering the best financial aid package, 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 a critical step 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. Students planning to live with resource parents or legal guardians should select "off-campus."

*Example | COA at Cal State Northridge is $32,636 if living off campus, $23,702 if living on campus (i.e., dorms), and $19,952 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) COA is $51,009 for non-residents of Colorado and $30,449 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 (2022-23):*
*• Stanford University (Palo Alto, CA)- $82,162*
*• Howard University (Washington, DC)- $51,450*
*• University of Southern California (Los Angeles, CA) - $85,648*

## 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.

## 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. For a downloadable checklist go to jbay.org/resources/after-fafsa-checklist/.



### PLANNING YOUR TIME

| | |
|---|---|
| Completing the Chafee Grant | 10–15 minutes |
| Creating a WebGrants 4 Students Account | 10 minutes |
| Verifying that the GPA has been received | 5 minutes |

1. **Apply for the Chafee Grant at chafee.csac.ca.gov, if eligible, to receive up to $5,000 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**
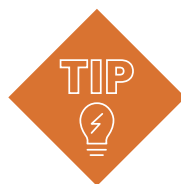
**Students who were in foster care in another state who intend to go to college in California can apply for a Chafee Grant in California or from the state where they were in foster care.** If a student's home state has fewer foster youth who apply, they may receive more money if they apply in their home state than in California. Students should contact their home state's Chafee program (also known as the Education and Training Voucher) or email California's program at chafeeetv@dss.ca.gov for help deciding where they should apply for the most benefit.

**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 the Cal Grant and Chafee Grant 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 and Chafee Grant 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) by March 2. Students planning on attending community college have until September 2. This is automatically done by most high schools. 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.** **Pay fees and deposits.** If enrollment or housing deposits are due prior to when a student receives financial aid, some four-year colleges and universities provide special arrangements for foster youth to postpone payment until financial aid is awarded. Check with the financial aid office or foster youth program. At community colleges, there may be additional fees not covered by the California Promise Grant. Failure to pay fees can result in a hold on a student's ability to register for classes.

**4.** **Respond promptly to any requests to verify that the information on the financial aid application is accurate. This may include verification of foster care status.** If a student doesn't respond promptly, aid can be significantly delayed.

☐ If a student did not file taxes, they may be required to submit an IRS Verification of Non-Filing Letter. Getting this form can be challenging for many students. Learn more by visiting: jbay.org/resources/irs-vnf/.

☐ 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 students to submit a Dependency Letter or Ward of the Court Letter to verify that a student has been in the foster care system.

**5.** **Update all accounts and notify financial aid if contact information or income changes.**
Students need to update their contact information (i.e., address, email address, or 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 their income went down they should contact their financial aid office to see if they can have their Expected Family Contribution (EFC) adjusted.

**6.** **Review the Student Aid Report (SAR), or Cal SAR if the CADAA is completed, to learn about a student's eligibility for financial aid.**

☐ **Where can the student find the SAR?**
If a student provides an email address on their FAFSA, they will receive an email message with their SAR 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, their SAR will be mailed within seven to ten days. For students who submit a CADAA, the California Student Aid Report (Cal SAR) is usually processed within 24 hours. Students should review the SAR/Cal SAR carefully, and if anything does not look right, contact a financial aid counselor at the college they plan to attend.

☐ **What does the SAR show?** The SAR and Cal SAR summarize information provided on the application and give 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 Expected Family Contribution (EFC), which is how much money a student is personally expected to contribute to their college attendance. If the EFC is "0" the student will likely qualify for maximum aid. The SAR 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 also check the status of their Cal Grant at WebGrants. See #2 above.

**7.** **Apply for other scholarships and campus support programs for foster youth** There's more money available to pay for college than most people realize. It just takes time to find it. Here are some options:

☐ Apply for additional private scholarships. Visit this resource for more information: jbay.org/resources/scholarships/

☐ Get connected with their county's Independent Living Skills Program, which may have resources and support. A social worker or probation officer can also help.

☐ Determine eligibility for Extended Foster Care (AB 12), which goes through age 21. Students can contact the child welfare office or probation department of the county where they were in care and opt back in. AB 12 provides benefits that will help through college.

☐ Find out whether there is a special foster youth program at the college the student plans to attend (i.e., NextUp or Guardian Scholars) or other student support programs (i.e., EOP or EOPS). Many of these programs can provide additional aid like book grants or emergency grants. Visit **cacollegepathways.org/search-foster-youth-programs/** for more information.

**Student Spotlight:** Connecting with Campus Support Programs

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# How to Maintain Financial Aid

Maintaining eligibility for financial aid requires making Satisfactory Academic Progress (SAP). It can sound complicated, but SAP comes down to not dropping too many classes and maintaining a good GPA. While a student is awarded aid based on their financial need and the number of units they enroll in (e.g., a student must enroll in at least six units to receive the Chafee grant), they keep the grant based on the number of units that they complete regardless of their demonstrated financial need.
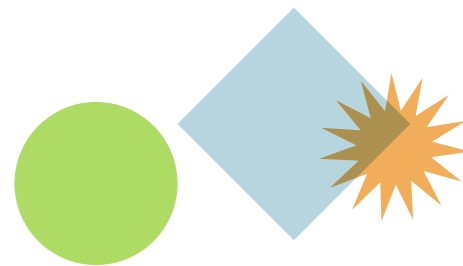
## Student Spotlight:
Understanding Satisfactory Academic Progress (SAP)
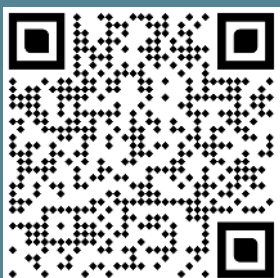
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## What does SATISFACTORY ACADEMIC PROGRESS (SAP) consist of?

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.** **Completing their educational goal within a reasonable time**
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 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 part-time (half-time) student, the student will need to pay back to the school 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 retaking courses 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 foster parent, 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 for help in 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

**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

**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

**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

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

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

**California College Pathways**
cacollegepathways.org

**John Burton Advocates for Youth**
235 Montgomery Street, Suite 1142
San Francisco, CA 94104

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