

It's My Life: Financial Aid

Postsecondary Education and Training

A resource for child welfare professionals



Financial Aid Excerpt



casey family programs

fostering families. fostering change.

About Casey Family Programs

Casey Family Programs' mission is to provide and improve—and ultimately to prevent the need for—foster care.

Established by United Parcel Service founder Jim Casey, the Seattle-based national operating foundation has served children, youth, and families in the child welfare system since 1966.

The foundation operates in two ways. It provides direct services, and it promotes advances in child welfare practice and policy.

Casey collaborates with foster, kinship, and adoptive families to provide safe, loving homes for youth in its direct care. The foundation also collaborates with counties, states, and American Indian and Alaska Native tribes to improve services and outcomes for the more than 500,000 young people in out-of-home care across the United States.

Drawing on four decades of front-line work with families and alumni of foster care, Casey Family Programs develops tools, practices, and policies to nurture all youth in care and to help parents strengthen families at risk of needing foster care.

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Visit our Web site at www.casey.org.

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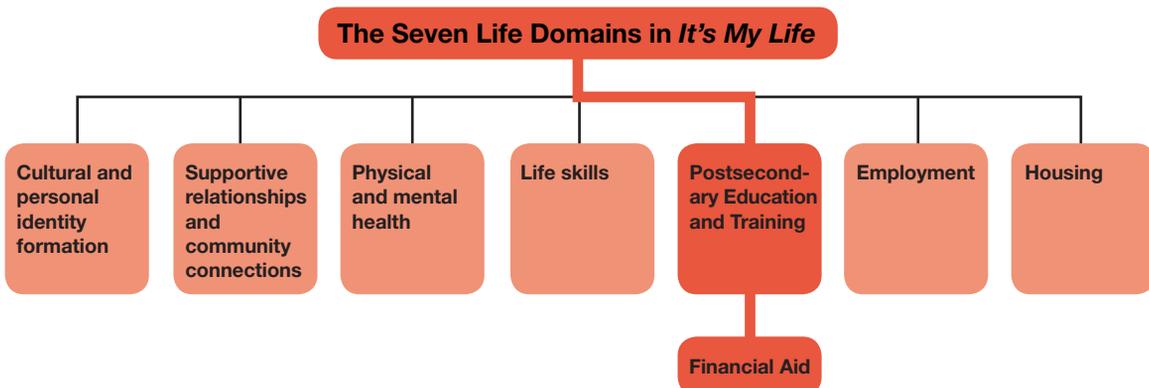
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It's My Life Guides

This book, *It's My Life: Financial Aid*, is an excerpt from a larger volume, *It's My Life: Postsecondary Education and Training*, which offers professionals from child welfare and other fields a set of tools for preparing youth from foster care to take advantage of education and training opportunities beyond the high school level.

In 2001 Casey Family Programs—working with young people in foster care, alumni of care, families, and other stakeholders—published *It's My Life*, a framework to develop services for young people preparing to make the transition from foster care to successful adulthood. *It's My Life* promotes a holistic approach to transition services. It is based on the belief that the domains of our lives are interconnected.

The *It's My Life* guides build on that framework, offering specific strategies, tactics, and resources for youth and the adults who guide and support them. *It's My Life: Postsecondary Education and Training* is the third guide in this series. It follows *It's My Life: Housing*, published in 2005, and *It's My Life: Employment*, published in 2004. Published volumes are available in hard copy and online at www.casey.org/toolsandresources.



About the resources we suggest

Many resources in this guide are found on the Internet. They are good examples of what you can find by typing your topic—for example, mentoring or interviewing—into a search engine such as www.google.com. We encourage you and the young people you work with to continue to search the Internet for other resources. And when you get to any Web site (including the ones we've recommended), explore the site. Most offer a range of information and links to other Web sites. Many, however, are commercial sites that, in addition to free information and tools, promote commercial services and products.

Please make sure that young people are Internet savvy before suggesting that they use such sites. They need to be aware that suggestions to visit sites for free information are not endorsements for products and services sold there. And, more important, they need to know how to use caution in divulging personal information and in using adequate safeguards when making personal contacts through the Internet. Several good resources for teaching young people about Internet safety and security are:

- Safe Teens: www.safeteens.com
- Get Net Wise: www.getnetwise.com
- Internet Safety 101: www.about.com. Click **Parenting & Family**; then click **Family Internet**. Under **Essentials**, click **Online Safety Tips**.

Internet links change occasionally or sometimes disappear. All links were correct when this book went to press. If you experience difficulty with a link, please check the online version on our Web site at www.casey.org/ToolsandResources. We update our publications there periodically.

Helping Students Apply for and Get Adequate Financial Aid

College or a postsecondary training program may seem beyond the financial reach of many youth in foster care who face emancipation from the foster care system with limited prospects for economic independence. However, with proper planning and support, students from foster care can combine financial aid awards from a number of sources to pay the full cost of attendance for most programs. It has been reported that half of all undergraduates who may have been eligible for federal money didn't receive any for one reason—they didn't apply.

The financial aid process is complex and confusing. Educating students from foster care about their financial aid opportunities is critical, as is timely planning and continuous guidance every step of the way.

College
students
speak out

On financial aid

“Get students to start filling out scholarship and Chafee ETV applications their junior year so it's not such a shock.... Make sure they can find all tax forms and other information necessary to apply for financial aid ahead of time.”

—Kim, Louisiana State University

“The best way to understand financial aid is to go to the Web site www.fafsa.ed.gov. It explains all about the different types of financial aid available. Also, the Upward Bound program is another good financial aid source. You should help students apply for the FAFSA as close to the beginning of the year as possible.”

—Rachael, University of Northern Iowa

STRATEGY # 1

Make sure students have a mentor to help them apply for financial aid

Young adults are not expected to apply for postsecondary financial aid by themselves—parents, relatives, and counselors usually help. Students from foster care are no different. They, too, need a trusted, knowledgeable adult to help, a mentor. Students who try to go it alone could assume unnecessary loan debt, leave school early because of inadequate financial resources and stress, or not be able to go at all because they couldn't pull together enough money.

A dedicated mentor is not expected to be an expert financial aid counselor, but should be generally knowledgeable about financial aid and skilled at guiding a student. For suggestions about how to identify a mentor and ideas about what community organizations might be a source of mentors, see Recommendation #2 of *It's My Life: Postsecondary Education and Training*, available in hard copy or online at www.casey.org/toolsandresources.

If a student cannot find a suitable mentor, assistance can also come from high school counselors, caregivers, and college financial aid counselors (even when the student is in the application stage). Many community organizations offer such assistance to first-generation or under-represented college applicants. In addition, every postsecondary education and training program has financial aid professionals who are experts at putting together student financial aid packages. Some even have a single person dedicated to students from foster care who is an expert at meeting their unique financial needs.

Common financial aid myths debunked

As the College Board notes, “Literally billions of dollars in financial aid is available to those who need help paying for college. Yet lots of misinformation clouds the facts about what type of aid is available and who is eligible.” Here’s our take on their discussion as it applies to students from foster care.

“College is just too expensive for me to attend.” A college education is more affordable than people think. The EdFund reports that students from foster care may have as much as \$17,000 per year available from federal and state sources without loans. (See page 18 for a breakdown.) In addition, there are private scholarships and tuition waivers available for some students. (See page 16.) And when students consider that college graduates may earn an average of \$20,000 more annually than high school graduates, the cost of not going to college or a training program is alarmingly high.

“I don’t have any financial support from my family, so I can’t afford to go to college.” Students are classified as “independent” if they can answer “yes” to the FAFSA question: “Are both of your parents deceased, or are you (or were you until age 18) a ward/dependent of the court?” Financial aid administrators take lack of family contributions into account as they develop the student’s financial aid package. Independent students may qualify for additional or increased federal and state aid, and financial aid specifically for youth from foster care is available.

“There’s less financial aid available than there used to be.” In fact, student financial aid in 2002–2003 rose to a record level of more than \$105 billion, as reported by the College Board.¹ With Chafee ETVs, tuition waivers, private scholarships targeting youth in foster care, state need-based grants, and Pell grants, students from foster care have more financial aid available to them than ever before.

“Private schools are too expensive for students from foster care.” In fact, students from foster care may have a better chance of getting a scholarship because these schools may have more financial aid to offer low-income students. Private school financial aid counselors are experts in making sure their students have adequate funding.

“If I have to work, it will hurt my academic success.” Students who juggle full-time work and full-time studies do struggle; but research shows that students who work a moderate amount (10–15 hours per week) often do better academically. Most schools offer on-campus jobs through work-study programs or paid internships, that not only help pay college costs and provide experience, but can also be a way to broaden a student’s social network.

“If I apply for a loan, I have to take it.” Students are not obligated to accept any loan awarded to them. In fact, loans should remain a last resort for students from foster care. Students and their mentors should always consult with the school’s financial aid counselor before taking on any loan-based debt.

1 College Board (2004). *Trends in college pricing 2004*. (Trends in Higher Education Series.) New York, NY: Author. Retrieved December 6, 2005, from http://www.collegeboard.com/prod_downloads/press/cost04/041264TrendsPricing2004_FINAL.pdf

A mentor can help the student to:

- Keep orderly online and paper financial aid information records.
- Review financial aid information presented by school and program Web sites and by handbooks offered through financial aid offices.
- Research scholarship possibilities, student loans, and all other kinds of financial aid.
- Look into or enroll in a college preparation outreach program such as Talent Search, Upward Bound, and GEAR UP. These programs typically also help students apply for financial aid. (For more on these programs, see Recommendation #2 of *It's My Life: Postsecondary Education and Training*, available online at www.casey.org/toolsandresources.)
- Contact the financial aid counselors at all schools of interest no later than their senior year of high school. When students and mentors visit these schools or programs together, they should always meet with a financial aid counselor. If the programs are too far away to visit, students should set up phone conferences instead.
- Complete the FAFSA and other financial aid forms.
- Review the financial aid packages that schools offer.

You can help mentors fill their role:

- Give them a copy of this guide or direct them to resources recommended in this guide. Point out the checklist in Appendix B on page 31, which will help them keep track of financial aid timelines.
- Direct them to financial aid information and workshops at local high schools, community colleges, and universities.
- Partner new mentors with experienced mentors or financial aid professionals. Set up a regular time for mentors to get together or establish a way for them to communicate online.



Finding a school's financial aid office on the Web

Search The SmartStudent Guide to Financial Aid's national directory to find the school's financial aid office. Go to www.finaid.org/otheraid/fao.phtml.

STRATEGY # 2

Help students explore their financial aid options

Exploring financial aid for a postsecondary education begins with finding out what the costs might be, researching the financial aid that may be available to cover these costs, and then building a financial plan that outlines anticipated expenses and how they will be covered.

Research the costs of a postsecondary education

The costs of going on to postsecondary education or training differ by state and institution, but national averages are shown in the table below:

Average Costs for College Attendance

(2004–2005)²

	Tuition & Fees	Books & Supplies	Room & Board	Trans- portation	Other/ Personal	Total
4-year public colleges						
Resident	\$ 5,132	\$853	\$6,222	\$ 774	\$1,659	\$14,640
Commuter	\$ 5,132	\$853	\$6,177	\$1,109	\$1,943	\$15,214
Out of state	\$12,423	\$853	\$6,222	\$774	\$1,659	\$21,931
4-year private colleges						
Resident	\$20,082	\$870	\$7,434	\$ 671	\$1,238	\$30,295
Commuter	\$20,082	\$870	\$6,617	\$1,031	\$1,524	\$30,124
2-year public colleges						
Commuter	\$ 2,076	\$773	\$5,747	\$1,146	\$1,608	\$11,350
Public career/technical programs						
Because these programs vary in length, tuition estimates are based on the number of credits the student takes each term. For example, a 12-credit term at one public technical college costs about \$600. (Materials, tools, fees, and living expenses are extra.) That means tuition for a four-term year would cost about \$2,400.						

2 This table is based on the following resources:

- *Average College costs 2004–5*. (2005). *Chronicle of Higher Education*, LII (1), 32. Retrieved December 6, 2005, from <http://chronicle.com/weekly/almanac/2005/nation/0103203.htm>
- College Board (2004).



Resources for calculating total school costs

- **To find the average undergraduate college costs in your state**, go to www.ed.gov. In the **search** box, type *average college costs*. Click **Think College Early: What Does College Cost?**, and then click your **state**.
- **To get attendance costs for a specific school**, use the **College Quick Finder**. Go to <http://apps.collegeboard.com/search/index.jsp>. In the **search** box, type the school's name you're interested in. Or, click a letter to see a list and then find the school. Click **See Profile**, and then click **Cost & Financial Aid**.
- If you cannot find a school on the **College Quick Finder**, try using the terms **costs**, **cost of attendance**, or **student budget** in a school's home page search engine to research financial aid options.

Help students research financial aid options

Here are some suggestions for helping students and their mentors learn about the full range of financial aid options:

Give students, mentors, and caregivers a copy of “The Basics of Scholarships, Vouchers, Waivers, and Grants” on page 16 of this guide. We've built a comprehensive list of scholarships and grants for under-represented college students, including students from foster care.

Encourage students to use the resources at their high schools—for example, attend high school college nights which can provide valuable information; all too often students from foster care do not attend because they lack parent support. Meet with the high school's counselor who specializes in college financial aid.

Encourage students to use the resources of the postsecondary school's financial aid office. They are the experts not only on federal aid (and the required Free Application for Federal Student Aid or FAFSA), but they also are knowledgeable about other grant, scholarship, work-study, and loan programs. Most colleges and training programs publish annual financial aid bulletins that list the different types of aid and how to apply for them.

Research scholarships thoroughly.

- Teach students how to use scholarship search engines that create lists of scholarships tailored to their personal profiles by screening thousands of scholarship sources.
- Talk to the experts to gather scholarship ideas—school financial aid counselors, county or state Independent Living (IL) workers, case managers, education foundations, or the state's higher education board's financial aid office.



Financial aid resources

- **Especially for Students, Portal for Student Aid**, provides information on all scholarships, loans, financial aid planning, and portals to all federal financial aid Web sites. Go to www.ed.gov/students. Click **Portal for Student Aid**, and then click the **Funding** tab.
- **Fund Your Future, Student Financial Aid Brochures**, provides an overview of the major financial aid programs, including eligibility, how to apply, and deadlines. Go to www.edfund.org/students. In the **Financial Aid Planning** box, click **Publications**.
- Refer students and mentors to a state's higher education office Web site to get information on scholarship or grant opportunities and programs that target students from foster care. Look for the **Financial Aid** or **Information for Students and Parents** option.

Need help with financial aid terms?

The financial aid field has its own vocabulary and acronyms. For a translation, try one of these Web sites:

- View the College Board's Financial Aid Glossary at www.collegeboard.com/prof/counselors/pay/2.html.
- The National Association of Student Financial Aid Administrators (NASFAA) also has a glossary at www.nasfaa.org/SubHomes/DoltAffordIt/glossary.asp.

Build a postsecondary education budget

Once students have an idea of the expenses and how they might pay them, it's time to put together a financial plan that includes a detailed list of expenses and a sketch of the funding sources to cover them.

Students and their mentors can use average costs of postsecondary programs they're interested in as the starting point. Remember, however, that they'll need to develop a 12-month budget, not the academic year and nine-month plan that are usually listed.

One common myth about paying for college is that living on campus will be too expensive. However, students need to weigh the costs of commuting (gas, parking, car maintenance, and insurance) against the benefits of on-campus living, such as opportunities for work-study jobs and access to social and academic support. Also, dorm living may solve the acute housing needs of students from foster care, especially if there are options to live in dorms during breaks and over the summer.

Loans are another issue. Whenever possible, rely on aid that doesn't have to be repaid—scholarships, vouchers, waivers, and grants. In fact, loans should remain a last resort for students from foster care. Sometimes they are necessary, but students and

their mentors should always consult with the school's financial aid office before taking on any student loan debt.

The student should also consider a part-time (not a full-time) job, preferably on campus, or through the work-study program. Working on campus can actually be a factor in helping students stay in school.

Finally, the plan should include a backup—anticipating changes in student financial needs (which can happen suddenly), and considering alternative forms of financial aid.

As students get closer to choosing a school or program, they'll want to compare the total costs of attendance at several schools and make application decisions based in part on how all costs will be met, with or without loans.



Financial aid planning

- **Cost of Attendance Comparison Worksheet.** Direct students and mentors to this detailed worksheet developed by financial aid professionals at www.nasfaa.org. Click the **Parents and Students** tab. Scroll down to **NASFAA Financial Aid Tools**, and then click **Cost of Attendance Comparison Worksheet**.
- **“Develop a Plan,” “Types of Aid,” and “Financial Aid Resources.”** These articles help students find money to pay for college or vocational training. They offer tips on how to apply, tools for organizing finances, and descriptions of the many ways to pay for education or training. Go to www.iseek.org. Click **plan your education**. Under **Explore and plan** to the left of the screen, click **Financial Aid**.
- **“Your Future, Your Education, Your Money.”** This article is a useful source for financial aid and financial education information, including goal setting, understanding financial aid options, FAFSA, and information for mentors. Go to www.collegesummit.org/nefe/index.html.
- **“African Americans: Top Five Financial Aid Myths and How to Conquer Them.”** This article dispels five common financial aid myths that may prevent students from accessing adequate college aid. Go to www.princetonreview.com. Enter the title in the **search** box, then click to read it.
- **Repaying Your Student Loans** (English and Spanish) is the official federal resource on how to pay back U.S. DOE student loans. Get a free copy from <http://studentaid.ed.gov>. Enter *Repaying Your Student Loan* in the **search** box.

STRATEGY # 3

Help students apply for financial aid, including scholarships

The process of applying for financial aid can be difficult—each application requires different information, has different deadlines to track, and must be completed accurately. All students will need to accomplish the following:

- Complete and submit the Free Application for Federal Student Aid (FAFSA).
- Apply for Chafee Education and Training Vouchers (Chafee ETVs).
- Submit any financial aid applications required by individual schools, any applications for state aid, and applications for private scholarships. Although the FAFSA and accompanying Student Aid Report (SAR) are the basic means of applying for financial aid, some programs require additional applications. Help students keep track of the deadlines for each of these and complete the forms.

Completing the FAFSA is the first step in applying for financial aid. It is required for federal, state, and school financial aid consideration, and even for most private scholarships, to determine the amount of aid the student may qualify for. All students from foster care who plan to attend a postsecondary education or training program must complete the FAFSA accurately and on time.

The FAFSA determines the amount families are expected to contribute toward the student's college expenses. Students who emancipate from foster care can be classified as "independent students," because they receive no parent financial support. This makes them eligible for increased aid, such as the maximum Pell grant, Chafee ETVs, some scholarships, and state need-based grants. Students will need to submit a renewal FAFSA each year they remain in school.

Here are the steps students need to take to submit an accurate, timely FAFSA and suggestions on how you, mentors, and caregivers can help.

Help students submit the FAFSA

Step 1: Mark all financial aid application deadlines on a calendar, and apply early

To help give structure to the application process and to keep on top of deadlines, encourage students to use financial aid checklists. We've included a couple of particularly useful checklists in the resources following this section, but when students

decide where they're going to apply, use the school's checklist (ask for it at financial aid offices, or find it on the school's Web site), as it will include the school's specific deadlines.

- **We recommend that students submit the FAFSA annually in January or early February**, but no later than June 30, the final deadline. Individual schools and states set their own financial aid deadlines, and some financial assistance is provided on a first-come, first-served basis. If the student's financial picture changes, the FAFSA can always be revised, but there are no exceptions to published FAFSA deadlines.

Step 2: Get a PIN at www.pin.ed.gov

The PIN (Personal Identification Number) is an electronic access code students will need to submit the FAFSA (and the annual renewal application), make FAFSA corrections, or request duplicate copies.

Help students set up a stable e-mail account so they can get their PIN and other FAFSA-related e-mail (such as a confirmation of submission).

When students receive their PIN, ask them to write it down and also give the number to someone they trust, such as their mentor or IL worker, but instruct them to keep it otherwise confidential. If students lose or forget their PIN, they won't be able to access their FAFSA, and applying for a new PIN is time-consuming.

Step 3: Collect the financial documents needed to apply

These include the student's Social Security number, W-2 forms and other records of money earned, most recent federal and state income tax returns, bank statements, and verification of independent student status (a letter from the state or county child welfare agency or social worker verifying that they were in state foster care).

Step 4: Complete the FAFSA form at www.fafsa.ed.gov

Go to www.fafsa.ed.gov, and click **Filling out A FAFSA**. File online if at all possible because it's the fastest way to file and it's easiest to amend if changes need to be made. Students can submit their FAFSA from any computer with Internet access.

- **Important:** Direct students to attend carefully to the FAFSA question in Step 3: *"Are both your parents deceased, or are you (or were you until age 18) a ward/dependent of the court?"* Answering "yes" to this question allows the applicant to skip the section on family income and will establish the applicant as an "independent student."
- Help the student check the form carefully before submitting it. This will be most accurate if they check it on a printed version and then transfer corrections to the

online version. Use the checklist mentioned in the resources to avoid common errors.

- Make sure that students print hard copies of every document they complete online and keep this documentation in their financial aid file. It's not a bad idea to give an extra copy to their mentors as well.

Step 5: Review the Student Aid Report (SAR) and make any needed corrections

Within two weeks after students submit the FAFSA, they can expect the Student Aid Report (SAR), which states the amount of aid for which they are eligible. The Department of Education also sends the SAR to all schools the applicant designated on the FAFSA.

If the FAFSA information is complete, the **Expected Family Contribution (EFC)** will be printed in the upper right-hand corner of the SAR. This is the amount of money that families are expected to contribute to college expenses. Most applicants from foster care will be classified as independent students, and their EFC will be zero. The EFC also determines how much federal aid students are eligible for, and how schools will determine the students' total financial aid packages.

At this stage in the financial aid process, you can help students:

- Make sure they've received the SAR.
- Make sure they check the data summary on the SAR. If the information is not accurate, the student can make any needed changes to the FAFSA and submit it again for reprocessing.
- Make sure students keep a copy of the SAR.

Step 6: Contact the school's financial aid office

After students submit the FAFSA, they should make sure the schools have all the information they need to build a financial aid package.

Make sure students note the **Data Release Number (DRN)** in the bottom left-hand corner of the first page of the SAR. Having ready access to this number is important. The student will use this four-digit number if they need to change any SAR information by telephone. With student permission, schools can use the DRN to access the student's application information. The DRN is different from the PIN, which is the student's personal code and should not be shared with anyone (except perhaps a mentor).

- If asked, students can verify their independent student status by completing the Independent Federal Verification Worksheet. (They'll most likely need help doing this.) To see a sample of this form, go to www.fafsa.com/downloads/Verif/independent0304.pdf.



FAFSA assistance

FAFSA completion sites

- The primary U.S. Department of Education FAFSA site is at www.fafsa.ed.gov.
- To apply for, reestablish, or request a duplicate PIN, go to www.pin.ed.gov.

Financial aid checklists

These checklists help students know what they need to do to apply for financial aid and to keep on top of deadlines.

- **National Association of Student Financial Aid Administrators.**

Go to www.nasfaa.org. Click the **Parents & Students** tab. Scroll down to **NASFAA Financial Aid Tools**, and then click **Financial Aid Application Checklist**.

- **FinAid's SmartStudent Guide to Financial Aid.**

Visit www.finaid.org/students/checklist.phtml.

Help completing the FAFSA

- **Free FAFSA application workshops** are often available at high schools, community colleges, and four-year colleges. To find one in your area, ask the high school guidance counselor or search the Internet by typing *FAFSA workshops* and the name of your city or state into a search engine.
- For **FAFSA assistance** with very helpful experts and short wait times, call: **(800) 433-3243 (800-4-FED-AID)**.
- **College Goal Sunday** gives free, in-person professional help filling out the FAFSA application. To find a program in your area, go to www.collegegoalsundayusa.org. Click your state.
- **Avoiding common errors on the FAFSA** is a handy, thorough checklist to use before submitting the FAFSA. Go to www.finaid.org/fafsa/errors.phtml.
- **Completing the FAFSA** (English and Spanish) is a good introduction to the FAFSA for students and their advocates. Read online or download a copy at <http://studentaid.ed.gov>. Enter *Completing the FAFSA* in the **search** box.
- For reliable FAFSA information, tips, and links go to www.finaid.org/fafsa/fafsa.phtml.

Help students apply for a Chafee Education and Training Voucher (ETV)

All students from foster care, mentors, and their caregivers need to know about Chafee ETVs and each state's application process. Chafee ETVs can provide up to \$5,000 per student per year for many youth currently in foster care youth who are participating in qualifying postsecondary education and training programs.

How students apply: Contact your local Chafee Independent Living (IL) coordinators or program for information on application procedures and deadlines in your state. Many states have their Chafee ETV applications available online. Students need to reapply each year to be considered for continuation of Chafee ETV funding.

For more information: See Appendix A on page 27 for more complete details about eligibility and resources for the Chafee ETVs.



Chafee ETV contacts

- **For a list of state IL coordinators** who will know about Chafee ETVs at the state level, go to www.nrcys.ou.edu/nrcyd/resources/ilcoords.shtml.
- **State Voucher National Site** provides Chafee ETV contact information for all states and offers information on other financial aid options, study skills, and career planning for several states. Go to www.statevoucher.org. Click your state.
- **FYI3.com** provides general information on Chafee ETVs and tuition waivers. Go to www.fyi3.com/education/index.cfm.

Help students submit other applications for financial aid and private scholarships

Although the FAFSA and accompanying SAR are the basic means of applying for financial aid, some postsecondary schools and programs may require that the student complete an additional financial aid form for their school. Additionally, state grants and scholarships, and private scholarships also will have separate application forms. Students will need guidance in keeping track of the deadlines for each of these and in completing the forms.

STRATEGY # 4

Help students finalize their financial aid packages

Once the SAR is sent to the schools or programs the students have applied to, the schools can begin to formulate financial aid packages for the students. Students and their mentors should meet with the schools' financial aid counselors to go over the SAR and discuss their needs. Following this, if students are accepted at a particular school or program, they will receive a financial aid award letter, to which they will need to respond.

Meet with financial aid counselors

After students receive their Student Aid Report (SAR), have them make an appointment at the financial aid office for each school they're applying to or the one where they plan to enroll. The purpose of the meeting is to answer any questions the school might have about the student's needs and discuss the financial aid package the school might be able to offer the student.

- Make sure students bring their SAR to the meeting along with any other financial information they've gathered in their financial aid file. This should include a letter from the state or county child welfare agency or social worker verifying that they were in state foster care.
- Make sure that students openly discuss personal situations that have an impact on their overall financial needs—for example, their independent status, living costs during vacations and school breaks, special health, medication or therapy needs, child support, or any other special financial circumstances.
- Note that students are not obligated to accept any loan awarded to them. In fact, loans should remain a last resort for students from foster care. If loans are necessary, make sure students fully understand the specifics of loan repayment, timelines, and the repayment of obligations if they drop out. Review all loans with the school's financial aid office before committing to any loans.
- This is a good time to ask for a sample of the school's award letter. Becoming familiar with how the school presents their financial aid in award letters is recommended. Ask the financial aid counselor to go over a sample award letter and answer any questions.

Review financial aid award letters

Once a school or program has accepted a student, the school or program will send the student a financial aid award letter. This letter will give the total cost of attendance and details on the financial aid offered. Before accepting a financial aid package, students should meet with their mentor and the school's financial aid counselor, in person or by phone, for a careful review of award letters. It may be possible to modify a student's financial aid package, especially if certain nondiscretionary costs, such as unusually high medical bills, have been overlooked. Although most colleges adhere to specific award guidelines, they can adjust an award for students if there is a compelling case for doing so.

Accept a financial aid package

To accept a financial aid package, students need to:

- Circle “YES” to the financial aid types they want on the award letter, and “NO” to the ones they do not want.
- Read the financial aid booklet or bulletin that comes with the award letter. (Their mentor should read it too.) It will tell students what they need to do to keep getting financial aid, including annual financial aid application requirements. The FAFSA *must* be resubmitted annually to qualify for continued financial aid. To do so, go to www.fafsa.ed.gov. Under **Filling out a FAFSA**, click **Fill out a Renewal FAFSA**.
- Read the certification statement, sign, and return the financial award letter by the deadline, and remind students to keep a copy in their financial aid file and give a copy to their mentor.

College
students
speak out

On financial aid

“Financial aid can be such a burden because of all the paperwork, and it’s essential for caretakers to help students. Tell the student to find out what paperwork is needed and you can work together to get it. Financial aid is essential in college and the sooner you fill out applications the better!”

—Cherish, State University of West Georgia

The Basics of Scholarships, Vouchers, Waivers, and Grants

Students from foster care will usually receive a financial aid package reflecting a range of sources. Some of their aid package will draw on resources available to the general population of postsecondary students and part will come from funds designated expressly for students who have been in foster care. Students might also be eligible for a variety of scholarships—scholarships for academic merit, athletic scholarships, or scholarships for students from a particular ethnic background. Students, their mentors, and caregivers need to be familiar with these resources.

Financial aid for all students

In general, all college students use the following options in varying degrees to fund their education:

- Personal or family savings
- Need-based aid—loans, grants, and work-study funds
- Merit-based scholarships given for high achievement or talent

State-based financial aid programs vary greatly from state school to state school but may include:

- Need-based grants
- Educational opportunity grants
- Work-study programs
- Need- and merit-based scholarships
- Tuition and fee waivers or assistance to targeted students

Federal aid programs and services include:

- Pell grants
- Supplemental Educational Opportunity Grants (SEOGs)
- Work-study programs
- Perkins Loans
- Subsidized and unsubsidized Stafford Loans
- Parent Loan for Undergraduate Students (PLUS) Loans



The best sources of general financial aid information

Of the wide variety of free resources available, we recommend the following:

The **SmartStudent Guide to Financial Aid** is an award-winning site that has one of the most comprehensive annotated collections of information about student financial aid on the Internet, including a financial aid calculator for determining costs. Go to www.finaid.org.

The **College Board Pay for College** site offers a wide range of general financial aid information with links to important financial aid sites, as well as tools that let you search for and compare scholarships and calculate loans. Visit www.collegeboard.com/pay.

Federal financial aid information

Counselors and Mentors Handbook on Federal Student Aid: A Guide for Those Helping Students Prepare for Postsecondary Education. Mentors and caregivers will find important information including an extensive section on completing the Free Application for Federal Student Aid (FAFSA) and lists of useful telephone numbers, publications, and Web sites about student aid. It also includes choosing a school and opportunities for under-represented students. Available in English and Spanish. Go to www.fsapubs.org. Click **Browse Products**, and then click the book title.

The Student Guide for High School Seniors/College Students describes every federal program and how to apply. It's updated each award year, and is available in English and Spanish. Go to <http://studentaid.ed.gov>. Enter *Student Guide* in the **search** box.

Finding Out About Student Aid provides information on all federal student aid programs, the largest source of college financial assistance. These programs include Pell grants, the Stafford, PLUS, Consolidated, Perkins loan programs, federal work-study, and Federal Supplemental Educational Opportunity Grants (SEOGs). Go to www.ed.gov/offices/OSFAP/Students/student.html.

The **U.S. Department of Education (DOE) Student Aid** information site provides students with essential information related to preparing, choosing, applying for, getting, and repaying financial aid. It includes information about FAFSA and the FAFSA application.

Go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>.

State financial aid information

Your state may offer scholarships, student assistance programs, grants, or waivers available to low-income students, first-generation college students, independent students, or students from foster care. Ask state Independent Living (IL) coordinators, the Chafee program manager, or school financial aid counselors for information on these programs. To get information about your state's higher education office and access to information about state financial aid, go to http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE.

Financial aid packages for students from foster care

Most financial aid packages rely on a combination of state and federal programs. In 2005, 33 states had laws or policies that offered state-funded financial aid to youth from foster care who were making the transition to independence. Scholarships may also be a part of students' financial aid packages.

Sample Financial Aid Package

Former foster students attending a four-year public university may receive as much as \$17,000 in financial aid per year, and those attending a community college and living off campus may receive as much as \$12,000 annually from federal and state sources, excluding any loans or scholarships. This aid may include the following, with the lower dollar amounts for community colleges and the upper for colleges:

- Federal Pell grant: \$4,000
- Chafee Education and Training Voucher (Chafee ETV): up to \$5,000 (Youth formerly in foster care may also get Chafee IL-funded supports, private scholarships, and foster care payment transfers.)
- Federal Supplemental Educational Opportunity Grant (SEOG): \$1,000
- Federal and state work-study programs: \$2,000–\$4,000
- State need-based grant (varies by state): \$2,000–\$3,000³

3 Emerson, J. & Lovitt, T. (2003). Encouraging news for college-bound foster youth. *FOCUS*, 2003 (3), 1, 6–7. Retrieved December 6, 2005, from http://www.edfund.org/pdfs/focus2003_third.pdf

Chafee Education and Training Vouchers (ETVs)

Students from foster care may be eligible to receive up to \$5,000 annually in Chafee ETVs to apply to costs associated with attending a postsecondary education or training program.

- **Who is eligible.** Youth eligible for services under a state's Chafee Foster Care Independent Living program are eligible to receive a Chafee ETV. This includes youth who are likely to remain in foster care until age 18 and young people who've aged out of foster care. Youth adopted from foster care after age 16 are also eligible for Chafee ETVs. See Appendix A on page 27, for more complete eligibility information.
- **What students may use the funds for.** Chafee ETV funds may be used to pay for any expenses used to compute the total cost of attendance. Allowable expenses include tuition, application fees, books and supplies, room and board, dependent child care, transportation, and health insurance. States may restrict the use of Chafee ETVs for certain expenses and will determine the amount awarded to each student. See Appendix A on page 27 for more complete information on allowable expenses.

John H. Chafee Foster Care Independent Living Program (Chafee IL program)

Chafee IL funds can be used to provide Chafee ETV recipients with needed supplemental services, such as career assessment and guidance; academic assessment, including assessment for disabilities; and computer purchase. See Appendix A on page 27 for more complete information on the Chafee IL program and its supports for postsecondary students.

Privately funded scholarships

A limited number of scholarships for students from foster care are offered by colleges, private foundations, advocacy organizations (such as the National Foster Parent Association), businesses, and individuals.



Resources for students from foster care

Chafee IL and Chafee ETV resources

- **For resources**, see Appendix A on page 27. You will find the *Frequently Asked Questions III* especially useful.
- **For a list of state IL coordinators** who will know about Chafee ETVs at the state level, go to www.nrcys.ou.edu/nrcyd/resources/ilcoords.shtml.

Scholarships for students from foster care

- **To find local or state programs**, try typing *foster care scholarships* in a scholarship search engine (such as www.college-scholarships.com) or go to the Web site for the state's higher education office.
- **FYI3.com** provides financial aid options for every state and general information on Chafee ETVs, tuition waivers, and the FAFSA. Go to www.fyi3.com/fyi3/Independent/scholarships/index.cfm.
- **Orphan Foundation of America (OFA)** provides information and applications for their scholarships for students from foster care. Go to www.orphan.org. Click **Scholarships**.
- **Guardian Scholars Programs** provide a listing and links to the growing number of colleges with support programs and scholarship assistance for students from foster care. Go to www.orangewoodfoundation.org/programs/GScholars.asp.
- **National Foster Parent Association (NFPA)** offers application information for their national scholarship and awards. Go to www.nfpainc.org/. Click **Scholarships & Awards**.
- **Casey Family Scholars** provides scholarships to students who have been in foster care. Visit www.orphan.org. Click **Scholarships**, and then click on **Casey Family Scholars Scholarships**.

State tuition waiver and assistance programs

In 2005, 17 states and the District of Columbia had some form of tuition waivers or assistance for students who were in foster care or adopted from foster care. These programs vary with the state but commonly waive all or some tuition and fees for these resident students enrolled in public colleges or universities. Some states, like Texas, allow an unlimited number of students to participate in their waiver programs, while others, like Alaska, have a designated number of annual waivers available. State higher education offices and child welfare programs can provide information on how tuition waiver and assistance programs work. As of 2005, the following states offer some form of tuition waiver or assistance: Delaware, Florida, Hawaii, Illinois, Kentucky, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, Oklahoma, Oregon, Texas, Utah, Vermont, Virginia, West Virginia, and the District of Columbia.



Resources for tuition waiver programs

- The **National Child Welfare Resource Center for Youth Development (NCWRCYD)**. For the status of tuition waivers (and other financial aid sources), go to www.nrcys.ou.edu/nrcyd/programs/tuitionwaivermap.shtml. Click your state.
- **The Child Welfare League of America**. Read their article “Children’s Voice” for information. Go to www.cwla.org/articles/cv0205youthcare.htm.
- Visit your state’s higher education office Web site for waiver program information. Look under the **Student Financial Aid** options.

Scholarships for under-represented students

Public and private scholarships for under-represented students—such as students of color, GLBTQ students, or students with disabilities—represent another pool of financial aid for which students in foster care are often eligible.

Your state may offer scholarships, student assistance programs, grants, or waivers available to low-income students, first-generation college students, independent students, or students coming from foster care. Ask your state IL coordinators, Chafee Postsecondary ETV program manager, or school financial aid counselors for information on these programs.

Be aware of scholarship scams!

Several hundred thousand students and parents are defrauded by scholarship scams to the tune of more than \$100 million annually. Scam operations often imitate legitimate government agencies and grant-giving foundations, requesting money up front in the form of an application or advance fee. In fact, charging a fee is often a tip-off that it’s a scam. In addition, stay on your guard if the service suggests that the scholarship is guaranteed, or that they will apply on your behalf. (Everyone must submit his or her own application.) If they claim a high success rate, note that around 1 percent of those who pay for such services actually get a scholarship.

More information

The sources below give examples of common scholarships scams and how to identify one, information about how to protect applicants, and steps scam victims can take:

- Read “Scholarship Scams” on The SmartStudent Guide to Financial Aid. Go to www.finaid.org/scholarships/scams.phtml.
- Advice from the U.S. Department of Education is on www.ed.gov/about/offices/list/oig/misused/sscams.html.
- Information for students and parents from the Federal Trade Commission can be found on www.ftc.gov/bcp/online/edcams/scholarship/.



Scholarship search engines that are (really) FREE

The following free scholarship search engines are recommended by FinAid (The SmartStudent Guide to Financial Aid). Avoid scholarship search services that charge any fees.

- **FastWeb** is the largest, most up-to-date, and most-used scholarship search site, with more than 25 million registered users. Students can sign up to receive automatic e-mail notifications of new scholarships that match their profiles. Go to www.fastweb.com.
- **College Board Scholarship Search** lists scholarships and other types of financial aid programs from more than 3,000 national, state, and other public and private sources. The database is updated annually. Go to www.collegeboard.com/?student. Enter *scholarship search* in the **search** box.
- **SRN Express** is a free Web version of the Scholarship Resource Network (SRN) database which features private-sector, non-need-based aid, and includes information about awards from more than 1,500 organizations. See the database at www.srnexpress.com/index.cfm.
- For other scholarship search options, review FinAid's list of free search sites at www.finaid.org/scholarships/other.phtml.



Scholarships for students with disabilities

- **“Financial Aid for Students with Disabilities”** includes information on scholarships and fellowships. Go to www.finaid.org/otheraid/disabled.phtml.
- **Information on Disabilities and Gifted Education** lists special funding sources for students with disabilities. Go to ericec.org/faq/finance.html.
- **“College Funding Strategies for Students with Disabilities”** offers general funding strategies using Supplemental Security Income (SSI), Plan for Achieving Self Support (PASS), and state Vocational Rehabilitation support services. Visit www.washington.edu/doit/Brochures/Academics/financial-aid.html.



Scholarships for under-represented students of color

- **Financial Aid for Minority Students** lists scholarship databases, award programs, and other assistance options. Go to **FinAid** at www.finaid.org/otheraid/minority.phtml.
- **200 Free Scholarships for Minorities** describes Black Excel's top 200 scholarships with links to sponsors. Go to www.blackexcel.org/200-Scholarships.html.
- **Grants for Minorities** is an excellent list to search by ethnic group, academic level, or subject area. Go to www.lib.msu.edu/harris23/grants/3specpop.htm.
- **NAACP** provides links to more than 200 scholarships as well as information about the NAACP college scholarship. Go to www.naacp.org. Enter *scholarship program* in the **search** box.



Scholarships for African American students

- **College Scholarships for African American Students** lists scholarships for African Americans and for students of color. Go to www.abetterchance.org. Enter **Scholarships for African American Students** in the **search** box.
- **United Negro College Fund** provides information on scholarships, fellowships, and internships primarily at historically black colleges and universities. Go to www.uncf.org/index.asp.
- **Financial Aid for African Americans**, Gail A. Schlachter and R. David Weber. (About \$40.) This exceptional directory describes more than 1,400 scholarships, fellowships, loans, grants, awards, and internships. For more information, go to www.rspfunding.com/catalog/item/1414261/877929.htm.



Scholarships for American Indian students

- **Financial Aid for Native American Students** provides eligibility for and sources of financial aid. Go to www.finaid.org/otheraid/natamind.phtml.
- **American Indian College Fund (AICF)** focuses on scholarships and financial aid information for students attending one of the 33 tribal colleges. Go to collegefund.org/. Click on **Scholarships & Students**.
- **Association of American Indian Affairs (AAIA)** offers seven scholarship programs. Go to www.indian-affairs.org/.
- **American Indian Graduate Center** offers scholarships and administers the Gates Millennium Scholarship for American Indian students. Go to www.aigc.com/.
- **American Indian Education Foundation Scholarship Fund** sponsors a challenge grant program, a memorial scholarship, and a scholarship fund. Go to www.aiefprograms.org. Under **Higher Education**, click **Scholarship Fund**.



Scholarships for Asian American and Pacific Islander students

- **Asian and Pacific Islander American Scholarship Fund** is a new organization that awards more than \$300,000 in scholarships annually. Visit www.apiasf.org.
- **Gates Millennium Scholarship for Asian American students** has information available on the Gates Millennium Scholars site at www.gmsp.org.
- **College Scholarships for Asian American Students** lists a variety of scholarships at www.abetterchance.org. Enter *scholarships for Asian American students* in the **search** box.



Scholarships for Hispanic students

- **Hispanic Scholarship Fund (HSF)** administers the Gates Millennium Scholarships for Hispanic students and offers scholarships to those attending community or four-year colleges, including transfer students from community colleges. Go to www.hsf.net.
- **Scholarships for Hispanics** offers an excellent scholarship search directory. Go to www.scholarshipsforhispanics.org.
- **Congressional Hispanic Caucus Institute (CHCI) Scholarship Awards** includes financial aid and essay-writing tips along with links to scholarships. Go to www.chci.org/chciyouth/scholarship/scholarship.htm.
- The **Hispanic College Fund** provided almost \$2 million in scholarships in 2004. For application information go to www.hispanicfund.org/.
- **College Scholarships for Hispanic/Latino Students** gives students access to national scholarships. Go to www.abetterchance.org. Enter *scholarships for Hispanic students* in the **search** box.



Scholarships for GLBTQ (gay, lesbian, bisexual, and transgender students

- **“Financial Aid Guide for GLBT Students”** gives general, athletic, campus, regional, federal, and state scholarships, and financial aid information for GLBT applicants. Go to www.finaid.org/otheraid/gay.phtml.
- **GLBT Scholarship Resources** lists scholarship databases for gays and lesbians, and for the children of GLBT parents. Go to www.washburn.edu/sobu/broach/glbtscholar.html.
- **GLBT-friendly scholarships** are listed at www.unt.edu/ally/resources/scholarships.htm.

Appendices





Appendix A—Chafee Programs

The John H. Chafee Foster Care Independence Program and the Education and Training Voucher Program

The John H. Chafee Foster Care Independence Program (Chafee IL Program) and the Chafee Education and Training Voucher (ETV) Program are two important federal resources for supporting the education needs of youth in foster care and youth formerly in foster care. Both programs are administered by the U.S. Department of Health and Human Services and state child welfare agencies.

Chafee IL Program

Chafee Independent Living (IL) funds are allocated to states based on the number of children and youth in state foster care. Each state develops a state Chafee plan and has some flexibility in determining specific Chafee activities, eligibility, and so on. It is important to consult your state or local Chafee coordinators to find out about Chafee-funded educational services in your state.

Who is eligible?

Youth who are likely to remain in foster care until age 18 and young people who have aged out of foster care under age 21. Eligibility may vary somewhat by state.

What educational services may be funded through Chafee IL funds?

For high school students. The program funds a range of services to help youth enrolled in the IL program get a high school diploma and plan for postsecondary education. Some of the Chafee IL services which might be available, depending upon the state, including the following:

- Enrichment or remedial academic programs such as tutoring or summer school
- For standardized tests (such as the ACT, SAT, AP): tutoring, preparation classes and materials, and exam fees
- Sending youth to computer camps and purchasing computers
- School advocacy for individual youth

- Helping students prepare for postsecondary education, including applying for financial aid, researching postsecondary programs, and completing applications
- Helping students attend college fairs or organizing college fairs and conferences
- College campus visits and tours
- Helping youth participate in mentoring programs or setting them up with a mentor

For postsecondary students. In addition to the Chafee Education and Training Voucher, postsecondary students have access to Chafee IL funds for supplementary educational services. These services will vary with the state, but could include career assessment and guidance; academic assessment, including a disability assessment; childcare; tutoring; or a computer purchase and training.

How does a youth apply for the Chafee IL program?

In general, youth who are still in foster care apply for Chafee IL services through their caseworkers. Young people who have emancipated from foster care may do so through an Independent Living (IL) coordinator in their area.

How does a student apply for these funds?

Both high school and postsecondary students may contact the state or regional Chafee IL coordinator.

Chafee Education and Training Vouchers

The purpose of the Chafee ETV Program is to help young adults aging out of foster care complete a postsecondary education or training program. Each year the federal government allocates up to \$60 million of Chafee ETV funds, with awards to states based on the state's percentage of youth in foster care nationally.

College students from foster care may be eligible to receive up to \$5,000 annually to apply to costs associated with attending a postsecondary education or training program.

Who is eligible?

- Youth eligible for services under a state's Chafee Foster Care Independence Program are eligible to receive a Chafee ETV. This includes youth who are likely to remain in foster care until age 18 and young people who have aged out of foster care. States may also provide ETVs to youth adopted from foster care after age 16.

- Eligibility for Chafee ETVs ends at age 21; however, students participating in the voucher program at age 21, and making satisfactory progress toward completing their course of study or training, may continue to receive vouchers until age 23.
- The student must be attending a qualifying institution of higher education, as defined by the Higher Education Act; these include two-year and four-year colleges and universities, and training and vocational or trade schools.

What educational expenses may be funded by Chafee ETVs?

Chafee ETVs may be used to pay for any expenses included in the total cost of attendance, as long as the total amount of aid under Chafee ETVs and other federal or federally supported programs does not exceed the total cost of attendance as published by the student's postsecondary school or program.

States may restrict the use of Chafee ETVs for certain expenses and may restrict the amount awarded to each student. Allowable expenses could include tuition, application fees, books and supplies, room and board, dependent childcare, transportation, or health insurance.

May a student receive other federal financial aid in addition to Chafee ETVs?

Yes. Chafee ETVs do not affect the student's eligibility for other federal financial aid. However, all financial aid, including the Chafee ETV, may not exceed the total cost of attendance as published by the student's postsecondary school or program.

How does a student apply?

Contact your local Chafee Independent Living (IL) coordinator or program for information on application procedures and deadlines in your state. Many states have their Chafee ETV applications available online. Students need to reapply each year to be considered for continuation of Chafee ETV funding.



Chafee IL and Chafee ETV Resources

- The **National Child Welfare Resource Center for Youth Development** is a good place to start for information about these funds. It lists contact information for state Chafee coordinators, information on the state's Chafee program, and links to state Chafee plans. Go to www.nrcys.ou.edu/nrcyd. Click **State by State**, then click your state map.
- **Frequently Asked Questions I, II and III** give concise, complete information about the Chafee Foster Care Independence Program and the Chafee Education and Training Voucher Program. These are useful resources. Go to www.natl-fostercare.org. Scroll to **FAQs**, and then click the titles.
- The **National Child Welfare Resource Center for Youth Development** also lists state IL coordinators who will know about the Chafee IL and Chafee ETVs at the state level.
Go to www.nrcys.ou.edu/nrcyd/resources/ilcoords.shtml.
- The **State Voucher National Site** provides Chafee ETV contact information for all states. Go to www.statevoucher.org.
- **Implementing state ETVs.** You can read federal government instructions to the states on implementation of Chafee ETVs.
Go to www.acf.hhs.gov/programs/cb/laws_policies/policy/pi/pi0306.htm.
- **The Chafee educational training voucher (ETV) program: Six states' experiences** (2008). The National Foster Care Coalition and Casey Family Programs report on effective ETV administrative practices and challenges in six states, with recommendations. Go to www.casey.org.

Appendix B— Financial Aid Checklist

Long-term planning to finance postsecondary education or training

Data show that the earlier financial aid planning begins, the more likely students are to enroll in higher education. To prepare adequately, students must follow certain prescribed time sequences and deadlines. For example, they must file their FAFSA in time to qualify for federal and state financial aid opportunities.

With this in mind, we give you a general financial aid timeline and checklist for preparing students to obtain the maximum financial aid for postsecondary education. Students will need lots of support as they navigate and complete these important steps. It is also important to ask the college financial aid office where the student expects to enroll for their financial aid timelines and checklist. Some of these steps are followed by page numbers to refer to for more information. For additional information about postsecondary education and training, refer to the publication *It's My Life: Postsecondary Education and Training*, available in hard copy or online at www.casey.org/toolsandresources.

Complete these activities every year

From 9th through 12th grade, work with the student on these activities:

- Connect the student to a college preparation or outreach program such as Gear Up, Upward Bound, Talent Search and local options.
- Connect the student with a mentor who can provide long-term academic guidance, advocacy, and financial aid assistance.
- Help the student explore postsecondary education and training programs in your area every year. Make sure to visit with a financial aid counselor to discuss options and planning.

9th Grade

- Talk with the student about paying for postsecondary education. Work together to set up a savings and financial aid plan and to begin a financial aid file. *Pages 6–9.*

10th Grade

- Encourage the student to attend college fairs or begin researching higher education and financial aid on the Internet or in the school guidance office. Suggest that they use these experiences to start developing an academic and financial aid portfolio.
- When the student turns 16, develop an IL/Transition plan that incorporates the student's academic plan and postsecondary goals, including financial aid. Inform the youth about postsecondary supports under the Chafee IL program and about the Education and Training Vouchers. *Appendix A, page 27.*

11th Grade

- Arrange for the student to attend college fairs and visit colleges and career and technical programs of interest. Encourage students to make an appointment with a financial aid officer and ask specifically about aid for youth in foster care. *Pages 6–9.*
- Review the student's IL/Transition plan and the supports available under Chafee programs, such as Education and Training Vouchers (ETVs). *Appendix A, page 27.*
- In summer, have the student request application materials and financial aid forms from schools or programs of interest. Discuss how to apply for ETVs and practice filling out the ETV application form. *Pages 10–14.*
- Help students with disabilities apply for any needed support, including financial aid, from adult human services agencies, such as Vocational Rehabilitation.

12th grade

- Encourage the student to get applications and research financial aid information early, and discuss financial aid options with the student. *Pages 6–9.*
- Make sure the student requests letters of recommendation, and work with the student to complete program and financial aid applications and submit them on time. *Pages 10–14.*
- No later than February, help the student complete and submit the Free Application for Federal Student Aid (FAFSA). *Pages 10–13.*
- Help the student apply for Chafee ETVs and other state aid and private scholarships. *Pages 14, 17–24, and Appendix A, page 27.*
- Review the SAR from the FAFSA with the student for accuracy; if any corrections are necessary, help the student resubmit the FAFSA. *Pages 10–13.*

We want to hear from you.

We welcome your comments and suggestions about the content, scope, and format of the Postsecondary Education and Training Guide.

Is it useful? Is there too much information? Not enough? Is it easy to use? Did you find any mistakes? What should we add—for example, do you know some resources that we should include in the next edition?

Please e-mail your comments or questions to:

PostsecondaryEdGuide@casey.org. Please include the words *Financial Aid Guide* in the subject line.

Thank you.

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