



**JOHN
BURTON**
Advocates for Youth

CALIFORNIA ★
COLLEGE
PATHWAYS

FINANCIAL AID GUIDE FOR CALIFORNIA FOSTER YOUTH

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Part 1. Introduction



Why Go to College?

- College can introduce you to a whole world of options that you may never have thought of, opening up new opportunities and leading you to a satisfying career.
- People with a college degree or certificate can make twice as much money, or more, than people without one.
- Today, having a high school diploma is just not enough. The fastest growing job sectors right now all require some college, so education matters now more than ever.

Joaquin's Story: COLLEGE IS POSSIBLE

"I never thought I could go to college. I never even knew anyone who went to college. I just thought it was something rich people did, and I wasn't rich. Luckily, my high school counselor taught me about financial aid and all the money out there for foster youth. I couldn't believe it! And guess what? I did it! I went to community college and got my AA without any debt." - Joaquin



Financial Aid

If you plan to attend college, getting all the financial aid that you can will make you much more likely to succeed.

There are many financial aid resources available to help you to 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 even just for people who have experience in the foster care system!

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. We post updates on our website student.cacollegepathways.org/financial-aid. High school and college counselors can help you too.



Understanding and applying for financial aid can feel overwhelming at times. Ask for help completing and reviewing your financial aid application. There are lots of people who would like to help you, such as:

- A high school counselor
- An Independent Living Program coordinator
- A college foster youth support program, if your college offers one
- A Foster Youth Success Initiative (FYSI) liaison, which all California Community Colleges are required to have. Ask if there is one in the financial aid office to assist with applying for financial aid
- A financial aid counselor or advisor at your college

Part 2: How Do I Pay For College?



Types of Financial Aid

There are several different types of financial aid. It can come from a variety of sources such as the state, federal government, colleges or universities, or from private organizations and companies. Most government-funded financial aid is “need based,” meaning that the money is available to those whose income and assets are not enough to cover the cost of going to college.



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 if you continue to do well in college. Once you receive a grant, however, there are conditions to keeping it. Learn more in Part 5 of this guide about how to keep your financial aid once you get it. While a high school diploma or GED isn’t required to attend a community college, it is required to receive federal financial aid and many other types of grants.

FEE WAIVERS

Colleges can waive (not charge for) the enrollment fees or cost of classes (tuition). But even if your fees are waived, it’s important to apply for additional financial aid because the cost of attending college also includes housing, books, supplies, transportation, food, healthcare, and many of your personal needs.

SCHOLARSHIPS

This refers to money from colleges, universities, community-based organizations, churches or businesses. Scholarships can be given based on different factors such as financial need, ethnicity, special talents, academic performance, leadership ability, or personal life experiences.

FEDERAL WORK-STUDY

Students with financial need may be allowed to earn a portion of their financial aid award money through part-time employment on- or off-campus. These jobs are usually flexible, to accommodate a student’s class schedule. Not every campus offers work-study. To apply, indicate that you are interested in work-study on your FAFSA application and contact your college’s financial aid office for further information.

Serena’s Story: ASK FOR HELP

“Applying for financial aid is confusing. I just transferred to Cal State Dominguez Hills and it’s still confusing to me. Don’t be afraid to ask for help so that you can get all your money. No one is going to tell you the information unless you ask. No one told me about the Chafee Grant, so I missed out on it for the first few years.” - Serena



LOANS

Student loans must be repaid, and often with interest, which will increase the total amount you have to pay back. Interest is money you must pay to the lender in exchange for borrowing money. It's based on a percentage of the loan amount. For example, if you borrowed \$10,000 at current Federal Stafford loan rates to be paid back over 10 years, it would actually cost you a total of \$10,000 plus \$2,408 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: Available to students who have demonstrated financial need and are attending college at least half-time. The government pays the interest from the time students get the loan money until up to six months after they leave college or drop below half-time enrollment, but the student must pay back the full loan amount plus any interest accrued after leaving college.

Unsubsidized Loans: Available to any eligible student regardless of demonstrated financial need. But the interest accumulates while the student is in college and is the student's responsibility to pay back the total loan amount plus interest, once they leave college. This loan costs more for the student.

When you complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), you will automatically be considered for loans as part of your financial aid package. Students completing the CADAA may be eligible for state loans if they are attending a four-year University of California (UC) campus.

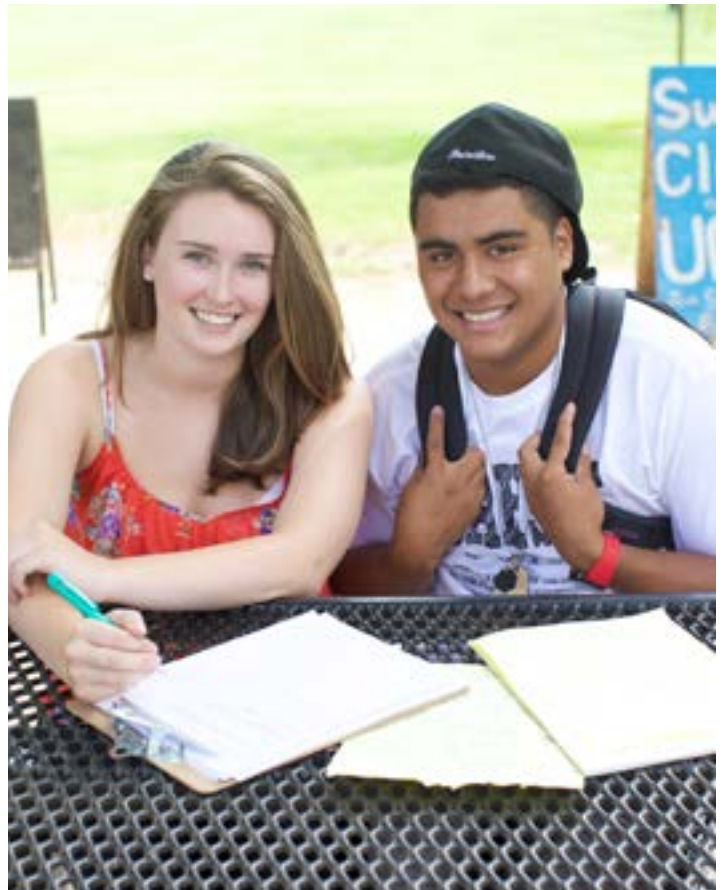
CADAA

Who are California Dream Act eligible students? Assembly Bill (AB) 540 exempts certain students who are undocumented from paying non-resident tuition (higher than resident tuition) and allows them to apply for different types of California state and university financial aid through the CA Dream Act Application (CADAA). Find out more at dream.csac.ca.gov

TIP Because loans have to be paid back, usually with interest, and can add up quickly, it is wise to seek guidance from a college financial aid counselor or advisor before accepting loans to determine what is best for you.

TIP The clock is ticking! There are age and time limits to financial aid and foster youth benefits:

- Extended Foster Care (AB 12) ends at age 21
- Chafee Grant ends at age 22
- Federal Pell Grants have a lifetime limit of 6 years for full-time students. The time limit is pro-rated for students who attend part-time.

**Keisha's Story: TIMING MATTERS**

"A lot of kids don't take school seriously. I didn't know that you can only get financial aid for so long, like 6 years, and then you can't keep getting it. I wish someone had told me that there was a limit on financial aid because now I'm trying to take school seriously and transferring to a four-year university and I don't have money to use at the university. If I had known, I would have taken less aid at the community college and saved some for now." - Keisha



Common Types of Grants and Fee Waivers

	FEDERAL PELL GRANT	CAL GRANT	CHAFEE GRANT	FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)	CALIFORNIA COLLEGE PROMISE GRANT (FORMERLY BOG FEE WAIVER)
HOW MUCH?*	Up to \$5,920 per academic year plus an add'l \$2,960 if enrolled during the summer, depending on financial need and other factors.	Can help pay for tuition and fees, and up to \$1,672 per year for the cost of living, depending on financial need, high school GPA and where the student plans to enroll	Up to \$5,000 per year depending on financial need	Up to \$4,000 per year depending on financial need	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 career and technical education programs at community colleges	Any University of California (UC), Cal State University (CSU), California Community College or qualifying independent and career colleges or technical schools in California	Public or private colleges, universities or qualified career and technical schools in California or out of state	Public or private two and four-year colleges and universities in California or out of state	California community colleges
WHO IS ELIGIBLE?	Students with financial need <ul style="list-style-type: none"> U.S. Citizens or eligible non-citizens Must have a high school diploma or GED 	Students with financial need <ul style="list-style-type: none"> California residents or CA Dream Act eligible students** Must have a high school diploma or GED Must have at least a 2.0 GPA Must be enrolled at least half-time in college 	Current or former foster youth who were a dependent or ward of the court, living in foster care, between the ages of 16 and 18*** <ul style="list-style-type: none"> Must be enrolled at least half-time in college Have not reached their 22nd birthday as of July 1 of the award year Must have financial need 	Students with exceptional financial need <ul style="list-style-type: none"> U.S. Citizens or eligible non-citizens Must have a high school diploma or GED 	Students with financial need <ul style="list-style-type: none"> California residents or CA Dream Act eligible students** Foster youth can maintain this waiver regardless of academic performance once in college
HOW DO I APPLY?	Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov	Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) and Cal Grant high school GPA certification (usually provided directly by your high school)	Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov or California Dream Act Application (CADAA) at dream.csac.ca.gov and the Chafee Application found at chafee.csac.ca.gov	Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov	Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov or California Dream Act Application (CADAA) at dream.csac.ca.gov or most California Community Colleges offer online applications through cccapply.org
WHEN DO I APPLY?	Apply as soon as possible between October 1 of the year before you start college and the last day of classes of the academic year that you are applying for. This means that you can apply even after you have started your college classes.	Apply between October 1–March 2 <ul style="list-style-type: none"> California community college students can apply after March 2 up until September 2, but are significantly less likely to receive this funding All students must apply within one year of graduating high school 	Apply between October 1–March 2 <ul style="list-style-type: none"> Students can apply after March 2, but may be less likely to receive this money 	Apply between October 1–March 2 <ul style="list-style-type: none"> Students can apply after March 2, but may be less likely to receive this money 	Apply <ul style="list-style-type: none"> At any time

*Amounts listed are for the 2017/2018 academic year and are subject to change in future years.

**CA Dream Act eligible students (see pg 4)

***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 foster care, between the ages of 16-18. Includes DREAMers who meet other eligibility requirements.

Part 3. How Do I Apply for Financial Aid?

Where to Apply for Financial Aid (FAFSA or CADAA)

IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NON-CITIZEN	IF YOU ARE AN UNDOCUMENTED IMMIGRANT
Complete the Free Application for Federal Student Aid (FAFSA)	Complete the CA Dream Act Application (CADAA)
fafsa.ed.gov	dream.csac.ca.gov
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.	California Dream Act Application (CADAA) allows undocumented and nonresident documented students who meet certain eligibility requirements to apply for state financial aid and allows qualified students to pay state resident fees (instead of higher out-of-state fees) at California's public colleges and universities.

Paper applications are also available for the FAFSA and CADAA. Ask a counselor or other adult mentor for help completing the application. Most students say that they find the online application easier.

The CADAA does not link applicant information to federal government databases nor does it qualify students for federal financial aid programs, such as the Federal Pell Grant, work-study, or federal loans. The California Student Aid Commission keeps CADAA applicant data confidential. Your data will not be shared with, or disclosed to, any federal agencies, including immigration enforcement.



When to Apply for Financial Aid (October 1 to March 2)

- The priority application period for FAFSA and CADAA is **October 1 - March 2 before the start of the school year that you will begin college. APPLY EARLY to get the maximum aid award as soon as possible.**
- Some colleges may have earlier priority deadlines, so check with your campus.
- You can apply for financial aid even before you submit your college applications.
- You can apply after March 2, but may receive less money.



Checklist: What you will need to file your FAFSA

- Name, exactly as it appears on your Social Security Card
- Social Security Number or Alien Registration Number, if applicable
- Email address that you can check regularly
- List of up to 10 schools you want to apply to
- Tax information, if you filed a tax return, or information about the income you earned or received for the requested year
- You may be able to use the IRS Data Retrieval Tool (DRT) to transfer income and tax information from your federal income tax return into the FAFSA

HOW TO START THE ONLINE FAFSA: CREATE AN FSA ID

This section has helpful hints to walk you through each step of the online FAFSA application. We've highlighted important tips for foster youth to help you avoid errors that could delay or reduce the amount of money that you receive. The FAFSA has detailed instructions and information about each question in the "Help & Hints" bar on the right-hand column of the screen.

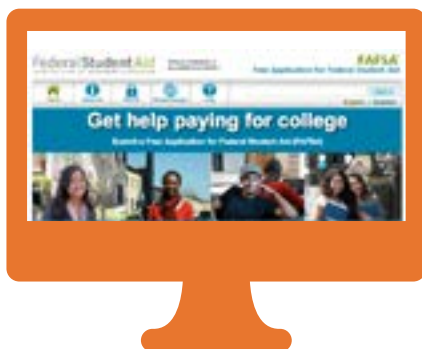
For a visual guide of the online application, go to student.cacollegepathways.org/financial-aid

TIP If you are an undocumented student, remember to fill out the CADAA instead of the FAFSA. Questions on the CADAA mirror the questions on the FAFSA, except for the questions about a Social Security Number.

TIP Remember, this is a free application! Avoid websites that ask you to pay money for help in completing the FAFSA.

STEP 1: BEGIN A NEW FAFSA AT WWW.FAFSA.ED.GOV

- Select "Start A New FAFSA"
- The FAFSA must be completed every year. If you have done it before, you can sign in as a returning user and click on "FAFSA Renewal." This allows you to prefill the current year's FAFSA with some data from last year's application.



U.S. Citizens,
Permanent Residents
or Eligible Non-
citizens apply to:
fafsa.ed.gov



Undocumented or
DACA Students apply to
California Dream Act:
dream.csac.ca.gov

STEP 2: CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

- When you "Start a New FAFSA," there are two log-in options. Choose the option that says "Enter your (the student's) FSA ID" and then "Create an FSA ID." This takes you to the FSA ID website at fsaid.ed.gov. Your FSA ID will serve as your legal signature and you will need it to sign your FAFSA electronically before you submit the FAFSA.
- To create your FSA ID:
 - Enter an email address that you check often and a mobile phone number so that you can get help if you get locked out or forget your username or password. Having a mobile phone number helps you unlock the FSA ID because the FAFSA processor can text unlock codes to this number. A regular (land line) phone number is less useful.
 - It is not recommended that you use a high school email address, since those often expire. Create or use an email address that you can use throughout college, such as Gmail, Yahoo or Outlook.
 - Create a password that can be easily remembered but should not be easy for someone else to figure out (for example, do not use your name, date of birth, or the word "password").
 - Make sure your name matches the name on your Social Security Card exactly.
 - Enter your Social Security Number carefully to avoid any errors. If you don't know your Social Security Number, you can call your county's child welfare department or Independent Living Program (ILP) for assistance. You will need the physical card for employment, even for a work-study job.
 - Choose "Challenge Questions and Answers" that you can easily remember in case you forget your FSA ID username or password.
- Once your FSA ID is created, you can immediately log in to the FAFSA and start your application.

TIP Write down these items somewhere safe so you don't forget:

- FSA ID Username
- FSA ID Password
- Email Address & Password
- Save Key

YOU'RE NOW READY TO START YOUR ONLINE FAFSA!

- When asked to select the school year you plan to attend college, remember that the school year begins in the Fall Term. If you are applying for a summer session, that usually is part of the prior academic year.
- You will need to create a "Save Key" in case you need to save your application and finish it later. You can return within 45 days to complete and submit the FAFSA. Make sure to write down your Save Key somewhere safe so you don't forget.
- You will then complete the seven sections listed as tabs at the top of the screen. The website will take you through each section. When you complete a section, be sure to click "Save and Continue." Then, click "Next" at the bottom of the page to go to the next section.
- Continue to follow along here for helpful tips for each section.

FAFSA SECTION 1: STUDENT DEMOGRAPHICS

PART I- STUDENT DEMOGRAPHIC INFORMATION

- Make sure your name and Social Security Number match exactly as they appear on your Social Security Card.
- If you select that you have lived in CA for at least 5 years, a textbox will appear on the screen saying that you are eligible for the California State student aid application (the Cal Grant). A separate application is not required, but you need to make sure that your high school has automatically submitted your verified GPA. Learn more in Part 4 "After the FAFSA" later in this guide.
- A driver's license is not required to complete the application, but can help prevent identity theft. The student's driving record and parking tickets do not affect eligibility for financial aid.
- A telephone number is also not required to complete the FAFSA.
- Your legal status is "single" if you are not married, even if you live with or have a boyfriend, girlfriend or significant other.

PART II- STUDENT ELIGIBILITY

- The first question in this section asks if you are a U.S. citizen. The three options are:
 - Yes, I am a U.S. Citizen (or U.S. national)
 - No, but I am an eligible noncitizen
 - If you select "No, but I am an eligible noncitizen," you will be asked to provide your Alien Registration Number.
 - No, I am not a citizen or eligible noncitizen
- Males are required to register with the Select Service System to complete their FAFSA application. If you haven't registered yet, you will be able to click "Register Me" to automatically register within the FAFSA application.
- You will be asked to select what degree or certificate you will be working on when you begin the academic year. Select the option that best fits your educational goal.
 - It is important to NOT select "other/undecided" as it may limit the grants you can receive
 - **If you are uncertain if you will attend a 2-year or 4-year college, select 4-year college**
 - It is important to not select "2nd bachelor's degree" if you don't already have a bachelor's degree, as it may limit the grants you can receive
- **You will be asked: "Are you a foster youth or were you at any time in the foster care system?" Answering yes may give you access to more support to help you in school. Answer YES to this question, even if you were only in foster care one day.**
- Foster youth can select "Other/unknown" for "Highest School Completed by Parent." How you answer does not affect your eligibility for federal student aid.
- If you indicated that you completed your high school diploma, when you click "Next," you will see a screen asking you to provide the name, city and state of that high school. You will not be prompted to answer this question if you indicated that you received a GED certificate or state authorized high school equivalent certificate.



FAFSA SECTION 2: SCHOOL SELECTION

PART I - SCHOOL SELECTION

- Search for and select up to 10 colleges that you may want to attend. Information from the FAFSA will be sent to the schools you have selected.
- Be careful when selecting your colleges. Some college names are very similar and it's easy to get them confused.
- You can update or change college selections later if your plans change or you're just not sure yet. You must list at least one college to continue with the FAFSA.
- Costs vary by college type. State colleges and universities are generally the most affordable; private trade schools can be costly. Ask for help if needed to make selections.
- Be sure to list each UC or CSU campus to which you are applying for admission separately in this section.

PART II - SCHOOL SELECTION SUMMARY

- After you have selected up to 10 colleges, the next page asks you to indicate your housing plans for each campus. Most four-year universities or colleges offer on-campus housing, but only a few community colleges in California offer on-campus housing.
- **DO NOT** select "With Parent" as your housing plan if you plan to live with a foster parent, relative caregiver, or legal guardian. Instead, select "Off-Campus." This is crucial for getting all the money that is available to you to pay for your living expenses.
- Note that the order in which you list the colleges does not make a difference in California.

FAFSA SECTION 3: DEPENDENCY STATUS

IMPORTANT: The questions in this section appear one-by-one until a question is answered "Yes." If you can answer "Yes" to any of the questions in this section, you qualify for and are considered as "Independent Status" for the purposes of the FAFSA. "Independent Status" means that you do 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 in the Parent Demographics section.

Current or former foster youth may qualify for "Independent Status" on the FAFSA 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?"

NOT SURE IF YOU QUALIFY?

- Neither legal guardians nor foster parents are considered parents when completing the FAFSA. If you are in legal guardianship, you can qualify for "Independent Status" on the FAFSA.
- Even if you were in foster care, or were a dependent or ward of the court, for just one day after you turned 13, you qualify.
- If you were a dependent or ward of the court, but remained in the legal custody of your parents, you are not considered a ward of the court for the purposes of the FAFSA and therefore do not qualify for "Independent Status" as a foster youth.

TIP If you exited foster care before the age of 13, you will most likely need to provide information about your parents' income. You can request an exemption, however, for unusual circumstances. Consult with the financial aid office at your college for more information.

- Dependent or Ward of the Court? The term "ward" is used to mean "dependent" of the court. You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you, even for just one day. Court-ordered documents exist that designate you as a ward of the court.

HOW TO PROVIDE VERIFICATION OF YOUR STATUS

- Your college may require documentation to verify your "Independent Status." You will not receive your financial aid unless you provide any requested verification forms to your college.
- Please see Part 4: After the FAFSA of this guide to learn how to provide this verification.

Next, you will be asked your number of family members or "household size." If you were in foster care on or after your 13th birthday, include only yourself and a spouse and/or children who you support in "household size." Don't include your siblings, other relatives, family of origin, foster family, people living in your group home or others who live with you. Enter "1" for number of family members and number in college if you are single and do not have children.

If your answers result in your qualification for "Independent Status," the FAFSA will ask if you want to answer questions about your parents. **You can answer "No" to skip these questions. Answering "No" will not prevent you from getting financial aid.**

FAFSA SECTION 4: PARENT DEMOGRAPHICS

If you were determined to be “Independent” in the Dependency Determination section explained above, you will not be required to complete this section. You will only need to provide financial information for yourself in Section 5.

FAFSA SECTION 5: FINANCIAL INFORMATION

These instructions are for students with “Independent Status.” Dependent students will need to also provide parent information.

- Pay careful attention to which year’s income, tax and financial information you have to report in this section. FAFSA uses information from what they call the “prior-prior” year. For example:

When you will be attending college (School Year):	Income information is required from:
July 1, 2017–June 30, 2018	Tax Year 2015
July 1, 2018–June 30, 2019	Tax Year 2016

- You will be asked if you completed your IRS income tax return for the appropriate year. You must select one of three options:
 - Already completed
 - Will file
 - Not going to file

a) If you select “already completed”

Select “Link to IRS” to transfer your federal income tax return information directly into the FAFSA from the IRS using their “Data Retrieval Tool” (DRT).

- To protect security of tax information, you will not be able to see the actual information that is being transmitted.
- If you have difficulty with the DRT or it’s not working, you can manually enter the information from your federal income tax return.
- If you don’t have a copy of your prior-prior tax return, you can download a tax return transcript at irs.gov/transcript or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at www.irs.gov/pub/irs-pdf/f4506t.pdf

b) If you select “will file” or “are not going to file”

You will be required to report information on the income that you earned or received for the year indicated.

Here are a few tips when reporting your financial information:

- If you are not going to file taxes, you may be required to submit an IRS Verification of Nonfiling Letter. This can be requested at irs.gov/transcript. See your college financial aid department for assistance.
- You DO NOT have to report the following information as income earned from working, or in the “Additional Financial Information” or “Untaxed Income” section:

- Extended Foster Care (AB 12) benefits—including SILP payments or payment from a THP+ FC program. Even if your SILP payment is sent directly to you, you DO NOT need to report this as income.
- Welfare (CalWORKs) payments
- Untaxed Social Security benefits
- Supplemental Security Income (SSI)
- If you received federal work-study, you must enter the information twice in the FAFSA so that it is not included when determining your total income. First, include the amount in the total provided when asked “How much did you earn from working?” and then again in the Additional Financial Information Section by selecting the box that says, “Taxable earnings from Work-Study, Assistantships or Fellowships.”
- The purpose of the “Additional Financial Information” section of the FAFSA is to collect financial information that must be subtracted when calculating your Total Income.
- You will be asked if you are a dislocated worker. If you are unsure if you are a dislocated worker, click on the “Help & Hints” button.
- There are other less common types of untaxed income that do not need to be reported. Check the “Help & Hints” bar to see the complete list.

REVIEW ALL OF THE INFORMATION YOU PROVIDED CAREFULLY BEFORE YOU SIGN AND SUBMIT YOUR APPLICATION.

FAFSA SECTION 6: SIGN & SUBMIT

- Read and check the box indicating agreement, then click “Sign” and then “SUBMIT MY FAFSA NOW.”

FAFSA SECTION 7: CONFIRMATION

- You will reach a Confirmation page when the FAFSA is done.
- If possible, print or save a copy of this page for your records. A copy will also be sent to you via email.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR) or Student Aid Acknowledgment. This may take a few days to a few weeks after filing your FAFSA.



CONGRATULATIONS, YOU DID IT!

Part 4. After the FAFSA

Submitting the FAFSA application is just the first step in securing the best financial aid package you can. There are a few more critical things to do before you can receive your financial aid. Here's more explanation and a quick checklist, below.



Be sure to pay close attention to your email after you have submitted your FAFSA—you might need to respond to requests for more information. If you don't respond to these requests, your financial aid application will not be processed. You can go to your school's email settings and forward school email to your personal email.



CHECKLIST: AFTER THE FAFSA

- ☐ 1. Apply for the Chafee grant at chafee.csac.ca.gov
- ☐ 2. Create an account for your Cal Grant which is called WebGrants at webgrants4students.org
- ☐ 3. Make sure that your verified Cal Grant GPA is sent by your high school
- ☐ 4. Check your email and student portal regularly
- ☐ 5. Respond promptly to any requests for more information from the Student Aid Commission or your college(s)
- ☐ 6. Provide verification of foster youth status
- ☐ 7. Meet with a counselor at the college and create your education plan
- ☐ 8. Notify the financial aid office at your school of any changes in your income or enrollment status
- ☐ 9. Apply for other scholarships and support programs for foster youth (EOP/EOPS, NextUp)
- ☐ 10. Watch for your Student Aid Report (SAR) or Student Aid Acknowledgment
- ☐ 11. Enroll in classes and pay any fees
- ☐ 12. Do well in your classes :-)

1. APPLY FOR THE CHAFEE GRANT



To keep your Chafee Grant you must maintain at least 6 units of coursework. Usually that means 2 classes.

As soon as you submit the FAFSA, you can apply for the Chafee Grant. Many students do this at the same time so they don't forget and while all of this information is handy. You can submit the California Chafee Grant Application online at chafee.csac.ca.gov or complete the paper form and mail it.

It is recommended that you submit the Chafee Grant application before March 2, whenever possible, but all students should still apply even if they miss the March 2 deadline.

If you receive a Chafee Grant: it may be renewed through your 23rd birthday—you do not need to reapply for the Chafee grant each year. However, you must submit a FAFSA or CADAA each year.

If you do not receive a Chafee award the first time you apply: reapply as early as possible the following year. You will also need to submit a current FAFSA or CADAA.

The California Student Aid Commission may contact you for more information: be sure to respond to all emails, letters, or forms that you receive.



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 your home state has fewer foster youth who apply, you may receive more money if you apply in your home state than in California. Contact your home state's Chafee program or email California's program at chafeeetv@dss.ca.gov for help deciding where you should apply for the most benefit.



2. CREATE A WEBGRANTS ACCOUNT

You can manage your Cal Grant and Chafee Grant online on this secure site webgrants4students.org. You can see the status of each application, when payments go out, make any corrections you need to make in your address and/or contact information, and/or change your college.*

TIP * If you change colleges: Be sure to update the information in WebGrants so your financial aid will follow you.

3. SUBMIT YOUR GPA FOR A CAL GRANT

If you're a California resident or a California high school graduate, you may be eligible for a Cal Grant. To be considered, in addition to filing a FAFSA, your school-verified GPA (grade point average) must be submitted to the California Student Aid Commission.

- This is done automatically by most high schools but it is important to confirm that your high school has done this by checking your WebGrants account at webgrants4students.org.
- If your school does not submit GPAs automatically, use the paper GPA Verification Form, which is available through your school or at csac.ca.gov (click on "Cal Grant GPA Forms" under "Students and Parents").
- Complete the top section of the form, including the Student Certification, and sign it.
- Have an official from your school fill out the bottom half, and sign it.
- Make a copy of the form and send it via first-class mail.
- Get a Certificate of Mailing from the post office so that you can verify the date you mailed your form.

4. CHECK YOUR EMAIL AND YOUR COLLEGE'S STUDENT PORTAL REGULARLY

If your college needs more information from you, or needs to send you important notifications, they will communicate via your email or student portal. Notices can come any time after you submit your application so check often and address any notices or requests quickly to keep your financial aid.

MONITOR AND VERIFY

You will have three online accounts to check and manage:

- Your FAFSA account allows you to correct, renew or print your application.
- WebGrants allows you to manage your Cal Grant and Chafee Grant.
- Your college email address and student portal are where you will be notified about how much and what type of financial aid you will receive. (Some colleges send this in a paper letter so make sure they have a correct mailing address for you.)

**5. RESPOND PROMPTLY TO ANY INFORMATION REQUESTS FROM THE STUDENT AID COMMISSION**

The California Student Aid Commission randomly reviews about 30% of all applications to verify that the information on the financial aid application is accurate. You could be included in that selection and asked for more information. If you don't provide it promptly, you may lose your chance for financial aid.

6. PROVIDE VERIFICATION OF FOSTER YOUTH STATUS

Most colleges require students to submit additional forms that verify that a student has been in the foster care system. To make sure you get funds as quickly as possible, provide this verification letter when you submit your FAFSA. You may find the necessary forms in the college's student portal, or meet with the foster youth liaison or financial aid advisor at the college you plan to attend. You don't have to wait for a request from the financial aid office. The sooner you do this, the sooner you may get the financial aid. *You will not receive your financial aid until you turn in this letter.*



HOW TO GET YOUR VERIFICATION LETTER:

- **Current foster youth:** Contact your county social worker or Independent Living Program (ILP) Coordinator for your Court Dependency Letter.
- **Former foster youth:** Contact your county child welfare agency, local ILP program or the State Foster Care Ombudsman's Office: 877-846-1602.

**SAVE A COPY FOR YOURSELF!
YOU MIGHT NEED IT AGAIN.**

7. MEET WITH A COUNSELOR AT THE COLLEGE AND CREATE YOUR EDUCATION PLAN

To receive most forms of financial aid, you must meet with a counselor who will help you to set a plan for how you will meet your educational goals.

8. NOTIFY FINANCIAL AID OF ANY CHANGES IN YOUR SITUATION

Use your online portals, FAFSA, WebGrants and your college to update any changes in your address, email address, or phone number. Remember, you need to make these changes in ALL your online accounts so that you get important messages.

TIP I always tell students, look at the SAR carefully. If you have any questions or feel you are not getting the financial aid you should, this is your cue to go to your college's financial aid office and talk to an advisor. Sometimes it's a simple mistake. I had a student who accidentally put too many zeros in the box for his income so it looked like he was making six figures. He was not awarded any financial aid until we corrected that mistake. He then got thousands of dollars that helped him finish his AA degree.

– Yajayra Tovar, Assistant Director,
Guardian Scholars Program, Cal State Fullerton

9. APPLY FOR OTHER SCHOLARSHIPS AND SUPPORT PROGRAMS FOR FOSTER YOUTH

There's more money available than most people realize. It just takes time to find it. Here are some options:

- Get connected with your county's Independent Living Program. They have resources and support. Your social worker can help.
- Find out if you're eligible for Extended Foster Care (AB 12), which goes through age 21. Contact your county child welfare office where you were in care and opt back in. It provides benefits that will help you through college.
- Find out whether there is a special foster youth program at the college you will attend or other student support programs like EOPS (Extended Opportunity Programs and Services) at community colleges and EOP (Educational Opportunity Program) at CSU and UC. Visit student.cacollegepathways.org/find-campus-support-programs for more information

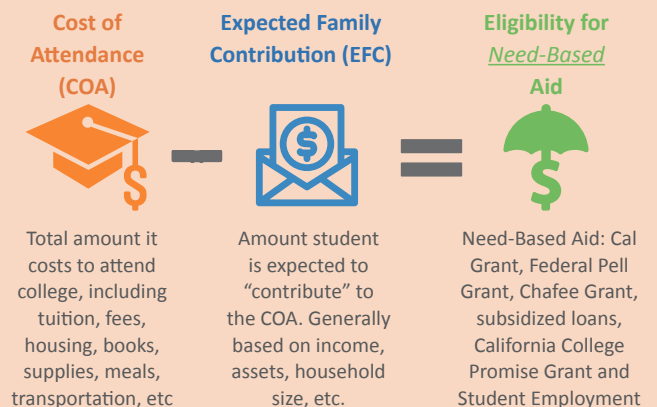
10. WATCH FOR THE SAR (STUDENT AID REPORT)

If you provide an email address on your FAFSA, you will receive an email message with your Student Aid Report (SAR) within one to two weeks after submitting your FAFSA. If you do not provide an email address, your SAR will be mailed within 7-10 days.

If you have not received your SAR within three weeks from when you submitted your FAFSA, contact the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243).

The SAR will give you details about your eligibility for federal student aid. It is important to look at how much money you are expected to personally contribute to your college attendance. This is called the EFC (Expected Family Contribution). That number is used to determine how much financial aid you are being offered. If anything does not look right to you, visit a financial aid counselor at the college you plan to attend.

Definition of "Financial Need"



If you are selected to receive a Cal Grant, you also will get a California Aid Report. You can check the status of your Cal Grant application at WebGrants. See #2 above.

11. ENROLL FOR CLASSES AND PAY FEES

Tuition is automatically paid by financial aid. You can indicate if you want any other fees to be taken out of your financial aid through your student portal or ask your counselor if the college does it automatically.

12. DO WELL IN YOUR CLASSES

Maintaining your financial aid depends on you doing well in your classes. **If you do not maintain satisfactory academic progress (SAP), you could lose your financial aid.** There is lots of help available, both at community colleges and four-year universities. Get support early if you are struggling. Ask for help from the foster youth program if there is one, the EOP or EOPS program, the tutoring center, the counseling center, disability services, and any other student services that fit your circumstances.



How and When Will I Get the Money?

NOTIFICATION

Depending on the college or university you plan to attend, you will be notified of your award by your school's student portal or by email or a letter. The award letter will tell you how much you will receive and what type of aid it will be.

ACCEPTING YOUR AWARD

You then have the opportunity to accept or deny each type of aid that is offered. Be a smart consumer. Make sure you fully understand the conditions you must meet for each type of financial aid before you accept it. As a student consumer and financial aid recipient, you have certain rights and responsibilities. When you accept financial aid, you are signing a contract that says you agree to those conditions.

RECEIVING THE FUNDS

When financial aid money is paid to you it's called "disbursement." How it comes to you 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 check-cashing companies, set up a checking account at a local bank or credit union. Banks and credit unions can charge fees, so make sure you understand what you will be charged for and find the best deal. A trusted advisor at your college, high school or Independent Living Program (ILP) can help you make the best plan.

TIMING

Your financial aid award letter will tell you the schedule for disbursement of funds to you. The timing of payments to you can vary depending on when you applied, when you registered for classes, what type of aid you 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 your award amount at the beginning of the term. If you stay enrolled in the same units at the mid-term, you will receive the other half. Other schools will disburse all of your award to your student account, deduct tuition, fees and college-controlled housing costs, if applicable, and provide the remaining money directly to you. That remainder is the amount you can use to purchase books, parking permits, health insurance, and pay for other living expenses.

TIP Pay careful attention to **any loan offers**. You can choose to decline loans or accept only part of the loan offered and still receive the money. Take out only the minimum amount of loans that you need, or avoid loans if you can.

TIP It's important to know that you might not get the aid money before the first day of classes. To keep from being in a tight financial situation, find out when you can expect your payments and plan for that.

TIP Some four-year universities provide a special arrangement for foster youth to postpone payment of enrollment and housing deposits until financial aid is awarded. Check with your financial aid office or foster youth program. You may have to make payments for deposits—for tuition, housing, fees—before you receive your disbursement. Apply early and ask for help with this.

BUDGETING

Your financial aid disbursement will come in large payments; you must plan carefully to ensure your money lasts through the academic year. Foster youth program counselors or financial aid advisors can help you develop a budget.

Tamara's Suggestion: **WHAT SHOULD YOU USE THE MONEY FOR?**

"We need help to budget and figure out how to use that money, like help with money management classes. People try to buy cars or other things that they don't need, instead of keeping it for books and school supplies. I had to learn the hard way. Just because you get this 'free' money doesn't mean you should spend it on anything." - *Tamara*

Part 5: How Do I Keep Getting Financial Aid?

A student's financial aid award is based on the student's personal financial situation and on enrollment in an approved educational program. For example, you must remain enrolled on at least a half-time basis to receive student loan funds. Keeping the money that you receive—and being eligible for financial aid next year—requires making steady progress towards your degree or certificate in a “reasonable amount of time.” This is called Satisfactory Academic Progress (SAP). It can sound complicated, but SAP comes down to not dropping too many classes and keeping a good GPA.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Each college and university tracks three areas for SAP. Here are the basics to help you stay on track.

Satisfactory Academic Progress (SAP)
Policy to make sure students are progressing toward completion of their educational goal.



1. Completing coursework with high enough GPA

All schools require a minimum GPA (grade point average), at least 2.0, but it varies by campus. If you are having difficulty meeting your school's GPA requirement, connect with an on-campus support program—such as Guardian Scholars, EOPS, or NextUP (CAFYES)—to get help getting back on track with SAP.

2. Completing your educational goal within a reasonable time

Each college and university uses a formula to calculate the maximum number of units you can take before you complete your degree or program. For example: If you're attending a community college that requires 60 units for an AA (associate of arts degree), you cannot take more than 90 units to complete the degree. *It's important to choose an academic major early and not take too many courses that do not count towards your degree or certificate.*

3. Passing enough classes along the way

Each college and university has a set “passing rate” required to stay in good academic standing. The passing rate ranges from 66% to 80% of classes attempted. F's (failures) and W's (withdrawals) count against your passing rate.



CHECKLIST:

- ☐ Maintain good academic standing through Satisfactory Academic Progress (SAP)
- ☐ Complete the FAFSA each year
- ☐ Check your student portal regularly
- ☐ Meet with a financial aid advisor regularly
- ☐ Clear up any overpayments or amounts due as soon as possible



TIP You are awarded grants based on the number of units you enroll in. You keep the grant based on the number of units you complete. Maintaining Satisfactory Academic Progress (SAP) is about eligibility, not need. If you are not eligible, you will lose your financial aid even though your demonstrated financial need may be large. You also might have to pay back some of the money you already received.

YOU CAN GET A SECOND CHANCE!

If you are ever disqualified from financial aid for not meeting SAP, you have the option of appealing the decision. It's not uncommon for students to have 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 college. You can talk with your counselor to ask for help in getting reinstated so you can restart attending classes and demonstrating satisfactory academic progress again.

I hear about people having to pay back financial aid. How do I avoid that?

You might hear terms like “financial aid debt” or “overpayment” when students have to pay back financial aid. This happens when students have not met the obligations they agreed to when they accepted the financial aid. What you can do to avoid this:

- **Avoid withdrawing or dropping classes**

This is the most common reason for having to pay back financial aid. If you receive financial aid and then drop classes, depending on the point during the term you do this, you may be required to pay back money for the classes you dropped. You might be able to drop one class and not have a problem but too many withdrawals will affect your completion rate. These calculations are important—and complex. It’s best to always consult with the financial aid office before dropping a class. Keep in mind that if you drop below half-time enrollment, you are not eligible for certain types of financial aid, such as federal student loans, the Cal Grant or Chafee Grant.

Here’s an example:

- Andrea enrolls in 12 units as a full-time student and is awarded \$2,908 for the semester.
- Andrea realizes about two weeks into the semester—before the drop deadline—that she has taken on too much and decides to drop her math class, a 4-unit class. Now Andrea is enrolled in 8 units and is considered a half-time student.
- Andrea now owes the college half of the money she received, or \$1,454, which includes the portion that was used to pay tuition/fees.
- If Andrea cannot pay back the money, she can’t drop or add any more classes and all college services (registration, grades, transcript request, etc.) will be put on hold.
- Also, this type of overpayment is reported to the U.S. Department of Education to stop the student from receiving financial aid at another college/university.

Hope’s Story: **FINANCIAL AID COMES WITH CONDITIONS**

“Many students don’t take college seriously when they start, and people don’t understand that they have to keep up their GPA and that their grades matter. When I first started, I didn’t understand financial aid. I was told it’s ‘free money,’ but it comes with conditions. You have to keep your grades up and finish within a certain amount of time or you have to pay it back. I didn’t know that when I started and dropped two classes. Now I owe \$993. You need to talk to a counselor before you drop a class.” - Hope



- **Report all scholarship money you receive after financial aid has been awarded. Here’s an example:**

- Based on his FAFSA, Arturo received \$10,000 in federal and state grants to cover his demonstrated financial need to be able attend college.
- After he received that money, Arturo got a scholarship for \$2,000. Now he has \$2,000 more than what the government determined his demonstrated financial need is to be able to attend college.
- He has to give back \$2,000 of the grant money to financial aid office.
- Ask the college for its “scholarship displacement” or “outside scholarship” policy to learn how need-based aid is reduced when you receive a private scholarship. Also, the Federal Pell Grant is never reduced, even if the student is “overawarded.”
- If you attend classes during the summer, talk with financial aid about increasing your cost of attendance.

- **Watch for errors on your FAFSA**

There could be a school error in calculating your award that is discovered later. Always triple check your records and any reports from the financial aid office for accuracy.

What do I do if I have to repay financial aid?

If you are told that you must repay some of your financial aid, you will need to meet with the financial aid administrator at the school to make a payment plan and find a way to stay in college. If you don't, you will not be able to register for classes or get official college transcripts.

Make a plan as soon as possible. Here are some things to know before meeting with the school administrator:

- **How to advocate for yourself if you are overpaid**

- Colleges generally want you to continue your enrollment and studies.
- You 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 payment arrangements.
- Try to get all helpful partners in the room together. For example, include your foster youth program counselor, a financial aid staff member who has been helpful to you, your academic counselor, a friendly instructor who cares about your success, a foster parent, or anyone else who can support you.
- Explore all possible sources of repayment—get help from the financial aid office and your foster youth program counselor to find resources.
- Most colleges make payment arrangements directly. However, if a debt has been turned over to the U.S. Department of Education, the college can no longer make payment arrangements. This is why it is important to address overpayment issues as soon as you learn about them.

TIP Pay attention to overpayment notices from the college. Failure to pay back this money can keep you from enrolling in college.

What happens if I don't pay back financial aid?

If you don't make a repayment plan quickly:

- Your school account will be placed on hold and you won't be able to enroll in or attend classes.
- You cannot receive transcripts of coursework that you've completed.
- Eventually the debt will be transferred to the U.S. Department of Education for collection and you will be subject to long-term government debt collection, or federal and state tax offset (this means they will take any income tax refunds you are owed until the debt is paid). You then won't be able to get financial aid at any college.

Marcus' Story: HOW HE GOT OUT OF STUDENT DEBT

"When I started college, I was bouncing around from couch to couch each night, never knowing where I was going to sleep. I ended up withdrawing from classes and having to pay my financial aid back. I felt like such a failure and was ready to give up. My counselor helped me though. She advocated for me and got me on a repayment plan so that I could enroll in classes again. I got a second chance." - Marcus

TIP WHAT STUDENTS SAY HELPED THEM KEEP THEIR FINANCIAL AID AND SUCCEED

- Apply for scholarships.
- Work with a qualified academic counselor to help you register for appropriate classes so you can be successful.
- Meet with your professors and counselors regularly to get support.
- Seek out tutoring and other free academic support services on your campus.
- Set up your life for success: Do you need to change your living situation? Your work schedule? Connect more with other people who support your success in college?
- If you are considering dropping a class, meet with a financial aid counselor before you withdraw so you understand how doing so will affect your financial aid.
- Remember that your financial aid is for your educational purposes and for those purposes alone. While it may be tempting to use this money to cover other personal expenses, take a vacation, or help out a loved one, you could jeopardize your own future by doing so.



Simone's Story: HOW SHE GRADUATED FROM CAL STATE SAN MARCOS DEBT FREE

"I decided to start out at a nearby community college to help me transition to college. I left my foster home and went into transitional housing. My case manager helped me to complete the FAFSA so I got the BOG Fee Waiver and a Chafee Grant. I also got vouchers to pay for my books. Then I got in touch with the foster youth program, Just in Time in San Diego, and they gave me lots of info about all the help that is out there for foster youth who want to go to college. I stayed in transitional housing during community college, then transferred to Cal State San Marcos and into the ACE Scholars Foster Youth program. They helped me apply for the Pell and Cal Grants, and I kept getting the Chafee Grant and book vouchers each semester. ACE Scholars has a work-scholarship program that helped a lot, too. I was doing pretty good so I got scholarships from some local organizations my last two years. So, I graduated with a Bachelor's degree and never had to take out loans for school! Now I work for a place that helps other foster youth transition to independence." -Simone

YOU CAN GO TO COLLEGE!

Getting financial aid can seem complicated so don't hesitate to reach out for help. There are a lot of resources and many people who can help you. College is possible. You can do this. Never give up on yourself.

Additional Resources

California College Pathways Student Website: student.cacollegepathways.org

Resources for understanding and getting help with financial aid, finding scholarships, how to find foster youth support programs on college and university campuses and answers to common questions.

Federal Student Aid: studentaid.ed.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

ICanAffordCollege.com

This site has details on FAFSA, different types of financial aid and the CA community colleges.

Foster Youth Success Initiative at the California Community College

extranet.cccco.edu/Divisions/StudentServices/FosterYouthSuccessInitiatives/FYIpc.aspx

Find the foster youth liaison at each community college in California at this site.

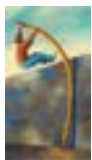
Glossary of Acronyms



AA	Associate of Arts degree (2-year)
AB 12	CA Assembly Bill 12, Extended Foster Care, ends at age 21
AB 540	CA Assembly Bill 540, exempts undocumented students from paying non-resident tuition
AS	Associate of Science degree (2-year)
BA	Bachelor of Arts degree (4-year)
BOG	Board of Governors of CA community colleges
BS	Bachelor of Science degree (4-year)
CADAA	California Dream Act Application -- for undocumented students to apply for financial aid
CAFYES	Cooperating Agencies Foster Youth Educational Support Program
COA	Cost of Attendance
CSU	California State University
DRT	IRS Data Retrieval Tool
EFC	Expected Family Contribution
EOP	Educational Opportunity Program (UC & CSU 4-year colleges)
EOPS	Extended Opportunity Programs and Services (community colleges)
FAFSA	Free Application for Federal Student Aid -- form used to apply for financial aid
FSA ID	Federal Student Aid Identification
FSEOG	Federal Supplemental Educational Opportunity Grant, up to \$4,000 per year currently
FYSI	Foster Youth Success Initiative
GPA	Grade Point Average
ILP	Independent Living Program
IRS	Internal Revenue Service
IRS DRT	IRS Data Retrieval Tool
NSLDS	National Student Loan Data System
SAP	Satisfactory Academic Progress
SAR	Student Aid Report
SILP	Supervised Independent Living Placement
SNAP	Supplemental Nutrition Assistance Program
SSI	Supplemental Security Income
TANF	Temporary Assistance for Needy Families
UC	University of California
WIC	Supplemental Nutrition Assistance Program for Women, Infants & Children



CALIFORNIA ★
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BURTON**
Advocates for Youth

California College Pathways

cacollegepathways.org

student.cacollegepathways.org

John Burton Advocates for Youth

235 Montgomery Street, Suite 1142

San Francisco, CA 94104

Phone: (415) 348-0011

info@jbaforyouth.org