

CHAPTER 4: POST-SECONDARY EDUCATION AND TRAINING

Introduction: Getting a job, earning money, and finding out what you want to do as your career is an important part of growing up. Having some form of postsecondary education is necessary in today's world to be able to get a good job that supports you and your family. This chapter gives you some basic information about the law and how it can help you to make sure you are getting work experience and an opportunity to explore your options for your future and your career.

Should my transition to adulthood plan include steps to get me ready for college or a training program?

- **Yes.** Your transition to adulthood plan and transition/discharge plan should include goals around education, including planning for, getting into and paying for higher education and training. (See Glossary: Transition to Adulthood Plan)

What are some examples of services/supports available to help me get ready for college?

- Tutoring
- Taking an SAT or ACT prep course
- Help researching and visiting schools
- Help applying to college and/or technical schools
- Help researching financial aid
- Help applying for financial aid and scholarships
- Stipends to help cover expenses related to applying for college or expenses while in college

What are some examples of services/supports available to help me succeed if I am in college or a training program?

- Tutoring or finding campus resources for tutoring
- Career and academic counseling
- Help finding and paying for housing or placement during school breaks
- Assistance with applying and managing financial aid and scholarships
- Connecting to mentoring programs and other supportive adults
- Continued mastering of life skills, including budgeting, money management, household management, health, etc.

Can I be in extended foster care and go to college?

- **Yes.** Being in college or a training program is one of the eligibility criteria for extended foster care.¹
- You can attend a college in your county or go away to school and still be in extended care.
- Living in a dorm can be considered a supervised independent living setting.²
- Staying in care while you attend college can help you focus on school. It can help with housing and cover many basic expenses. You will also have support from your caseworker and lawyer, and you can get help from the court if you need it.

Are there on-campus programs for youth with experience in foster care?

- **Yes.** Campus-based support programs provide resources and staff support to help young people who may not get assistance from their parents or other guardians after they enter college. These programs are an excellent resource!
- **Staff at these programs have knowledge of the foster care system and the challenges that youth in care face.** The programs provide things like counseling and advising, help navigating college life, help with financial aid, workshops, school supplies and food.
- **Pennsylvania colleges and universities with these kinds of programs include:** Bloomsburg University, Cabrini College, Chestnut Hill College, Community College of Allegheny County—South Campus, Community College of Philadelphia, East Stroudsburg University, Kutztown University, Manor College, Montgomery County Community College, Penn State Abington, Penn State Greater Allegheny, Temple University, West Chester University, and Westmoreland Community College. Find more about these programs here.³

What are Higher Education Points of Contacts for Youth with Experience in Foster Care and how do I get in touch with them?

- The Fostering Independence Through Education program requires Pennsylvania colleges and universities to designate points of contact (POCs) at their schools for students who are or have been in foster care.⁴ The points of contact will be listed on all college and university websites.⁵
- **The POC is there to help eligible youth who are applying to the school or who are attending the school.** The POC can help you with admissions and financial aid applications, tuition waiver applications; provides information about on-campus and community support services and resources, and serves as a general resource for students who have foster care experience.
- Reach out to the POCs at the schools you are interested in and ask for help with the application process and any financial aid and other services.
- As soon as you get accepted and decide to attend a school in Pennsylvania, contact the school's point of contact so you can establish a relationship and start building your support system.

What is the Free Application for Federal Student Aid (FAFSA) and why is it important?

- **FAFSA is the gateway to all your financial aid!** Colleges and universities use the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal, state, and college financial aid. The FAFSA can be filled out online.⁶ You can also review the form⁷ before you officially complete it online.
- The FAFSA form asks for financial information of students and their families to determine how much federal aid students are eligible to receive. Students who complete the FAFSA are automatically considered for all eligible federal financial aid, including: grants (money that you don't have to pay back), education loans (low interest loans that you will pay back to the federal government), and work-study programs (working on campus).
- Many colleges also use the FAFSA to determine a student's eligibility for specific scholarships and financial aid packages, including state financial aid.

Why should I identify myself as being in foster care on the FAFSA?

- Identifying yourself can help you qualify for more financial aid and programs that may provide additional support while you are in college.
- Youth who were in foster care at age 13 or older—even if they are no longer in care, were adopted, or left the system to permanency at age 13 or older—are considered *independent* for purposes of the FAFSA, which usually maximizes their financial aid eligibility.

What does it mean to be considered “independent” on the FAFSA?

- If you identify yourself as having been in foster care, dependent, or a ward of the court at age 13 or older, you will be considered “independent” on the FAFSA.
- Being considered independent means *only your income* will be used to determine your financial aid eligibility. They will not ask for the information of a parent, foster parent, or family member.

If I identify myself as having been in foster care, who will know that information?

- The information you provide to schools through your FAFSA is confidential. The school can only use this information to determine your financial aid and share relevant information with you.
- When schools know how many youth with foster care experience are on campus, they can provide more services and support for those youth. They can do this without identifying individual students or breaking confidentiality.

How can I get help completing the FAFSA?

- Ask your IL worker, caseworker, and education liaison.

- Ask your guidance counselor at your high school.
- Ask the Higher Education Points of Contact at the schools you are interested in.
- The Pennsylvania Higher Education Assistance Agency (PHEAA) holds in person events to help students complete the FAFSA and has a resource⁸ to find events in PA.
- PHEAA has higher education access partners in all regions of the state. Check out this flyer⁹ to find out the representative for the county the youth lives in.
- Here are a few helpful online resources:
 - Federal Student Aid Office: FAFSA Topics¹⁰
 - NerdWallet FAFSA Guide¹¹

What is the Pennsylvania Chafee Education and Training Grant Program (ETG) and who is eligible?

The ETG¹² provides grants of up to \$5,000 each year to youth who are or have been in foster care that are attending post-secondary education and training.

What schools or programs can ETG be used for?

Youth can use this grant at schools in Pennsylvania or anywhere in the country as long as the school is eligible for Title IV- student assistance from the Department of Education.

What can ETG be used to pay for?

These funds can be used to pay for tuition and costs related to attendance of school, like books, housing costs, transportation and childcare.

Who is eligible for ETG?

To qualify, students must have been in foster care at age 16 or older and be under age 26. This includes youth who were in foster care at age 16 or older and left the system to adoption or permanent legal custodianship.¹³ To remain eligible you must make satisfactory academic progress as defined by the school or program you are attending.¹⁴

How long can I use ETG?

A youth can use ETG for up to five years until they attain 26 years of age. The five years does not need to be consecutive (in a row).¹⁵

How do I apply for the Chafee Education and Training Grant Program?

To apply, you must complete the FAFSA and a separate Chafee Grant application which can be found as an electronic resource.¹⁶

What federal grants other than ETG may I be eligible for to help pay for higher education and training?

You may be eligible for these federal grants to help pay for college or training. You apply for the following grants by completing the FAFSA:

- **The Pell grant¹⁷ is a federal grant awarded based on financial need.** In addition to completing the FAFSA and demonstrating financial need, to remain eligible for a Pell grant youth need to maintain satisfactory academic progress and be enrolled at least half-time. Check at your school once you enroll to see how the school defines “satisfactory academic progress.” You can use Pell Grants and other federal aid at any school that has been approved by the Department of Education for funding, and you can use Pell Grants to cover tuition and costs related to attending school, like housing, books, transportation, and childcare.
- **The Federal Supplemental Educational Opportunity Grant (FSEOG)¹⁸ is need-based federal grant.** In addition to completing the FAFSA and demonstrating financial need, to remain eligible for the FSEOG youth need to maintain satisfactory academic progress and be enrolled at least half-time. Check in with your school once you enroll to see how they define “satisfactory academic progress.” This grant is administered by the financial aid office of participating schools; most schools across the country offer the FSEOG. Eligible students can receive between \$100-\$4,000. **These funds are awarded on a first come, first served basis—so they do run out.**
- **Work Study is not a federal grant but is paid out through federal funds.** Federal work study provides part-time jobs for undergraduate and graduate students that allow them to earn money to help pay for education expenses. This is available for both full-time and part-time students.

What state grants am I eligible for?

- **The Pennsylvania State Grant¹⁹ is offered by the Pennsylvania Higher Education Assistance Agency (PHEAA) to all students and is based on financial need.** In addition to showing financial need, you are eligible if you have lived in Pennsylvania in the last 12 months and have graduated high school or received an equivalent credential, like a GED. To maintain eligibility, you need to maintain satisfactory academic progress. Students must be enrolled in school at least half-time to qualify. You can use the state grant at schools in Pennsylvania. You can also use the state grant at some out-of-state schools, but the award amount is much less. To apply, fill out the FAFSA and a separate state grant application.²⁰
- **Pennsylvania Targeted Industry Program (PA-TIP) provides grants for students to receive training in the following high-demand fields: energy, advanced materials and diversified manufacturing, and agriculture and food production.** The award is for programs that last 10 weeks to two years. The maximum award a student can receive is 75% of the cost of the program or the maximum of the Pennsylvania State Grant

described above. You can receive the State Grant or PA-TIP—not both. Eligibility for PA-TIP is similar to the Pennsylvania State Grant. Nearly 100 schools and programs are covered by this grant—check out this link²¹ to find schools and programs. You can apply for the Pennsylvania Targeted Industry Program (PA-TIP) by filling out the FAFSA and a PA-TIP application.²²

What is The Fostering Independence Through Education Program?

- This is Pennsylvania’s Tuition Waiver program for youth who have been in the foster care system.²³
- The program waives tuition and mandatory fees for eligible youth and young adults. Waived tuition and fees means you do not have to pay a portion of your tuition bill. The waiver waives or “erases” a part of your tuition bill.
- The program also requires that all schools or programs covered by the waiver have Foster Care Points of Contact who will help youth apply for the waiver and find other supports and services on campus.

Who is eligible for the Tuition Waiver?

- Youth and young adults are eligible for the waiver if they are eligible for the Pennsylvania Chafee Education and Training Grant Program.
- Eligible youth include youth who were in foster care in Pennsylvania at age 16 or older, including youth who were adopted or entered permanent legal custodianships when they were age 16 or older.
- Youth must apply for all available Federal and State grants in order to be eligible for the Tuition Waiver. This includes filling out the FAFSA²⁴ form, and completing the Chafee Education and Training Grant Program Application.

How does the tuition waiver work?

The tuition waiver “waives” or “erases” any amount of tuition and mandatory fees that are left **after** the school counts the federal and state aid, and scholarships a student receives.

What schools are covered by the tuition waiver?

Pennsylvania community colleges, universities, or technical schools²⁵ that are approved by the United States Department of Education for federal Title IV financial aid. A full list of Title IV approved schools is available online, but the tuition waiver can only be used at schools in Pennsylvania.

How long can I use the tuition waiver?

The waiver can be used for up to five years until a young person reaches age 26. The years do not have to be consecutive (in a row).²⁶

What costs can the tuition waiver be used for?

The programs only waives tuition and mandatory fees. It does not cover other areas of a student's cost of attendance, including room and board.

The program waives the tuition that remains only after federal financial aid and scholarships are applied to the cost of tuition. Only what remains is waived.

Mandatory fees include application fees.²⁷

How do I apply for the tuition waiver?

Students should do the following until further information is provided:

1. Complete the FAFSA.²⁸
2. Enroll in an eligible PA postsecondary institution.
3. Complete the Chafee Education and Training Grant Program Application, which is released in April of each year.
4. Mail or fax your completed Chafee application as soon as possible, but no later than December 31, 2020 to:

PHEAA
Chafee Program
State Grant and Special Programs
P.O. Box 8157
Harrisburg, PA 17105-8157
Fax: (717) 720-3786

When will the waiver program begin?

It will be effective in fall of 2020.

How can I get help with the tuition waiver?

Here are a few people who can provide help:

1. **Fostering Independence Through Education Points of Contact—or Higher Education Points of Contact**

The law requires that points of contact be designated at every school covered by the waiver.²⁹ The designated points of contacts have the following responsibilities:

- Assist students in obtaining verification from the courts, county agency, or the Department of Human Services regarding their eligibility for the tuition waiver.

- Assist students with accessing Federal and State financial aid resources and identify further scholarship and grant opportunities for eligible students.
- Serve as students primary contact.
- Provide information and referrals for on-campus support services and resources, including admissions, housing, financial aid, health, mental health, tutoring, career, academic advising and other services.
- Provide information and referrals for off-campus support services, including transitional housing, medical insurance and services.

The Point of Contact information can be found on the school's website. Points of Contact at many, but not all Pennsylvania schools, are also available here.³⁰

2. **Your caseworker**

Your caseworker is responsible for supporting you in transition to adulthood planning, which includes planning for higher education and training. Your caseworkers should educate you about the waiver, help you apply for it and get assistance from Points of Contact.

3. **Your independent living worker**

Along with your caseworker, your IL worker should assist you with transition planning, including planning for higher education and training. IL workers have great expertise in providing support in this area and will be a great source of assistance as you apply for the waiver.

What are scholarships?

- Scholarships are money from colleges, universities, community-based organizations, churches, or businesses to help pay for college or a training program. Scholarships can be given based on different factors such as financial need, ethnicity, special talents, academic performance, leadership ability, or personal life experiences.
- Scholarships usually do not have to be paid back.

What are scholarships?

Scholarships are money from colleges, universities, community-based organizations, faith communities, or businesses to help pay for costs associated with higher education or training programs. Scholarships can be given based on different factors such as financial need, ethnicity, special talents, academic performance, leadership ability, or personal life experiences. Usually, scholarships are funds that do not have to be paid back.

What are tips and resources for finding general scholarships?

There are many scholarships and scholarship search engines.

Try these free sources of information about scholarships:

- the financial aid office at a college or career school
- a high school or TRIO counselor
- the U.S. Department of Labor’s FREE scholarship search tool³¹
- federal agencies³²
- your state grant agency³³
- your library’s reference section
- foundations, religious or community organizations, local businesses, or civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents’ employers

The following are some frequently used for scholarships:

Collegeboard.com

Collegenet.com

Fastweb.com

Scholarships.com

ScholarshipMonkey.com

OnTrackpse.com

Scholly App (website and cell phone application)

Are there schools that provide eligible students with 100% of financial aid to cover the cost of attendance?

Yes. Many schools, including religious institutions, provide full financial aid to students who qualify. Professionals and advocates are highly encouraged to call financial aid offices of any school their youth may be interested in attending to determine if the school provides full financial aid and if their youth qualifies. Below are just a few schools that will provide financial aid for the full cost of attendance for students who are eligible however this list is by no means fully exhaustive:

Amherst College; Bowdoin College; Brown University; Colby College; Columbia University; Davidson College; Harvard University; Massachusetts Institute of Technology; Northwestern University; Pomona College; Princeton University; Stanford

University; Swarthmore College; University of Chicago; University of Pennsylvania; US Air Force Academy; US Naval Academy; Vanderbilt University; Washington and Lee University; West Point; Yale University

What are some scholarship resources that target youth in foster care?

- i) National Foster Parent Association provides a scholarship for foster parent members designed to help youth in foster care pay for education after high school.³⁴
- ii) Foster Care to Success offers the Casey Family Scholarship. Youth in foster care applying to post-secondary education are eligible.³⁵
- iii) Project Fairness offers a scholarship for current and former foster youth with a broad range of educational goals.³⁶
- iv) The Pennsylvania State Resource Family Association offers the PSRFA Scholarship specifically for Pennsylvania based youth in foster care for dues paying members.³⁷
- v) The Field Center has a resource guide of Pennsylvania based scholarships that youth in foster care may be eligible for.³⁸
- vi) CollegeScholarships.org provides a list of national scholarships that foster youth may be eligible to receive.³⁹

¹ 42 Pa.C.S.A. § 6302 (criteria for extended foster care includes: being “enrolled in an institution which provides postsecondary or vocational education.”).

² Independent Living Services Guidelines, Office of Children, Youth and Families Bulletin, 3130-14-01, page 10 (Dec. 8, 2014) (dorm living can be considered an unlicensed supervised independent living setting for youth in extended foster care).

³ The Field Ctr. for Children’s Policy, Practice and Research, *Campus Programming Directory for Foster Youth* (2019), <https://fieldcenteratpenn.org/wp-content/uploads/2019/09/2019-DIRECTORY.pdf>

⁴ 24 P.S. § 26-2604-K.

⁵ 24 P.S. § 26-2604-K (6).

⁶ *Complete the FAFSA form*, U.S. DEP’T OF EDUC., <https://studentaid.gov/h/apply-for-aid/fafsa> (last visited June 4, 2020)

⁷ U.S. Dep’t of Educ., *FAFSA*, (2020), <https://studentaid.gov/sites/default/files/2020-21-fafsa.pdf>

⁸ *FAFSA completion help events*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/college-planning/fafsa/help-events.shtml> (last visited June 4, 2020)

⁹ Pa. Higher Educ. Assistance Agency, *Pennsylvania School Services* <https://www.pheaa.org/partner-access/k12-counselors/pdf/PA-School-Services-Access-Partner-brochure.pdf>

¹⁰ *Filling out the FAFSA*, U.S. DEP’T OF EDUC., <https://studentaid.gov/apply-for-aid/fafsa/filling-out> (last visited June 4, 2020)

¹¹ *How to get free money for college*, NERDWALLET, <https://www.nerdwallet.com/blog/fafsa-guide/> (last visited June 4, 2020)

¹² 42 U.S.C.A. § 677(i). The federal Chafee program is called Education and Training Vouchers (ETV). In Pennsylvania, the program is called Education and Training Grant to make clear that this is a grant program.

¹³ 42 U.S.C.A. § 677(i)(2). In Pennsylvania, guardianship is often referred to as subsidized or unsubsidized permanency legal custodianship. (PLC or SPLC).

¹⁴ 42 U.S.C.A. § 677(i)(3).

¹⁵ 42 U.S.C.A. § 677(i)(3).

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- ¹⁶ *Pennsylvania Chafee Education and Training Grant Program*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml> (last visited June 4, 2020).
- ¹⁷ *Federal Pell Grants are usually awarded only to undergraduate students*, U.S. DEP'T OF EDUC., <https://studentaid.gov/understand-aid/types/grants/pell> (last visited June 4, 2020).
- ¹⁸ *A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant for undergraduate students with exceptional financial need*, U.S. DEP'T OF EDUC., <https://studentaid.gov/understand-aid/types/grants/fseog> (last visited June 4, 2020).
- ¹⁹ *Pennsylvania State Grant Program*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/grants/state-grant-program/apply-renew.shtml> (last visited June 4, 2020).
- ²⁰ *Pennsylvania State Grant Program, Apply/Renew Now*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/grants/state-grant-program/index.shtml> (last visited June 4, 2020).
- ²¹ *Eligible Schools and Approved Programs of Study*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/funding-opportunities/pa-tip/eligible-schools.shtml> (last visited June 4, 2020).
- ²² *Pennsylvania Targeted Industry Program*, PA. HIGHER EDUC. ASSISTANCE AGENCY, <https://www.pheaa.org/funding-opportunities/pa-tip/index.shtml> (last visited June 4, 2020).
- ²³ 24 P.S. § 26-2602-K.
- ²⁴ Complete the FAFSA form, *supra* note vi.
- ²⁵ 24 P.S. § 26-2601-K (definitions).
- ²⁶ 24 P.S. § 26-2602-K (b).
- ²⁷ See *Fostering Independence Tuition Waiver Program*, PA DEP'T OF EDUC, <https://www.education.pa.gov/Postsecondary-Adult/CollegeCareer/FosteringIndependence/Pages/default.aspx> (last visited June 4, 2020) (the waivers “also cover college application fees.”).
- ²⁸ Complete the FAFSA form, *supra* note vi.
- ²⁹ 24 P.S. § 26-2604-K (Point of Contact).
- ³⁰ *Higher Education and Single Point of Contact Directory*, CTR. FOR SCHS. AND CMTYS., <https://directory.center-school.org/fostercare/highereducation/search>, (last visited June 4, 2020)
- ³¹ *Careeronestop*, U.S. DEP'T OF LABOR, <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx> (last visited June 4, 2020).
- ³² *Types of Financial Aid*, U.S. DEP'T OF EDUC., <https://studentaid.gov/understand-aid/types#federal-aid> (last visited June 4, 2020).
- ³³ *State Contacts*, U.S. DEP'T OF EDUC., <https://www2.ed.gov/about/contacts/state/index.html> (last visited June 4, 2020).
- ³⁴ *Become a Foster Parent*, NAT'L FOSTER PARENT ASS'N, <https://nfpaonline.org/> (last visited June 4, 2020).
- ³⁵ *America's College Fund for Foster Youth*, FOSTER CARE TO SUCCESS, <https://www.fc2success.org/> (last visited June 4, 2020).
- ³⁶ *Scholarship application*, PROJECT FAIRNESS, <https://projectfairness.org/scholarship-application/> (last visited June 4, 2020)
- ³⁷ *Hearts & Homes*, PA. STATE RES. FAMILY ASS'N, <http://www.psrfa.org/> (last visited June 4, 2020).
- ³⁸ *Foster Care to College: Fostering Success for the Future*, THE FIELD CTR. FOR CHILDREN'S POLICY, PRACTICE, AND RESEARCH, <https://fieldcenteratpenn.org/fostercaretocollege/> (last visited June 4, 2020).
- ³⁹ *Scholarships for Foster Kids*, COLLEGE SCHOLARSHIPS.ORG, <http://www.collegescholarships.org/scholarships/foster.htm> (last visited June 4, 2020).