

Supporting Higher Education Access and Success for Youth with Experience in Foster Care in Pennsylvania: A Guide for Child Welfare and Education Professionals and Advocates

Purpose of the Guide

The importance of higher education and training to success in adulthood has become even more clear in our changing economy. **Higher education and training**¹ provide all young people opportunities for success and stability as they enter adulthood and launch themselves on their long-term career path. Higher education and training should be a realistic and achievable opportunity for youth in foster care to the same extent as their peers who did not grow up in the **child welfare system**. Yet, while large numbers of youth in foster care want to pursue higher education, only about 32% enroll in higher education,² and only 3-10% attain a bachelor's degree.³ In comparison, youth generally enroll in college at a rate of about 69%⁴ with about 32%⁵ completing their degrees. Youth in foster care have the talent, drive, and desire to pursue and succeed at higher education and training. What they often lack is the support, guidance, funds, and resources that most youth receive from their families to make higher education goals a reality.

This guide aims to provide information for advocates and supporters of youth in the child welfare system about how to leverage key resources available to youth with experience in foster care in Pennsylvania including the tuition waivers available through the Fostering Independence Through Education Program which goes into effect in Fall 2020. These resources and supports will also allow youth to have the best opportunity to attend and succeed in higher education and training if that is their goal. When equipped with information and excellent advocacy skills, advocates and supporters of youth in care can play a vital role in helping them access and succeed in higher education and training. Most youth rely on parents and family to navigate the college experience, make important decisions, and identify and access important resources. While all youth in foster care deserve family and permanency, we encourage child welfare, education, and other advocates to play a role in helping youth in foster care navigate their path through higher education.

The purpose of this guide is to alert advocates and supporters of youth in the child welfare system to some of the key benefits and resources that are either targeted at youth in foster care or are resources they are likely eligible for to support their higher education pursuits.

¹ A glossary of key words is available at the end of the guide.

² See MARK E. COURTNEY ET AL., CHAPIN HALL U. CHI., MIDWEST EVALUATION OF THE ADULT FUNCTIONING OF FORMER FOSTER YOUTH: OUTCOMES AT AGE 23 AND 24, at 22 (2010).

³ See *id.*; PETER J. PECORA ET AL., CASEY FAM. PROGRAMS, ASSESSING THE EFFECTS OF FOSTER CARE: EARLY RESULTS FROM THE CASEY NATIONAL ALUMNI STUDY 28 (2003).

⁴ For 2018 data, see U.S. BUREAU LAB. STATS., NAT. CTR. EDUC. STATS., COLLEGE ENROLLMENT AND WORK ACTIVITY OF RECENT HIGH SCHOOL AND COLLEGE GRADUATES SUMMARY, (Apr. 25, 2019), <https://www.bls.gov/news.release/hsgcec.nr0.htm>, and for 1993-2016 data, see U.S. BUREAU OF LABOR STATISTICS, 69.7 PERCENT OF 2016 HIGH SCHOOL GRADUATES ENROLLED IN COLLEGE IN OCTOBER 2016 (May 22, 2017), <https://www.bls.gov/opub/ted/2017/69-point-7-percent-of-2016-high-school-graduates-enrolled-in-college-in-october-2016.htm>.

⁵ See CAMILLE L. RYAN & KURT BAUMAN, U.S. CENSUS BUREAU, EDUCATIONAL ATTAINMENT IN THE UNITED STATES: 2015, at 2 (Mar. 29, 2016), <https://www.census.gov/content/dam/Census/library/publications/2016/demo/p20-578.pdf>.

The guide includes the following parts:

- **Part 1: Important Resources and Supports from the Child Welfare System**
 - Supports and benefit that youth are eligible for through the child welfare system
 - Supports and benefits that youth are eligible for after leaving the foster care system but based on their former foster care status
- **Part 2: College Based Support Programs**
 - Campus based supports targeted at youth with experience in foster care
 - Campus based supports open to all students that could benefit youth in foster care
- **Part 3: Funding Higher Education and Training**
 - Financial assistance for higher education and training that youth are eligible for based on their experience in foster care.
 - Financial assistance for higher education and training that youth with experience in foster care may access
- **Part 4 Support Services in the Community**
 - Community based resources that could benefit youth with experience in foster care as they pursue higher education and training

This guide is not intended be the main source of information for helping youth navigate the higher education and financial aid world. There are many excellent general resources for that purpose.⁶ This guide focuses specifically on resources that are especially useful to youth with experience in foster care.

Additionally, we recognize that higher education access and success requires youth to receive educational support throughout their middle and high school years in order to take advantage of postsecondary college opportunities. We encourage advocates to provide these robust educational supports⁷ to youth throughout their early educational experiences, but those supports will not be the focus of this guide.

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⁶ Examples of helpful, more general guides or resources include: Step Up to College: <https://philadelphiafutures.org/step-up-to-college/> (a Philadelphia-focused guide with helpful information for all students and information on Philadelphia Futures, a program dedicated to providing services for low-income, first-generation Philadelphia students); I Want to Go To College: Now What?: <https://www2.ed.gov/programs/homeless/want-to-go-to-college.pdf> (the U.S. Department of Education's 2018 college guide); College Board, Create Your Road Map Tool: <https://bigfuture.collegeboard.org/> (a tool to help with college planning); College Navigator: <https://nces.ed.gov/collegenavigator/> (the U.S. Department of Education's college-planning tool); Unigo Scholarship Resources: <https://www.unigo.com/> (a website connecting students to scholarships).

⁷ A great place to start to get help with advocacy for a youth who is in middle or high school are the Foster Care Points of Contact through the school system and education liaisons at the children welfare agency. You can find more information about these contact people here: <https://directory.center-school.org/fostercare>.

Introduction: Below are some of the services and benefits that youth in the child welfare system have a right to, and should be provided, as they prepare to transition to adulthood. Many of these services and benefits can support youth on their path to higher education and training. Advocates can play a vital role in helping ensure youth know about these benefits and services and maximize them to support their higher education goals. **This section covers transition to adulthood services, transition planning, and extended foster care.**

What are Transition to Adulthood Services? Transition to Adulthood Services⁸ formerly called “**Independent Living Services,**” include an array of services that help a youth prepare for the adult world. Beginning at age 14, youth in the child welfare system should be referred and assessed for transition to adulthood services.⁹ The services can include, but are not limited to, budgeting, life skills, help with finding and keeping a job, learning how to navigate public transportation, learning how to take care of one’s health, and planning for a career.¹⁰ Because getting an education is so important to success as an adult, transition services also include services and supports to help a youth complete their high school education, and access and succeed at higher education and training.

Transition to adulthood services that may support a youth’s progress towards higher education include:

- Counseling about whether a youth wants to go to college or technical school
- Tutoring to help with grades or acquisition of credits for graduation
- College visits
- SAT prep or ACT prep courses
- Assistance researching colleges
- Assistance applying for financial aid and scholarships
- Assistance accessing all stipends that can help with expenses related to applying for college or expenses while in college

Transition to adulthood services that support a youth’s success and retention in higher education and training could include:

- Tutoring
- Career and academic counseling
- Financial supports for summer classes or credit recovery courses to make up lost credits
- Assistance in securing and funding housing or placement during school breaks when on-campus housing is closed
- Assistance with applying for and managing financial aid

⁸ The Family First Prevention and Services Act, which was enacted in 2018, renamed Independent Living Services to “Transition to Adulthood Services.” This change in language was meant to reflect the growing consensus that the goal is to help youth develop the skills they need to thrive as adults. Most adults continue to be interdependent on others rather than independent. We agree with this change in the wording but understand that “Independent Living” and “IL services” are still terms that are often used.

⁹ See 42 U.S.C.A. § 675(1)(D) (West 2018).

¹⁰ Federal law provides the following examples of transition to adulthood services: assistance in obtaining a high school diploma and post-secondary education, career exploration, vocational training, job placement and retention, training and opportunities to practice daily living skills (such as financial literacy training and driving instruction), substance prevention, and preventive health activities (including smoking avoidance, nutrition education, and pregnancy prevention. See 42 U.S.C.A. § 677(a)(1) (West 2018).

You can out more about transition to adulthood services in Pennsylvania by reviewing this Bulletin:

<https://www.payab.pitt.edu/files/2014IndependentLivingServicesGuidelinesBulletinAppendix.pdf> issued by the Office of Children, Youth, and Families about Independent Living Services.

- Connection with mentoring programs and other supportive adults
- Continued assistance with mastering life skills, including budgeting, money management, household management, health, etc.

Stipends and SAT Fee Waivers

In Pennsylvania, youth who are eligible for transition to adulthood services may also be eligible for at least two important financial benefits that can help with accessing and succeeded in higher education and training.

1. IL Program Stipends.

Stipends are money that the IL program provides youth to assist them in achieving goals and to provide incentives for meeting goals, like graduating high school or getting a job. Stipends may be available for purchasing books and for other expenses in college.

2. Fee waivers for SATs.

The PA Child Welfare Resource Center distributes SAT fee waivers for youth in PA who are eligible for transition to adulthood services. Click on this link to access the forms to apply for a fee waiver.

What About Vocational Training? Transition to adulthood services may also help youth with their vocational training goals and getting a job. This Guide focuses on sharing information about training and education that is provided through institutions of higher education and training. These institutions include community colleges and technical schools that train individuals in a trade or provide credentials that will help with getting a job. While this Guide does not cover information about the many vocational training services that exist beyond institutions of higher education and training, youth can speak to their guidance counselor or their Independent Living (“IL”) worker to find out more about vocational training. Careerlink offices, which are in most counties, are also great resources. Most of these offices¹¹ should have programming for young adults. If the youth has a disability, the Office of Vocational Rehabilitation: <https://www.dli.pa.gov/Individuals/Disability-Services/ovr/Pages/Transition-from-School-to-Work.aspx> (OVR) can also be a resource.

Transition to adulthood services are provided in a variety of ways and youth should receive them from multiple sources, including their resource family and placement.

Until what age can youth receive transition to adulthood services when they are in the system? Youth should receive transition services beginning at age 14. They should receive them as long as they stay in care, which is until age 21 in Pennsylvania.

¹¹ Careerlink Offices can be found here:

https://www.pacareerlink.pa.gov/jponline/Common/SearchOffice?_r9gPulPRMZU4IYBOCboEJcmSA@iLOZpuOjw9U4ewCuwGXcU4alcfAuc_U1LT@e38lmmleWQqwXKKtYrkAbVYxituillIOFmeSBK5q95ugie5RLLcmtIV.

Can youth receive transition to adulthood services after they leave the foster care system? Youth can receive transition to adulthood services until age 23 in **aftercare** as long as they left the child welfare system at age 16¹² or older.¹³ Youth can even receive these services when they are in college or other postsecondary training.

Room and Board

Youth can get most of the same transition to adulthood services in aftercare as they would when in care. Room and board is one of the transition to adulthood services that youth can only receive in aftercare. Room and board are funds or assistance to help a youth who has aged out meet housing needs. Contact the IL coordinator for the county the youth is living in to find out more about room and board.

Who is responsible for providing transition to adulthood services?

- While youth are in foster care, including extended foster care, it is the county whose care they are in that has responsibility¹⁴ for providing transition to adulthood services. This is true even if they move to another county for school or any other reason.
- After a youth leaves foster care, it is the county where a youth is living that is responsible for providing transition to adulthood services in aftercare. This applies to youth who go to school outside of PA.¹⁵
 - If a youth attends college or other postsecondary training in PA, a list of PA county IL coordinators is available at: http://www.payab.pitt.edu/IL_Contacts.htm.
 - If a youth attends college or other postsecondary training outside of PA, a list of IL coordinators by state is available at: https://www.childwelfare.gov/organizations/?CWIGFunctionsaction=rols:main.dspList&rolType=Custom&RS_ID=145.

What is a transition to adulthood plan? It is a plan—or section of a case plan—that details the youth’s transition goals and the services that are needed to achieve those goals. These goals and services should include a youth’s higher education and training goals and services that will help the youth achieve post-secondary success in whatever program they choose. Like the case plan, the transition plan should be revised and updated at least once every 6 months at the **case planning meeting**. The youth should be leading the goal setting discussions and the case planning team should help the youth fine tune those goals and help with identifying services to meet those goals. It is important to have the specific goals and services in the case plan to provide accountability.

¹² Some youth may be eligible for aftercare services if they left the child welfare system after age 14 as well.

¹³ Pennsylvania has elected to take the option offered in the federal Family First Act to extend aftercare until age 23.

¹⁴ You can find out which county has responsibility by asking in what county the youth has court and in what county is the child welfare agency that works on their case located.

¹⁵ The federal law, which funds transition to adulthood services, is called the John H. Chafee Foster Care Program for Successful Transition to Adulthood, 42 U.S.C.A. §677 (West 2018). The law requires that all states serve youth in aftercare as long as they are eligible for services. A youth who was in foster care in Pennsylvania and eligible for transition services is still eligible to receive aftercare if she or he moves to another state, if the youth is still under age 21. The State Child Welfare Agency, The Office of Children, Youth and Families has issued guidance on these services in Youth Independent Living Services Guidelines: <https://www.payab.pitt.edu/files/2014IndependentLivingServicesGuidelinesBulletinAppendix.pdf>.

As long as youth are in the child welfare system, they have court review hearings, or **permanency review hearings**, at least once every 6 months. At those hearings, the judge should ask about the youth’s transition goals and services, including those related to higher education and training. This is an opportunity for the youth to raise any concerns about the transition plan and goals and ask for any services to be provided to help to meet those goals.¹⁶ In some instances, the court should order a service or support to help with meeting a goal the youth has established but needs assistance to achieve. Examples could include ordering the child welfare agency to assist the youth in completing financial aid applications or assist the youth in finding or paying for tutoring.

What is a transition/discharge plan? The transition—or discharge plan—is the plan that must be developed and approved by the court before a youth age 18 and older leaves the child welfare system.¹⁷ It is different than the transition to adulthood plan. The transition plan should be a culmination of the transition to adulthood plan and the services provided to achieve transition goals. The transition plan should be very specific and describe the plan for a youth to meet their needs and thrive as an adult when they leave the child welfare system. In addition to including details on specific options for the youth for housing, health insurance, connections with supportive adults and mentors, work force supports, and employment, the plan must include details related to the youth’s plans for education.¹⁸ This should include details on such issues as: if the youth will continue in a program of higher education, how that program will be financed, and if the youth needs any supports or services.

The transition plan needs to be approved by the court before a youth can be discharged from the child welfare system so it provides a last check on the system before the youth is out on their own.¹⁹

Vital Documents

In addition to having a transition plan before a youth leaves care at age 18 or older, the law requires that youth be given their vital documents, which includes their birth certificate, social security card, and state identification.

They also should be provided proof of their foster care status. These documents are very important for a youth to qualify for important benefits and services, including financial aid. Help make sure youth have these vital documents before they leave care and suggest safe places to store them. 42

U.S.C.A. § 675(5)(I)

What if youth are not being provided the transition to adulthood services listed on their case plans?

Including the specific services a youth needs for their higher education goals in the transition to adulthood section of their case plan is very important to ensure there is accountability from the child welfare agencies. Child welfare agencies may contract with services providers who do not provide the specific services designated in a youth’s case plan. However, the child welfare agency is still responsible for providing services that a youth needs. If the services are not being provided, the child’s attorney should ask the court to order the child welfare agency to provide them. The court can order placement services and resources to fulfill the obligation to meet the youth’s transition needs as well as what is in their best interest.

¹⁶ The court shall make findings related to “the services needed to assist the child to make the transition from foster care to a successful adulthood.” 42 U.S.C.A. §675(5)(C) (West 2018).

¹⁷ See 42 U.S.C.A. 675 U.S.C.A. §675(5)(H) (West 2018).

¹⁸ See *id.*

¹⁹ See 237 PA. CODE § 1631(E) (2013).

What is Extended Foster Care? In Pennsylvania, youth can remain in the care of the child welfare agency until age 21.²⁰ This is referred to as extended foster care. There are at least five bases for eligibility for extended care and one is being enrolled in postsecondary education or training.²¹ While in extended foster care, young people are entitled to all basic child welfare services such as placement, case management and permanency planning. Youth continue to have a caseworker and attorney as well as case plans and court reviews to ensure that they are receiving all services and care that is needed. They continue to be eligible for Medicaid. Youth continue to receive transition to adulthood services while in extended care.

Is placement or housing provided to a youth in extended foster care? When youth remain in extended foster care, the cost of their placement should be covered by the child welfare agency. This means the child welfare agency should provide youth a placement or some form of financial support that helps them pay for their living arrangements or the cost of their room and board in school. Counties may differ in how they provide this funding to youth, and youth may also receive enough federal or state grants to cover their room and board while in college. Youth can also continue living in foster home or kinship care placements as well as **supervised independent living placements** while in extended care. They can also live on-campus or find off-campus housing and the cost of these arrangements should be covered by the child welfare agency. **Youth can go away to college—even college in another state—and still remain in extended foster care in PA!** This can help youth avoid housing instability and homelessness. The provision of placement through the child welfare agency can be crucial to planning summer breaks and holidays and to help make ends meet so youth do not have to worry about their housing costs.

Receiving extended care services and supports can significantly aid a youth as they pursue higher education by providing financial as well as other social supports. Most youth gets support from their family to apply and be successful in college. While being in extended care does not replace having the support of family, it can provide a youth a safety net as they make the transition to higher education and adulthood. They also have a built-in support network, including a caseworker, lawyer and judge who can help provide advocacy and address challenges when they arise. They will have more opportunity to focus on their studies and adjusting to higher education life rather than worrying about their daily survival.

²⁰ See 42 PA. STAT. AND CONS. STAT. ANN. § 6301 (West 2012) (defining “dependent child”).

²¹ Youth are also eligible for extended care if they are: (1) completing secondary education or an equivalent credential; (2) enrolled in an institution which provides postsecondary or vocational education; (3) participating in a program actively designed to promote or remove barriers to employment; (4) employed for at least 80 hours per month; or (5) incapable of doing any of the activities described in (1)-(4). See *id.*

Living Arrangements While in Extended Foster Care

When youth stay in care until age 21, the child welfare agency is responsible for their placement or living arrangements. Examples can include:

- Family foster care
- Kinship care
- Supervised independent living apartment
- Dorm
- Host home
- Independent apartment

Youth can go away to college and still have access to these benefits.

What is Resumption of Jurisdiction or Re-Entry into Foster Care? Youth who have their child welfare case closed any time between age 17 and 9 months and 20 can re-enter the extended foster care system until age 21.²² In Pennsylvania this is called resumption of jurisdiction because the court is “re-opening” a case of a youth rather than starting a brand new dependency case.

Youth are eligible to re-enter care in PA if they were in the child welfare system in PA (not another state) and the court terminated jurisdiction of their case when they were 17 and 9 months or older. Youth can re-enter until age 21. To re-enter, youth must be doing one of the activities to qualify for extended care that were mentioned above. That includes being enrolled in a program of higher education or training. Youth should contact the county child welfare agency where they were in care to start the re-entry process. They can call their caseworker, IL worker, or lawyer and ask for help.

Youth who re-enter extended care can receive all the services and supports listed in the extended care option above.

TIPS TO HELP YOUTH USE TRANSITION TO ADULTHOOD SERVICES, TRANSITION AND DISCHARGE PLANNING, EXTENDED FOSTER CARE AND RE-ENTRY TO SUPPORT ACCESS AND SUCCESS IN HIGHER EDUCATION AND TRAINING

Transition Planning Tips

- Help youth set goals related to higher education access and success and make sure the goals are put in their transition to adulthood plan in their case plan.
- Help youth identify the transition to adulthood services they need to achieve those goals and make sure they are put in their transition to adulthood plan in their case plan.
- Help youth with disabilities connect with the Pennsylvania Office of Vocational Rehabilitation to help meet their workforce or career goals.
- Offer to attend the youth’s case planning and transition planning meetings to provide support and advocacy, especially in the area of higher education access and success.

²² See 42 PA. STAT. AND CONS. STAT. ANN. § 6351(j) (West 2016).

- Youth can select people to attend their case planning meeting and to provide support and advocacy.²³
- Assist youth in advocating for themselves in case planning meetings and court to make sure they are receiving the services they need to make progress on their higher education goals in their transition plan.
- Make sure that youth are receiving the transition to adulthood services highlighted in their case plan. Bring any failures to provide services to the attention of the court; the court can order the child welfare agency to provide the necessary services.
- Make sure youth know about the stipends available from their IL program and that they are requesting stipends.

Extended Foster Care and Re-entry Tips

- Make sure youth know that while they remain in the foster care system, their placement should be covered by the child welfare agency, and that they receive financial support for their living arrangements.
- Work with the youth to make sure they have a detailed higher education and transition plan as part of their discharge plan and use that plan to ask for additional services or keep the case open if the goals have not been achieved.
- Make sure youth have their vital documents and proof of foster care status before they age out and help them identify a safe place to keep them.
- Assist the youth who are no longer in care access transition to adulthood aftercare services while they are in college or a training program.
 - You can use the information above to identify the right IL coordinator and help the youth connect with them and request services.²⁴
- Make sure youth you are working with know about extended care and help them understand how it can support their higher education goals.
- If youth are out of care and eligible to re-enter, let them know that they can re-enter care and help them with the re-entry process if they choose.
- Help youth establish their eligibility for extended care and re-entry.
- Attend case planning meetings and court with youth to provide additional advocacy and help them make sure they are getting what they need. Sometimes youth face resistance in extended foster care especially when they are going away to school or when youth make special requests for supports.
- If youth are in extended foster care, they have an attorney who is appointed to represent them. Help the youth get in contact with them and work with them to provide the youth more advocacy and support.
- Help youth make plans for living arrangements so that they are covered during summer and holiday breaks. That may include advocating for a resource family placement, Supervised Independent Living (“SIL”) Placement, unlicensed SIL placement, or other arrangements during summer or breaks.
- Help youth develop a good permanency and transition plan in extended foster care that support their higher education goals.

²³ See 42 U.S.C. § 675(5)(C)(iv) (West 2018) (Beginning at age 14, the youth must be allowed to involve two individuals in case planning who are not a foster parent or part of the casework staff. One of these individuals may be an advocate on normalcy issues.).

²⁴ Here is something you can say when you call: “Hello. I am working with a young adult who is eligible for Chafee services and now lives in your county or state. Can you provide me information on how she can find out about receiving services?”

Part 2: College Based Support Programs

Introduction: Most colleges and universities have campus-based support programs and services that help enrolled students address any challenges they may face. These programs can help youth succeed and can be especially valuable for youth who are not connected to family who can provide significant support. Some of these programs are specifically targeted at youth who are or have been in foster care, while many are available to all students, or students meeting certain eligibility criteria such as financial need or having a disability. Most youth who are or were in foster care will be eligible for many of these programs. Helping youth identify these programs and enroll in them as soon as possible will help them build a network of support that will aid in their success in higher education and training. **This section covers campus-based support programs that target youth with experience in foster care and general campus-based support programs. It also covers higher education points of contact (POC) for youth with experience in foster care.**

What are campus-based support programs targeted at youth with experience in foster care?

Many colleges and universities have developed campus support programs to address the unique higher education needs of young people in the foster care system. These programs provide resources and staff support to help young people with experience in foster care who may not be receiving assistance from their parents or other guardians after they enter college. Staff at these programs have knowledge of the foster care system and the challenges that youth in care face. The programs provide an array of support, which often include counseling and advising, workshops, school supplies, food, tutoring, and peer support.

Pennsylvania colleges and universities with campus support programs for youth in foster care include:

Bloomsburg University, Cabrini College, California University of Pennsylvania, Chestnut Hill College, Community College of Allegheny County—South Campus, Community College of Philadelphia, East Stroudsburg University, Keystone College, Kutztown University, Lackawanna College, Manor College, Montgomery County Community College, Penn State Abington, Penn State Greater Allegheny, Penn State Main Campus, Temple University, West Chester University, and Westmoreland Community College.

The Field Center for Children’s Policy, Practice and Research has also created a directory of support services available to young people with experience in foster care in colleges and universities throughout Pennsylvania. The directory is available here: <https://fieldcenteratpenn.org/wp-content/uploads/2019/09/2019-DIRECTORY.pdf>.

Who is eligible for campus support programs and how do youth enroll?

Youth with experience in foster care should contact the support program at colleges and universities they are interested in or attending and directly ask if there is an application. Use the Field Center Guide mentioned above to find the contact information for each program.

What are Points of Contacts for Youth with Experience in Foster Care?

Pennsylvania’s Fostering Independence Through Education program requires Pennsylvania colleges and universities to designate Points of Contact (POC) at their schools for youth who are or have been in foster care.²⁵ The POC helps students with admissions and financial aid applications, tuition waiver applications;

²⁵ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2604-K (West 2019).

provides information about on-campus and community support services and resources; and serves as a general resource for students who have foster care experience.

How do you find the Point of Contacts?

The POC will be listed on all college and university websites.²⁶ A directory of POCs at many, although not all Pennsylvania colleges, can also be found here: <https://directory.center-school.org/fostercare/highereducation/search>. Youth should reach out to the POC at the schools of interest and ask for assistance with the application process and learn about available financial aid and services. As soon as the youth gets accepted and decides to attend a school in Pennsylvania, they should contact the school's POC.

The requirement that schools designate POCs was effective in August of 2019.²⁷ This means that POCs should be available to assist students youth before the Fostering Independence Through Education Tuition Waiver program begins.

What are general campus-based student support programs or services?

In addition to programs directly geared towards young people with experience in the foster care system, there are several other programs and university offices that can provide additional resources that may be helpful to young people in the foster care system so that they flourish and feel supported in higher education and training. Youth should be connected with the major types of college support programs and offices listed below. Help youth learn about these programs and connect with them.

Campus Academic Support Services

What are Academic Support Services?

Almost all schools have Academic Support Services, which provide tutoring, academic workshops, and study skills support for all students.

Services provided may include academic advising, tutoring, exam and course-review sections, study strategies and time-management workshops, and foreign-language practice labs. Schools may also provide specific programs to help students with their writing and public speaking skills. Academic Support Services offices often also include computer labs. Schools may have one centralized office that provides all Academic Support Services, or they may be offered by several different offices or departments.

How do students access Academic Support Services?

Most students will be eligible for these services and just need to ask or apply to receive them. University websites can be a good initial resource for students to learn about the various Academic Support Services that are offered by the university. Academic advisors and college professors may also be good resources to learn more about Academic Support Services.

ACT 101 Programs

What are Act 101 Programs?

²⁶ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2604-K(6) (West 2019).

²⁷ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2604-K (West 2019).

The Pennsylvania Higher Education Equal Opportunity Act of 1971, known as “Act 101”²⁸ was enacted to support the higher education aspirations of students who have experienced economic and educational disadvantages and may otherwise not have the opportunity to pursue and succeed at higher education. Act 101 Programs provide students the academic and other support to help them complete their higher education program. Act 101 programs provide many different services, including tutoring, mentoring, academic check-ins, and career counseling among others

Who is eligible for Act 101 Programs?

Students must check the application and eligibility process at the schools that have Act 101 Programs, but generally students are eligible if they have low or very little income and have challenges related to their academic achievement (grades, GPA, SATs, ACTs).²⁹ Most youth who have been in foster care will meet the income requirements and will just need to qualify based on grades or test scores.

How do you find out if the post-secondary program has an Act 101 Program?

A list of colleges and universities that have Act 101 program can be found here:

<https://www.pheaa.org/documents/sgsp/ph/act-101-directory.pdf>.

How and when should students apply for Act 101 Programs?

Students should apply for the Act 101 Program as soon as they are accepted to the school. Most schools will have the application on their website. The program may fill up so it is a good to apply as soon as possible. The university’s POC can also help students learn more about the Act 101 Program and its resources.

TRIO PROGRAMS—Student Support Services

What are Student Support Services-TRIO Programs?

The Federal TRIO Programs (TRIO) are outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds to help them enter and complete higher education and training. TRIO programs are required to reach out to youth who are in foster care or have experience in foster care. TRIO includes eight programs. One of the eight programs is student support services³⁰ and these programs can be found at some higher education programs in PA and across the country. These programs aim to get students successfully through college by providing academic advising, skills-building workshops, leadership training, and academic tutoring and social activities. Some also provide resources and aid to students.

What schools in PA provide TRIO Student Support Services?

A list of colleges and universities that have TRIO programs can be found here: <http://www.patrio.org/sss>.

Who is eligible for TRIO Student Support Services and how do students enroll?

Youth are eligible if they are low-income students who are first-generation college students and students with disabilities who need academic support. Youth who are or were in foster care will be income eligible for TRIO student support programs. They should apply to the program as soon as they are accepted to the post-

²⁸ See 22 PA. CODE §§ 44.1 (2000) *et seq.*

²⁹ See 22 PA. CODE §44.4 (2000) (establishing the criteria for Eligible Students).

³⁰ See 20 U.S.C.A. § 1070a-14 (West 2010).

secondary education program. Each college or university will have an application process to access TRIO Student Support Services.

Office of Disabilities

What are offices of disabilities?

Offices of disabilities are at all colleges, universities and training programs to support students who have disabilities and enforce federal and state laws that prohibit disability discrimination.³¹ When youth leave high school and enter higher education and training, the Individuals with Disabilities Education Act no longer applies. This means that a youth **will not** have special education services or an Individualized Education Plan (IEP) in college.

Instead, Section 504 of the Rehabilitation Act of 1973³² and the Americans with Disabilities Act (ADA)³³ are the federal laws that require that higher education institutions provide **reasonable accommodations** to students so that they have equal access to all higher education opportunities. The office of disabilities is the main point of contact to ensure that the law is followed and that eligible students are supported.

What reasonable accommodations and support can students get through the office of disabilities?

Although students in higher education programs do not get an IEP, and high school IEPs will not transfer to college, students with disabilities may be eligible for some supports through an **accommodations plan**. Their high school IEP can provide helpful information to design the accommodations they will need in college. Examples of accommodations include receiving notes from class lectures, permission to make audio recordings in class or use a laptop, preferential seating, and having longer time to take exams, or taking them in a distraction reduced room. Accommodations may also help youth outside of the classroom such as special housing arrangements. The office of disabilities may be able to provide other additional services or supports to the youth in addition to accommodations to help the youth gather as much information as possible about what is available.

How do youth get accommodations?

Youth must contact the office of disabilities and ask for accommodations. This should be done as soon as a youth is accepted into a school so accommodations or services can be arranged for and begin as soon as the youth arrives on campus. Unlike special education in grade and high school, higher education institutions have no obligation to identify students with disabilities and ask if they want support. **Students must ask to be identified and to receive accommodations through a 504 or accommodations plan.** Students may have to fill out an application or other forms regarding their disability. Students will also need to provide documentation of their disability to their school. The office of disability will be able to inform students of what documentation is necessary. Necessary documentation may include evaluations or reports from school or a treatment provider. Advocates should help youth gather documentation of disability and any impairments that show the need for accommodations and ensure that they meet with treatment providers as soon as possible if such documentation is not available. Securing these documents will be more difficult once a youth begins college.

³¹ The name of the office might not have the word “disability” in it. It may be called the office of “access” “equity,” or “accommodations.”

³² 29 U.S.C.A. § 794 (West 2016).

³³ 42 U.S.C.A. § 12101 (West 2008) *et seq.*

Note that being identified as eligible for accommodations by the office of disabilities does not mean this information will be released to others. If a youth is eligible for accommodations, only people involved in making the accommodations will be aware, and the youth's disability status will still be confidential. Sometimes youth are reluctant to identify themselves because they think other people will have access to that information. Their confidentiality will be respected and sharing this information is just for the purposes of being found eligible for services and providing supports.

Developing an Accommodations Plan

1. Before students with an IEP graduate, they should be provided what is called a Summary of Academic Achievement and Functional Performance (SAAFP). More information available here: https://www.pattan.net/getmedia/7f8bd32f-8a64-49e6-8b23-0aeeeda04cd9/SoP-ANN070108_2. This will include useful information to help design an accommodations plan.
2. A youth may have an accommodations plan in high school. The information in this plan can be used to advocate for the development of an accommodations plan for college.
3. Use case planning meetings prior to a youth beginning post-secondary education to talk about what accommodations will support the youth's progress and success.

What if a youth was not identified for special education services, but does have a disability and needs additional supports in post-secondary programs?

Because of placement moves and the general instability of foster care, some young people may not have been identified as having a special need or disability even if they actually have one. If you are working with a youth and have concerns that there are needs that should be identified and addressed, help them get connected with treatment providers who can complete an assessment and evaluations and recommend appropriate treatment and supports. This information can help you work with a youth to select the right post-secondary path and provide documentation when you advocate for accommodations.

Affinity Groups

What are affinity groups?

Affinity groups are formed around a shared identity or interest. College campuses may have a variety of affinity groups for students that share ethnic, cultural or racial identities, LGBTQ students, women, international students, etc. Affinity groups can be formed as student organizations or may even have their own campus office. Student affinity organizations and campus offices can help provide valuable social supports to students. They can bring together students who share common interests and identities and put on relevant social and educational programming. Affinity groups that have their own campus offices or centers can provide studying and socializing spaces for students, technology resources, and other supports. Some affinity groups may also have housing for program participants.

How do students get involved in affinity groups?

Affinity groups and related campus offices are generally welcoming to all students. Students may get involved by attending events or meetings hosted by such groups or visiting an affinity group office to learn more information about the services they provide. Many groups will have their own websites or social media accounts that students can follow to keep up to date with upcoming events and available resources.

TIPS TO MAXIMIZE ASSISTANCE FROM CAMPUS SUPPORT PROGRAMS TO SUPPORT ACCESS AND SUCCESS IN HIGER EDUCATION AND TRAINING

- Help students explore the campus support programs and services available at various Pennsylvania colleges.
- As students decide what school to attend, make sure they consider the support services that are provided on campus as part of their decision.
- Help students identify the POC at the college or university the student attends.
- Encourage and help youth contact their POC so they start to establish a relationship.
- Have students sign a release form that authorizes the POC to speak to you if you want to be involved and receive information about the youth.
- Review the deadlines and application procedures for ACT 101 and TRIO Student Support Services programs with students and assist them with any required applications.
- If the student has a disability or special need, help them request accommodations. Help them collect any documentation they need to be found eligible or help them see treatment providers who can provide this information,
- Help students enroll and use all students support services that are offered on campus! As you continue to check in with youth over time, remind them of these resources and supports and encourage them to take advantage of them.
- Explore what affinity groups are available at schools a young person is interested in; encourage them to get involved in such organizations.

Introduction: While the value of higher education and training is clear, the cost of higher education can serve as a major barrier. Youth with experience in foster care, who may not have the financial and social support of family, can face steeper challenges in this area. However, there are financial benefits and aid designed for youth who have been in foster care. Searching and applying for grants and scholarships is a time-intensive process. While many scholarship search engines produce multiple scholarships that a student may qualify for, it is important to work with youth to tailor a financial aid package that specifically works for their situation and projected needs.

This section covers information about completing the FAFSA, federal and state financial aid, scholarships and other resources that can help students pay for higher education.

It All Starts with the Free Application for Federal Student Aid (FAFSA)

What is the FAFSA?

The **Free Application for Federal Student Aid**, commonly referred to as the FAFSA, is used by colleges and universities to determine eligibility for federal, state, and college financial aid. The FAFSA form asks for financial information of youth and their families to determine how much federal aid they are eligible to receive. Using the financial information from the FAFSA application, an Expected Family Contribution, or “EFC,” is calculated. The EFC is then used to calculate how much a youth and their family should be able to contribute toward the youth’s higher education. Students receive federal aid based on their EFC. After completing the FAFSA, students are automatically considered for all eligible federal financial aid including grants (money that is not required to be paid back), education loans (low interest loans that will be paid 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 school-specific scholarships and financial aid packages. Completing a FAFSA is the first step³⁴ youth must take to receive financial aid.

Check out this tip sheet to learn more: https://www.pheaa.org/partner-access/toolkit-downloads/fafsa/pdf/FAFSA_Tipsheet.pdf.

As a youth who is or was in foster care, your Estimated Family Contribution (EFC) is generally ZERO, unless you (and your spouse, if you have one) have an income of over \$26,000 a year.

What information does a youth need to begin the FAFSA?

Before a youth begins the FAFSA, they should have:

- A **Federal Student Aid (FSA) ID**³⁵
- An email address that will not expire and that the youth can check often (i.e. do not select an email that is attached to a student’s high school)
- Secure and easy-to-remember password

³⁴ More information on the FAFSA available here:

http://www.futuremakerscoalition.com/fafsafirst/Handouts/FAFSA_first_infographic_%208.5x14.pdf?pdf=FAFSA-Infographic.

³⁵ An FSA ID is a username and password used to log into U.S. Department of Education (USDE) websites and electronically sign the FAFSA. Go to <https://fsaid.ed.gov/npas/index.htm> to create your FSA ID.

- Proof of U.S. citizenship or an eligible non-citizen³⁶ (If the youth is not sure about their immigration status, have them talk to an attorney associated with their child welfare case or call an immigration attorney and ask for help.)
- A valid Social Security Number³⁷
- Registration with the Selective Service System³⁸ if the youth is a male
- Proof of income and any money that they made or have saved
- Information about the high school the youth graduated from or where a GED was awarded
- Colleges or training programs the youth may want to attend (This can be updated and added to later.)

Where do youth go to complete the FAFSA?

The FAFSA can be completed online here: <https://studentaid.gov/h/apply-for-aid/fafsa>. If youth want to review the form before you go online, they can review the form <https://studentaid.gov/sites/default/files/2020-21-fafsa.pdf>.

Where on the FAFSA are youth asked about their current or former foster care status?

Youth will be asked about whether they were in foster care two times on the FAFSA. These questions are very important to help youth access services on campus and to make sure the youth receives the maximum financial aid available.

In Section 1, Part 2 of the FAFSA, youth are asked *if they ever were in foster care*. A youth should mark “Yes” even if they were in foster care for one day. This question helps schools understand the needs of their student body.

In Section 3, Dependency Status, youth are asked *“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?”* and *“Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of residence?”* On the paper version of the FAFSA, this is question 53.³⁹

Youth who are or were in foster care when they were age 13 or older, even if they are no longer in care, should mark “yes.” This includes youth who were adopted or left the system to permanency, including reunification, at age 13 or older. Youth who are in guardianships, or Permanent Legal Custodianships (PLCs), should also check “Yes.”

Why is it important for youth to identify themselves as being in foster care on the FAFSA?

Students who answer “yes” to being in foster care or a dependent or ward of the court at age 13 or older will be considered **independent** for the purpose of calculating financial aid and only their income (not the income of biological parents or foster parents) will be considered in determining their aid package.

³⁶ Examples of an eligible non-citizen includes 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.” Find the complete list on the FAFSA.

³⁷ If you are still in foster care, ask your caseworker to help you get your social security card and number. If you are out of care, you can find your local Social Security office by visiting here: <https://www.ssa.gov/locator/>, and typing in your zip code. Complete the application available here: <https://www.ssa.gov/forms/ss-5.pdf>, and take it to your local office to request a social security card.

³⁸ More information is available her: <https://www.sss.gov/>.

³⁹ Please check out this link: <https://studentaid.gov/1920/help/orphan-foster-ward-court> to get more details question 53 on the FAFSA.

Encourage youth who have been in foster care to identify themselves on the FAFSA. Explain to youth that they are being asked for this information to make sure they get the financial aid they are eligible for and any additional supports. This information will remain confidential.

Will youth be asked to provide documentation of their current or former foster care status?

Youth may be asked to provide proof of their foster care status. Provide them assistance by helping them get documentation on the letterhead of the child welfare agency or a foster care agency. It is not necessary to provide a court order. Youth may need help in interfacing with individual financial aid offices that may request more information than is really needed to provide verification.

The US Department of Education has provided guidance to schools on the types of documentation that can serve as verification of current or former foster care status. This means that advocacy can play an important role in making sure youth are not asked to provide documentation that is burdensome.

The US Department of Education has provided the following examples to financial aid administrators regarding the types of verification that is acceptable. **Any one of the items below can serve as verification:**

- a copy of a court order;
- the statement of a state or county child welfare agency;
- the statement of a private provider agency that delivers child welfare services; or
- the statement from an attorney, guardian ad litem, or court-appointed special advocate documenting the person's relationship to the student as well as the latter's foster youth status.

2017-2018 Application and Verification Guide, AVG-26.

How can youth get help completing the FAFSA?

- Ask the youth's guidance counselor at their high school.
- The **Pennsylvania Higher Education Assistance Agency (PHEAA)** holds in person events to help students complete the FAFSA. Check out this link: <https://www.pheaa.org/college-planning/fafsa/help-events.shtml> to find events in PA.
- PHEAA has higher education access partners in all regions of the state. Check out this flyer: <https://www.pheaa.org/partner-access/k12-counselors/pdf/PA-School-Services-Access-Partner-brochure.pdf> to find out the representative for the county where the youth lives.
- Here are a few helpful online resources:
 - Federal Student Aid Office, FAFSA Topics: <https://studentaid.ed.gov/sa/fafsa/filling-out>
 - NerdWallet FAFSA Guide: <https://www.nerdwallet.com/blog/fafsa-guide/>

What are the deadlines for the FAFSA?

Students can file the FAFSA form starting October 1 of each year for the following school year. Although the deadline for completing the FAFSA is June 30 for the school year that will start the following fall semester, many states and schools have earlier financial aid deadlines. **To maximize aid, students should submit the FAFSA forms as early as possible after October 1.** They should also check the individual deadlines for each of the schools where they are submitting an application.

As you will see below, some grants do run out and are distributed first come, first served, so completing the FAFSA as early as possible maximizes a student's chances to receive aid, including work study.

How does a student find out about what financial aid they have been awarded?

If a student has completed the FAFSA, once they are accepted at a school, they will be sent a **financial aid award letter**. This letter provides details on how much state and federal financial aid the youth is eligible to receive. Most award letters will contain the following information:

- **Cost of attendance (COA)**
- **Expected Family Contribution (EFC)**. If a youth is or was in foster care and is deemed independent, this number should be 0 in most cases.
- **State and federal grants**
- **Scholarships and tuition waivers.**
- **Work-study**
- **Student loans**

Here is an example of a financial aid award letter:

https://ncs.uchicago.edu/sites/ncs.uchicago.edu/files/uploads/tools/NCS_PS_Toolkit_ESF_Set_D_Example_FinancialAid.pdf

Cost of Attendance

Most financial aid is tied to the Cost of Attendance (COA) rather than just the cost of tuition.

COA is the total amount that it costs a student to be able to attend college each year. A student's financial aid package is tied to this calculation.

Depending on the student's individual situation this could include: tuition and fees; on-campus room and board, housing and food allowance for off-campus students; and allowances for books, supplies, transportation, a computer; and, if applicable, child care.

Types of Financial Aid: Grants, Tuition Waiver, Scholarships, Loans, and Work Study

Federal Grants

Students with experience in the foster care system are eligible for many different types of financial aid. In addition to federal and state grants and scholarships, many students will also be eligible for a tuition waiver from Pennsylvania colleges and universities through the Fostering Independence Through Education Waiver that will cover any remaining financial aid once federal and state grants are applied.

What is a grant?

Grants are money for higher education from the federal or state government and are based on financial need. Schools and other organization may also offer grants or may call them scholarships. Most grants do not have

to be paid back, **but** there are some situations where a student would need to pay a grant back. For example, if a student dropped out of school after the school's designated deadline to withdrawal from a class, the student may be required to pay this money back.

Repaying Grants

While grants are funds that generally do not need to be paid back, here are some reasons a student may need to repay a federal grant:

1. The student withdrew from the program or class after a date that was permissible.
2. The student dropped classes, and either was no longer eligible for the amount of aid awarded or was not eligible for aid.

What is a Pell Grant and who is eligible?

The Pell Grant⁴⁰ is a federal grant awarded based on financial need. In addition to demonstrating financial need, to remain eligible for a Pell grant, the youth will need to maintain **satisfactory academic progress** and be **enrolled at least half-time**. Half-time enrollment is generally considered six credit hours, but students should check with their school to verify that they are registered for the required credit hours. In addition, each school defines satisfactory academic progress. Students should check at their school once they enroll to see how satisfactory academic progress is defined. Generally, satisfactory academic progress requires students to successfully pass a designated number of their classes each semester.

The maximum Pell Grant for the 2019-2020 school year is \$6,195. Youth can use Pell Grants and other federal aid at any school that has been approved by the Department of Education for funding. Pell grants can be used to cover tuition and costs that are related to attending school, such as housing, books, transportation and childcare.

How does a student apply for a Pell Grant?

Students will be considered for a Pell Grant when they complete the FAFSA.

What is the Federal Supplemental Educational Opportunity Grant (FSEOG) and who is eligible?

The FSEOG⁴¹ is a federal grant awarded based on need. In addition to demonstrating financial need, to remain eligible for a FSEOG, the youth will need to maintain satisfactory academic progress and be enrolled at least half-time.

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, and they do run out**, so students should apply as early as possible to increase the chances that they will receive these funds.

How does a student apply for the FSEOG?

⁴⁰ More information available here: <https://studentaid.gov/understand-aid/types/grants/pell>.

⁴¹ More information available here: <https://studentaid.gov/understand-aid/types/grants/fseog>.

Students are considered for the FSEOG when they complete the FAFSA.

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

The ETG⁴² 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.⁴³

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.⁴⁴ To remain eligible youth must make satisfactory academic progress as defined by the school or program the student is attending.⁴⁵

How long can a youth 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).⁴⁶

How does a student apply for the Chafee Education and Training Grant Program?

To apply, students must complete the FAFSA and a separate Chafee Grant application which can be found at: <https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml>.

State Grants

What is the Pennsylvania State Grant and who is eligible?

The Pennsylvania Higher Education Assistance Agency (PHEAA) offers a Pennsylvania State Grant⁴⁷ that is based on financial need. In addition to showing financial need, students are eligible if they have lived in PA in the last 12 months and have graduated high school or received an equivalent credential, such as a GED. To

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

⁴³ You can find a list of schools that receive Title IV aid from the Department of Education [here](#).

⁴⁴ See 42 U.S.C.A. § 677(i)(2) (West 2018). In Pennsylvania, guardianship is often referred to as subsidized or unsubsidized permanency legal custodianship (PLC or SPLC).

⁴⁵ See 42 U.S.C.A. § 677(i)(3) (West 2018).

⁴⁶ See *id.*

⁴⁷ More information available here: <https://www.pheaa.org/grants/state-grant-program/apply-renew.shtml>.

maintain eligibility, students need to maintain satisfactory academic progress. Students must be enrolled in school at least half-time to qualify.

Students can use the state grant at schools in Pennsylvania. Check out this web page:

<https://www.pheaa.org/grants/state-grant-program/state-grant-faq.shtml>, to find out which schools are eligible for the state grant. Students can use the state grant at some schools outside of Pennsylvania, but the award amount is much less.

The range of state grant awards in 2018-19 was between \$500 and \$4,123 per year.

How does a student apply for the Pennsylvania State Grant?

To apply, students must complete the FAFSA and a separate state grant application. Encourage students to complete the state grant application at the same time as the FAFSA because less information is required when the two are completed together. Students can access the application here: <https://www.pheaa.org/funding-opportunities/state-grant-program/index.shtml>.

When should a student apply for the Pennsylvania State Grant?

If this is the student's **first year applying** for the grant:

- Apply by May 1st if the youth will be enrolling in a degree program at a college or university and if the student is beginning in the fall semester.
- Apply by August 1st if the student is enrolling in a community college, business, trade, or technical school and if the student is beginning in the fall semester.

If the student is **renewing** an application for the grant:

- Submit a renewal FAFSA and any appropriate State Grant documents by May 1st for the following school year.

What is the Pennsylvania Targeted Industry Program (PA-TIP) and who is eligible?

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 they attend, or the maximum of the PA State Grant described above. (A student can only receive the State Grant or PA-TIP, not both.)

Eligibility for PA-TIP is similar to the **Pennsylvania State Grant** described above.

What schools have programs that are eligible for the PA-TIP grant?

This link: <https://www.pheaa.org/funding-opportunities/pa-tip/eligible-schools.shtml>, lists schools that have programs that are covered by this grant. There are almost 100 schools and programs on this list. Examples include: Berks Career and Technology Center, Community College of Allegheny County, Community College of Philadelphia, Erie Institute of Technology, Orleans Technical College.

How can a student apply for PA-TIP?

Students can apply for the Pennsylvania Targeted Industry Program (PA-TIP) by completing the Free Application for Federal Student Aid (FAFSA) and a PA-TIP application available at: <https://www.pheaa.org/funding-opportunities/pa-tip/index.shtml>.

Tuition Waiver

What is The Fostering Independence Through Education Program?

This is Pennsylvania’s Tuition Waiver program for youth who have had experience in the foster care system.⁴⁸ The program includes a tuition and mandatory fee waiver for eligible youth and young adults and additional support staff at Pennsylvania colleges and universities to help eligible students navigate college life.

What is the Fostering Independence Through Education Tuition Waiver?

The Fostering Independence Through Education Tuition Waiver is a type of financial assistance that requires certain Pennsylvania colleges and universities to **not charge** students a portion of their tuition and mandatory fees.

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 schools⁴⁹ that are approved by the United States Department of Education for federal Title IV financial aid are covered. A full list of Title IV approved schools is available here: <https://www.pheaa.org/funding-opportunities/pa-tip/eligible-schools.shtml>, but the tuition waiver can only be used at schools in Pennsylvania.

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. Youth are eligible if they were in foster care in Pennsylvania at age 16 or older. This includes youth who were adopted or entered guardianships arrangements at age 16 or older. Youth are eligible for the waiver until age 26.⁵⁰

Youth must apply for all available Federal and State grants in order to be eligible for the Tuition Waiver. This includes filling out the FAFSA form, and completing the Chafee Education and Training Grant Program Application.

How long can a youth use the Tuition Waiver?

⁴⁸ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2602-K (West 2019).

⁴⁹ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2601-K (West 2019) (definitions).

⁵⁰ See 24 PA. STAT. AND CONS. STAT. ANN. § 26-2602-K (West 2019).

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.⁵¹

What costs can the Tuition Waiver cover?

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.⁵²

How does a youth apply for the Tuition Waiver?

Students should do the following until further information is provided:

1. Complete the FAFSA.
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 to:

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

The Chafee application deadline is not until December. **However, young people are highly encouraged to complete the application as soon as it is released in April.** Students can establish eligibility for the tuition waiver by completing the Chafee application. The sooner the application is completed, the sooner eligibility can be established.

How do students demonstrate their eligibility for the tuition waiver?

Pennsylvania agencies including PHEAA and the Department of Human Services are responsible for confirming a student's eligibility after they complete the FAFSA and Chafee application. However, students may also want to present one of the following documents to the school to assist with the eligibility determination, especially in the first year of implementation: a copy of a court order that verifies the youth was in foster care at age 16 or older, a statement of a private provider agency that delivers child welfare services that the youth was in foster care at age 16 or older, or the statement of an attorney, guardian ad-litem, or court appointed special advocate documenting the person's relationship to the student as well as well as that the youth was in foster care at age 16 or older. The Point of Contact at the university can assist the student in verifying these documents if necessary.

⁵¹ See *id.*

⁵² See PA. DEPT. EDUCATION, FOSTERING INDEPENDENCE TUITION WAIVER, <https://www.education.pa.gov/Postsecondary-Adult/CollegeCareer/FosteringIndependence/Pages/default.aspx> (the waivers "also cover college application fees.").

When will the Waiver program begin?

It will be effective in fall of 2020.

How can youth get help with the tuition waiver or other financial aid or admissions questions?

In addition to the help that all supportive adults can provide youth in applying for the waiver, there are several sources of assistance:

- 1. Fostering Independence Through Education Points of Contact**
2. Pennsylvania law requires that POC be designated at every school covered by the waiver. The designated POCs 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 that students may be eligible for.
 - 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 POC information can be found on the school's website. POC information for many, but not all Pennsylvania schools, is also available here: <https://directory.center-school.org/fostercare/highereducation/search>.

3. The youth's caseworker

The youth's caseworker is responsible for supporting the youth in transition to adulthood planning, which includes planning for higher education and training. Caseworkers should educate the youth about the waiver and help them apply for it and get assistance from POC.

4. The youth's independent living (IL) workers

Along with the youth's caseworker, the IL worker should assist youth 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 in ensuring that youth know about and apply for the waiver.

5. PHEAA Regional Representatives

PHEAA, the Pennsylvania Higher Education Assistance Agency, has regional representatives that are available to assist students and their families with questions they may have about financial aid. Each region in Pennsylvania is assigned a representative who is an expert on financial aid matters. Check out this flyer: <https://www.pheaa.org/partner-access/k12-counselors/pdf/PA-School-Services-Access-Partner-brochure.pdf>, to find out the representative for each county.

Scholarships

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 tool⁵³
- federal agencies⁵⁴
- your state grant agency⁵⁵
- your library’s reference section
- foundations, religious or community organizations, local businesses, or civic groups
- organizations (including professional associations) related to the student’s field of interest
- ethnicity-based organizations
- employer or parents’ employers

The following are some websites 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. These schools ensure that students receive enough financial aid through federal and state grants, institutional scholarship, and on-campus jobs to ensure that they do not need to take out loans to finance their education. Professionals and advocates are highly encouraged to call financial aid offices of any school their youth may be interested in applying 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

⁵³ <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

⁵⁴ <https://studentaid.gov/understand-aid/types#federal-aid>

⁵⁵ <https://www2.ed.gov/about/contacts/state/index.html>

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. More information available at: <https://nfpaonline.org/Scholarships>.
- ii) Foster Care to Success offers the Casey Family Scholarship. Youth in foster care applying to post-secondary education are eligible. More information available at: www.fc2success.org.
- iii) Project Fairness offers a scholarship for current and former foster youth with a broad range of educational goals. More information available at: <https://projectfairness.org/scholarship-application/>.
- iv) The Pennsylvania State Resource Family Association offers the PSRFA Scholarship specifically for Pennsylvania based youth in foster care for dues paying members. More information available at: www.psrfa.org.
- v) The Field Center has a resource guide of Pennsylvania based scholarships that youth in foster care may be eligible for. More information available at: <https://fieldcenteratpenn.org/fostercaretocollege/>.
- vi) CollegeScholarships.org provides a list of national scholarships that foster youth may be eligible for. More information More information available at: <http://www.collegescholarships.org/scholarships/foster.htm>.

Work Study

What is work study and who is eligible?

Work study provides part-time jobs on campus for undergraduate and graduate students that allow them to earn money to help with education expenses. Work study is available to both full-time and part-time students. Some jobs may include working in the cafeteria, library, student resource centers, or assisting professors with their research.

Pennsylvania funds an additional work study program through PHEAA. This program is open to all PA students and may provide additional income. The PHEAA work study program is also available in the summer. Students are eligible based on financial need.

How does a student apply for federal and PA work study?

Students apply for federal work study by completing the FAFSA. If they are determined eligible for work study, the student then needs to apply for work study eligible jobs.

The application for PA Work Study can be found at: <https://www.pheaa.org/funding-opportunities/work-study-employment/apply.shtml>.

What other employment opportunities are there on campus?

In addition to formal work-study programs, campuses may have additional opportunities for students to earn money. These may include paid research positions, resident advisors in dormitories, assistants in the athletic department or in on-campus gyms, cafeteria work, assisting as a tour guide for the admissions office, etc. Students should be encouraged to prioritize on-campus employment, as the hours typically revolve around the school semester and calendar, making them more student-friendly and convenient.

Loans

What is a loan?

A student loan is money that must be repaid, with interest. Interest is the cost of the lender letting someone borrow money and is a percentage of the loan amount. The interest will increase the total amount a student has to pay back and will continue to collect while making payments. For example, if a student borrowed \$10,000 at current Federal Stafford loan rates, to be paid back over 10 years, it would cost a total of \$10,000 plus \$2,408 in interest.

The ideal financial aid package will support students so that they can obtain their higher education or training debt-free. This means assisting students to maximize their financial aid using grants and scholarships and making financially informed decisions about schools and programs. It is important to help youth understand the difference between private and public schools as well as in-state and out-of-state costs. If a youth pursues a loan, it should only be after the youth's support team is satisfied that they have provided the youth with the information needed to make a responsible decision.

What types of loans are available through the federal financial aid system?

The federal government offers subsidized and unsubsidized loans. Subsidized loans are available to undergraduate students who have demonstrated financial need and attend college at least half-time. The government pays the interest from the time students receive the money until up to six months after they leave college or drop below half-time enrollment. The student must pay back the full loan amount plus any interest accrued after leaving college.

Unsubsidized loans are available to any eligible student regardless of demonstrated financial need. The interest accumulates while the student is in college. It is the student's responsibility to pay back the total loan amount plus interest, once they leave college. Since interest accrues while the student is in school, this loan costs more for the student, but typically has a lower interest rate than private loans.

How do students apply for federal loans?

When students complete the FAFSA, they will automatically be considered for loans as part of their financial aid package.

What are private educational loans?

Private educational loans are offered by various banks and companies to provide a student with money that will be paid back to the bank with interest. Students should be made aware that private educational loans often have a higher interest rate than federal loans and different payment requirements. Students should be very careful in taking out private loans and should seek guidance and support before signing any documents. It is important to note that most private loans do not qualify for special loan forgiveness programs and payback options offered by the government. Additionally, private loans do not have the same restrictions as federal loans, which can lead to a youth taking out more than is necessary. Educating youth on loan repayment is just as important as the student receiving a loan to finance their education.

TIPS TO HELP YOUTH WITH EXPERIENCE IN FOSTER CARE COMPLETE THE FAFSA AND MAXIMIZE FINANCIAL AID TO SUPPORT HIGHER EDUCATION ACCESS AND SUCCESS

- Sit down with the youth and help them complete the FAFSA. Having someone there will make the process less scary.
- Help youth keep track of their email addresses, accounts, passwords, and Federal Student Aid (FSA) ID so they can keep all their information up to date.

- Encourage youth who have been in foster care to identify themselves as such on the FAFSA. Explain to youth that they are being asked for this information to make sure they get the financial aid they are eligible for and any additional supports. This information will remain confidential. Youth will be asked about whether they were in foster care in two separate questions within the FAFSA.
 - In Section 1, Part 2 of the FAFSA, students are asked if they ever were in foster care. A youth should mark “Yes” even if they were in foster care for one day.
 - In Section 3, Dependency Status, youth are also asked “*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?*” and “*Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of residence?*” Youth who are or were in foster care when they were age 13 or older, even if they are no longer in care, should mark “yes.” This includes youth who were adopted or left the system to permanency at age 13 or older. Youth who are in guardianships, or Permanent Legal Custodianships (PLCs), should also check “Yes.” These students will be considered independent for the purpose of calculating financial aid and only their income (not the income of parents) will be considered.
- Help students obtain proof they were in foster care and help them find a safe place to keep this information for future use.
- Help youth identify the foster care point of contact (POC) for the schools they are applying to and choose to attend. Help them contact and ask for help from the POC about financial aid and other issues.
- Help youth find and apply for scholarships.
- Help students complete their Chafee application as soon as it is released in April.
- Explain to students how the tuition waiver works and how much money would be waived after accounting for their other grants.
- Help students apply for the tuition waiver.
- Review the financial aid award letters that students receive and make sure they are accurate.
 - Make sure the youth has been identified as independent so that no expected family contribution is included.
- Discourage students from taking out unnecessary or high interest loans and help them find alternatives.
- Assist youth to contact financial aid offices to ensure they have been considered for all financial aid options and opportunities offered and help them appeal their aid package, especially if circumstances have changed.
- Review the requirements for maintaining financial aid so students understand the consequences of things like not maintaining satisfactory academic progress, withdrawing from classes after certain deadlines, or falling below the part time student status.
- Encourage youth to do work study or seek on-campus employment.
- Check in with youth about their budget and finances often. Most youth are reluctant to ask for help and may be embarrassed to tell you something is wrong. Frequent check-ins will allow an open conversation and provide you more information so you can provide help if needed.

Part 4: Support Services in the Community

Introduction: One of the biggest keys to retention and success in higher education is having a support system that provides helpful advice, assistance, motivation and care. A good support system provides students with consistency, confidence, and support to fall back on when life becomes challenging. Youth with experience in foster care may not have this type of support. Some of the readers of this guide will form part of the youth's support network as they enter higher education and training. This section provides some basic information on community resources that can help youth build out their network of support.

There are many community-based resources that can assist students with their higher education success. Many students around the country, including students with experience in foster care, struggle with meeting their basic needs while they go to college. Connecting youth with campus based and community resources can provide a safety net for students so they can spend more time and energy on their education. Some campuses may have a benefits hub where students can access numerous federal, state, community, and campus benefits in one place. Building a strong support network is one of the most important things you can do to help ensure a student's long-term success. This section includes some basic information about the following: food assistance, **public benefits** (TANF, WIC, LIHEAP, SSI, and childcare) and health insurance.

Tips on Accessing Public Benefits

The easiest way to apply for many public benefits in PA is to complete the Compass screening here: <https://www.compass.state.pa.us/compass.web/Public/CMPHome>. Compass will screen individuals and families for assistance with food, cash, medical insurance, free or reduced meals, food stamps, and energy assistance. If a young person needs more help with the application, call your local legal aid organization and food banks to see if they can provide assistance.

Food Assistance

What are food stamps?

The Supplemental Nutrition Assistance Program (SNAP), often called “food stamps,” provides funds to participants to buy food items by using an Electronic Benefits Transfer (EBT) on eligible food items⁵⁶. There is also an Android and Apple app that can be downloaded.⁵⁷

Can someone who is in a program of higher education or training be eligible for food stamps?

If an individual is attending a four-year school, they *may* be eligible for SNAP in some situations if they are very low income:

A young adult *may* be eligible for SNAP if they attend a four-year college or training program and the following apply:

1. receiving public assistance through the Temporary Assistance for Needy Families TANF program;

⁵⁶ <https://www.fns.usda.gov/snap/eligible-food-items>

⁵⁷ To find out more about SNAP and efforts to make it more accessible to college students, see HOPE CTR., BEYOND THE FOOD PANTRY: SUPPORTING STUDENTS WITH ACCESS TO SNAP (2019), https://cufba.org/wp-content/uploads/2019/03/HopeCenterBrief_1.pdf.

2. taking part in a state or federal work study program;
3. working at least 20 hours a week;
4. taking care of child who is under age 6;
5. taking care of a child under age 12 **and** are in college full time;
6. enrolling less than half time.

If a youth is attending a community college, they may also be eligible for SNAP if they are enrolled in classes that prepare them for employment in high priority field or are in technical education training programs. The list⁵⁸ of the areas of study is extensive and many community college students will be eligible for SNAP based on this policy.

For more information on SNAP for students in programs of higher education and training in Pennsylvania, check this link: <https://clsphila.org/public-benefits/what-colleges-need-to-know-snap/>. It is important to check requirements often, as new legislation and changes to policy can change eligibility criteria.

How can students apply for SNAP?

Anyone can apply for SNAP at their local county assistance office or online at <https://www.compass.state.pa.us/compass.web/Public/CMPHome>. This website will also allow individuals to apply for other Pennsylvania benefits. The Compass Helpline can help locate the closest benefits office and answer any additional questions at 1-800-692-7462.

Are there other resources to help students who are struggling getting or affording food?

Food banks and pantries are a resource to support people, including students, who are struggling to afford food. Community members can visit food banks and pantries to pick up food free of charge. Here are some ways to find out locations of food banks in the community:

- Central Pennsylvania Food Bank provides food and nutrient assistance to those living in the greater Central Pennsylvania area. You can find the location of food pantries at this link, <https://www.centralpafoodbank.org/find-help/find-a-food-pantry/> or by calling, 717-564-1700.
- FoodPantries.Org is a national food pantry website that lists food pantries by state and county. The Pennsylvania specific list of food pantries can be found on their website at <https://www.foodpantries.org/st/pennsylvania>.

Feeding America is a national organization focused on ending hunger in the United States. The organization compiles a list of Pennsylvania specific food banks that can be found at <https://www.feedingamerica.org/hunger-in-america/pennsylvania>. The National Hunger Hotline is 1-866-348-6479 (English) or 1-877-842-6273 (Spanish); the hotline provides information on the closest foodbank, meal site, groceries, and similar food related resources.

Many colleges and universities also have food pantries available on their campus for all students to access.

Meal Swipe or Voucher Programs: Meal swipe programs are programs on campus that allow students to donate unused funds on their meal plan for the use of students who need assistance paying for food. Many colleges have these programs.

⁵⁸ <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

Emergency aid from staff and faculty: Some schools have set up emergency funds for students who need help paying for food and other basic needs.

Financial Assistance through Federal or State Benefit of Subsidy Programs

What is TANF?

Temporary Assistance for Needy Families (TANF) provides cash assistance to pregnant or parenting individuals who are very low income.⁵⁹

Are individuals who are in programs of higher education or training eligible for TANF?

Possibly. In addition to income and other eligibility requirements for TANF, individuals must meet work requirements. Sometimes enrolling in an education or training program can meet work requirements, but individuals should check with their county assistance worker to make sure eligibility for benefits can be maintained while attending higher education or training.

How do students apply for TANF?

Anyone can apply for TANF at their local county assistance office or online at <https://www.compass.state.pa.us/compass.web/Public/CMPHome>. Individuals can apply for any PA public benefits at this website. The Compass Helpline can help locate the closest benefits office and answer any additional questions at 1-800-692-7462.

What is Women, Infants, and Children (WIC)?

Women, Infants and Children (WIC) Program is a special supplemental food program for women, infants, and children up to the age of 5. WIC provides funds to purchase food, such as milk, eggs, peanut butter, infant formula, and some fruits and vegetables.

Are individuals who are in programs of higher education or training eligible for WIC?

Yes, if the applicant is pregnant or parenting, they may be eligible. In addition to pregnant women and mothers, this includes fathers who are caring for their children. A household of two people is eligible if they make less than \$29,637 per year.

How do students apply for WIC?

Applications can be made online at <https://www.pawic.com/> or by phone 1-800-942-9467. Please note that WIC has a separate application from the Compass application that is used to assess the need for other public benefits.

What is the Low-Income Home Energy Assistance Program (LIHEAP)?

⁵⁹ This is a very brief and incomplete description of public benefits in Pennsylvania and focuses on benefits that may be most helpful to students. More information about public benefits in Pennsylvania is available here: <https://www.dhs.pa.gov/about/DHS-Information/Pages/Your-Benefits-Explained.aspx>.

LIHEAP provides funds so that individuals can pay energy costs like heat and electricity. The program also can provide emergency grants if a household is at risk of being without heat.⁶⁰

Are individuals who are in programs of higher education or training eligible for LIHEAP?

Yes, if they meet eligibility requirements. Individuals making less than \$18,735 or \$25,365 for a family of two, may be eligible for assistance paying the cost to heat their home or apartment. Individuals are eligible even if they are renters.

How do students apply for LIHEAP?

Anyone can apply for LIHEAP at their local county assistance office or online at <https://www.compass.state.pa.us/compass.web/Public/CMPHome>. Youth can also request an application by calling the Statewide LIHEAP Hotline at 1-866-857-7095. To learn more check out this link: <https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>.

What is Supplemental Security Income (SSI)?

SSI is a cash benefit for individuals who are very low income and have a disability that prevents them from working. The average monthly SSI benefit in PA is \$800.

Are individuals who are in programs of higher education or training eligible for SSI?

Yes. The eligibility determination for SSI depends on the individual's income and whether their disability prevents them from working. If an individual is eligible for SSI, they could attend higher education or training.

How does a student apply for SSI?

SSI is a federal benefit that is administered through local Social Security offices. Applications for SSI can be made at local Social Security Offices or online at <https://www.ssa.gov/applyfordisability/>. An application for SSI will include information about the individual's disability and how it impacts their ability to work and function. It is recommended that individuals considering applying for SSI get assistance from an advocate or attorney because the process can be complicated.

What is subsidized childcare assistance through the PA Department of Public Welfare?

The subsidized childcare program—or Child Care Works-- helps families pay part of their childcare costs.

Are individuals who are in programs of higher education or training eligible for childcare assistance?

To be eligible, an individual must meet income requirements and also must work 20 or more hours a week or work 10 hours and go to school for at least 10 hours a week.

How does a student apply for subsidized childcare assistance?

Anyone can apply for child care assistance at their local county assistance office: <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx> or online at <https://www.compass.state.pa.us/compass.web/Public/CMPHome>.

⁶⁰ To find out more about efforts to ensure that students have access to LIHEAP, see HOPE CTR., BEYOND THE FOOD PANTRY: SUPPORTING STUDENTS WITH ACCESS TO SNAP (2019, https://cufba.org/wp-content/uploads/2019/03/HopeCenterBrief_1.pdf).

Why is health insurance and health care important to student success in higher education and training?

When students are healthy, they can focus more on their academics and planning. Many youth in foster care have physical and behavioral health needs. Ensuring that they continue addressing existing physical and behavioral health needs and maintaining their health generally is important to their well-being and success.

Having health insurance allows students to get necessary treatment to maintain good health and address any new issues that arise. Health care can be very expensive; most schools require that youth have insurance so making sure youth are covered is an important part of higher education success. Additionally, many colleges require students to be up-to-date on vaccinations. It is important to locate vaccination records and/or have health insurance that can cover things like physicals and vaccinations.

What health insurance do youth have while they are in foster care?

Most youth in the foster care system are eligible for **Medicaid**, sometimes called Medical Assistance. This is comprehensive health insurance that covers a youth's physical health and behavioral health care needs. In PA, care is provided through **Managed Care Organizations** (MCO) or health plans. The youth will get treatment and care for the providers who are part of the MCO or health plan. If the youth is not currently in foster care, they are only eligible for this coverage if they were in foster care on or after their 18th birthday.

What services and treatment does Medicaid cover?

Medicaid provides comprehensive coverage. When youth are under age 21, Medicaid will cover all services that a doctor deems "medically necessary." This is called the Early and Periodic Screening Diagnosis and Treatment (EPSDT) requirement.⁶¹ EPSDT includes physical and behavioral health treatment.

When you are age 21 or older, Medicaid covers basic physical health (preventive care and specialists) and mental health treatment services (counseling, medication, etc). This includes preventive services like flu shots and important things like contraception and birth control. Medicaid also covers prescriptions, vision, dental, physical therapy, and substance abuse treatment.

Accessing Mental Health Supports

Going away to college and aging out of foster care is can be very traumatic for a young person. Ensuring that the youth has all support needed, including behavioral health treatment if needed is important.

The Mental Health Association of Pennsylvania has Behavioral Health Navigators that can help youth find treatment provider. They can be reached 717-346-0549 or 1-866-578-3659, extension 2 or by email at navigator@mhapa.org.

What health insurance do youth have if they leave foster care at age 18 or older?

⁶¹ See 42 U.S. §1396a(43)((A) (West 2019).

As part of the transition planning process, youth should be assisted in identifying the health insurance they will have after leaving care and applying for coverage if needed. The child welfare agency is required to ensure that youth have health care coverage as part of their transition plan before exiting care.

What is Medicaid for Former Foster Youth?

In Pennsylvania, youth who were in foster care at age 18 or older are eligible for **Medicaid as a former foster youth**. A young person is eligible for this coverage until they are age 26.⁶² Youth are eligible for this coverage no matter their income. They are eligible because of their former foster care status.

What should a young person do to make sure they are covered by Medicaid as a former foster youth?

If the youth is aging out of foster care at age 18 or older, the caseworker should make sure the youth is enrolled in Medicaid as a former foster youth. The youth should not have to take any action, but they should check with their caseworker to confirm that the process has been completed.

If the youth left care at age 18 or older, and they lost their Medicaid coverage, and are still under age 26, they should apply for Medicaid coverage as a former foster youth. More information about Medicaid for former foster youth and how to apply in PA is available here:

<http://www.healthchoices.pa.gov/info/resources/former-foster-youth/index.htm>. They can apply online at compass.state.pa.us or you can go into your local County Assistance Office.

How can a young person get health insurance if they are not eligible for Medicaid as a former foster youth?

Students who left foster care before turning 18 or are not eligible under the former foster youth category may still be eligible for Medicaid as a low-income adult. Pennsylvania has expanded access to Medicaid for adults so the young adult may be eligible. They can apply at the COMPASS website at

<https://www.dhs.pa.gov/Services/Assistance/Pages/COMPASS.aspx>.

A young adult can also call the Consumer Service Center to get help applying for coverage at 1-866-550-4355.

Who can a youth call if they need help getting health insurance in PA?

Youth can contact Pennsylvania Health Law Project (PHLP) for help accessing health insurance.

PHLP's toll-free Helpline is available to anyone living in Pennsylvania who needs help accessing health care coverage or services through the public health system. The Helpline can be reached by calling 1-800-274-3258.

Youth can also call the Pennsylvania Health Access Network (PHAN) at 877-570-3642.

What actions should youth take with respect to their health care coverage if they are moving from their home county for college or a training program?

Health care is provided through Managed Care Organizations (MCOS). Sometimes this is referred to as a Health Plan. MCOs contract with doctors in the state who take Medicaid. There are several MCOs that cover different regions of Pennsylvania. **Students or their caseworkers need to make sure that they enroll in an MCO that covers the area of the state where they will be receiving health care during college.**

Here are some actions the youth may need to take to make sure they have health coverage if they move away for college:

⁶² See 42 U.S. §1396a(10)(A)(i)(IX) (West 2019).

- If students are attending college where they currently live, they can keep their current MCO plan and health care providers.
- If students are attending college in another part of the state, but will return to their current home to receive health care, they can keep their current insurance plan, MCO and health care providers.

If students are attending college in a part of PA different than where they currently live and will be living primarily in that area and want to receive health care there, they may need to change your MCO so you can see health care providers where they will be living.

How does a student change their MCO if they moving out of county for college?

- Students should call or go into their local county assistance office and ask them to help change their MCO. Students should note that they are moving and want to make sure they have a plan that covers the area where their college or program is located.
- Staff at the county assistance office will let the youth know if their current MCO serves the county they are moving to for college. If it does not, the youth will be asked to select a new MCO.
- If the youth does change his or her MCO, they will then need to select health care providers that accept the new MCO.
- Physical health and behavioral health may be covered by different insurance plans. Remember that if students need to change MCOs, they may need to change for both physical health and behavioral health.

Here is a list of health insurance providers in PA for physical health:

<http://www.healthchoices.pa.gov/providers/about/physical/index.htm>.

Here is a list of health insurance providers in PA for behavioral health:

<http://www.healthchoices.pa.gov/providers/about/behavioral/>.

What happens to a student's Medicaid coverage if they attend college outside of Pennsylvania?

If a student is attending college outside of Pennsylvania but will return to their current home in Pennsylvania to receive health care, they can keep their Medicaid coverage and current health insurance plan and health care providers.

If youth move out of PA and will receive their health and behavioral health care in that state, they will need to apply for Medicaid in that state. Depending on the laws of that state, they may or may not be eligible for Medicaid:

- If the youth was in foster care at age 18 or older and are moving to any of the following states to attend college they may be eligible for Medicaid coverage as a former foster youth: California, Delaware, Kentucky, Massachusetts, South Dakota, Utah, Virginia, Wisconsin.
- Students moving to other states will need to apply for Medicaid in that state and should check that state's Medicaid eligibility rules. If the state has expanded their Medicaid plans under the Affordable Care Act, the young adult may be eligible.

How can a student get physical health care services even if they do not have health insurance?

Pennsylvania Health Care Centers provide reduced costs for health services based on ability to pay. These health centers are federally qualified and must serve under-served populations and communities. A list can be found at <http://www.pachc.org/PA-Health-Centers> or by phone at 1-866-944-2273.

How can a student get family planning and reproductive health care services if they do not have health insurance?

Planned Parenthood of Pennsylvania provides health services to men and women including general health, pregnancy related services, hormone therapy, STD testing, cancer screenings, and emergency contraceptives. A local Planned Parenthood in Pennsylvania can be found online at <https://www.plannedparenthood.org/health-center> or by phone 1-800-230-7526. Students can also go to safeteens.org to find clinics and health care centers in their community.

TIPS TO HELP YOUTH WITH EXPERIENCE IN FOSTER CARE MAXIMIZE COMMUNITY BASED RESOURCES

- Find out if the post-secondary institution has a benefits hub. This can be helpful to ensure students have access to a variety of support for on-campus, state, and federal programs.
- Help youth do a monthly budget so that you can identify unmet need and assist them to apply for benefits.
- Help youth learn about the resources that are in the community where their college or program is located.
- If you are working with a youth who is food insecure, determine eligibility for SNAP and assist them with making the application.
- Help youth identify local food banks and pantries before they start the semester.
- Send youth care packages and consider developing a circle of adults who will send packages over the course of the year. Consider a combination of “treats,” encouraging messages, and basic needs.
- Help youth identify any basic needs that they may have that are not met through financial aid and whether there are benefits that they could apply for to meet those needs.
- Help youth apply for public benefits for which they may be eligible. This process can feel complicated and overwhelming for youth to pursue alone.
- Work with youth to ensure they have health insurance coverage through Medicaid if they are eligible.
- Help youth change their health insurance plan if they are moving to another part of the state or out of state for college.
- Help youth get connected with local health care providers before they start school.
 - Help them think through if they will need to plan for ongoing medication prescriptions and other regular treatment, such as counseling.
- Help youth identify local health care centers before they start school.
- Check in with youth throughout the school year and ask them about their health, including their behavioral health.

Being proactive and persistent pays off! Even if you are mentor or service provider of a young person, think like a parent when you are checking in with youth. Ask them if they have eaten, are getting sleep, and how they feel. Ask often and when they say “fine,” ask again.

Glossary

Higher education and training	A program of education or training that leads to a credential beyond a high school diploma or GED. Examples include: community colleges, universities, technical and trade schools that result in the awarding of a degree or credential
Foster care	Placement and services provided by the child welfare agency for children who cannot live with their families and who have been placed under the care of a child welfare agency. While in foster care, children may live with relatives, foster families, group homes, institutions or supervised independent living placements.
Transition to Adulthood Services	Services that help youth with experience in the foster care system including services related to education, employment, housing, budgeting and building a support network to assist youth as they transition to adulthood. Formerly called “Independent Living Services.” Youth should begin receiving these services at age 14.
Aftercare	Aftercare services are transition to adulthood services through the child welfare system that are provided to youth and young adults after they leave the formal child welfare system. Aftercare services can include many services, including help finding housing, budgeting, learning to maintain a home. It can also include providing room and board, or help with housing. They can be provided to youth until age 23. These services are usually provided by the county’s IL program.
Transition to Adulthood Plan	A plan—or section of a case plan—that details the youth’s Transition to Adulthood goals and the Transition to Adulthood services that are needed to achieve those goals. This plan should be developed as soon as youth turns age 14 and revised as a youth gets older.
Permanency review hearing	Court hearings that are held at least once every 6 months and are required for the purpose of determining and reviewing a

	child's permanency plan and whether the youth's needs are being met, including their transition to adulthood needs.
Transition or Discharge Plan	A federal and state required plan that must be created at least 6 months before a youth aged 18 to 21 leaves foster care. The plan must include specific options on housing, health insurance, education, local opportunities for mentors, and workforce supports and employment services. The plan must be approved by the court before a youth is discharged. The court cannot close a youth's case unless an adequate discharge plan has been approved.
Extended Foster Care	State laws or programs that allow youth to remain, or re-enter foster care, after the age of 18 and continue to receive placement/housing and services.
Supervised independent living placements	A placement for a youth or young adult who is still in the child welfare system or in extended foster care. These placements help prepare older youth for handling the responsibilities of being an adult. For youth ages 18-21, SIL settings can be very flexible and can include arrangements like dorm living, apartments or a host home, for example.
Resumption of Jurisdiction	The process by which a young person who is between the age of 17 and 9 months and age 20 can reenter the extended foster care system after leaving care. Resumption is the legal term, but it is often referred to as re-entry.
Campus-based support programs	Programs on college campuses that provide resources and staff support to students. There are different types of campus support programs. Some campus based support programs target young people with experience in foster care. The programs provide an array of support, which often include counseling and advising, workshops, school supplies, food, tutoring, and peer support.
Point of Contacts	Designated staff at colleges and universities to help students with experience in foster care with admissions and financial aid applications, provide information about on-campus and community support services and

	resources, and to serve as a general resource. The POC must also assist youth in applying for the Fostering Independence Through Education Tuition Waiver. Pennsylvania law requires Pennsylvania colleges and universities to designate points of contact to assist youth in foster care.
504 or Accommodations Plan	A plan developed to ensure that a young person who has a disability and is attending an educational institution receives accommodations that will ensure their academic success and access to the learning environment. These plans will list the accommodations or steps the institution will take for a student with a disability.
Free Application for Federal Student Aid (FAFSA)	The official form that youth must use to apply for federal financial aid to pay for college.
Federal Student Aid (FSA) ID	A username and password used to log into U.S. Department of Education (USDE) websites and electronically sign the FAFSA.
Independent Student	A determination used for calculating financial aid. When youth are deemed “independent” their parent’s financial information is not considered in calculating financial aid. A youth who was in foster care or a dependent or a ward of the court at age 13 or older is an independent student.
Pennsylvania Higher Education Assistance Agency (PHEAA)	An independent Pennsylvania state agency that distributes state grants and financial assistance for higher education programs.
Cost of attendance (COA)	The estimated annual cost of a student to attend a particular college or university each year, including tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students), and allowances for books, supplies, transportation, loan fees, and, if applicable, child care. The cost of attendance can also include other expenses like an allowance for the rental or purchase of a personal computer, costs related to a disability, or costs for eligible study-abroad programs.
Expected Family Contribution (EFC)	A calculation of a family or independent student’s financial resources according to a formula established by law and used to determine how much financial aid a student will receive. A student or their family’s income, assets, and benefits are considered

	in the formula. For independent students, such as most young people with experience in the foster care system, the EFC will likely be zero, resulting in the student receiving more financial aid.
Grant	Money for higher education from the federal or state government. Most grants do not have to be paid back.
Chafee Education and Training Grant Program (ETG)	A grant that is provided by the federal government through the Chafee program that is part of a law called the John H. Chafee Foster Care Program for Successful Transition to Adulthood. The grant can provide up to \$5000 a year to youth who have experience in foster care to use to help pay for the cost of attendance at programs of higher education and training. Youth are eligible for these funds while they are in foster care. Young people are also eligible if they left foster care at age 18 or older, or left at age 16 or older to adoption or kinship guardianship (SPLC in PA).
Fostering Independence Through Education Program	Program for young people with experience in foster care attending colleges, universities, or trade schools in Pennsylvania. The program includes a tuition and mandatory fee waiver for eligible youth and young adults and designated staff called Points of Contact at Pennsylvania colleges and universities to help eligible students navigate college life and apply for financial assistance.
Scholarship	Money from colleges, universities, community-based organizations, faith communities, or businesses to help pay for costs associated with higher education or training programs.
Work study	A program that provides part-time jobs for undergraduate and graduate students that allow them to earn money to help with education expenses. Work study is part of a student's financial aid package. Some jobs may include working in the cafeteria, library, student resource centers, or assisting professors with their research.
Loan	Money that students may borrow for educational expenses. Loans must be repaid, with interest. Some loans are offered

	through the federal or state government, while other loans are offered through private companies.
Interest	The cost of the lender letting someone borrow money and is a percentage of the loan amount.
Public benefits	Benefits from the government that help pay for things like food, housing, and other basic living expenses. Individuals usually have to be very low income to qualify for public benefits.
Medicaid	Comprehensive health insurance from the state and federal government that provides health coverage to certain categories of people, including youth in the foster care system and youth who have aged out of foster care. Medicaid covers physical health and behavioral health care needs
Managed Care Organizations (MCO)	These are organizations that provide health plans to individuals, including individuals who have Medicaid coverage. All of an individual's care and treatment is provided through their MCO.
Medicaid for Former Foster Youth	Insurance coverage through Medicaid until age 26 for young people who were in foster care on or after their 18 th birthday and enrolled in Medicaid at that time.