Part 3: Funding Higher Education and Training

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 FASFA 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 FASFA is the first step[34] 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

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[34] More information on the FAFSA available here:
http://www.futuremakerscoalition.com/fafsafirst/Handouts/FAFSA_first_infographic_%208.5x14.pdf?pdf=FAFSA-Infograghic.
[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-citizen[36] (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 Number[37]
- Registration with the Selective Service System[38] 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 of 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.

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[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 of 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

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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 Grant[40] 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 successful 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 FSEOG[41] is 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?

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[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 ETG[42] 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 Grant[47] that is based on financial need. In additional 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

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[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 wavier "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 schools[49] 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?

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[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 <u>not</u> 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.

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[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 tool[53]
- federal agencies[54]
- your state grant agency[55]
- 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

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[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

- o Sit down with the youth and help them complete the FAFSA. Having someone there will make the process less scary.
- o 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.