THE FAFSA: FOUR THINGS YOU CAN DO TO HELP HOMELESS AND FOSTER YOUTH

Updated September 27, 2020

Whether you work in K-12, higher education, child welfare, or homeless services, the release of the new Free Application for Federal Student Aid (FAFSA) is an important date. This brief provides concrete ways to help youth experiencing homelessness and youth from foster care, as well as practical resources.

1. Let Youth Know About the FAFSA.

Youth under age 24 who are experiencing homelessness or foster care may assume that they cannot pursue higher education because of their lack of resources and lack of parental support. They are unlikely to know that they have a special status on the FAFSA that allows them to apply for financial aid on their own. Let them know they can apply for financial aid without a parent’s signature or financial information, and the importance of completing the FAFSA as early as possible.

- K-12 Liaisons: Under the McKinney-Vento Act, school district homeless liaisons are required to ensure that unaccompanied homeless youth are informed of their status as independent students for the FAFSA and receive assistance to verify their homelessness. Liaisons should work with school counselors to inform all unaccompanied homeless youth that they can apply for financial aid as an independent student. Consider sharing our youth-facing resources that help students understand how to apply for financial aid.

- Child Welfare Case Managers: Youth who were in foster care at any time after age 13 are considered independent students on the FAFSA. Case managers and others working with foster youth or former foster youth should let them know that they can apply for financial aid as an independent student.

- Service Providers: Organizations providing services to young people experiencing homelessness should let youth know that they can apply for financial aid and incorporate education advocacy into their programming.

- Financial Aid Administrators and Higher Education Liaisons: Financial aid administrators (FAAs) and higher education liaisons should remind students who previously applied as independent students under the homelessness or foster care provisions to fill out the new FAFSA as soon as possible. Utilize all forms of communication, including email, text, phone calls, flyers, videos, tabling, and peer outreach.

Resource: The National Center on Homeless Education (NCHE) has produced posters in English and in Spanish that can be downloaded, printed, and placed in schools, shelters, and community locations to inform unaccompanied homeless youth about the FAFSA. Consider sharing our youth-facing resources that help students understand how to apply for financial aid.
2. Help Youth Complete the FAFSA.

Completing the FAFSA is challenging for many students due to its complexity and length. Youth who are in crisis and/or may not have supportive adults in their lives may find it even more challenging.

- **K-12 Homeless Liaisons, Service Providers, Child Welfare Agencies and Advocates:** Local universities and college access organizations often host FAFSA completion events where students can receive one-on-one assistance to fill out the FAFSA. Find out if there are local FAFSA completion events near your community through NCAN’s “Form Your Future” (scroll to the bottom of the page and enter your state). If there are events in or near your community, let homeless and foster youth know and help them to attend. Consider utilizing The Scholarship Academy for a more personalized financial aid training approach.

- **Financial Aid Administrators:** Financial aid administrators can host open office hours for students to ask questions about completing the FAFSA. Times throughout the week should vary to accommodate work and class schedules. Providing snacks for students may help them feel more comfortable and provide a more relaxing environment. Making case managers or counselors available can reduce stress and provide additional support to students who may find it difficult to disclose sensitive information about their families and/or living situation.

3. Remove Documentation Barriers Related to the FAFSA.

Under the Higher Education Act, school district homeless liaisons, directors (or their designees) of Department of Housing and Urban Development (HUD) and Runaway and Homeless Youth Act (RHYA) shelters, and financial aid administrators are authorized to determine an unaccompanied homeless youth’s independent status. Nonetheless, unaccompanied homeless youth and foster youth may face barriers related to documentation of their homeless or foster status. These barriers can be particularly problematic for youth after their first year of college, when they may no longer be in contact with a school liaison, caseworker, or service provider. According to federal guidance, if a student cannot obtain verification from authorized parties, a financial aid administrator **must** make this determination for the student based on legal definitions of unaccompanied and homeless.

- **K-12 Liaisons, HUD and RHYA-funded service providers, case managers:**
  - Use a sample form letter to determine the independent student status of unaccompanied homeless youth. We’ve updated our sample letter for the 2021-2022 FAFSA (downloadable as a Microsoft Word document). This letter may be edited as appropriate for your school district, institution of higher education, shelter, transitional living program, or street outreach program.
  - Maintain copies of determination letters in case students lose them due to frequent moves.
  - Inform unaccompanied homeless youth that liaisons and service providers can continue to make determinations in subsequent years if they have enough information about the youth’s living situation; otherwise, youth will need to obtain a determination from the financial aid administrator at their school.
  - In light of COVID-19, K-12 liaisons should ensure that students receive their determination letter as soon as possible, in case schools pivot to remote learning. This resource shows how
some liaisons made sure students had their independent student determination letters and other tips to help students transition to college.

- **Financial Aid Administrators:**
  - Per federal guidance, accept determination letters from K-12 liaisons, RHYA and HUD service providers, child welfare agencies and case managers, and others who are knowledgeable about a youth’s situation.
  - If a youth does not have documentation of his or her homeless status, or if it is challenging for a youth to obtain documentation, financial aid administrators may conduct an interview using this interview template from NCHE. Per federal guidance, the determination process must focus on whether a youth is unaccompanied and homeless, or at risk of being homelessness, rather than the reasons for the applicant’s homelessness.
  - Ensure that youth don’t face more barriers by asking for notarized documents.
  - Ease the financial aid process in subsequent years for unaccompanied homeless youth by continuing their independent student status, except if you have specific information that would indicate they are no longer unaccompanied and homeless or at risk of homelessness.
  - Host a professional development opportunity for your office by watching this archived webinar co-hosted by the National Association of Student Financial Aid Administrators (NASFAA) and SchoolHouse Connection (free and available only for NASFAA members).
  - Be cognizant that with the COVID-19 pandemic, financial aid administrators will be making more unaccompanied homeless youth determinations more frequently. See more tips in collaboration with NASFAA here.
  - The U.S. Department of Education (ED) released additional guidance in July 2020 that responds to the challenges that many students – especially unaccompanied homeless youth and foster youth – face in obtaining tax documentation for the FAFSA. These students have had difficulty obtaining the Verification of Non-Filing (VNF) and IRS Form W-2. The new ED guidance reminds institutions of other documentation that it is acceptable to complete verification for non-tax filers and extensions filers. To learn more, see here.

4. Get Answers to Common FAFSA Questions

- SchoolHouse Connection receives many “real life” FAFSA questions from youth, educators, and service providers. We provide answers to many of these questions in our searchable Q&A from Our Inbox. Just search for “FAFSA” and you may find an answer to a question you have. You can also download and print a complete FAQ document, organized by categories. We also have a living COVID FAQ document that can be viewed here.
- View additional common financial aid barriers in this FAQ document by financial aid administrators from the NASFAA and SchoolHouse Connection webinar.
- View our financial aid tip sheet. If you have any additional strategies please contact Jillian Sitjar.