Under the best of circumstances, filling out the Free Application For Federal Student Aid (FAFSA) can be a confusing and tiresome process. The pandemic has created additional hurdles: FAFSA completion numbers have declined almost 5% this year, with higher rates for low-income and minority students.

This year, more than ever, helping youth complete the FAFSA will take extra attention and effort, but is critical to help youth achieve future stability through higher education. The 2022-2023 FAFSA is available starting on October 1, 2021. Below are five actions you can take to help homeless and foster youth fill out the FAFSA.
1. LET YOUTH KNOW THEY CAN COMPLETE THE FAFSA, EVEN IF THEY ARE UNACCOMPANIED

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.
- Designate FAFSA Mentors that assist students in completing the FAFSA and prepare them for life after graduation. Schools can use their McKinney-Vento, Title I Part A, and American Rescue Plan (ARP) funds to hire these roles.

Financial Aid Administrators:

- Financial aid administrators can host open office hours, in-person and virtually, for students to ask questions about completing the FAFSA. Times throughout the week should vary to accommodate work and class schedules.
- Provide snacks for students may help them feel more comfortable and provide a more relaxing environment.
- Ensure that case managers or counselors are available to reduce stress and provide additional support to students who may find it difficult to disclose sensitive information about their families and/or living situation.
- Watch this quick video that recaps the process for helping unaccompanied homeless youth fill out the FAFSA.
- Many students lose access to financial aid after just one year of college due to academic standards known as Satisfactory Academic Progress (SAP) – and these students are unlikely to return. Remind students about SAP requirements and have clear appeal processes. Read more about SAP in John Burton Advocate’s new report here.
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 2022-2023 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.

www.schoolhouseconnection.org/2022-2023-fafsa
**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 (under the U.S. Department of Education definition of homelessness), or at risk of being homelessness, rather than the reasons for the applicant’s homelessness.

- Don’t ask for notarized documents or require students to sign papers in person. This creates more barriers.

- Ease the financial aid process in subsequent years for unaccompanied homeless youth by continuing their independent student status, unless 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. Review federal guidance, watch our financial aid video, read this NASFAA and SchoolHouse Connection FAQ document, or contact Jillian Sitjar if you’re interested in SHC presenting to your office.

- Be cognizant that with the COVID-19 pandemic, financial aid administrators will be making more unaccompanied homeless youth determinations more frequently. See additional tips in collaboration with NASFAA 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 our financial aid tip sheet and webpage. If you have any additional strategies please contact Jillian Sitjar at jillian@schoolhouseconnection.org. If you can’t find your answer, please contact us, we’re happy to help!

5. STAY UP-TO-DATE ABOUT POLICY CHANGES

In December 2020, the Consolidated Appropriations Act, 2021 was signed into law. This legislation includes significant new financial aid policies, including revisions to the Free Application for Student Financial Aid (FAFSA) for unaccompanied youth experiencing homelessness and former foster youth. The changes reflect many years of SchoolHouse Connection’s advocacy; they will remove many barriers to financial aid faced by young people and improve their ability to access and complete higher education. This resource summarizes the provisions related to homelessness and foster care and includes links to helpful resources.

These new policies will be implemented for the 2023-2024 FAFSA. Please let Jillian Sitjar know if you anticipate sticky issues in implementation that would benefit from strong federal guidance and/or additional training and tools.