Supporting Post-Secondary Opportunities for Students Experiencing Homelessness

Part 1

Financial Aid Readiness
Introductions

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Checking-In

Who is in the audience?
Session Plan

- Background (Havlik)
  - ESSA
  - Research on College-Going & Homelessness
  - Supporting Students Experiencing Homelessness Going to College

- Financial Aid (DeVan)
  - Basics
  - Forms
  - Special Circumstances
  - Resources
Every Student Succeeds Act (ESSA)

- Reauthorization highlights college and career preparation
- Local liaisons and school counselors
  - “Tasked with college preparation, should ensure that all homeless high school students receive information and individualized counseling regarding college readiness, college selection, the application process, financial aid, and the availability of on-campus supports”
- Local liaisons
  - Inform unaccompanied homeless students of their independent student status for purposes of financial aid and assist students obtaining documentation
Students experiencing homelessness:

- Report intentions to pursue college at a lower rate than their consistently housed peers (Rafferty et al., 2004)
- May face homelessness and food insecurity when in college (Goldrick-Rab, Broton, & Eisenberg, 2015)
- May be confused about the college admissions process (e.g. admissions, interviewing, financial aid, (Hart, 2017)
- May be first-generation college goers, and, therefore, potentially less prepared for college (Smith, 2015)
On the bright side...

- Students experiencing homelessness:
  - Recognize college as an important option (Emerson, Duffield, Salazar, & Unrau, 2012; Gupton, 2009)
  - May be able to break cycles of homelessness circumstances higher education (Gupton, 2017)
  - Can access fee waivers, grants, financial assistance, etc. to make it possible to apply to and attend school
College Counseling is Beneficial

- Students from low-income backgrounds who had multiple contacts with school counselors in 10th and 12th grade were more likely to enter 4 year institutions after high school than their peers who had only 1 visit (Belasco, 2013).

- School counseling in high schools positively impacts student outcomes, including higher graduation rates and higher percentages of students taking the ACT, higher scores on the ACT (Carey & Harrington, 2010).
Supporting Post-Secondary Opportunities

- College Readiness
- College Selection
- Application Process
- Transition Support
- Financial Aid
COLLEGE READINESS

This process starts with relationship building.

- Enhance college self-efficacy—early and often
  - Create a “college-going culture”
- High expectations for all students
- Academic planning & goal-setting
  - Enrichment or supplementary programs
- Extracurricular involvement
- College and career assessments

College Board, 2010; Havlik, 2017
COLLEGE SELECTION

- Provide college information early and on-going
- Collaborate with school or college counselors
- College selection is not one-size fits all
- Identify on-campus supports
  - Mental health support, child care, retention programs, etc.
  - Housing and food support
- Engage parents as partners in the process
- College visits
- Include college information on school website tailored to the needs of youth who are homeless

College Board, 2010; Havlik, 2017
APPLICATION PROCESS

- Ensure students and families have a firm understanding of the college and career application and admissions process
- Connect students with writing resources to write essays and resumes
- Tailor college affordability planning
- Identify students as homeless
- Fee waivers: Reach out to admissions staff: Build relationships.

College Board, 2010; Havlik, 2017
TRANSITION SUPPORT

- Teach college success skills
  - E.g., emailing professors, locating resources, office hours
- Connect student with a mentor/supportive person at the university
- Go online and find supportive services that are available
- If possible, visit the college with the student and find helpful offices
- Get students involved in transitional programs such as Upward Bound or Talent Search—which provide counseling, tutoring, mentoring for low-income students (United States Department of Education, 2016)
- SPOC programs
FINANCIAL AID
Topics We’ll Discuss:

- Financial Aid Basics
  - Types
  - Sources
- Forms
  - FAFSA
  - PA State Grant
- Special Circumstances
- Resources
Financial Aid Basics

- Paying is the joint responsibility of the student and parent(s), to the extent possible.

- Eligibility criteria may apply in order to receive/maintain financial aid, such as:
  - Males 18-25 yrs. of age, must register with Selective Service
  - Students must maintain satisfactory academic progress
  - Additional criteria may be required based on the type and source of aid

- Students should play an active role in the process
  - Think about goals/plans (review educationplanner.org & mysmartborrowing.org)
  - Take advantage of college fairs & visits (ask about aid and support services)

- Some students may not qualify for all forms of aid
- Must apply every year to be considered
Financial Aid Basics

Cost of Attendance (COA):
Costs that the student can expect to incur during the school year

- Direct costs: billed by the school
- Indirect costs: not included in bill but may be required

Expected Family Contribution (EFC)
A measure of how much the student & family are expected to contribute to the cost of the student’s education.

The EFC is calculated from a federal formula using demographic & financial data from the FAFSA

School costs include:
- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous living expenses

Financial Need = COA - EFC

- Schools will determine need after reviewing financial aid applications
- Schools will create an award package based on need and available funding at their schools
Expected Family Contribution (EFC) is based on:

- Parental income & assets (dependent students)
- Student income & assets
- Family size and number of family members in college
- Age of older parent (dependent students)

- Remains the same regardless of school
- Includes allowance for taxes
- Primarily income-driven
Types of Financial Aid

GIFT AID: (Free Money)

- **Grants**: based on financial need and generally does not have to be repaid
- **Scholarships**: aid, usually based on merit, skill or unique characteristics that generally does not have to be repaid.

SELF HELP AID:

- **Work Study**: Student obtains job, often coordinated through the campus and/or State. Wages earned help cover the cost of attendance.
- **Student Loans**: Borrowed money that must be repaid (with interest)
  - Student’s Name (federal direct loans)
  - Parent’s Name (federal PLUS loans)
  - Student’s Name w/ Cosigner (private/alternative loans)
Funding Sources

Federal Government (Federal Department of Education)
★ Studentaid.ed.gov
★ FAFSA.gov
★ Studentloans.gov
★ 800-433-3243

State Government (PHEAA)
★ Pheaa.org
★ Educationplanner.org
★ Mysmartborrowing.org
★ Youcandealwithit.com
★ 800-692-7392

Post-Secondary Schools

Private/Public/ Civic Organizations, etc.
Challenges

- **Completing Financial Aid Paperwork**
  - Requires permanent address: FAFSA, PA State Grant & college apps
  - Email address: current & assessable
  - Confusing definitions: dependency & homelessness
  - Difficulty acquiring/securing required documentation

- **Stigma**: Shame/fear

- **Adequate Post-Secondary Support & Resources**
  - Housing when campus is closed
  - Food pantry
  - Campus & Community-based resources
Financial Aid Forms

Know which financial aid forms each school requires

All Schools Require:

- **Free Application for Federal Student Aid (FAFSA)**
  - Required by PHEAA, and some scholarship organizations as well
  - [FAFSA.ED.GOV](http://FAFSA.ED.GOV) or [FAFSA.GOV](http://FAFSA.GOV)

- **State Grant Form (SGF)** through PHEAA
  - Required for first-year students (may be required in subsequent years)
  - Can link to the State Grant application from FOTWs confirmation page or may access at [www.pheaa.org](http://www.pheaa.org)

Some Schools Require:

- **CSS Profile** (College Scholarship Service)
- **Institutional Financial Aid Forms**
Financial Aid Basics

- Students must apply!
- Deadlines Apply: School, State & Federal
- Answer each question based on the day the form is completed, except tax return/income.

<table>
<thead>
<tr>
<th>Plan to Attend College From</th>
<th>Submit the FAFSA From</th>
<th>Using Tax Information From</th>
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The FAFSA® (Free Application for Federal Student Aid) is a federal form used to determine student eligibility for the following:

- **Federal programs** ([studentaid.ed.gov](http://studentaid.ed.gov))
  - Grants
  - Campus-Based Aid
  - Student Loans

- **State programs** ([www.pheaa.org](http://www.pheaa.org))
  - PA State Grant
  - State Work Study
  - PA Special Programs

- **School programs**
  - Need Based grants & Institutional Aid
FAFSA.gov: 7 Sections on Form

FAFSA is broken down into seven sections:

1. Student Demographics
2. School Selection
3. Dependency Status
4. Parent Demographics
5. Financial Information
6. Sign & Submit
7. Confirmation

*FAFSA has new look & is now mobile friendly
Whose info goes on FAFSA?

- **Dependent Student and Legal Parent(s)**
  - Divorced or Separated Parents -> Custodial Parent:
    - the parent student lived with most during the last 12 months,
    - if equal: the parent that provided the most financial support
  - Divorced/Separated parents who live in the same household
  - Same Sex Parents
  - Stepparents (married & living with the custodial parent)
  - Adoptive parents

- **Independent student** – student’s information only
  (& spouse, if married)

- Anyone else the student is living with – **NO**
Who is Independent?

- 24 or older on Jan 1st of award year
- Married
- Veteran (includes active duty personnel)
- Working on graduate level degree
- Emancipated minor
- In legal guardianship
- Orphan, in foster care or ward of the court at anytime when student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
Homeless Determination

Per the McKinney-Vento Act: Homelessness is defined as lacking a fixed, regular and adequate nighttime residence.

- **Youth**: 21 years of age or less or still enrolled in high school as of the day the FAFSA is signed (and not yet 24)
- **Unaccompanied**: not living in the physical custody of a parent or guardian
- **Homeless**: includes living in shelters, motels, cars, or temporarily living with other people because student has nowhere else to go. This also includes, fleeing an abusive parent who would otherwise provide the student with financial support and a place to live.
Homeless Determination

Who can act as the “proper authority” to determine if the student is homeless?

- High School or School District homeless liaison
  - Homeless Liaison Directory found on ECYEH’s website, https://homeless.center-school.org/
- Director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development
- Director of a runaway or homeless youth basic center or transitional living program
- Financial Aid Office
Income & Assets

Income: Students and parent(s) of dependent students must answer income questions.

Assets:
- Some families qualify for a Simplified EFC Formula and do not need to report assets
  - Means tested benefits, or
  - Able to file a 1040A or 1040EZ, or no income tax return, or
  - Parent(s) are a dislocated worker, and
  - Parent’s combined income $49,999 or less
- Some families will qualify for an automatic EFC of Zero
  - Meet same conditions above for the Simplified EFC Formula and
  - Parental annual income of $26,000 or less
Income & Assets

Assets cont.: FAFSA will ask the following question:

“As of today, does the total amount of your (parent’s) current assets exceed (a specific amount unique to the applicant)?”

- Assets are reported as of the date the application is filed
- 529 plans owned by the student or the custodial parent are reported as Parental Investments on the FAFSA
- Do not report the value of:
  - Primary home
  - Qualified retirement funds
  - Life insurance policies
  - Family business, if it employs less than 100 full-time employees
  - Family farm, if the family lives on the farm

Use Tool Tips (Help & Hints) on the FAFSA as a guide
The IRS DRT allows students and parents to transfer IRS tax return income into the FAFSA.

- Sensitive data will be encrypted
- Unable to use DRT if:
  - Married filing separate or Married filing HOH
  - Filed a Puerto Rican or foreign return
  - Marital status is different than return
  - Identity Theft flag is on account

All Info must match tax return!
FSA ID: Don’t forget to sign!

- The Federal Student Aid ID allows the student and parent to electronically sign the FAFSA (student & 1 parent must sign)
- Signature is accepted for PA State Grant
- FSA ID owner should create his or her own account (obtain FSA ID early)
PA State Grant Form (SGF)

• **Link off the FAFSA Application Confirmation Page**
  » Missed the link or it wasn’t available?
    - Link in an email sent to student/parent from PHEAA, OR
    - Go to [PHEAA.org](http://PHEAA.org); State Grant Program; and complete the form

• **Additional questions needed to determine PA State Grant eligibility:**
  » Enrollment status (full-time/part-time)
  » Value of PA 529 College Savings Program
  » Program of study for students in vocational programs
  » Employment status
  » **PHEAA verifies Homeless determination**
Special Circumstances

If things change...

- Divorce or separation
- Recent death or disability
- Reduced income/Unemployment
- Unusual Circumstance

- Contact schools listed on FAFSA: Only a school can change a FAFSA based on your circumstances
- Contact PHEAA for the PA State grant
Frequently Asked Questions

- Tonya is staying in a homeless shelter with her parents and two siblings. Does Tonya meet the definition of a homeless youth for FAFSA purposes?

- Mark has been staying with his classmate’s parents. Mark and his classmate plan to attend college next year and hope to attend the same school. Assuming no one else in Mark’s classmate's family will be in college next year, how should Mark answer the following question?
  - How many students in your household will be attending college?
  - What do you need to know in order to answer this question?
Resources

- FinancialAidToolKit.ed.gov and PHEAA.org
- The Field Center for Children’s Policy, Practice & Research
  https://fieldcenteratpenn.org/
- National Association for the Education of Homeless Children and Youth: https://naehcy.org/
  - Members have access to the SPOC Toolkit
- National Center for Homeless Education: https://nche.ed.gov/
- School House Connection: https://www.schoolhouseconnection.org/
Resources for Schools through PHEAA
www.pheaa.org (Online High School Access)

Track FAFSA completions through BPAMS (Business Partner Access Management System)
Resources: PHEAA

Materials are free to order at PHEAA.org/order-online
Contact Information

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