

College Access and Success

for Students Experiencing Homelessness



A Toolkit for Educators and Service Providers

NOEH CY

NATIONAL ASSOCIATION FOR THE EDUCATION
OF HOMELESS CHILDREN AND YOUTH

College Access and Success for Students Experiencing Homelessness: A Toolkit for Educators and Service Providers

Developed for

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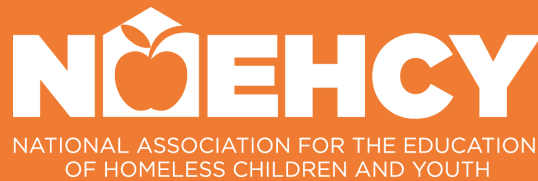
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The National Association for the Education of Homeless Children and Youth (NAEHCY) is the voice and social conscience for the education of children and youth experiencing homelessness.

NAEHCY, a national grassroots membership association, connects educators, parents, advocates, researchers, and service providers to ensure school enrollment and attendance and overall success for children and youth whose lives have been disrupted by the lack of safe, permanent, and adequate housing. NAEHCY achieves these goals through advocacy, partnerships, and education.



National Association for the Education of Homeless Children and Youth
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<http://www.naehcy.org>

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"I knew that I didn't want to be homeless for the rest of my life, and I saw education as the sure path to a more secure future. Hard work does not intimidate; a vacuous future does. To succeed in college is to succeed in life, and never again have to live the way I am living now."

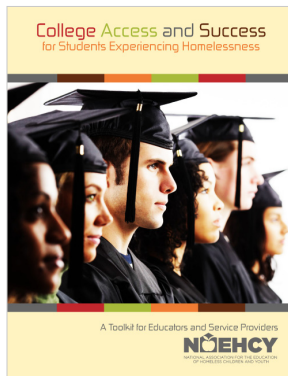
Ashleigh
2005 LeJendre Scholar
and formerly homeless student

Purpose of the Toolkit

The past several years have seen a heightened interest in the issue of access to higher education for students experiencing homelessness. This heightened interest is due, at least in part, to the September 2007 passing of the **College Cost Reduction and Access Act**, including its provisions related to unaccompanied homeless youth. As interest in the issue increased, the National Association for the Education of Homeless Children and Youth (NAEHCY) realized the need for a resource that would provide information on a variety of topics related to college access and success for homeless youth.

NAEHCY's *College Access and Success for Students Experiencing Homelessness: A Toolkit for Educators and Service Providers* aims to serve as a comprehensive resource on the issue of higher education access and success for homeless students, including information on:

- ▶ **Understanding homeless students:** Who are homeless students? How can homeless students be identified? What educational barriers do these students face?
- ▶ **Assisting homeless students in choosing a school:** What information and resources are available to homeless students to help them research and choose an institution of higher education that is right for them?
- ▶ **Helping homeless students pay for application-related expenses:** What is available in terms of waivers for Advanced Placement (AP) test fees, college entrance exam (ACT and SAT) fees, and college application fees?
- ▶ **Assisting homeless students in finding financial aid and scholarships for school:** How should homeless students fill



out the Free Application for Federal Student Aid (FAFSA)? Are there scholarships available for homeless students?

- ▶ **Helping homeless students succeed in college:** What supports are available to homeless students to help them make the grade and reach graduation?

The College Access and Success Toolkit provides local homeless education liaisons, State Coordinators for Homeless Education, school counselors, college admission counselors, college financial aid administrators, and youth shelters and other service providers with the resources they need to understand the options and supports available for college-bound homeless youth and assist these youth in accessing them.

For ease of use, the *Toolkit* includes:

- ▶ an interactive Table of Contents, which allows users to jump directly to a particular place within the *Toolkit*;
- ▶ chapters organized by subject, with each chapter including valuable topic-related knowledge and tools, and links to additional resources and information; and
- ▶ appendices that may be used as one's own professional tool or distributed to colleagues and/or students, as desired.

The *Toolkit* may be downloaded at <http://www.naehcy.org/educational-resources/he-toolkit>. It may be used as a comprehensive source or referenced by topic, as needed. Written to be user-friendly and to provide quick and comprehensive access to needed information, the *Toolkit* is a resource that anyone working with homeless youth on college access and success issues should have on hand.

Chapters

1 - Introduction and Context

Who are Homeless Youth?

Subtitle VII-B of the McKinney-Vento Homeless Assistance Act, reauthorized in 2001, (hereafter referred to as *the McKinney-Vento Act*) is the key piece of federal legislation related to the K-12 public education of children and youth experiencing homelessness. According to the McKinney-Vento Act, a child or youth who **lacks a fixed, regular, and adequate nighttime residence** is considered homeless. In addition to the *fixed, regular, and adequate* wording, which is the definition's guiding phrase, the definition includes examples of living arrangements that would not be considered fixed, regular, and adequate and, therefore, would meet the definition of *homeless*. Reference the sidebar to the right for the full definition.⁴

Each year, the U.S. Department of Education (US ED) collects homeless education data from school districts across the country. In the SY 2010-11 Consolidated State Performance Report (CSPR) data collection, U.S. public schools enrolled 1,065,794 children and youth experiencing homelessness, a 13% increase from the SY 2009-10 total of 939,903 (NCHE, 2012).⁵

The McKinney-Vento Act does not include specific age requirements a student must meet to be considered eligible for the rights and services provided through the Act. As long as a student is eligible for K-12 public education in the state, she may be considered eligible for McKinney-Vento services, provided that her nighttime living arrangement meets the

⁴ For an in-depth discussion of the McKinney-Vento definition of *homeless*, download *Determining Eligibility for Rights and Services Under the McKinney-Vento Act* at http://center.serve.org/nche/downloads/briefs/det_elig.pdf.

⁵ For more information on US ED's CSPR data collection, visit http://center.serve.org/nche/pr/data_comp.php.

Who is homeless?

(Subtitle VII-B of the McKinney-Vento Homeless Assistance Act, reauthorized under Title X, Part C of NCLB)

The term "homeless children and youth"—

- A. means individuals who lack a fixed, regular, and adequate nighttime residence...; and
- B. includes —
 1. children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;
 2. children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings...
 3. children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
 4. migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).

definition of *homeless*.

As will be discussed in greater detail in the [Paying for College](#) chapter of the *Toolkit*, the [College Cost Reduction and Access Act](#) (CCRAA) uses the McKinney-Vento Act's definition of *homeless*; but when referring to unaccompanied homeless youth (UHY), the CCRAA includes the following definition of *youth*:

- ▶ a student who is 21 years old or younger; or
- ▶ a student who is still enrolled in high school as of the date he signs the FAFSA.

Educational Challenges for Homeless Youth

Students experiencing homelessness face numerous barriers to educational success. The overall context of poverty in which homelessness usually occurs brings with it numerous risk factors that may affect a student's education, including poor nutrition, a lack of healthcare, unsafe or overcrowded living conditions, and a general environment of financial strain and lack. Residential instability and the resulting school mobility that often accompanies it also place homeless students at an academic disadvantage. Each time a student changes schools, she also changes peer groups, teachers, and oftentimes school curricula.

Additionally, students experiencing homelessness often face specific barriers when attempting to enroll in school, including lacking documentation normally required for enrollment, such as a birth certificate, previous school records, proof of guardianship, proof of residence, or immunization or other health records. Homeless students also may lack the funds to purchase school supplies, school uniforms, or others materials needed to participate completely in school programming. Without a quiet space and adequate materials, homeless students may find it difficult, if not impossible, to complete school assignments.

UHY generally face the above challenges

without the benefit of a stable, supportive relationship with a parent or guardian. Unaccompanied homeless students are children and youth whose living arrangement meets the [McKinney-Vento definition of homeless](#) and who are not in the physical custody of a parent or guardian. Couple the previously mentioned challenges with the emotional and mental strain caused by family discord and often the added pressure of needing to work to ensure financial survival, and one can appreciate the persistence and dedication that unaccompanied homeless students must demonstrate in order to succeed in school.

Given the complex interaction of challenges and barriers faced by homeless students, it is not surprising that some homeless students never graduate from high school. While official federal data on the graduation rate of homeless students currently is not available, annual reports from the Virginia Department of Education (VDOE) provide a state-level snapshot and show consistently a lower on-time graduation rate for homeless students than for students overall. The state-level cohort report for the Class of 2012 shows a 67.7% on-time high school graduation rate of students who experienced homelessness at any time during high school, as compared to a 78.8% rate for students who were economically disadvantaged at any time during high school, and an 88% rate for all students (VDOE, 2012). Graduation rates from other states, including Colorado and Indiana, demonstrate similar trends.

Barriers to College Access and Success

The educational barriers faced by homeless students are not limited to kindergarten through high school. High school graduates experiencing homelessness likely will encounter roadblocks should they wish to continue on to higher education.



Many high school graduates in homeless situations have not had anyone to serve as a

mentor and role model in the area of education. Few, if any, people in their lives have helped them prepare for college or encouraged them to consider it as a realistic option for their path towards adulthood and financial independence. Despite this, many homeless youth wish to continue on to higher education and set out to take the steps necessary to make this happen. Along the way, they are likely to encounter these and other barriers (Emerson, Duffield, Salazar, & Unrau, 2012):

- ▶ lack of support from an adult who has the experience and knowledge needed to provide assistance in the college search and application process;
- ▶ difficulty paying fees for Advanced Placement (AP) exams, college entrance exams such as the ACT and SAT, and college applications;
- ▶ difficulty completing the Free Application for Federal Student Aid (FAFSA); this is particularly true for UHY, who may be unable to access information on their parents' income and assets or get a parent signature;
- ▶ a financial aid package that is insufficient to meet their financial need;
- ▶ difficulty paying housing deposits and other expenses that may be due before financial aid funds become available; and
- ▶ lack of information about various supports that may be available to them, including college advising from a high school counselor, private scholarships, state-specific opportunities for homeless students, and the [Education Training Voucher \(ETV\) program for foster youth](#).

Once enrolled in college, students experiencing homelessness often continue to face challenges in reaching college graduation, including (Emerson, Duffield, Salazar, & Unrau, 2012):

- ▶ continued lack of support from a helpful, caring adult;
- ▶ struggles with mental health issues related

to the distress caused by homelessness; and, for UHY, often a history of physical, sexual, or mental abuse;

- ▶ insufficient support with developing solid study skills, securing stable housing and reliable transportation, and deciding on a college major or potential career path; and
- ▶ difficulty balancing the demands of schoolwork, the need to work to pay bills, and other responsibilities.

Without much-needed support, youth experiencing homelessness may be unable to surmount the barriers and persist through to college graduation, seeing their dreams of a college degree, professional advancement, and financial stability fall by the wayside.

Why are Youth Homeless?

Youth become homeless, whether with their family or on their own, for a variety of reasons.

Homeless Families with Children

Family homelessness is caused primarily by issues within the broader economic climate, including:

- ▶ a lack of affordable housing,
- ▶ poverty, and
- ▶ a widening gap between housing costs and income (National Center on Family Homelessness [NCFH], 2011).

The Great Recession that battered the U.S.



Without much-needed support, youth experiencing homelessness may see their dreams of a college degree, professional advancement, and financial stability fall by the wayside.

economy from 2007 to 2009, and from which the country continues to recover, saw a rise in family homelessness, as unprecedented job losses occurred (Center on Budget and Policy Priorities [CBPP], 2012) and the housing market bottomed out. For more information on family homelessness, visit <http://www.familyhomelessness.org/>.



Homeless Youth on Their Own

The reasons that UHY end up separated from their parent(s) or guardian(s) are varied, but may include:

- ▶ sexual, physical, mental, or parental substance abuse in the home;
- ▶ conflict due to blended family issues, a student's pregnancy, or a student's sexual orientation;
- ▶ lack of space in shelters or doubled-up living arrangements;
- ▶ discharge from the foster care or juvenile justice system with no housing or income support; and
- ▶ policies restricting the admittance of male youth in some shelters, particularly those serving domestic violence victims (National Coalition for the Homeless [NCH], 2007).

The McKinney-Vento Act: Educational Rights for K-12 Children and Youth Experiencing Homelessness

Subtitle VII-B of the McKinney-Vento Act is the key piece of federal legislation related to the K-12 public education of children and youth experiencing homelessness. The Act establishes

the **definition of homeless** used in the field of education and outlines the educational rights that eligible children and youth must receive. These include the right to:

- ▶ receive a free, appropriate public education;
- ▶ enroll in school immediately, even if lacking documents normally required for enrollment;
- ▶ enroll in school and attend classes while the school gathers needed documents;
- ▶ enroll in the local school; or continue attending their school of origin (the school they attended when permanently housed or the school in which they were last enrolled), if that is preferred and is feasible;⁶
- ▶ receive transportation to and from the school of origin, if requested by the parent/guardian/UHY; and
- ▶ receive educational services comparable to those provided to other students, according to each student's needs.

Under the McKinney-Vento Act, every school district must appoint a **local homeless education liaison** to serve as the district's key homeless education contact and to oversee the implementation of the Act within the district.

For more information about the McKinney-Vento Act and best practices for its implementation, visit <http://center.serve.org/nche/briefs.php>.

Identification of Homeless Students

The identification of homeless students is a crucial first step to ensuring that these students receive needed services and supports. To this end, educators and service providers must learn to recognize common signs of homelessness and implement strategies of outreach and identification.

⁶ If the school district believes that the school selected is not in the student's best interest, then the district must provide the parent/guardian/unaccompanied homeless youth with a written explanation of its position and inform the parent/guardian/youth of the right to appeal the district's decision.

Appendix 1A - Common Signs of Homelessness

provides general guidance about recognizing manifestations of homelessness among youth, including:

- ▶ lack of continuity in education,
- ▶ difficulties in school,
- ▶ paperwork and documentation challenges,
- ▶ social and behavioral concerns,
- ▶ poor health/nutrition,
- ▶ poor hygiene,
- ▶ lack of a support system (UHY), and
- ▶ statements by the student.

Appendix 1B - Checklist of Strategies for Identifying High School Students Experiencing Homelessness and Appendix 1C - Checklist of Strategies for Identifying Higher Education Students Experiencing Homelessness provide a framework of strategies to guide the outreach and identification efforts of high schools and institutions of higher education, including:

- ▶ engaging school, district, and institution personnel;
- ▶ posting and distributing awareness materials;
- ▶ engaging students; and
- ▶ building collaborative relationships.

Web Links Included in Chapter 1



- ▶ *Determining Eligibility for Rights and Services Under the McKinney-Vento Act*
http://center.serve.org/nche/downloads/briefs/det_elig.pdf
- ▶ *Education for Homeless Children and Youths Program: Analysis of Federal Data Collection and Three-Year Comparison*
http://center.serve.org/nche/pr/data_comp.php
- ▶ *Local Homeless Education Liaisons*
<http://center.serve.org/nche/downloads/briefs/liaisons.pdf>
- ▶ National Center for Homeless Education (NCHE): Homeless Education Issue Briefs
<http://center.serve.org/nche/briefs.php>
- ▶ National Resource Center for Youth Development (NRCYD): Education Training Voucher
<http://www.nrcyd.ou.edu/etv>
- ▶ One CPD Resource Exchange: Defining *Homeless*
https://www.onecpd.info/resources/documents/HEARTH_HomelessDefinition_FinalRule.pdf
- ▶ Subtitle VII-B of the McKinney-Vento Act, Full Text
<http://www2.ed.gov/programs/homeless/legislation.html>
- ▶ The College Cost Reduction and Access Act, Full Text
<http://www.law.cornell.edu/uscode/text/20/1001>
- ▶ The National Center on Family Homelessness
<http://www.familyhomelessness.org/>

Additional Resources

- ▶ Educational Rights Poster (Youth and Parent versions; available in English and Spanish)
National Center for Homeless Education (NCHE)
http://center.serve.org/nche/pr/er_poster.php
- ▶ National Center for Homeless Education Brochure
National Center for Homeless Education (NCHE)
http://center.serve.org/nche/pr/nche_brochure.php
- ▶ Sample Housing Questionnaires
National Center for Homeless Education (NCHE); compilation of samples from various agencies
http://center.serve.org/nche/ibt/sc_enroll.php
- ▶ Continuum of Care (CoC) Local Contact Information
U.S. Department of Housing and Urban Development
<http://www.hudhre.info/index.cfm?do=viewCocContacts>
- ▶ Unaccompanied Homeless Youth Higher Education Poster (available in English and Spanish)
National Center for Homeless Education (NCHE) | National Association of Federal Student Aid Administrators (NASFAA)
http://center.serve.org/nche/pr/he_poster.php

2 - Choosing a College

Introduction

Researching and choosing an institution of higher education can be an exciting and yet overwhelming process. With more than 3,800 colleges in the United States, choices abound. But a college that works for one student may not be a good fit for another. Instead of asking, "Which are the best colleges?" the question should be, "Which are the best colleges for this student?"

In deciding which college is a good fit for a particular student, it is important to help the student identify what she wants most from her college education. A student who has set her sights on being a chemical engineer likely will not be happy at a liberal arts institution without an engineering program. A small college with no collegiate athletic programming will not appeal to the high school quarterback who is hoping to get a football scholarship. In choosing a college, a student will want to select an institution where he will feel comfortable, have access to academic and other programming in keeping with his talents and interests, and gain the education needed to prepare him for his career path and future.



In choosing a college, a student will want to select an institution where he will feel comfortable, have access to academic and other programming in keeping with his talents and interests, and gain the education needed to prepare him for his career path and future.

Factors to Consider When Choosing a College

According to the [College Board](#) (2012d), the following factors should be presented to students when discussing which colleges may be right for them:

- ▶ public versus private,
- ▶ two-year versus four-year (see Chapter 6 for a detailed discussion of [two-year vs. four-year colleges](#)),
- ▶ single-sex versus coed,
- ▶ ethnic composition,
- ▶ liberal arts and sciences versus comprehensive universities,
- ▶ size (small, medium, or large),
- ▶ location (urban, suburban, rural, out of state, in state, or international),
- ▶ academic offerings,
- ▶ majors,
- ▶ faculty in desired field,
- ▶ academic skills enhancement,
- ▶ residential and social life,
- ▶ student organizations and activities,
- ▶ athletics and recreational sports (varsity, intramural, and club),
- ▶ community service organizations,
- ▶ personal and career counseling,
- ▶ extracurricular activities,
- ▶ personal attention available,
- ▶ diversity of student body, and
- ▶ religious affiliation.

Unique Considerations for Homeless Students

While students experiencing homelessness are like other students in many ways, they often struggle with challenges related specifically to their homelessness. For instance, while most students will feel some apprehension about heading off to college, homeless students may feel added stress because they may not come from a school or family with a “college-going culture”. Many college-bound homeless students may be the first in their family to attend college; thus, the level of unknown is greater and can cause high levels of anxiety. While many students and their families will feel some level of financial burden due to college-related expenses, most of these students will be excited to head home for a visit when the dorms close for winter break; students experiencing homelessness may dread school breaks because they have to scramble to try to find a place to stay. And while many students wonder if they will be able to meet the admissions requirements of their top college, most unaccompanied homeless youth (UHY) face the admissions process without the support of an informed, caring adult.

Because of the unique circumstances of homeless students, the following additional considerations may need to be taken into account when discussing college options:

- ▶ housing options, including during school breaks;
- ▶ employment options, if needed;
- ▶ transportation options, if needed; and
- ▶ availability of no-cost tutoring, and academic and other student supports.⁴

To be able to focus on school work and the other responsibilities they may have (working, parenting, etc.), students experiencing homelessness need to have a reliable and safe

place to stay at night. Finding a college where their living arrangement will be stable and adequate is important to consider when making a school choice. The ability to stay in a school dormitory is an appealing option for students experiencing homelessness in terms of stability and campus engagement;⁵ but dorms often close when schools go on extended break. This issue is something that should be considered and planned for, if need be.⁶

Most homeless students will need to work while in college to be able to pay education-related and living expenses. Some students may receive on-campus employment opportunities through the Federal Work-Study program as part of their federal financial aid award. Other students may choose to work off campus with the hopes of earning more money. A smaller college in a small town may offer limited job opportunities off campus. In addition, transportation options often are limited in rural areas. A larger university or a university located in an urban area may offer more extensive job opportunities and the added convenience of public transportation. As such, access to employment and transportation may need to be considered when weighing college options.



⁵ According to the *Application and Verification Guide*, a portion of the *Federal Student Aid Handbook*, a student who lacks fixed, regular, and adequate housing is considered homeless. This includes a student living in the school dormitory if the student would otherwise be homeless. See <http://www.ifap.ed.gov/fsahandbook/attachments/1314AVG.pdf> for more information.

⁶ Some schools leave at least one residence hall open during extended school breaks to provide housing for students that otherwise wouldn't have shelter, such as students experiencing homelessness, or are unable to return home, such as international students. For more information on this and other supports for student success, see [Chapter 6: Supporting Student Success in College](#).

⁴ For more information on supports for student success, see [Chapter 6: Supporting Student Success in College](#).

Because no two students are the same in terms of interests and needs, selecting a college is a unique process for each individual student.

[Appendix 2A: Guiding the Discussion on College Selection](#) provides a tool that can be used to frame a discussion with a student about what institution might be right for him/her.

Exploring Majors and Career Options

Some college-bound students already have specific ideas about which career path they want to pursue. Other students may not have chosen a career path yet. As many colleges do not require students to declare a major until some time in their sophomore year, it is not necessary for students to choose their career prior to entering college. The first year of college coursework may be used to explore strengths and interests before selecting a major. If, however, a student wishes to pursue a particular career path, it is important for her to keep this in mind as she researches colleges, as she will want to make sure that the college she selects offers her preferred major.



Students with whom you are working may benefit from assistance in exploring potential college majors and career paths. See [Appendix 2B: Web Resources for Researching Colleges](#) for a list of useful Websites related to these issues.

Tips for Researching Colleges

When researching colleges, access to current and useful information and knowledgeable guidance is crucial.

Current and Useful Information

Information about universities can come from multiple sources, including:

- ▶ university Websites,
- ▶ university publicity materials (informational packets, brochures, etc.),

- ▶ virtual or face-to-face campus tours,
- ▶ college search engine Websites, and
- ▶ college review publications or Websites.

See [Appendix 2B: Web Resources for Researching Colleges](#) for a list of useful Websites, including general Websites about the college application process, college search engines, college review Websites, and Websites on exploring college majors and career paths.

Knowledgeable Guidance

Students experiencing homelessness often have little knowledge about the college application and admission process. As mentioned, many homeless students will be first generation college students, meaning neither of their parents attended college. First generation students often lack familiarity with the college experience because it's not something their parents have experienced themselves. UHY often are estranged from parents; as such, even if their parents went to college, the lack of relationship with their parents will place them in the position of navigating the college admission process without parental guidance. Finally, many homeless students will be discouraged by their current circumstances and believe that college is out of their reach due to financial or other constraints. These students will benefit from the caring involvement of a knowledgeable adult who can encourage them in their college aspirations and inform them about opportunities and supports available to them.

In addition to the resources available in this *Toolkit*, it is recommended that educators and service providers working with students experiencing homelessness get to know institutions of higher education that are popular with students in their area. Information specific to some of the [factors to consider](#) mentioned above will come in handy as you discuss the characteristics of each institution a student is considering.

Web Links Included in Chapter 2



- ▶ *Application and Verification Guide*
<http://ifap.ed.gov/fsahandbook/attachments/1314AVG.pdf>
- ▶ The College Board
<http://www.collegeboard.org/>

Additional Resources

- ▶ College Confidential
<http://www.collegeconfidential.com/>
- ▶ College Prowler
<http://www.collegeprowler.com/>
- ▶ Mapping Your Future
<http://www.mappingyourfuture.org/>
- ▶ Mapping Your Future: Explore Careers
<http://www.mappingyourfuture.org/PlanYourCareer/>
- ▶ National Center for Education Statistics: College Navigator
<http://nces.ed.gov/collegenavigator/>
- ▶ Peterson's: All About Choosing the Best College and College Life
<http://www.petersons.com/college-search/how-to-choose-a-college.aspx>
- ▶ The ACT: Choosing a College
<http://www.actstudent.org/college/choosing.html>
- ▶ The College Board: Building a Support Network
<https://bigfuture.collegeboard.org/get-started/building-support-network>
- ▶ The College Board: College Search
<https://bigfuture.collegeboard.org/college-search>
- ▶ The College Board: For Students
<http://student.collegeboard.org/>
- ▶ The College Board: Major and Career Search
<https://bigfuture.collegeboard.org/majors-careers>
- ▶ The College Board: What Are You Into?
<https://bigfuture.collegeboard.org/explore-careers>
- ▶ The Princeton Review
<http://www.princetonreview.com/>
- ▶ The Princeton Review: College Rankings
<http://www.princetonreview.com/college-rankings.aspx>
- ▶ The Princeton Review: School Finder
<http://www.princetonreview.com/schoolsearch.aspx>
- ▶ U.S. News and World Report: College Rankings and Reviews
<http://colleges.usnews.rankingsandreviews.com/best-colleges>

3 - Fee Waivers

Introduction

The senior year of high school can be an exciting time for college-bound graduates, as they take important steps towards independence and adulthood. But the road to college is paved with exams, applications, and fees; and these fees can create a financial burden and barrier for low-income students, including students experiencing homelessness. Fortunately, many of these fees can be eliminated by taking advantage of fee reductions and waivers available to needy students. This chapter provides information about fee reductions/waivers for Advanced Placement tests, college entrance exams, and college applications.

Advanced Placement Tests and Fee Reductions

About the Advanced Placement Program

The **Advanced Placement (AP) program**, created by the **College Board**, offers college-level curricula and examinations to high school students. If a student receives a high grade on an AP exam, colleges may grant him either advanced course placement, college credit, or both. Successful AP participation may also help a student stand out in the college admission process. While each institution sets its own policy, most U.S. four-year colleges give students credit, advanced placement, or both on the basis of AP exam scores. As such, taking AP courses often is a cost-effective way to get ahead in one's college education. Also, by entering college with AP credits, students may be able to move quickly into upper-

level courses, pursue a double-major, or study abroad.

Visit <http://collegesearch.collegeboard.com/apcreditpolicy/index.jsp> for information about the AP credit policies of various colleges and universities. Visit <http://apstudent.collegeboard.org/apcourse> for a list of AP classes, including course descriptions, currently being offered.

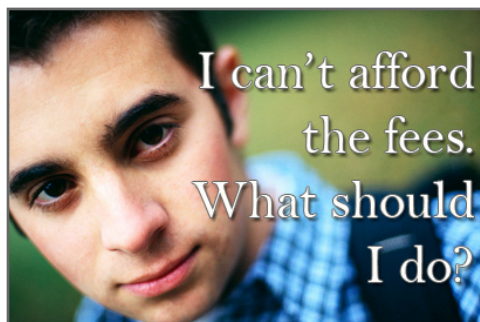
AP Examination Fees and Fee Reductions

As of 2013, the fee to take an AP exam administered in the United States is \$89; however, fee reductions are available for students with financial need, as follows (College Board, 2012b):

- ▶ a \$28 fee reduction from the College Board;
- ▶ an \$8 fee reduction from the school where the test is administered, as schools that must forgo their \$8/exam rebate for each fee-reduced exam; and
- ▶ a partial or full exam subsidy from the state to cover the remaining \$53.

Eligibility for AP Exam Fee Reductions

Students who are either enrolled or eligible to participate in the Federal Free or Reduced Price Lunch Program are eligible to receive the \$28 College Board fee reduction on all AP exams that they take in a given year. A student is eligible for free or reduced price lunches if his or her family's income is at or below 185 percent of the poverty level issued annually by the U.S. Department of Health and Human Services (2012b). Additionally, according



to the U.S. Department of Agriculture ([USDA], 2004), children and youth experiencing homelessness are categorically eligible to receive free school meals. As such, homeless students automatically qualify for AP exam fee reductions.

A student also is eligible for AP fee reductions under the following circumstances:

- ▶ The student's family receives assistance under part A of Title IV of the Social Security Act.
- ▶ The student is eligible to receive medical assistance under the Medicaid program under Title XIX of the Social Security Act.
- ▶ The student's family's income is at or below the Census Bureau's "poverty threshold."

For more information about AP exam fee reduction eligibility, visit <http://professionals.collegeboard.com/testing/waivers/guidelines/ap>.

Requesting an AP Exam Fee Reduction

Each school participating in the AP program designates an AP Coordinator who takes primary responsibility for organizing and administering that school's AP program. The AP Coordinator manages the receipt, distribution, administration, and return of AP Exam materials. Because limited assistance is available, students who wish to receive an AP exam fee reduction should communicate the need for assistance to their school's AP Coordinator as soon as the need becomes known.

Visit <http://professionals.collegeboard.com/testing/waivers/guidelines/ap> for information on steps that AP Coordinators must take to ensure that their school is credited appropriately for fee reductions.

See [Appendix 3A: Worksheet for Covering Exam and Application Expenses](#) for a student tool for organizing fee waiver request efforts.



College Entrance Exams and Fee Waivers

About College Entrance Exams

Colleges use many criteria, including high school transcripts, letters of recommendation, and standardized test scores, to make an admissions decision. The two most common college entrance exams are [The American College Test \(ACT\)](#) and The College Board's [Scholastic Aptitude Test \(SAT\)](#).

Many community colleges do not require applicants to provide ACT or SAT scores, but often do require students to take a placement test. Some community colleges accept ACT and/or SAT scores for placement purposes. Because of this, students planning to attend community college may wish to speak with the college about their entrance requirements before making a decision about whether to take either or both college entrance exams.

Students thinking of attending a four-year college or university should plan to take at least one standardized college entrance exam. Most institutions requiring college entrance exam scores will accept either an ACT or SAT score, so students may wonder whether to take the ACT, SAT, or both. Visit <http://www.princetonreview.com/sat-act.aspx> for information from the Princeton Review to help a student decide which test may be right for her.

College Entrance Exam Fee Waivers

As of 2013, college entrance exams fees are as follows:

- ▶ ACT (no writing): \$35.00
- ▶ ACT Plus Writing: \$50.50
- ▶ SAT: \$50
- ▶ SAT Basic Subject Test Fee (per registration): \$23
 - +\$23 Language with Listening Tests (per test)
 - +\$12 All other Subject Tests (per test)

The ACT fee waiver covers basic registration fees, including sending the student's test score to up to four college choices (ACT, Inc, 2013) A student can use the waiver to take the ACT up to two times.

The SAT fee waiver covers all registration fees for a single test date, including the four free score sends included with registration and additional four free score sends included with the waiver. A student can use up to two waivers for the SAT and up to two waivers for the SAT Subject Tests (up to three subject tests per test date) (College Board, 2013b).

Eligibility for College Entrance Exam Fee Waivers

As of 2013, the ACT and SAT fee waiver programs use the same eligibility criteria (ACT, Inc, 2012; College Board, 2013b). To be eligible, a student must:

- ▶ be enrolled in high school in the 11th or 12th grade (ACT and SAT) or in grades 9-12 (SAT Subject Tests);
- ▶ be a U.S. citizen (if testing abroad) or be testing in the U.S., Puerto Rico, or a U.S. territory; and
- ▶ meet one or more of the following indicators of economic need:
 - ▶ Student is participating in or eligible to participate in the Federal Free and Reduced Price Lunch program.
 - ▶ Annual family income falls within the [Income Eligibility Guidelines](#) set by the USDA Food and Nutrition Service.

- ▶ Student is enrolled in a federal, state, or local program that aids students from low-income families (e.g., Federal TRIO programs such as Upward Bound).
- ▶ Family receives public assistance.
- ▶ Lives in federally subsidized public housing, a foster home, or is homeless.
- ▶ Student is a ward of the state or is an orphan.

As previously mentioned, according to the USDA (2004), children and youth experiencing homelessness are categorically eligible to receive free school meals. As such, homeless students automatically qualify for college entrance exam fee waivers. A limited number of ACT and SAT fee waivers are available, however, so students should speak with their high school counselors about obtaining a waiver as soon as the need becomes known.

For more information about the ACT exam fee waiver program, visit <http://www.actstudent.org/faq/feewaiver.html>. For more information about the SAT exam fee waiver program, visit <http://sat.collegeboard.org/register/sat-fee-waivers>.

Requesting an ACT or SAT Fee Waiver

The ACT and SAT fee waiver programs are administered by high school counselors. **To receive an ACT fee waiver**, students should obtain the waiver form from their high school counselor and then submit the serial number included on the form during online registration or return the fee waiver form with a paper registration. Visit <http://media.act.org/documents/feewaiver.pdf> for more information about 2012/2013 ACT Fee waiver Procedures. **To receive an SAT fee waiver**, students should obtain the waiver form from their high school counselor and then register for the SAT using the 12-digit code from their fee waiver card. An SAT Fee waiver Checklist for students is available for downloading at <http://sat.collegeboard.org/SAT/public/pdf/sat-fee-waiver>

[checklist.pdf](#).

See [Appendix 3A: Worksheet for Covering Exam and Application Expenses](#) for a student tool for organizing fee waiver request efforts.

College Applications and Fee Waivers

Introduction

The college application process would not be complete without the completion and submission of the college application itself. A complete college application usually consists of some or all of the following:

- ▶ a completed application form,
- ▶ a high school transcript,
- ▶ college admission exam scores,
- ▶ letters of recommendation,
- ▶ essays, and
- ▶ application fees.

While not all U.S. colleges charge application fees, many do, with an estimated average fee of between \$35 and \$50 (College Board, 2012c). Considering the recommendation that students apply to between five and eight schools (College Board, 2012a), a college-bound senior could pay an average of between \$175 and \$400 in application fees. For homeless students, this expense can create a significant financial hardship and potentially even deter them from applying to college.

Fortunately, there are a number of options available to students to either eliminate the expense of college application fees completely or reduce them significantly, including:

- ▶ fee waivers available using the College Board's or National Association for College Admission Counseling's fee waiver form,
- ▶ fee waivers available at individual institutions of higher education, and

- ▶ reduced or \$0 application fees available by applying to college online.

The College Board's Request for Waiver of College Application Fee Form

The [College Board](#), in addition to administering the Advanced Placement (AP) and Scholastic Aptitude Test (SAT) programs, provides eligible students with up to four *Request for Waiver of College Application Fee* forms. Students should include these forms, which are shipped with the SAT Program fee waiver materials to high schools during the summer, with their college applications and send them to institutions listed in the *SAT Fee Waiver Directory of Colleges*. This directory, along with other useful materials, may be downloaded at <http://professionals.collegeboard.com/testing/sat/materials>.

The College Board uses the same [eligibility criteria](#) for its SAT college entrance exam fee waiver and college application fee waiver programs. As previously stated:

- ▶ Students participating in or eligible to participate in the Federal Free and Reduced Price Lunch program automatically qualify for the SAT College Entrance Exam fee waiver.
- ▶ According to the USDA (2004), children and youth experiencing homelessness are categorically eligible to receive free school meals.

As such, homeless students automatically qualify for the College Board's college application fee waiver program.

The NACAC College Application Fee Waiver Form

The [National Association for College Admission Counseling \(NACAC\)](#), an organization of professionals dedicated to serving students as they make choices about pursuing postsecondary education, provides a college application fee waiver form



that is used widely by postsecondary institutions across the country. NACAC uses the same indicators of economic need as those used by the College Board's SAT college entrance exam fee waiver and college application fee waiver programs. In fact, if a student has received or is eligible to receive an ACT or SAT testing fee waiver, she automatically qualifies to use the NACAC college application fee waiver form.

NACAC outlines the following requirements for completing its Request for Admission Application Fee Waiver form (2012):

- ▶ Students must complete the student section in its entirety.
- ▶ The student's secondary school counselor, independent counselor, or TRIO representative must verify that the student is eligible to use the form.
- ▶ The high school's raised seal or stamp must be included on the form.
- ▶ The form must be mailed directly to the admission office of the college or university to which the student is seeking admission.

Students also should remember the following:

- ▶ The NACAC form is intended for students who are applying for direct matriculation to college from high school. Transfer and nontraditional students should contact the admission office of each school to which they are applying for information regarding possible institution-specific fee waivers.
- ▶ NACAC recommends limiting the use of the form to no more than four schools; however, the NACAC form and the **College Board form** are mutually exclusive. As such, students may use both the NACAC and College Board forms when requesting college application fee waivers. In other words, students theoretically may use the NACAC form at four colleges and the SAT fee waiver at four separate colleges, for a total of eight possible college application fee waivers.
- ▶ Institutions have discretion as to whether

they will accept the NACAC form; if an institution declines a student's form, she should investigate other potential fee waiver options, including the **College Board waiver** or a waiver available through the institution.

For more information about the NACAC form, visit <http://www.nacacnet.org/studentinfo/feewaiver/Pages/default.aspx>.

The Common Application and College Application Fee Waivers

The **Common Application for Undergraduate College Admissions** provides free online and print versions of first-year and transfer college applications that are accepted by more than 400 U.S. postsecondary institutions. Beginning in 2011-12, all Common Application member institutions agreed to accept both the NACAC and College Board fee waiver forms (NACAC, 2012). For more information about the Common Application, including a list of member institutions, visit <https://www.commonapp.org/>.

Additional Options for Eliminating or Reducing College Application Fees

Although many colleges accept either the College Board or NACAC college application fee waiver form, some institutions of higher education choose to establish their own individual policies. It is recommended that college-bound students research the policies of colleges where they are applying to learn about available options. Professionals working with college-bound students may wish to research the issue, as well, so as to have ready access to information about application fee waiver options at institutions that are popular with the students with whom they work. Additionally, many colleges do not charge an application fee when students complete the application online.

See **Appendix 3A: Worksheet for Covering Exam and Application Expenses** for a student tool for organizing fee waiver request efforts.

Web Links Included in Chapter 3



- ▶ *2012/2013 ACT Fee Waiver Eligibility Requirements*
<http://media.act.org/documents/feewaiver.pdf>
- ▶ *SAT Fee Waiver Checklist*
<http://sat.collegeboard.org/SAT/public/pdf/sat-fee-waiver-checklist.pdf>
- ▶ The ACT: Am I eligible for a fee waiver?
<http://www.actstudent.org/faq/feewaiver.html>
- ▶ The American College Test (ACT)
<http://www.act.org/>
- ▶ The College Board
<http://www.collegeboard.org/>
- ▶ The College Board: AP Courses
<http://apstudent.collegeboard.org/apcourse>
- ▶ The College Board: AP Credit Policy Info
<http://collegesearch.collegeboard.com/apcreditpolicy/index.jsp>
- ▶ The College Board: AP Students
<https://apstudent.collegeboard.org/>
- ▶ The College Board: Fee Reductions for AP Exams
<http://professionals.collegeboard.com/testing/waivers/guidelines/ap>
- ▶ The College Board: SAT Downloads & Materials Ordering
<http://professionals.collegeboard.com/testing/sat/materials>
- ▶ The College Board: SAT Fee Waivers - What are they, and who is eligible?
<http://sat.collegeboard.org/register/sat-fee-waivers>
- ▶ The College Board: Scholastic Aptitude Test (SAT)
<http://sat.collegeboard.org/home>
- ▶ The Common Application for Undergraduate College Admissions
<https://www.commonapp.org/>
- ▶ The National Association for College Admission Counseling (NACAC): FAQs for Application Fee Waiver Form
<http://www.nacacnet.org/studentinfo/feewaiver/Pages/default.aspx>
- ▶ The Princeton Review: The SAT vs. the ACT
<http://www.princetonreview.com/sat-act.aspx>
- ▶ The National Association for College Admission Counseling (NACAC)
<http://www.nacacnet.org/>
- ▶ USDA Income Eligibility Guidelines
<http://www.fns.usda.gov/cnd/Governance/notices/iegs/IEGs.htm>

Additional Resources



- ▶ Peterson's: College Admission Requirements & College Applications
<http://www.petersons.com/college-search/college-admissions.aspx>
- ▶ The ACT: Applying to Colleges
<http://www.actstudent.org/college/applying.html>
- ▶ The College Board: Applying 101
<https://bigfuture.collegeboard.org/get-in/applying>
- ▶ The College Board: Explore Advanced Placement (AP)
<http://apstudent.collegeboard.org/exploreap>
- ▶ The College Board: For Parents
<https://bigfuture.collegeboard.org/get-started/for-parents>
- ▶ The College Board: Handouts & Presentations
<https://bigfuture.collegeboard.org/get-started/educator-resource-center/college-handouts-presentations> (English)
<https://bigfuture.collegeboard.org/get-started/educator-resource-center/spanish-language-handouts> (Spanish)
- ▶ The College Board: Testing
<https://bigfuture.collegeboard.org/get-in/testing>
- ▶ The U.S. News and World Report: Applying to College
<http://www.usnews.com/education/best-colleges/applying>

4 - Paying for College: Federal Aid

Introduction

Paying for college is a challenge for many students; and understanding and navigating the financial aid process can be difficult, especially for low-income and first-generation college-bound youth. Because many students experiencing homelessness are low-income, first-generation, or both, their level of knowledge about federal financial aid may be minimal, while their sense of financial stress may be overwhelming. For unaccompanied homeless youth (UHY), who often have little or no support from a responsible, informed adult, the financial aid process can be even more daunting. This chapter provides information about federal financial aid, including federal financial aid basics, tips for filling out the Free Application for Federal Student Aid (FAFSA), and special FAFSA provisions for UHY.

Federal Financial Aid Basics

According to the Office of Federal Student Aid ([FSA], 2013c), US ED awards approximately \$150 billion a year in grants, work-study funds, and low-interest loans to more than 14 million students. Federal student aid may be used to cover such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for other related expenses, such as a computer and dependent care (2013c). To be eligible to receive federal financial aid, a student must complete the FAFSA, available at <http://www.fafsa.ed.gov/>. Additional information about the FAFSA is provided later in this chapter.



Types of Federal Financial Aid

Grants

Grants often are called *gift aid* because they are a form of financial aid that generally does not need to be repaid. Grants usually are need-based, meaning that they are awarded based on a student's financial need. US ED offers a variety of grants to students attending four-year colleges or universities, community colleges, and career schools, including:

- ▶ federal Pell Grants,
- ▶ federal Supplemental Educational Opportunity Grants (FSEOG),
- ▶ Teacher Education Assistance for College and Higher Education (TEACH) Grants, and
- ▶ Iraq and Afghanistan Service Grants.

For more information on federal financial aid available in the form of grants, visit <http://studentaid.ed.gov/types/grants-scholarships>.

Loans

Loans are referred to as *self-help aid*, because the student takes responsibility for receiving this type of aid, and are designed to cover expenses not covered by gift aid. A student may be offered loans as part of a financial aid package from a postsecondary school. A loan is money that is borrowed and must be paid back, often with interest. Student loans can come from the federal government or from private

sources such as a bank or financial institution. Loans made by the federal government, called federal student loans, usually have a lower interest rate and more flexible repayment options than loans from banks or other private sources. Additionally, federal student loans may be **subsidized**, wherein US ED pays the interest on the loan under certain conditions, or **unsubsidized**, wherein the student must pay the interest on the loan, although interest repayment may be deferred while the student is in school.

If a student decides to take out a loan, she should ensure that she understands who the lender is and what the terms and conditions for repayment are. For more information about student loans, visit <http://studentaid.ed.gov/types/loans>. For more information about understanding loan repayment, visit <http://studentaid.ed.gov/repay-loans/understand>.

Federal Work-Study

Federal Work-Study, like loans, also is referred to as *self-help aid*. Work-Study provides jobs for undergraduate and graduate students with financial need, enabling them to earn money to help pay education expenses. Students work part-time on- or off-campus while enrolled in college. The program encourages community service work and/or work related to the student's course of study. Students earn at least the federal minimum wage, or possibly more, depending on the type of work and the skills required for the position. For more information on Federal Work-Study, visit <http://studentaid.ed.gov/types/work-study>.

Calculation of Federal Financial Aid

According to the FSA (2013b), a student's federal financial aid package is calculated as follows:

- ▶ The financial aid staff assesses a student's cost of attendance (COA) at the school.
- ▶ US ED, through its Central Processing

System, calculates the student's Expected Family Contribution (EFC) based on the information provided on the student's FAFSA.

- ▶ The staff subtracts the student's EFC from the COA to determine the amount of the student's financial need and, therefore, how much need-based aid the student can receive.
- ▶ To determine how much non-need-based aid a student can get, the school takes the cost of attendance and subtracts any financial aid the student already has been awarded; eligibility for non-need-based aid, which consists primarily of loans, is calculated without considering the EFC.

In the case of dependent students, the financial aid office considers the income and assets of the student and his parents; in the case of independent students, only the student's income and assets are taken into account. See **Understanding Dependent and Independent Student Status** for more information.



The Free Application for Federal Student Aid (FAFSA): The Basics

As mentioned, to be eligible to receive federal financial aid, a student must complete the FAFSA. A FAFSA must be completed for each year in which a student wishes to receive aid. A



To be eligible to receive federal financial aid, a student must complete the FAFSA (Free Application for Federal Student Aid). Students should beware of Websites attempting to charge fees to complete the FAFSA and should fill out the FAFSA at the official FAFSA Website at <http://www.fafsa.ed.gov/> only.

new FAFSA is released each January for the upcoming school year. By way of example, the 2013-2014 FAFSA was released in January 2013. The 2013-2014 FAFSA should be completed by students wishing to receive aid for the 2013-2014 school year, including Fall 2013 and Spring 2014. The treatment of the Summer term depends on each institution's policy and practice. Some institutions view Summer 2013 as the final term of the 2012-2013 school year; as such, federal financial aid for this term would be included in the aid package issued based on the student's 2012-2013 FAFSA. By contrast, some institutions view Summer 2013 as the first term of the 2013-2014 school year; as such, federal financial aid for this term would be included in the aid package issued based on the student's 2013-2014 FAFSA.

Information Needed to File a FAFSA

In preparation for completing the FAFSA, a student should gather the following information:

- ▶ Social Security number (see below);
- ▶ driver's license;
- ▶ a Federal Student Aid PIN (see below);
- ▶ W-2 forms or end-of-year pay stubs;
- ▶ federal and state income tax forms for the previous year for the student and parents, in the case of dependent students, or for the student only or the student and spouse, if married, in the case of independent students;
- ▶ records and documentation of untaxed income received, such as child support, or military or clergy allowances (if applicable);
- ▶ bank account balances; lists of stocks, bonds, and other assets; and, an estimated value and mortgage balance of real estate other than the primary home (if applicable); and
- ▶ a valid email address, if possible.

Social Security Number

To file a FAFSA, a student must provide a valid Social Security number (SSN). If a student submits a FAFSA without a valid SSN, the FAFSA will be returned to the student unprocessed. For assistance with obtaining a SSN or updating the information on a Social Security card, call the Social Security Administration at 1 (800) 772-1213 or visit the Social Security Administration's Website at <http://www.ssa.gov/>.

Federal Student Aid PIN

A student must have a Federal Student Aid (FSA) PIN to apply electronically for federal student aid and to access federal student aid records online. In order to apply for a PIN, a student or parent must have a valid Social Security Number (SSN). For more information about applying for and using a Federal Student Aid PIN, visit <http://www.pin.ed.gov/>.

FAFSA Deadlines

A student should complete her FAFSA as soon as possible to ensure that she does not miss important federal, state, or institutional deadlines. The federal FAFSA deadline is June 30 at the close of the FAFSA school year. For instance, a student filling out the 2013-2014 FAFSA must submit her FAFSA by June 30, 2014, to meet the federal deadline. States and individual institutions of higher education often use the information included in a student's FAFSA to determine eligibility for state and institutional aid and scholarship programs; thus, students also will want to comply with state and institutional FAFSA deadlines, which vary by state and institution, and could be earlier than the June 30 federal deadline. Finally, many financial aid offices allocate aid on a first-come, first-served basis; thus, the sooner a student submits her FAFSA, the better.



For more information on federal and state

FAFSA deadlines, visit <http://www.fafsa.ed.gov/deadlines.htm>. For information on institutional FAFSA deadlines, the student should check with the financial aid office of the institution.

Understanding Dependent and Independent Student Status

As mentioned previously, a student's EFC is calculated based on the income and asset information the student provides on his FAFSA. The information that must be provided, and the effect this information has on the calculation of student aid, depends on whether a student is considered dependent or independent.

For purposes of filling out the FAFSA:

- ▶ **A dependent student** must provide information about her own income and assets and also those of her parents and must have a parent signature on the FAFSA.
- ▶ **An independent student** must provide only information about her own income and assets and does not need to have a parent signature on the FAFSA.

In general, federal student aid programs are based on the concept that it is primarily the student's and her family's responsibility to pay for her education. A **dependent student** is assumed to have the support of her parents; thus, the parents' financial information must be evaluated along with the student's in order to get a complete picture of the family's financial strength. If a student qualifies as dependent, this does not mean automatically that the student's parents will need to contribute towards the cost of the student's education; it simply means that the parents' financial information is factored into the calculation of the student's EFC.

Independent students are considered to be financially independent from their parents and, therefore, do not need to include parent information on their FAFSA. For the 2013-2014 FAFSA, a student qualifies as independent if any

of the following are true:

- ▶ he is **24 years old or older**;
- ▶ he is **married** on the day he applies for financial aid;
- ▶ he will be **enrolled in a master's or doctoral degree program** at the beginning of the academic year covered by the FAFSA;
- ▶ he is serving on **active duty in the U.S. Armed Forces** for purposes other than training;
- ▶ he is a **veteran** of the U.S. Armed Forces;
- ▶ he **has children who will receive more than half their support from him** during the academic year;
- ▶ he **has legal dependents** (other than his children or spouse) who live with him and receive more than half their support from him;
- ▶ when he was age 13 or older, both his parents were deceased and he was in **foster care** or a **ward of the court**;
- ▶ as of the day he applies for aid, he is an **emancipated minor** as determined by a court in his state of legal residence;
- ▶ as of the day he applies apply for aid, he is **in a legal guardianship** as determined by a court in his state of legal residence; or
- ▶ at any time on or after the July before he files his FAFSA, he was determined to be an **unaccompanied youth who was homeless**.

If a student does not meet any of the above criteria, he is considered dependent and must include his parents' information on the FAFSA, with the possible exception of qualifying as an independent student through a **dependency override**, which is discussed in greater detail later in this chapter.

Most criteria for independent student status

are based on pre-existing conditions or documentation and, as such, provide a simpler route to independent student status. In contrast, UHY must receive a new determination of independent student status for each year they complete a FAFSA. As such, if a youth qualifies as independent based on multiple criteria, consider which path to independent student status will be the easiest to navigate. For instance, a student who was in foster care when he was 13 or older may find it easier to document his experience in out-of-home care than an episode of homelessness experienced on his own.

For more information about dependency status, visit <http://studentaid.ed.gov/fafsa/filling-out/dependency>.

Dependent or Independent?: The FAFSA vs. the IRS

It is important to keep in mind that the definitions of *dependent* and *independent* for purposes of the FAFSA differ from those used by the IRS for purposes of filing income tax. When filling out the FAFSA, a student should base her decision about her dependency status solely on the definitions of *dependent student* and *independent student* established by federal law. While not common, it is possible for a student to qualify as independent on the FAFSA and dependent on her parents' income tax return. One example of when this could occur is when a student turns 24 late in the financial aid award year, but was dependent on her parents long enough during the tax year to meet the conditions necessary to be considered a dependent on the parents' tax return.

It also is possible that a student would meet the definition of *independent student* for financial aid purposes and file his FAFSA as such, and yet his parents choose to claim him as a dependent on their tax return, even though he does not meet



the IRS definition of *dependent*. In these cases, the student's claim of independent status on the FAFSA would be legitimate, while the parents' claiming the student as a dependent on their tax return would not be. If this occurs, the parents would be responsible for their error and any related penalties.

The parents' inaccurate claiming of the student as a dependent may have been made knowingly or unknowingly. Regardless, the parents' actions would not subject the student to penalties, as long as the student abides by the tax laws applicable to his own income and does not benefit personally from a parent's commission of tax fraud. Although the IRS, under certain circumstances, may provide a reward to a person who reports tax fraud, a student has no legal obligation to report a parent's tax fraud. As such, a student may choose to report a parent's fraudulent dependency claim or may choose to ignore it.

For more information, download *Income tax and the FAFSA for Unaccompanied Homeless Youth* at <http://www.naehcy.org/educational-resources/higher-ed>.

Dependent Homeless Students and the FAFSA

Most college-bound students experience homelessness as part of a family. While the family's financial resources likely are limited, the parents feel responsible for providing financially for their children and do so to the best of their ability. In these cases, homeless students would be considered dependent for FAFSA purposes and should fill out the FAFSA accordingly, providing information about both their own income and assets and those of their parents.

Educators and service providers working with homeless youth may be concerned that if a homeless student files the FAFSA as a dependent student, the

student will be at a disadvantage in terms of the aid package that she receives in comparison to what she would receive had she filed the FAFSA as an independent student. A proper understanding of how a student's EFC is calculated should eliminate these concerns.

A dependent student's EFC serves as a measure of her family's financial strength and is calculated according to a formula established by law. Factors that affect a student's EFC include:

- ▶ the family's taxed and untaxed income, assets, and benefits, including unemployment and Social Security;
- ▶ the size of the family; and
- ▶ the number of family members who will attend college during the year.

Most families experiencing homelessness have very limited financial resources. If filled out properly, the information submitted on the FAFSA will demonstrate the level of the student's financial need and his EFC, as well as his financial aid package, will reflect this. Another way to state this is that most homeless families are considered low-income and many will qualify for a \$0 EFC. In fact, according to the FSA (2012), as of the 2013-2014 award year, a student qualifies for an automatic \$0 EFC if both 1 and 2, as follows, are true:

1. anyone included in the household received benefits during 2011 or 2012 from any of the designated means-tested Federal benefit programs, including the SSI Program, the Supplemental Nutrition Assistance Program (SNAP), the Free and Reduced Price School Lunch Program, the TANF Program, and WIC; **OR**

the student's parents filed or were eligible to file a 2012 IRS Form 1040A or 1040EZ, filed a 2012 IRS Form 1040 but were not required to do so, or were not required to file any income tax return; **OR** the student's parent is a dislocated

worker;

AND

2. the 2012 income of the student's parents is \$24,000 or less.

For more information about the EFC and how it is calculated, visit <https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/the-expected-family-contribution-efc-faqs>.

Unaccompanied Homeless Youth and the FAFSA

According to the [College Cost Reduction and Access Act \(CCRAA\)](#) (2007), UHY qualify as independent students for purposes of the FAFSA. As such, UHY only need to provide information about their own income and assets, not those of their parents, and do not need to have a parent signature on their FAFSA. According to the FSA's [Application and Verification Guide \(AVG\)](#) (2013a), UHY is defined as follows:

- ▶ **Unaccompanied:** Not living in the physical custody of a parent or guardian
- ▶ **Homeless:** Lacking fixed, regular, and adequate housing
- ▶ **Youth:** A student who is 21 years old or younger or still enrolled in high school as of the date he signs the application (Note: Students who are unaccompanied and homeless, but are 22 or 23 years old, may qualify for independent student status for FAFSA purposes through a [Dependency Override](#).)

A student who is unaccompanied, at risk of homelessness, and self-supporting also qualifies as an independent student on the FAFSA. *At risk of homelessness* and *self-supporting* are defined as follows:

- ▶ **At risk of homelessness:** When a student's housing may cease to be fixed, regular, and adequate, for

I'm homeless on my own. How should I fill out my FAFSA?



example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing

- ▶ **Self-supporting:** When a student pays for his own living expenses, including fixed, regular, and adequate housing

According to the CCRAA, the following role groups are authorized to determine that a student meets the definition of *UHY*, or unaccompanied, self-supporting youth at risk of homelessness:

- ▶ local homeless education liaisons, designated pursuant to section 722(g)(1)(J)(ii) of the McKinney-Vento Homeless Assistance Act;
- ▶ the director of a program funded under the Runaway and Homeless Youth Act or a designee of the director;
- ▶ the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development or a designee of the director; and
- ▶ a financial aid administrator (FAA).

As of the 2013-2014 award year, the [FAFSA on the Web](#) includes four questions to which a student may respond *yes* to establish that he has been determined to be an UHY. These four questions correspond to the four determining authorities, as detailed above. See [Appendix 4B: FAFSA Tips for Unaccompanied Homeless Youth](#) for more information.

It is important to note that the [AVG](#) (2013a) establishes specific conditions under which each of the above authorities may make the determination that a student meets the definition of *UHY*, as follows:

- ▶ A local homeless education liaison may make a determination for a student if the student is in high school.
- ▶ The director of a Runaway and Homeless Youth Act-funded program or HUD-funded



*Even when a local liaison or director of a RHYA program or HUD shelter is not authorized to make the official determination of independent student status, he can **play an important role** in the determination process by providing relevant facts to inform the FAA's determination.*

shelter may make a determination for a student that is receiving his program's services.

If neither of the above is true, either because the student is no longer in high school or is not receiving RHYA or HUD services, a FAA must make the determination.

Documenting Independent Student Status for Unaccompanied Homeless Youth

According to the [AVG](#) (2013a), FAAs are not required to verify a student's responses to the UHY questions on the FAFSA unless they have conflicting information that would lead them to believe that the responses are inaccurate. As such, an UHY is independent without the need to provide additional information beyond the FAFSA. In practice, however, many FAAs request additional information and/or documentation to confirm a student's status as an UHY before processing the student's financial aid as an independent student. According to the [AVG](#), any of the following may serve to document that a student meets the definition of *UHY*:

- ▶ documentation of the student's circumstances from one of the role groups authorized to make determinations that a student meets the definition of *UHY*,
- ▶ a documented phone call between the FAA and a relevant authority with knowledge of the student's circumstances, or
- ▶ a documented interview with the student, if

no written documentation is available.

Chapter 5: Special Cases of the *AVG* (2013a) provides additional information about documenting that a student meets the definition of *UHY*. Specifically, this chapter provides guidance to FAAs making independent student status determinations for *UHY*, including:

- ▶ which authorities may be helpful to consult when making a determination,
- ▶ how to be sensitive and respectful when gathering information to inform a determination,
- ▶ the difference between a dependency override or a case of professional judgment and determining independent student status for *UHY*.

While the CCRAA does not require that a specific form be used to document independent student status for *UHY*, the following resources are available to assist local liaisons, RHYA and HUD service providers, and FAAs in documenting their determinations:

- ▶ ***Unaccompanied Homeless Youth Documentation of Independent Student Status for the FAFSA:*** This template, developed by NAEHCY and available at <http://www.naehcy.org/educational-resources/higher-ed>, provides local liaisons and RHYA and HUD service providers with a template that may be used to document an *UHY*'s independent student status.
- ▶ ***Making Student Status Determinations for Unaccompanied Homeless Youth: Eligibility Tool for Financial Aid Administrators:*** This form, developed collaboratively by NAEHCY and NCHE, and available at http://center.serve.org/nche/downloads/faa_det_tool.pdf, may be completed by a FAA who is evaluating a student's eligibility for independent student status. It provides guidance to assist FAAs in making a determination if a student seeking independent student status as an

UHY comes to the attention of a FAA when a determination by a local liaison or shelter director is not available.

Determinations of Independent Student Status for College Sophomores, Juniors, and Seniors

As noted earlier, the *AVG* establishes **specific conditions** under which each of the four authorized role groups may make the official determination of independent student status for an *UHY*. Because local liaisons are authorized only to make determinations for students in high school, they will not be able to make official determinations of student status for returning college sophomores, juniors, and seniors. Additionally, since RHYA-funded programs and HUD-funded shelters are authorized only to make determinations for youth who are receiving their services, obtaining an official determination of independent student status from these authorities will not be an option for *UHY* that are not receiving services from these agencies. As such, most returning college sophomores, juniors, and seniors will need to receive a determination from a FAA.

Having said this, local liaisons and directors of RHYA programs and HUD shelters, although unable to make official student status determinations in these cases, can play an important role in the determination process by providing relevant facts to inform the FAA's determination. If any of these three authorities has knowledge that would provide support for an *UHY*'s independent student status eligibility, the authority should reach out to the FAA working on the student's case.

Disputing a Determination of Student Status

In some instances, a FAA will determine that a student does not meet the definition of *UHY* and, therefore, should not be granted independent student status. In these cases, if the student believes that this determination has been made in error, she may appeal the FAA's decision. According to the *AVG* (2013a, p. 119),

"Students should understand that they are able to contest an eligibility determination by a financial aid office by providing supporting information to be reviewed collaboratively by the school's general counsel, the financial aid director, and a recognized McKinney-Vento practitioner (such as a school district homeless liaison, state homeless education coordinator, or the National Center for Homeless Education). Students may also appeal a determination to the [U.S.] Department [of Education]."

While the **AVG** references the option to appeal a determination to the U.S. Department of Education, as of the publication of this toolkit, the Department has not provided specific details about the appeal process.

Unaccompanied Homeless Students Ages 22 and Over

As noted earlier, the **AVG** establishes the definition of *youth* as a student who is 21 years old or younger or still enrolled in high school as of the date he signs the application. Many unaccompanied homeless students will meet this definition and, therefore, qualify for independent student status as an UHY. Students who are ages 22-23, however, do not meet the definition of *youth* and thus may not be granted independent student status as UHY. However, according to the **AVG** (2013a, p. 120),

"Students who don't meet the definition of youth because they are older than 21 (and not yet 24) and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a dependency override."

Students who are ages 22-23 and experiencing homelessness on their own should submit their FAFSA without information about parental income and assets and then follow up with the financial aid office at the college to request that

they be granted independent student status through a dependency override.

Students ages 24 and older automatically qualify for independent student status.

Dependency Overrides

In certain cases, a student may not qualify as an independent student through one of the **categories established in the CCRAA**, but may have unusual circumstances that would warrant being considered independent. In these cases, FAAs may use a dependency override to grant independent student status to a student who otherwise would be considered dependent. As mentioned above, a dependency override is the process that must be used to grant independent student status to unaccompanied homeless students ages 22-23. For educators and service providers working with college-bound high school students, this may be an option to keep in mind for students who do not meet the definition of *UHY* but whose circumstances may warrant being considered independent. For more information on dependency overrides, see *Chapter 5: Special Cases* of the **AVG**.

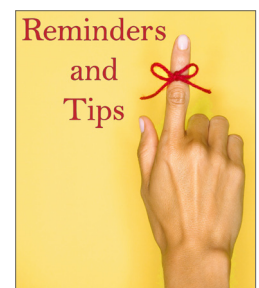
Miscellaneous FAFSA Reminders and Tips

Students Living in Dorms

Many UHY who enter college will choose or be required to stay in on-campus housing. While this housing arrangement provides the student with residential stability while school is in session, he is likely to have no stable, adequate place to live during extended college breaks and summers. As such, the **AVG** clarifies that a student living in the school dormitory may still be considered an UHY if the student would be homeless otherwise (2013a, p. 119).

Students Fleeing Abuse

The **AVG** clarifies that an unaccompanied youth



living in housing that is not fixed, regular, and adequate and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live (2013a, p. 119)

Students without a Permanent Address

The *AVG* establishes that UHY may use a college's address as their own on the FAFSA (2013a, p. 120)

FAFSA Filing Options: Online, PDF, Hard Copy

Students may submit their FAFSA online through the *FAFSA on the Web Website*, print out the *FAFSA in PDF format* and mail in a completed hard copy, request a paper FAFSA by calling 1-800-4-FED-AID (1-800-433-3243), or receive assistance for the hearing impaired by contacting the TTY line at 1 (800) 730-8913.

It is recommended that students complete the FAFSA on the Web, for the following reasons:

- ▶ **It's fast:** Students submitting their FAFSA through the FAFSA on the Web Website will receive their Student Aid Reports (SAR) much more quickly than students who submit a paper FAFSA through the mail.
- ▶ **It's safe:** When FAFSA information is transmitted over the Internet, it is completely secure. The same technology that protects credit card transactions over the Web is used to make sure that FAFSA data remains confidential.
- ▶ **It's easy:** FAFSA on the Web uses skip logics to show students only the questions they need to answer. Questions that do not apply to a particular student are skipped, making the online application quicker to fill out than the paper form. Extensive help for submitting the FAFSA online also is available at <http://www.fafsa.ed.gov/help.htm>.

Finally, it is especially important for UHY to complete their FAFSA online because FAFSA on the Web provides a fourth general question

related to qualifying for independent student status but not yet having a determination as an UHY that is not included in the PDF FAFSA. See *Appendix 4B: FAFSA Tips for Unaccompanied Homeless Youth* for more information.

Undocumented Students and the FAFSA

Undocumented students, who are students without a legal immigrant status, are not eligible to receive federal financial aid. As such, they should not complete and submit a FAFSA. They may, however, qualify for some state-funded aid and/or private scholarships. This will be discussed in greater detail in *Chapter 5 - Paying for College: Beyond Federal Aid*.

Making FAFSA Revisions

Most of the questions on the FAFSA aim to document the student's situation as of the day he signs the FAFSA. However, there are some instances in which the student will want, or be required, to revise the information he reported. FAFSA revisions may be appropriate under the following conditions:

- ▶ The student made a mistake on the information he submitted and needs to make a correction.
- ▶ The student's situation has changed, including a significant change in the family's income (in the case of a dependent homeless student) or student's income (for an unaccompanied homeless youth) for the present year.

In some instances, a FAFSA revision is not only appropriate, but required. For example, a student must update anything that changes her dependency status (for instance, she is now pregnant or is now in a legal guardianship).

For more information about FAFSA revisions, visit <http://studentaid.ed.gov/fafsa/next-steps/correct-update>.

Web Links Included in Chapter 4



- ▶ *Application and Verification Guide*
<http://www.ifap.ed.gov/fsahandbook/attachments/1314AVG.pdf>
- ▶ College Cost Reduction and Access Act
<http://www.law.cornell.edu/uscode/text/20/1001>
- ▶ FAFSA on the Web
<http://www.fafsa.ed.gov>
- ▶ *Income Tax and the FAFSA for Unaccompanied Homeless Youth*
<http://www.naehcy.org/educational-resources/higher-ed>
- ▶ *Making Student Status Determinations for Unaccompanied Homeless Youth: Eligibility Tool for Financial Aid Administrators*
http://center.serve.org/nche/downloads/faa_det_tool.pdf
- ▶ Social Security Administration
<http://www.ssa.gov/>
- ▶ The College Board: The Expected Family Contribution (EFC): FAQs
<https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/the-expected-family-contribution-efc-faqs>
- ▶ The Office of Federal Student Aid: Correcting or Updating Your FAFSA
<http://studentaid.ed.gov/fafsa/next-steps/correct-update>
- ▶ The Office of Federal Student Aid: Dependency Status
<http://studentaid.ed.gov/fafsa/filling-out/dependency>
- ▶ The Office of Federal Student Aid: FAFSA Filing Options
<http://www.fafsa.ed.gov/options.htm>
- ▶ The Office of Federal Student Aid: FAFSA on the Web Help
<http://www.fafsa.ed.gov/help.htm>
- ▶ The Office of Federal Student Aid: Grants and Scholarships
<http://studentaid.ed.gov/types/grants-scholarships>
- ▶ The Office of Federal Student Aid: Loans
<http://studentaid.ed.gov/types/loans>
- ▶ The Office of Federal Student Aid: Student Aid Deadlines
<http://www.fafsa.ed.gov/deadlines.htm>
- ▶ The Office of Federal Student Aid: Subsidized and Unsubsidized Loans
<http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>
- ▶ The Office of Federal Student Aid: Work-Study Jobs
<http://studentaid.ed.gov/types/work-study>
- ▶ *Unaccompanied Homeless Youth Documentation of Independent Student Status for the FAFSA*
<http://www.naehcy.org/educational-resources/higher-ed>

Additional Resources



- ▶ *Financial Aid Checklist for Students and Parents*
The College Board
English: https://secure-media.collegeboard.org/CollegePlanning/media/pdf/BigFuture_Financial_Aid_checklist.pdf
Spanish: <https://secure-media.collegeboard.org/CollegePlanning/media/pdf/BigFuture-Financial-Aid-Checklist-Spanish.pdf>
- ▶ The College Board: How to Complete the FAFSA
<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/how-to-complete-the-fafsa>
- ▶ The Office of Federal Student Aid (FSA)
<http://studentaid.ed.gov/>
- ▶ The Office of Federal Student Aid: Filling Out the FAFSA
<http://studentaid.ed.gov/fafsa/filling-out>
- ▶ Unaccompanied Homeless Youth Higher Education Poster (available in English and Spanish)
National Center for Homeless Education (NCHE) | National Association of Federal Student Aid Administrators (NASFAA)
http://center.serve.org/nche/pr/he_poster.php

5 - Paying for College: Beyond Federal Aid

Introduction

While federal financial aid often provides the majority of funding for a student's higher education expenses, scholarships available from a variety of national-, state-, and local-level agencies and organizations can be valuable sources of additional funding. This chapter provides important information about understanding scholarship options beyond federal aid and strategies for finding and applying for scholarships.

Understanding Different Types of Scholarships

When seeking funding for college beyond what is provided through federal aid, it is important to understand the different types of scholarships available, which include:

- ▶ merit-based scholarships,
- ▶ need-based scholarships,
- ▶ student-specific scholarships,
- ▶ career-specific scholarships, and
- ▶ college-specific scholarships.

Merit-based Scholarships

Merit-based scholarships are, as the name suggests, given to a student based on a student's demonstration of a particular merit. Often, merit-based scholarships are given based on a student's academic performance, but also may be awarded on the basis of other merits, including excellence in artistic or athletic



pursuits, community service, or student leadership.

Need-based Scholarships

Need-based scholarships are given to a student based on a student's financial need. Many agencies granting need-based scholarships use the information submitted on a student's FAFSA to determine the extent of a student's financial need. However, private organizations awarding need-based scholarships may use their own criteria for determining need.

Student-specific Scholarships

Student-specific scholarships are granted based on criteria particular to the individual student, including gender, race, religion, or nationality. Scholarships for minority groups are the most common kind of student-specific scholarship.

Career-specific Scholarships

Career-specific scholarships are given to students who plan to pursue a specific field of study. Often, higher-dollar scholarships are awarded to students pursuing careers in high-need areas, including education, nursing, or STEM fields (Science, Technology, Engineering, Mathematics).

College-specific Scholarships

College-specific scholarships are offered by individual institutions of higher education to highly qualified applicants. These scholarships, given on the basis of academic excellence and/or personal

achievement, range in size from covering a portion of tuition to providing a full ride to the college.

By understanding the different types of scholarships that are available, students have the best chance of securing the broadest possible financial support for their college education.

Who Awards Scholarships?

Scholarships may be awarded by a variety of public and private organizations, including:

- ▶ **National organizations**
Example: [National Eagle Scout Association](#)
- ▶ **State programs**
Example: Florida's [Bright Futures Scholarship Program](#)
- ▶ **Individual colleges**
Example: American University's [Champions of Excellence Scholarship](#)
- ▶ **Professional organizations**
Example: [National Society of Accountants](#)
- ▶ **Community organizations**
Example: [The Community Foundation of Greater Greensboro](#)
- ▶ **Corporations**
Example: Coca-Cola's [First Generation Scholarship Program](#)

By understanding the variety of organizations that award scholarships, students will have a better sense of the opportunities that are available and from whom.

Scholarship Search Strategies

Given the multitude of scholarship opportunities available at the national, state, and local levels, it is important to help students have a structured plan of action for finding and applying for scholarships. NAEHCY recommends the



following steps for conducting an organized, manageable scholarship search:

1. Take a personal inventory

Students should take a personal inventory of their skills, interests, and connections that could generate scholarship leads. This inventory may include things like:

- ▶ academic performance;
- ▶ athletic ability;
- ▶ artistic or musical ability;
- ▶ student demographics, including nationality and membership in minority groups;
- ▶ desired area of study; and
- ▶ personal or family links to organizations that may provide scholarships, including faith-based, military, community, or professional organizations.

Visit <http://atyourlibrary.org/sites/default/files/pdfs/scholarship-personal-inventory.pdf> for a sample personal inventory form.

2. Conduct comprehensive research on scholarship opportunities

Students should seek out information from various sources to make sure they are casting a wide net in terms of identifying scholarship opportunities. Because many college-bound homeless students may not come from a family or school with a college-going culture, they may not be receiving guidance and help with the scholarship search process from an informed adult. This is particularly true for unaccompanied homeless youth, whose family relationships may have been severed. As such, educators and service providers willing to invest time and effort into assisting college-bound homeless youth with the scholarship search process will be providing a valuable support.

Students should consult the following sources for information on scholarship opportunities:

▶ **High School Counselor**

Most high school counselors maintain a comprehensive list of scholarships available from local and/or state agencies and organizations.

▶ **State Coordinator for Homeless Education**

Every state has a State Coordinator for Homeless Education. This person oversees the implementation of the federal Education for Homeless Children and Youth (EHCY) Program within the state. State Coordinators may be aware of scholarship opportunities for low-income and/or homeless students. Visit http://center.serve.org/nche/states/state_resources.php for State Coordinator contact information.

▶ **College Financial Aid Office**

Many colleges fund merit-based and need-based scholarships for students attending their university. The financial aid office should be able to provide information on any such scholarships.

▶ **State Higher Education Commission**

Most states have a Higher Education Commission, which alternately may be called by a similar name, including Higher Education Assistance Authority, Student Aid Commission, or Office of Student Financial Assistance. These agencies provide information on grants, scholarships, and other financial aid for college students from the state. Visit <http://www.ed.gov/sgt> for state agency contact information.

▶ **Organization(s) related to the student's area(s) of excellence**

Based on their **personal inventories**, students should explore scholarship opportunities related to areas in which they have excelled, including athletics, music and the arts, community service, and/or student leadership. For instance, many local chapters of organizations like the **Fellowship of Christian Athletes** or the **National Honor Society** provide scholarship opportunities to member students.

▶ **Reputable scholarship search engines**

The internet can be a valuable source of information about a wide variety of scholarship opportunities. However, students must be cautious about which scholarship search Websites they use and what information they provide. See **Scholarship Search Don'ts** for information about helping students avoid scholarship search pitfalls.

NAEHCY recommends the following scholarship search Websites:

▶ The College Board: Scholarship Search
<https://bigfuture.collegeboard.org/scholarship-search>

▶ Fastweb!
<http://www.fastweb.com/>

▶ The Office of Federal Student Aid:
Finding and Applying for Scholarships:
<http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>

▶ **NAEHCY LeTendre Scholarship Fund**

NAEHCY administers the LeTendre Education Fund Scholarship Program, which awards higher education scholarships to homeless and formerly-homeless students. Visit <http://www.naehcy.org/letendre-scholarship-fund/about-the-fund> for more information.



NAEHCY LeTendre
Educat on Fund
Scho arsh p Program

▶ **The Horatio Alger Association**

The Horatio Alger Association, in partnership with Give US Your Poor, provides approximately 1,000 scholarships each year to eligible students who have overcome adversity. Visit <http://www.giveusyourpoor.org/partners/horatio-alger-association.php> for more information.

▶ **Education Training Voucher (ETV) Program**

The ETV program awards grants to current

and former foster youth to help pay for college or specialized education. ETV grants are funded by the federal government and administered by states. In most states, eligible students may receive grants of up to \$5,000 per academic year. Visit <https://www.statevoucher.org/> for more information.

Scholarship Search Don'ts

Scholarships are an attractive way to help cover college expenses. Unfortunately, scholarship scams do exist. Students should be aware of the following scholarship search don'ts to ensure that they are not being scammed:

- ▶ Don't pay money to a scholarship search Website or to file the **Free Application for Federal Student Aid (FAFSA)**.
- ▶ Beware of Websites that guarantee that a student will receive aid if using their service.
- ▶ Avoid providing credit card or bank account information or a Social Security number, as this could open the way to identity theft.

For more information about avoiding scholarship scams, consult the following Websites:

- ▶ The College Board: How to Spot Scholarship Scams
<https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-spot-scholarship-scams>
- ▶ FinAid: Scholarship Scams
<http://www.finaid.org/scholarships/scams.phtml>
- ▶ The Office of Federal Student Aid: *Avoiding Scams*
<http://studentaid.ed.gov/types/scams>

Scholarship Application Tips

Conducting a comprehensive scholarship search is an important first step to securing additional funding for college; but, writing a solid scholarship application is equally important. The College Board (2013a) recommends that students keep the following in mind when

applying for scholarships:

- ▶ Start scholarship research early.
- ▶ Don't miss deadlines.
- ▶ Read eligibility requirements carefully.
- ▶ Use an organized approach.
- ▶ Follow instructions.
- ▶ Review the application before submitting.
- ▶ Keep copies of everything.
- ▶ Track the application package.

For more scholarship application strategies, visit <https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-apply-for-a-college-scholarship>.

Share **Appendix 5A: Scholarship Search Tips and Tricks** with your college-bound students to guide them in the scholarship search and application process.



*The internet can be a **valuable** source of information about scholarship opportunities. However, students must be **cautious** about which scholarship search Websites they use and what information they provide.*

Web Links Included in Chapter 5



- ▶ American University: Champions of Excellence Scholarships
<http://www.collegexpress.com/scholarships/champions-of-excellence-scholarship/2020940/>
- ▶ At Your Library: Scholarship Personal Inventory
<http://atyourlibrary.org/sites/default/files/pdfs/scholarship-personal-inventory.pdf>
- ▶ Coca-Cola First Generation Scholarship Program
<http://www.coca-colacompany.com/stories/education>
- ▶ Education Training Voucher Program Website
<https://www.statevoucher.org/>
- ▶ Fastweb!
<http://www.fastweb.com/>
- ▶ Fellowship of Christian Athletes
<http://www.fca.org/>
- ▶ FinAid: Scholarship Scams
<http://www.finaid.org/scholarships/scams.phtml>
- ▶ Free Application for Federal Student Aid (FAFSA)
<https://fafsa.ed.gov/>
- ▶ Horatio Alger Association/Give US Your Poor Scholarship
<http://www.giveusyourpoor.org/partners/horatio-alger-association.php>
- ▶ National Association for the Education of Homeless Children and Youth (NAEHCY): About the [LeTendre Scholarship] Fund
<http://www.naehcy.org/letendre-scholarship-fund/about-the-fund>
- ▶ National Center for Homeless Education (NCHE): State Resources
http://center.serve.org/nche/states/state_resources.php
- ▶ National Eagle Scout Association: Scholarships
<http://www.nesa.org/scholarships.html>
- ▶ National Honor Society: Scholarships and Awards
<http://www.nhs.us/scholarshipsandawards.aspx>
- ▶ National Society of Accountants: NSA Scholarship Foundation
<http://www.nsacct.org/about/nsa-scholarship-foundation>
- ▶ The College Board: How to Apply for a Scholarship
<https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-apply-for-a-college-scholarship>
- ▶ The College Board: How to Spot Scholarship Scams
<https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-spot-scholarship-scams>
- ▶ The College Board: Scholarship Search

<https://bigfuture.collegeboard.org/scholarship-search>

- ▶ The Community Foundation of Greater Greensboro: List of Scholarships
<http://cggg.org/receive/list-of-scholarships>
- ▶ The Office of Federal Student Aid: Avoiding Scams
<http://studentaid.ed.gov/types/scams>
- ▶ The Office of Federal Student Aid: Finding and Applying for Scholarships
<http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- ▶ The U.S. Department of Education: State Grant Agencies
<http://www.ed.gov/sgt>

6 - Supporting Student Success in College

Introduction

For students experiencing homelessness, receiving a college acceptance letter is a joyous occasion; securing sufficient financial aid, scholarships, and resources to be able to attend college is an even greater cause for celebration. A sense of pride and hope for the future emerges as these students see that, despite their initial doubts and the barriers they have faced, their dreams for higher education are coming true. This sense of accomplishment is not without reason, as many college-bound homeless students have struggled through extreme financial hardship; residential and school instability; inadequate living arrangements; and, in the case of unaccompanied homeless youth, lack of adult support and encouragement along the path to college enrollment.

Educators and service providers who have been working with these youth will feel a similar sense of pride and joy when they see their students headed towards a bright future. This sense of joy, however, should be balanced with the knowledge that gaining college admission is only part of the battle for homeless youth. Perhaps the greater challenge lies in the student's transitioning to college and working through to successful degree completion.

This chapter provides important information about supporting the educational success of college students experiencing homelessness.

Statistics on College Access and Completion for Low-Income Students

While statistics about college students

experiencing homelessness are scarce, quite a bit is known about college attrition and completion by low-income students. While the categories of low-income and homeless are not one in the same, given the poverty that often accompanies homelessness, statistics about low-income college students can provide useful information to inform efforts to support the college success of homeless students.

According to a 2008 report by The Pell Institute (Engle & Tinto), college enrollment statistics are encouraging, showing an overall increase in enrollment by students from historically underrepresented groups, including low-income and first-generation students. Statistics on college completion, however, tell a different story, showing an increasing gap in bachelor degree attainment between low-income and high-income youth. Specifically, Mortenson explains that the rate of bachelor degree completion among youth from low-income families increased from 6 percent to 12 percent between 1970 and 2005, while the rate among high-income youth increased from 40 percent to 73 percent during this same time period (as cited in Engle & Tinto, 2008, p. 5). This means that high-income youth are six times more likely to earn a four-year degree than are low-income youth, with the gap between the two groups having nearly doubled over the past several decades (Engle & Tinto, p. 5).



High-income youth are six times more likely to earn a four-year degree than low-income youth

Dynamics of Low College Completion for Low-Income Students

With only a 12 percent bachelor degree completion rate among low-income youth, it is imperative that educators and youth-serving agencies gain a greater understanding of the dynamics behind this low completion rate and strategies for its improvement. A closer look at these statistics reveals two key dynamics:

- ▶ While enrollment rates have increased, low-income youth continue to be less likely to attend college than their higher-income peers.
- ▶ Among youth who do enroll in college, a growing and persistent gap in bachelor degree completion rate exists between high-income and low-income youth.

As these data indicate, it is not sufficient for policy makers and practitioners to focus solely on *whether* low-income students enroll in college; they also must focus on *how they fare* once enrolled (Engle & Tinto, 2008).

Advantages of a College Degree

The value of a college degree is undisputed. According to a 2010 report published by the College Board, not only do college graduates have a higher earning potential, but they also have a greater sense of job satisfaction, greater job stability, and better physical health (attributed primarily to decreased rates of smoking and increased rates of exercise) than high school graduates (Baum, Ma, & Payea). Specifically, when looking at annual earnings of full-time year-round workers ages 25 and older, high school graduates earned a median income of \$33,800; workers with an associate's degree, \$42,000; and, workers with a bachelor's degree, \$55,700 (Baum et al, p. 11). As shown in Figure 1, a similar dynamic is observed when comparing lifetime earnings, with high school graduates earning less over the course of their careers than workers with an associate's degree, who, in turn, earn less than workers with a bachelor's degree (Carnevale, Rose, &

Cheah, 2011, p. 3). A student's prospects of financial stability and success increase as his level of education increases; as such, obtaining a college degree represents an especially important opportunity for homeless youth who wish to break the cycle of poverty and homelessness experienced while growing up.

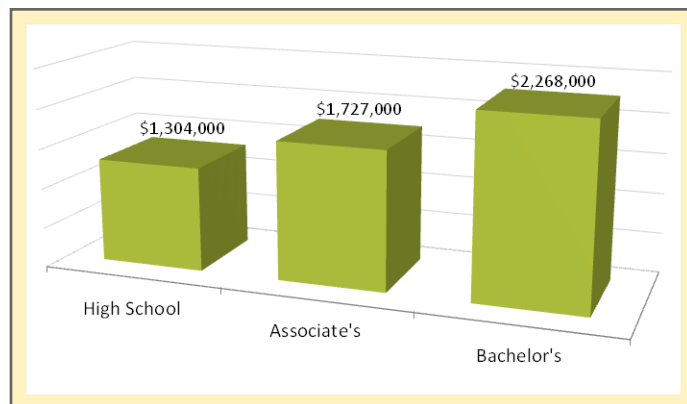


Figure 1. Median Lifetime Earnings by Educational Attainment

Two-Year vs. Four-Year Colleges: Considerations and Implications for Student Success

Attending a two-year college, often called a *community college*, is an appealing option for many post-secondary students for a variety of reasons, including a lower cost of attendance and greater schedule flexibility when compared with four-year colleges. On the surface, these two factors may seem to suggest that community college could be the best higher education option for low-income students, most of whom will need to work during college to pay education and living expenses. A more detailed examination of the pros and cons of the two-year vs. four-year college experiences, however, paints a more nuanced picture.

Two-Year vs. Four-Year: Expenses

According to the College Board (2012e, p. 10), the total average published charges (including tuition, fees, room, and board) for full-time undergraduate students for the 2012-2013 school year by institution type were as follows:

Institution Type	Charges
Public two-year, in-state tuition	\$10,550
Public four-year, in-state tuition	\$17,860
Public four-year, out-of-state tuition	\$30,911
Private non-profit four-year	\$39,518

Table 1. Average published total charges for 2012-2013 full-time undergraduates by institution type

For any student concerned with having sufficient resources to cover education expenses, the lower costs associated with a two-year institution may serve as reason enough to forgo the four-year college experience entirely, or at least initially. The smaller price tag may be even more attractive to homeless students, who may have acquired a heightened level of concern about financial commitments due to the multiple destabilizing effects of the homeless experience. And while cost certainly should figure into a student's post-secondary education decisions, it is only one of many factors to be weighed.

Two-Year vs. Four-Year: Admissions Requirements

In general, the admissions requirements of two-year colleges tend to be less rigorous than those of four-year institutions. Many two-year colleges have open admissions policies, allowing any student with a high school diploma or passing score on the General Educational Development (GED) test to enroll and attend. The more inclusive admissions policies of two-year institutions may appeal to high school graduates who may be unable, at least initially, to meet the more selective entrance requirements of most four-year colleges. These students either may choose to obtain their associate's degree and enter the workforce; or, they may wish to study at a two-year college, then transfer to a four-year college based on a more competitive applicant standing established by higher levels of achievement at the two-year institution.

Two-Year vs. Four-Year: Academic Programming

Most two-year colleges provide a curriculum focused on liberal arts and sciences, but often also offer certificate programs, and vocational and technical training for direct entry into the workforce. An associate's degree usually is the highest degree awarded at a community college; however, a few states, including Florida and Utah, have begun to allow community colleges to offer baccalaureate degrees. In contrast, the undergraduate course of study at four-year institutions focuses mainly on liberal arts and sciences, and/or preparation for graduate-level education. Four-year institutions offer bachelor's degrees; however, many also offer associate's and graduate-level degrees.

Two-Year vs. Four-Year: Schedule Options

Two-year colleges tend to cater to a more "non-traditional" student body. Many students at two-year colleges attend part-time, needing to schedule their courses around home and work commitments. As such, two-year colleges often offer more night classes to accommodate this need. In contrast, most students at four-year colleges attend school on a full-time basis. While the option to attend college part-time may appeal to students who want to balance schoolwork with longer work hours, the lower level of student engagement associated with part-time attendance can be detrimental and should be weighed when evaluating which kind of college arrangement is most likely to lead to success for each individual student.

Two-Year vs. Four-Year: Student Engagement

In terms of student engagement, four-year colleges have a clear advantage. As stated previously, many students at two-year institutions live off-campus and attend school part-time in an effort to balance their education with home and/or work responsibilities. This is even more likely to be the case for low-income students who, due to a lack of financial resources, often live and work off-campus,

and study part-time while working full-time, thus limiting the amount of time they spend on campus (Cabrera, as cited in Engle & Tinto, 2008, p. 21). An unfortunate result of lower levels of student engagement is a higher level of attrition. Simply put, students who are less engaged in college are more likely to drop out without completing a degree.

According to a 2002 report from the National Center for Education Statistics (Berkner, He, & Cataldi, p. ix), the most significant risk factors related to degree non-completion follow:

- ▶ part-time enrollment,
- ▶ delaying entry into postsecondary education after high school,
- ▶ not having a regular high school diploma,
- ▶ having dependent children,
- ▶ being a single parent,
- ▶ being financially independent of parents, and
- ▶ working full-time while enrolled

The common denominator in many of these risk factors is a plethora of responsibilities that compete for the student's time and attention. The more responsibilities a student must balance, the easier it is for the student to lose focus on her education and either begin to falter academically or feel that the multiple responsibilities are too much to manage. Unfortunately, in these situations, many students choose to set their education aside.

Two-Year vs. Four-Year: The Verdict

As outlined above, both two-year and four-year institutions of higher education have strengths, depending on the particular goals and needs of each individual student. Two-year colleges may be the best choice for a student who is focused exclusively on cost, needs a more flexible class schedule, desires a certificate or associate's degree, or needs time to improve his academic record before transferring to a four-year college. Four-year colleges may be the best choice for a student who has sufficient financial

aid and/or scholarships to cover expenses; has a strong enough academic record to meet the more selective admissions criteria; wishes to obtain a bachelor's degree; and, desires a more traditional, full-time college experience. It should be noted, however, that the overall college experience and levels of student engagement at two-year and four-year colleges may differ significantly, which may have wide-reaching effects on student success if students are not prepared adequately. As such, students need to be informed about the potential advantages and disadvantages of each type of institution, understand any potential pitfalls, and be equipped with the support they need to overcome the challenges they encounter as they progress through higher education.

For more information on two-year vs. four-year colleges, refer interested students to *Community College or Four-Year College: What's Right for You?* at <http://www.cappex.com/blog/community-college-or-four-year-college/>.



Keys to Success: Campus Adaptation and Student Engagement

According to Berkner et al. (2002), low-income students are less likely than their higher-income peers to be engaged in academic and social experiences that foster postsecondary success. Principal reasons for this include:

- ▶ **Lower levels of academic preparation**
Low-income students are less likely to have participated in a rigorous high school curriculum; due to lack of exposure to college, low-income students also may lack needed study and time management skills, and experience more difficulty navigating the bureaucracy associated with college enrollment and attendance.
- ▶ **The need to balance multiple**

responsibilities

Due to financial need, low-income students are more likely to live and work off-campus and study part-time while working full-time, which decreases the amount of time they spend on campus.

► Lower levels of exposure to “the college culture”

Low-income students are less likely to come from high schools or families with a “college-going culture”; thus, the level of unknown associated with college is greater and can cause high levels of anxiety. Low-income students may feel less confident about their ability to succeed in school or may feel isolated or alienated upon entering college, and, thus, may postpone getting involved in campus life until they feel like they have their academic responsibilities under control. Unfortunately, this may lead to a lack of feeling connected to school, which may open the door to dropping out.

Pre-Enrollment Support: Securing Sufficient Financial Support

To support homeless students in transitioning to college, professionals working with these students should assist them in securing sufficient financial resources to cover college expenses. Ensuring that a student has sufficient aid, including through federal and state sources, private scholarships, and the prudent use of loans, will reduce her work burden, which has been found to facilitate campus integration and, as a result, improve academic performance (Dowd, as cited in Berkner et al., 2002, p. 21). See [Chapter 4 - Paying for College: Federal Aid](#) and [Chapter 5 - Paying for College: Beyond Federal Aid](#) for more information.

Post-Enrollment Support: Evidence from the Student Support Services Program

The federally-funded Student Support Services (SSS) Program, one of the Federal TRIO Programs, provides services aimed at increasing college graduation rates among low-income

and first-generation students. According to a study of best practices among SSS Programs (Muraskin, 1997), programs with strong records of student success shared the following five characteristics:

- 1. A structured first-year experience**
High-performing SSS Programs provided key supports during a student’s critical freshman year. They provide students with guidance regarding course selection, intensive academic advising and counseling, and referrals to additional services, as needed. The totality of this assistance creates a welcoming introduction to college life that sets a student up for long-term success.
- 2. An emphasis on academic support**
High-performing SSS Programs focus on giving students the skills and confidence they need to succeed in their course work. These programs provide study skills workshops, arrange peer tutoring and study groups, and offer supplemental instruction in introductory courses.
- 3. An active and intrusive approach to advising**
High-performing SSS Programs provide intensive academic advising services by meeting with students several times per semester, tracking student performance regularly, and providing academic intervention, as needed, based on a mid-term progress report.
- 4. A plan to promote participation**
High-performing SSS Programs require students to commit to using available supports and services. Students may be asked to sign a contract in which they agree to meet certain requirements to participate in the program. These programs also reward students for their participation and provide flexible schedules of services to increase student engagement.
- 5. A strong presence on campus**
The directors of high-performing SSS Programs are well-respected on their college campuses and are in positions that allow

them to influence the development and implementation of policies related to at-risk student groups.

For more information about Federal TRIO and GEAR UP Programs, both of which provide support for low-income and first-generation students to attend college, see [Appendix 6A: The Federal TRIO and GEAR UP Programs](#). See [Appendix 6B - College Success Resources for Students Experiencing Homelessness](#) for a college success tip sheet you can share with students experiencing homelessness.

Transitioning Successfully from a Two-Year to a Four-Year Institution

While many students will attend a two-year college to obtain an associate's degree and enter the workforce, many others will attend a two-year college with plans to transfer to a four-year college and complete their degree there. The College Board recommends that students take the following steps to ensure that transferring to a four-year college is a smooth and timely process:

▶ **Plan ahead and ask the right questions**

Since each college has its own requirements, the most important thing students can do to make the transfer process run smoothly is to plan ahead. Students should consult with their high school counselors, college Websites, the admissions or counseling office of the two-year college they're thinking of attending, and transfer advisers at the admission office of the four-year college they're considering. Important questions to ask include:

- ▶ Does the two-year college have a special transfer relationship, often called an *articulation agreement*, with any four-year colleges?
- ▶ Will credits earned at the two-year college be accepted at the four-year college?
- ▶ What grades are needed to get credit at the four-year college?

- ▶ What's the minimum GPA needed to get into the four-year college?

▶ **Sign up for a transfer program, if available**

Many states have articulation agreements, which specify exactly what is needed to transfer from one higher education institution to another within the state. Professionals working with students experiencing homelessness may wish to gather information about articulation agreements within the state and share this information with college-bound homeless students. Visit <http://www.nextstepu.com/plan-for-college/college-transfer/what-is-an-articulation-agreement.htm> to learn more about articulation agreements.

For more information about transferring from a two-year to a four-year college, visit <https://bigfuture.collegeboard.org/find-colleges/college-101/tips-on-college-transferring-from-a-2-year-to-a-4-year-college> and <http://www.usnews.com/education/blogs/professors-guide/2009/09/16/10-tips-for-transferring-from-community-college>.



Establishing Networks of Support for Homeless Students on College Campuses

While the above characteristics refer to practices of successful SSS Programs, these programs' approaches may be adopted, in part or in whole, by colleges who wish to increase the level of support they provide students experiencing homelessness; further, research supports that strategies used to bolster academic success for low-income students also are likely to be successful with the general student population (Thayer, as cited in

Muraskin, P. 26).

In addition, colleges seeking to provide greater support to students experiencing homelessness may wish to consider the following specific action points in creating a network of campus support:

▶ **Designate a point person**

Colleges in Colorado and North Carolina are seeing positive developments as a result of appointing an appropriate college staff person to serve as campus Single Point of Contact (SPOCs). The SPOC, often a staff member from the office of financial aid, student housing, or student services, takes the lead on all things related to assisting students experiencing homelessness. This person serves as a central repository of information and coordinates support efforts between campus offices. Visit http://www.cde.state.co.us/DropoutPrevention/homeless_fundedprog.htm to learn more about Colorado's efforts to support college students experiencing homelessness and access resources to assist SPOCs in fulfilling their role.

▶ **Establish a Student Support Committee with representatives from key offices across campus**

Once the SPOC is designated, she should pull together a committee of representatives from various campus offices, including financial aid, academic affairs, student housing, admissions, student support services, student health, dining, and athletics. Representatives should be invited to take an inventory of ways their office may be able to support students experiencing homelessness. The committee should meet regularly to plan and implement a network of support and address new challenges and barriers as they arise.

▶ **Recruit community buy-in**

The Student Support Committee should conduct outreach efforts within the broader community, inviting interested agencies and organizations to be included in a list of places to which students in need may be

referred for additional support.

▶ **Coordinate emotional and social supports**

The Student Support Committee should be mindful of the sense of isolation or intimidation that college students experiencing homelessness may feel, particularly during their freshman year. Providing a personalized orientation and campus tour for new students; ensuring that students have access to counseling, if needed; and, forming a discreet support group where students experiencing homelessness can connect with other students in similar circumstances are a few ways that colleges can create a welcoming and supportive environment. Colleges may wish to reach out to former foster students, who face many of the same challenges as homeless students, and include them in these support efforts.

▶ **Invite charitable donations**

Homeless students often need more resources than are available through financial



Program Highlight: Carolina Covenant

Many colleges are beginning to realize the importance of providing specific programming to support the success of low-income students. One such program is the Carolina Covenant at the University of North Carolina at Chapel Hill. Not only does the program work to remove financial barriers to enable low-income students to enroll, but also provides ongoing academic and personal support to assist students in completing their degrees. Visit <http://carolinacovenant.unc.edu/> to learn more.

aid. As such, colleges may wish to work with campus organizations, and community agencies and benefactors to establish a dedicated fund to assist homeless students with financial needs that exceed their resources.

One example is the **Family Tree's Higher Education Fund for Homeless Youth**, a result of work by the Colorado Taskforce on Higher Education for Unaccompanied Youth Experiencing Homelessness, Established in 2011 using \$4,000 of private seed money, the fund has been used to pay required student expenses that could not be paid by other sources. Examples include fees for student IDs; funding needed for special sized sheets to fit dorm beds; welcome kits that include shampoo, soap, toothbrushes, and toothpaste; and other basic need items. Fund administrators have found that the social return on investment dollars is significant. The amount needed to help remove barriers is nominal, while the potential for student success is high.

► **Establish a food bank**

Many universities, including [Auburn](#); [Michigan State](#); the [University of California, Los Angeles](#); and the [University of Massachusetts Boston](#) have created food pantries for needy students. For students experiencing homelessness, having access to food in times of need may make the difference between staying in school or dropping out.



► **Be aware of federal resources for meeting basic needs**

College students experiencing homelessness may be eligible to receive assistance through various governmental programs, including Medicaid, Supplemental Security Income

(SSI), Temporary Aid for Needy Families (TANF), the Supplemental Assistance Nutrition Program (SNAP), and Runaway and Homeless Youth Act (RHYA) shelter programs. See *Part 4: Access to Basic Services Tip Sheets* at <http://www.naehcy.org/toolkit-financial-aid-administrators> for more information.

While the above is not a comprehensive list, it provides a solid starting point for universities who want to provide targeted assistance to homeless students aimed at supporting these students not only in their initial integration into the campus, but in persisting all the way through to commencement day, when they will receive their diplomas and the degrees that are conferred therein.

NAEHCY State Higher Education Networks

Based on a growing awareness of the needs of college students experiencing homelessness, NAEHCY is working with states to create state higher education networks. These networks consist of stakeholders from K-12 education, higher education, Runaway and Homeless Youth Act (RHYA) and U.S. Department of Housing and Urban Development (HUD) shelters, community agencies, and college access programs. Network members collaborate to identify and address barriers to higher education access, retention, and success for youth experiencing homelessness

NAEHCY supports State Higher Education Networks by providing technical assistance, training, and facilitation to help the network develop a statewide higher education strategy for homeless youth. Strategies focus on raising awareness of the needs of homeless youth, increasing access to higher education for these youth, and identifying and providing basic needs and educational supports during the transition into higher education and while the student is enrolled in postsecondary education.

Visit <http://www.naehcy.org/legislation-and-policy/state-he-networks> to learn more.

Web Links Included in Chapter 6



- ▶ Auburn University: Campus Food Pantry
<https://cws.auburn.edu/studentAffairs/communityService/foodPantry.aspx>
- ▶ Cappex: Community College or Four-Year College: What's Right For You?
<http://www.cappex.com/blog/community-college-or-four-year-college/>
- ▶ Colorado Department of Education: Higher Education
http://www.cde.state.co.us/DropoutPrevention/homeless_fundedprog.htm
- ▶ Michigan State University: MSU Student Food Bank
<https://www.msu.edu/~foodbank/index.htm>
- ▶ National Association for the Education of Homeless Children and Youth (NAEHCY): State Higher Education Networks
<http://www.naehcy.org/legislation-and-policy/state-he-networks>
- ▶ NextStepU: What is an articulation agreement?
<http://www.nextstepu.com/plan-for-college/college-transfer/what-is-an-articulation-agreement.htm>
- ▶ The College Board: Tips on Transferring from a 2-Year to a 4-Year College
<https://bigfuture.collegeboard.org/find-colleges/college-101/tips-on-college-transferring-from-a-2-year-to-a-4-year-college>
- ▶ The University of California, Los Angeles: UCLA Food Closet
<http://www.studentaffairs.ucla.edu/uclafoodcloset/foodcloset.html>
- ▶ The University of Massachusetts Boston: Food Pantry
http://www.umb.edu/life_on_campus/uaccess/food_pantry
- ▶ *Unaccompanied Youth Toolkit for Financial Aid Administrators*
<http://www.naehcy.org/toolkit-financial-aid-administrators>
- ▶ U.S. News and World Report: 10 Tips for Transferring From Community College
<http://www.usnews.com/education/blogs/professors-guide/2009/09/16/10-tips-for-transferring-from-community-college>

Appendices

Appendix 1A - Common Signs of Homelessness

Following are common signs of youth homelessness. This list offers general guidance. There is significant variability within this population. Individual students may differ from the following general characteristics. Stereotypes of homelessness do not match the reality of most young people who have lost their homes. The circumstances surrounding each youth's homelessness will be unique. This fact sheet was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.



Lack of Continuity in Education

- ▶ Attendance at many different high schools or institutions of higher education

Difficulties in School

- ▶ Frequent absences from class
- ▶ Consistent lack of preparation for class
- ▶ Lack of supplies needed to complete class assignments
- ▶ Loss of books and other supplies on a regular basis

Paperwork and Documentation Challenges

- ▶ Lack of records normally needed for school enrollment
- ▶ Difficulty completing the FAFSA
- ▶ Inability to get a parent or guardian signature
- ▶ Lack of access to parental financial information

Social and Behavioral Concerns

- ▶ A marked change in behavior
- ▶ Poor/short attention span
- ▶ Poor self-esteem
- ▶ Extreme shyness
- ▶ Resistance to forming relationships with teachers/professors and classmates

- ▶ Difficulty trusting people
- ▶ Displays of aggression
- ▶ "Old beyond years"

Poor Health/Nutrition

- ▶ Lack of immunization or health records
- ▶ Unmet medical and dental needs
- ▶ Chronic hunger and fatigue

Poor Hygiene

- ▶ Lack of consistent access to shower and laundry facilities
- ▶ Wearing the same clothes repeatedly
- ▶ Inconsistent grooming

Lack of Support System (unaccompanied homeless youth)

- ▶ Strained or severed relationship(s) with parent(s)
- ▶ Lack of supportive relationship(s) with caring, responsible adult(s)

Statements by Student

- ▶ "I have been moving around a lot."
- ▶ "I'm staying with friends for a while."
- ▶ "I'm going through a difficult time."

Appendix 1B - Checklist of Strategies for Identifying High School Students Experiencing Homelessness



Identification of students in homeless situations is the first step to ensuring that these students receive the services to which they are entitled and that will support them in succeeding in school. Following are strategies that may be used to assist in identifying high school students experiencing homelessness. After reviewing the checklist, consider your organization's identification efforts; then identify areas of strength and weakness, and note action steps, where needed. This checklist was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Engage School and District Personnel

- Provide awareness activities at school and district professional development training sessions. Invite service agency personnel and homeless families to help conduct sensitivity training for school staff, including registrars, secretaries, counselors, social workers, nurses, teachers, bus drivers, and administrators. Such activities should include training on the [McKinney-Vento definition of homeless, common signs of homelessness](#), and steps to follow to refer students who might qualify for McKinney-Vento services to local liaison.
- Compile addresses of shelters, motels, transitional living programs, and campgrounds frequently used by families and youth who are homeless. Provide this information to school registrars and secretaries, who can help identify these students by the addresses they list on school paperwork. Registrars and secretaries often are a good source of information on students who are "doubled-up" (sharing someone else's housing due to loss of housing or economic hardship) or who have made numerous school transfers.
- Develop relationships with truancy officials and/or other attendance officers. Train truancy officers on how to recognize school absences that may be the result of homelessness.

Post and Distribute Awareness Materials

- Post information about the McKinney-Vento Act in common areas throughout schools and in community locations where homeless families and youth may congregate. Awareness posters and brochures are available at no charge from the National Center for Homeless Education (NCHE) at <http://center.serve.org/nche/products.php>.
- Avoid using the word *homeless* in awareness materials; using this term can be off-putting or misleading, as it evokes stereotypes that do not match the reality of most young people experiencing homelessness. Instead, use alternate wording such as "in a temporary living arrangement" and/or describe different living arrangements that qualify as homeless rather than simply refer to a person's "homeless status".
- Include the contact information of the school district's [local homeless education liaison](#) in all awareness materials. Recommend that staff, parents, or students with homeless education questions contact the local liaison.

Upon School Enrollment

- Include a housing questionnaire in your school's enrollment paperwork. Questionnaires that may indicate homelessness should be sent to the local liaison for a final determination of homeless status. Sample housing questionnaires are available at http://center.serve.org/nche/ibt/sc_enroll.php.

Engage Youth

- Use creative yet discreet techniques to identify unaccompanied homeless youth, such as administering surveys to peers, using housing questionnaires upon enrollment, or conducting specific outreach to areas where out-of-school youth might congregate.

Build Collaborative Relationships

- Identify community agencies, such as shelters, soup kitchens, food banks, transitional living programs, street outreach teams, drop-in centers, community action agencies (especially in rural areas, where there may be no shelters), government benefit offices, housing departments, public health departments, and faith-based organizations. Set up meetings with these agencies to begin to collaborate on the

identification of homeless families and youth.

- Become familiar with low-cost motels, campgrounds, low-income neighborhoods, areas where young people who are out of school might congregate, public laundry facilities, Head Start centers, migrant housing developments, and public housing complexes. Provide these locations with awareness materials. Request that employees contact the local liaison if they believe someone at their facility may fit the McKinney-Vento definition of *homeless*.
- Engage the local homeless task force, homeless coalition, and Continuum of Care (CoC) as partners in the identification of students experiencing homelessness. Local CoC contact information can be found at <http://www.hudhre.info/index.cfm?do=viewCocContacts>.

Reflection and Action:
How are your agency's identification efforts?

Areas of strength:

Areas needing improvement:

Action steps:

Appendix 1C - Checklist of Strategies for Identifying Higher Education Students Experiencing Homelessness



Identification of students in homeless situations is the first step to ensuring that these students receive the services to which they are entitled and that will support them in succeeding in school. Following are strategies that may be used to assist in identifying higher education students experiencing homelessness. After reviewing the checklist, consider your organization's identification efforts; then identify areas of strength and weakness, and note action steps, where needed. This checklist was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Establish a Single Point of Contact (SPOC)

- Designate a Single Point of Contact (SPOC) to be the key contact for students experiencing homelessness enrolled in the institution. The SPOC should be informed about issues related to higher education access and success for homeless students and supports available to these students. Responsibilities of the SPOC could include:
 - Understanding the **definition of homeless** used in the **College Cost Reduction and Access Act** and spreading awareness of the definition in relevant departments across campus.
 - Distributing awareness materials throughout campus and the local community.
 - Referring homeless students to campus offices or community agencies that can provide needed support.
 - Training personnel in and encouraging collaboration among offices or programs that are likely to come into contact with students in homeless situations, including student housing, financial aid, student services, service learning, campus ministries, and the student health clinic. Topics could include the **definition of homeless**, **common signs of homelessness**, the hardships and challenges faced by homeless students, **special FAFSA provisions for**

unaccompanied homeless youth, and where to refer a student in need.

- Building relationships with campus programs and community agencies that can provide support to students in need.

Post and Distribute Awareness Materials

- Post information about supports available to homeless students in common areas throughout campus and in community locations where homeless youth may congregate. Recommended places for posting information include the offices of student housing, financial aid, and student affairs; the student health clinic; the school bookstore; and student dining areas. Awareness posters are available at no charge from the National Center for Homeless Education (NCHE) at http://center.serve.org/nche/pr/he_poster.php.
- Avoid using the word "homeless" in awareness materials. Using this term can be off-putting or misleading, as it evokes stereotypes that do not match the reality of most young people experiencing homelessness; instead, use alternate wording such as "in a temporary living arrangement" and/or describe different living arrangements that qualify as homeless rather than simply refer to a person's "homeless status".

- Include the contact information of whom the student should contact at the institution if she needs assistance with issues such as housing, food, and other basic needs; academic, mental health, or medical support; and financial aid.

Build Collaborative Relationships

- Identify community agencies, such as shelters, soup kitchens, food banks, transitional living programs, street outreach teams, drop-in centers, community action agencies (especially in rural areas, where there may be no shelters), government benefit offices, housing departments, public health departments, and faith-based organizations. Set up meetings with these

agencies to begin to collaborate on the identification of homeless youth.

- Become familiar with low-cost motels, campgrounds, low-income neighborhoods, public laundry facilities, and public housing complexes. Provide these locations with awareness materials. Request that employees contact the SPOC if they believe a youth at their facility may fit the **McKinney-Vento definition of *homeless***.
- Engage the local homeless task force, homeless coalition, and Continuum of Care (CoC) as partners in the identification of homeless youth. Local CoC contact information can be found at <http://www.hudhre.info/index.cfm?do=viewCocContacts>.

Reflection and Action: How are your agency's identification efforts?

Areas of strength:

Areas needing improvement:

Action steps:

Appendix 2A - Guiding the Discussion on College Selection



In deciding which college is a good fit for particular student, it is important to help the student identify what she wants most from her college education. In choosing a college, a student will want to select an institution where he will feel comfortable, have access to academic and other programming in keeping with his talents and interests, and gain the education needed to prepare him for his career path and future. The following list of considerations and worksheet will assist those working with students experiencing homelessness in choosing the college that is right for them. The list and worksheet were taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Considerations when Choosing a College

Institution Characteristics

- ▶ Public versus private
- ▶ Two-year versus four-year
- ▶ Single-sex versus coed
- ▶ Liberal arts and sciences versus comprehensive universities
- ▶ Size: small, medium or large
- ▶ Location: urban, suburban, rural, out of state, in state, or international
- ▶ Diversity of student body
- ▶ Religious affiliation

Academic Considerations

- ▶ Admission requirements
- ▶ Academic reputation of the institution
- ▶ Available majors
- ▶ Faculty reputation, especially in the student's desired field of study
- ▶ Academic skill-building offerings
- ▶ Academic and career counseling
- ▶ Personal attention available from faculty and staff

Financial Considerations

- ▶ Affordability

- ▶ Availability of federal, state, and/or institutional aid

Student Life

- ▶ Residential and social life
- ▶ Student organizations and activities
- ▶ Athletics and recreational sports (varsity, intramural and club)
- ▶ Community service organizations
- ▶ Extracurricular activities
- ▶ Personal counseling
- ▶ Greek system

Considerations for Students Experiencing Homelessness

- ▶ Housing options, including during school breaks
- ▶ Employment options, if needed
- ▶ Transportation options, if needed

Useful Websites for Researching Colleges

Reference [Appendix B2: Web Resources for Researching Colleges](#) for a list of Websites that provide information and useful tools for students experiencing homelessness who are considering which college to attend and what the right career path for them may be.

College Compatibility Worksheet

Name of Student: _____

Name of Institution: _____

	1 - Doesn't meet my needs				5 - Meets my needs					
Institution Considerations	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									
Academic Considerations	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									
Financial Considerations	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									
Student Life	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									
Considerations for Students Experiencing Homelessness	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									
OVERALL	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>
Things I like:	Concerns:									

Appendix 2B - Web Resources for Researching Colleges



The following Websites provide information and useful tools for students experiencing homelessness who are considering which college to attend and what the right career path for them may be. Websites include those that provide a good general overview of the college research and application process; others provide useful information about specific issues, including college majors, career paths, institutional information, and college reviews. This resource was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

General Websites

- @ College Board: For Students
<http://student.collegeboard.org/>
- @ College Confidential
<http://www.collegeconfidential.com/>
- @ Mapping Your Future
<http://www.mappingyourfuture.org/>
- @ The Princeton Review
<http://www.princetonreview.com/>

College Search Engines

- @ College Navigator (National Center for Education Statistics [NCES])
<http://nces.ed.gov/collegenavigator/>
- @ The College Board: College Search (College Board)
<https://bigfuture.collegeboard.org/college-search>
- @ The Princeton Review: School Finder
<http://www.princetonreview.com/schoolsearch.aspx>

College Reviews

- @ The Princeton Review: College Rankings
<http://www.princetonreview.com/college-rankings.aspx>
- @ U.S. News and World Report: College Rankings and Reviews
<http://colleges.usnews.rankingsandreviews.com/best-colleges>
- @ College Prowler - By Students, For Students
<http://www.collegeprowler.com/>

Exploring College Majors and Career Paths

- @ Mapping Your Future: Explore Careers
<http://www.mappingyourfuture.org/PlanYourCareer/>
- @ The College Board: What are you into? (College Board)
<https://bigfuture.collegeboard.org/explore-careers>
- @ The College Board: Major and Career Search (College Board)
<https://bigfuture.collegeboard.org/majors-careers>

Appendix 3A: Worksheet for Covering Exam and Application Expenses

Students experiencing homelessness are eligible to participate in the Federal Free and Reduced Price Lunch program. Based on this, and possibly additional eligibility criteria, they qualify for waivers for the following fees that often are part of the college application process:

- ▶ Advanced Placement (AP) exam fees
- ▶ College entrance exam fees (ACT and SAT)
- ▶ Application fees for colleges accepting the College Board or NACAC application fee waiver forms or those providing application fee waivers via institutional policy



This worksheet will assist students in ensuring that they have taken the steps necessary to obtain these waivers. This worksheet was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Advanced Placement (AP) and College Entrance Exams

AP	Am I taking any AP exams? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", which ones?
	Subject: _____ Exam Date: _____
	Subject: _____ Exam Date: _____
	Subject: _____ Exam Date: _____
	Subject: _____ Exam Date: _____
Have I spoken with my school's AP Coordinator to request fee waivers?	
<input type="checkbox"/> Yes <input type="checkbox"/> No, I need to do this as soon as possible	
Notes:	
ACT	Am I taking the ACT exam? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", on what date(s)? _____
	Have I spoken with my high school counselor to request a fee waiver?
	<input type="checkbox"/> Yes <input type="checkbox"/> No, I need to do this as soon as possible
Notes:	
SAT	Am I taking the SAT general exam? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", on what date(s)? _____
	Have I spoken with my high school counselor to request a fee waiver?
	<input type="checkbox"/> Yes <input type="checkbox"/> No, I need to do this as soon as possible
Notes:	

SAT
5

Am I taking any SAT subject tests? Yes No If "Yes", which ones?

Subject: _____ Exam Date: _____

Subject: _____ Exam Date: _____

Subject: _____ Exam Date: _____

Subject: _____ Exam Date: _____

Have I spoken with my high school counselor to request fee waivers?

Yes No, I need to do this as soon as possible

Notes:

Information About College(s) Where I Am Applying

College Name: _____

College entrance exam required? Yes No

If "Yes", which one? ACT SAT Either ACT or SAT Other: _____

College application fee? Yes No

Application fee strategy: College Board waiver form NACAC waiver form

Institutional policy Free to apply online Common Application Other: _____

Notes:

College Name: _____

College entrance exam required? Yes No

If "Yes", which one? ACT SAT Either ACT or SAT Other: _____

College application fee? Yes No

Application fee strategy: College Board waiver form NACAC waiver form

Institutional policy Free to apply online Common Application Other: _____

Notes:

1

2

3

College Name: _____

College entrance exam required? Yes No

If "Yes", which one? ACT SAT Either ACT or SAT Other: _____

College application fee? Yes No

Application fee strategy: College Board waiver form NACAC waiver form

Institutional policy Free to apply online Common Application Other: _____

Notes:

4

College Name: _____

College entrance exam required? Yes No

If "Yes", which one? ACT SAT Either ACT or SAT Other: _____

College application fee? Yes No

Application fee strategy: College Board waiver form NACAC waiver form

Institutional policy Free to apply online Common Application Other: _____

Notes:

5

College Name: _____

College entrance exam required? Yes No

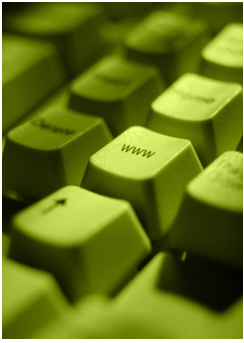
If "Yes", which one? ACT SAT Either ACT or SAT Other: _____

College application fee? Yes No

Application fee strategy: College Board waiver form NACAC waiver form

Institutional policy Free to apply online Common Application Other: _____

Notes:



Appendix 4A - Federal Financial Aid Web Resources

The following Websites provide useful information for helping college-bound students experiencing homelessness understand federal financial aid, including filling out the FAFSA, understanding different types of aid, correcting or updating a FAFSA, understanding loan repayment, and avoiding scams while seeking assistance with paying for higher education. This tool was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Completing the Free Application for Federal Student Aid (FAFSA)

@ <http://studentaid.ed.gov/fafsa/>

Understanding Different Types of Aid

@ <http://studentaid.ed.gov/types/>

Grants/Scholarships

@ <http://studentaid.ed.gov/types/grants-scholarships>

Loans

@ <http://studentaid.ed.gov/types/loans>

Federal Work-Study Program

@ <http://studentaid.ed.gov/types/work-study>

Understanding How Aid is Calculated

@ <http://studentaid.ed.gov/fafsa/next-steps/how-calculated>

Understanding FAFSA Dependency Status

@ <http://studentaid.ed.gov/fafsa/filling-out/dependency>

Correcting or Updating a FAFSA

@ <http://studentaid.ed.gov/fafsa/next-steps/correct-update>

Understanding Loan Repayment

@ <http://studentaid.ed.gov/repay-loans/understand>

Avoiding Scams While Seeking Aid for College

@ <http://studentaid.ed.gov/types/scams>



Appendix 4B - FAFSA Tips for Unaccompanied Homeless Youth

This tip sheet provides answers to frequently asked questions about filling out the FAFSA as an unaccompanied homeless youth (UHY). This tip sheet was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

FAFSA FAQs (Frequently Asked Questions) for UHY

1. When should I fill out my FAFSA?

You will need to complete a FAFSA for each school year for which you want to receive federal financial aid. A new FAFSA is released each January for the upcoming school year. It is important for you to fill out the FAFSA as soon as you are able to after its release. Filling out the FAFSA as soon as possible will ensure that you don't miss any important financial aid deadlines. Also, many financial aid offices allocate financial aid on a first-come, first-served basis; so, the sooner you submit your FAFSA, the better. You will need to include information from your last year's tax return for your FAFSA to be considered complete. As such, you should file your taxes as soon as possible.



2. Why should I fill out the FAFSA as an UHY?

UHY qualify for independent student status when filling out the FAFSA. This means they must provide only information about their own income and assets. They do not need to include information about parental income and assets, nor do they need a parent signature on the FAFSA.



3. Who qualifies as an UHY for FAFSA purposes?

The definition of UHY follows:

- ▶ **Unaccompanied:** When a student is not living in the physical custody of a parent or guardian. In practical terms, this means that the student is not living with or being supported financially by a parent or guardian.
- ▶ **Homeless:** Lacking fixed, regular, and adequate housing. In practical terms, this means that the student is living in housing either that is unstable and/or is inadequate.
- ▶ **Youth:** A student who is 21 years old or younger or still enrolled in high school as of the date he signs the application. Students who are unaccompanied and homeless, but are 22 or 23 years old, may qualify for independent student status for FAFSA purposes through a [Dependency Override](#).

A student must meet all three definitions (e.g. be considered unaccompanied, homeless, and a youth) to receive independent student status on the FAFSA.

Youth who are unaccompanied, self-supporting, and at risk of homelessness also qualify for

independent student status on the FAFSA. *Self-supporting* and *at risk of homelessness* are defined as follows:

- ▶ **Self-supporting:** When a student pays for his own living expenses, including fixed, regular, and adequate housing
- ▶ **At risk of being homeless:** When a student's housing may cease to be fixed, regular, and adequate, for example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing

A student must meet all four definitions (e.g. be considered unaccompanied, at risk of homelessness, self-supporting, and a youth) to receive independent student status on the FAFSA.

For more information on understanding *fixed, regular, and adequate*, download NCHE's *Determining Eligibility for McKinney-Vento Rights and Services* brief at http://center.serve.org/nche/downloads/briefs/det_elig.pdf.



4. I live in the dorms. Am I still considered homeless?

The definition of *homeless* also includes living in the school dormitory if the student would otherwise be homeless. If you live in the dorm when it is open, but do not have fixed, regular, and adequate housing to go to when the dorm closes (e.g., during winter break or over the summer), you are considered homeless.

5. My parents will let me return home and would support me financially if I did; but, I don't want to return home because my parents' home is an abusive environment. Am I still considered homeless?

If you do not have fixed, regular, and adequate housing and are fleeing an abusive parent, you are considered homeless, even if your parents would provide support and a place to live.



6. I don't have a stable address to list on my FAFSA. What should I do?

It is extremely important that you include a valid email address when submitting your FAFSA. Communications regarding your federal financial aid package will be sent to this email address. The U.S. Department of Education, however, will use the mailing address you include on your FAFSA as a back-up option for contacting you. UHY may use the address of any of the colleges to which they are applying as their own on the FAFSA. It is recommended that you use the address of the admissions or financial aid office of the school you are most likely to attend. You can update this address later if you end up attending another institution. It also is recommended that you notify this office that you have used its address on your FAFSA so that office personnel will be aware that they may receive mail addressed to you.

7. Should I fill out the FAFSA online or in hard copy?

You may submit your FAFSA online through the [FAFSA on the Web Website](#), print out the [FAFSA](#) in

PDF format and mail in a completed hard copy, request a paper FAFSA by calling 1-800-4-FED-AID (1-800-433-3243), or receive assistance for the hearing impaired by contacting the TTY line at 1 (800) 730-8913.

It is recommended that you submit your FAFSA online for the following reasons:

- ▶ **It's fast:** Students submitting their FAFSA online will receive their Student Aid Reports (SAR) much more quickly than students who submit a paper FAFSA through the mail.
- ▶ **It's safe:** When FAFSA information is transmitted over the Internet, it is completely secure. The same technology that protects credit card transactions over the Web is used to make sure that FAFSA data remains confidential.
- ▶ **It's easy:** FAFSA on the Web uses skip logics to show students only the questions they need to answer. Questions that do not apply to a particular student are skipped, making the online application quicker to fill out than the paper form. Help for submitting the FAFSA online also is available at <http://www.fafsa.ed.gov/help.htm>.

Finally, it is especially important for UHY to complete their FAFSA online because FAFSA on the Web provides a fourth general question related to qualifying for independent student status but not yet having a determination as an UHY. This question is not included in the PDF FAFSA. See question 8 below for more information.

8. I'd like to fill out my FAFSA online, but I don't have internet access at home. What should I do?

Even if you don't have internet access at home, you may still be able to fill out your FAFSA online by using the free internet access that often is available at the following locations:

- ▶ **Public libraries:** Public libraries often provide free access to internet-connected computers. The only requirement for using the computers is a valid library card.
- ▶ **High school computer labs:** If you are in high school, your school likely has a computer lab with internet-connected computers. High school computer labs often are open prior to the beginning of the school day and after the close of the school day, thus allowing you to complete your FAFSA online at a time that works for you.
- ▶ **College computer labs:** If you currently are a college student, your college likely has a computer lab with internet-connected computers and extended hours of operation that would allow you to complete your FAFSA online at a time that works for you.
- ▶ **Public cafés:** Many public cafés provide free wireless internet access. If you have a wifi-enabled laptop, visit one of these cafés to use this service.

9. I believe I meet the definition of an UHY. How do I indicate this on my FAFSA?



Online FAFSA

FAFSA on the Web includes four possible questions where you can answer "Yes" to indicate that you are an UHY. For the 2013-2014 FAFSA, the questions read as follows:

- ▶ **On or after July 1, 2012, were you homeless or were you at risk of being homeless?**
Answer "Yes" to this question if you believe you meet the definition of *unaccompanied homeless youth*, but do not have and cannot get a determination of independent student status from any

of the authorities mentioned in the three questions below. If you answer "Yes" to this question online, you will be asked to confirm that you want to submit your FAFSA without parental information and then follow up with the financial aid administrator at the college you plan to attend. Note that this question is not included in the PDF/Paper FAFSA.

▶ **At any time on or after July 1, 2012, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?**

If you are a high school senior who was determined to be an UHY by the local homeless education liaison in your school district, answer "Yes" to this question. If you are still in high school, but are not sure if you have been determined to be an UHY, you should speak with the local homeless education liaison in your school district as soon as possible. If you are not sure who the local liaison is in your district, it is recommended that you speak with someone in the front office at your school to find out the contact information of the local liaison in your district. If you are unsuccessful in locating the local liaison in your district by speaking with someone in your school's front office, you may contact the [NAEHCY Higher Education Helpline](http://www.naehcy.org) at (855) 446-2673 or highered@naehcy.org.

▶ **At any time on or after July 1, 2012, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?**

If you received services at a U.S. Department of Housing and Urban Development shelter or transitional housing program since the date listed on the FAFSA, answer "Yes" to this question; then, speak with a staff member at the site where you received services to request that they provide you with a determination that you meet the definition of UHY and written documentation confirming this determination.

▶ **At any time on or after July 1, 2012, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**

If you received services at a runaway or homeless youth basic center or transitional living program since the date listed on the FAFSA, answer "Yes" to this question; then, speak with a staff member at the site where you received services to request that they provide you with a determination that you meet the definition of UHY and written documentation confirming this determination.



PDF/Paper FAFSA

The PDF/Paper FAFSA includes three possible questions where you can answer "Yes" to indicate that you are an UHY. For the 2013-2014 FAFSA, the questions read as follows:

▶ **At any time on or after July 1, 2012, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?**

See above under "Online FAFSA" for information on when to respond "Yes" to this question.

▶ **At any time on or after July 1, 2012, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?**

See above under "Online FAFSA" for information on when to respond "Yes" to this question.

▶ **At any time on or after July 1, 2012, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being**

homeless?

See above under "Online FAFSA" for information on when to respond "Yes" to this question.

Note that the first question listed above under Online FAFSA ("On or after July 1, 2012, were you homeless or were you at risk of being homeless?") is not included in the PDF/Paper FAFSA. For this reason, it is recommended that you complete your FAFSA online, if possible. If you are unable to complete your FAFSA online and don't have a determination of UHY status from one of the authorities listed in the other three questions related to UHY, respond "No" to the other three questions about UHY status, then contact the financial aid offices of the colleges where you are having your FAFSA information sent.

10. I believe I meet the definition of UHY and filled out my FAFSA as such. Will I be asked to prove that I am an UHY?

Financial Aid Administrators (FAAs) can choose to accept a "Yes" response to any of the UHY questions on the FAFSA as sufficient documentation of your independent student status. Many FAAs, however, will request documentation of the fact that you meet the definition of *unaccompanied homeless youth*. If you have received a determination from any of the three authorities listed in the FAFSA UHY questions (local homeless education liaison in a school district, Runaway and Homeless Youth Act program, U.S. Department of Housing and Urban Development program), the FAA likely will request that you provide documentation of this determination. If you don't have a determination from one of the three authorities listed in the FAFSA UHY questions, the FAA may request that you provide information from someone else who is familiar with your circumstances. It is recommended that you cooperate with the FAA's request for information to the best of your ability. If the FAA, however, is requesting information that you reasonably can not get or that violates your sense of privacy, you may contact the NAEHCY Higher Education Helpline for assistance at (855) 446-2673 or highered@naehcy.org.

11. I completed my FAFSA, but need to change something. How do I do this?



Most of the questions on the FAFSA are meant to document your situation as of the day you sign the FAFSA. However, there are some instances in which you will want to or need to revise the information you reported. You may need to revise your FAFSA under the following conditions:

- ▶ You made a mistake on the information you submitted and need to make a correction.
- ▶ Your financial situation has changed, including a significant change in your income for the present year.
- ▶ Your dependency status has changed; for instance, you now are pregnant or in a legal guardianship.

For more information about FAFSA revisions, including revision instructions, visit <http://studentaid.ed.gov/fafsa/next-steps/correct-update>.

12. The FAA at the school I want to attend told me I don't meet the definition of UHY, but I believe that I do. What should I do?

According to the Application and Verification Guide, which provides information to FAAs about how to process FAFSAs,

"Students should understand that they are able to contest an eligibility determination by a financial aid office by providing supporting information to be reviewed collaboratively by the school's general counsel, the financial aid director, and a recognized McKinney-Vento practitioner (such as a school district homeless liaison, state homeless education coordinator, or the National Center for Homeless Education). Students may also appeal a determination to the [U.S.] Department [of Education]."

If you believe the FAA has determined incorrectly that you don't meet the definition of UHY, explain to the FAA that you would like to contest her eligibility determination and ask how this may be done. If the FAA is unaware of your option to contest a determination or seems unresponsive to your request to do so, you may contact the NAEHCY Higher Education Helpline for assistance at (855) 446-2673 or highered@naehcy.org.



Appendix 5A - Scholarship Search Tips and Tricks



You're college-bound and you're excited! And what's not to be excited about? You're headed towards a bright future brimming with opportunities. But, wait... What's that?... You're not sure how you're going to pay for college? You've filled out your FAFSA, so that's done. But, now you're wondering where else you can go to find financial assistance. Well, check out these tips and **go forth and prosper!** This tip sheet was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

Tip #1: Before you begin, take stock!

Before you begin your scholarship search, take a personal inventory of achievements, attributes, or connections that might score you a scholarship! Consider things like academic achievement, athletic ability, artistic or musical skill, membership in a minority group, your intended college major, your community service record, and involvement in a faith community. For more information, download the *Scholarship Personal Inventory* at <http://atyourlibrary.org/sites/default/files/pdfs/scholarship-personal-inventory.pdf>.



Tip #2: Get your search on!

Now that you've taken stock of all your unique qualities that might score you a scholarship, it's time to get looking! Hit up the following sources to make sure you've done your research:



- ▶ Check with your **high school counselor** for a list of local and state scholarships for which you might qualify.
- ▶ Check with the **State Coordinator for Homeless Education** in your state to see if she knows of specific opportunities for low-income students or students experiencing homelessness. Find out who your State Coordinator is at http://center.serve.org/nche/states/state_resources.php.
- ▶ Check with the **financial aid office** of the college you hope to attend. They may have information about scholarships available specifically to students attending their school.
- ▶ Check with the **Higher Education Commission** in your state. They will be able to provide you with the 411 about grants, scholarships, and other financial aid for college students from your state. Find the contact information for your state's Higher Education Commission at <http://www.ed.gov/sgt>.
- ▶ **Google it up!** Well, okay, **don't** just randomly google scholarships. But **do** check out the following reputable scholarship search Websites:
 - ▶ College Board: <http://www.collegeboard.org/scholarships>
 - ▶ Fastweb!: <http://www.fastweb.com/>
 - ▶ Office of Federal Student Aid: <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>

Tip #3: "Dress" to impress!

You've found the scholarships you want to apply for. Now it's time to impress the scholarship sponsor with your mad skills. You know, put your best foot forward, so to speak. Follow these steps to make sure your scholarship applications are on point:



- ▶ Start your scholarship research early.
- ▶ Don't miss deadlines.
- ▶ Read eligibility requirements carefully.
- ▶ Use an organized approach.
- ▶ Follow instructions.
- ▶ Review the application before submitting.
- ▶ Keep copies of everything.
- ▶ Track the application package.

For more information, visit <https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-apply-for-a-college-scholarship>.

Tip #4: Don't get discouraged!

Feeling overwhelmed? Stressed? Running out of steam on what seems like an uphill battle? Don't give up! If you want to go to college, put everything you have into reaching that goal. Ask for help from a trusted adult, such as a mentor, coach, teacher, or guidance counselor, if you need it. And then, go for it!



Still have doubts? Check out the College Board's *You Can Go!* Website at <http://youcango.collegeboard.org/> for stories of kids who thought they couldn't go to college but did!

Need more information?

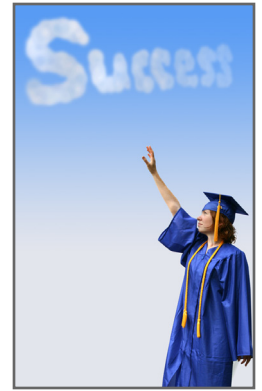
Peep the following Websites if you need to know more about finding and applying for scholarships:

- ▶ The College Board: Grants & Scholarships
<https://bigfuture.collegeboard.org/pay-for-college/grants-scholarships>
- ▶ College Answer: College Scholarships
<https://www.collegeanswer.com/paying-for-college/free-money-for-college/college-scholarships/default.aspx>



Appendix 6A - The Federal TRIO and GEAR-UP Programs

The TRIO and GEAR UP Programs are federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds to support them in completing post-secondary education programs, including attaining baccalaureate and postbaccalaureate degrees. Learn more about TRIO and GEAR UP Programs and how homeless students can benefit from them below. This appendix was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.



TRiO

TRIO Programs

<http://www2.ed.gov/about/offices/list/ope/trio/index.html>

About TRIO

TRIO Programs serve and assist low-income individuals, first-generation college students, and individuals with disabilities to progress through the academic pipeline from middle school to postbaccalaureate programs. TRIO Programs include:

- ▶ **Educational Opportunity Centers**

<http://www2.ed.gov/programs/trioeoc/index.html>

Educational Opportunity Centers (EOC) Programs provide counseling and information on college admissions to qualified adults who want to enter or continue a program of postsecondary education. EOC Programs also provide services to improve the financial and economic literacy of participants.

- ▶ **Ronald E. McNair Postbaccalaureate Achievement**

<http://www2.ed.gov/programs/triomcnair/index.html>

Ronald E. McNair Postbaccalaureate Achievement Programs encourage low-income and minority undergraduate students to continue their education through doctoral studies. Institutions work closely with participants as they complete their undergraduate requirements. Institutions encourage participants to enroll in graduate programs and then track their progress through to the successful completion of advanced degrees.

- ▶ **Student Support Services**

<http://www2.ed.gov/programs/triostudsupp/index.html>

Student Support Services (SSS) Programs provide first-generation and low-income students with tutoring, counseling, and remedial instruction needed at the onset of their college career to promote student retention and graduation. Many SSS Programs provide students with summer enrichment programs following high school graduation, allowing students to get an early start to their academic career.

▶ **Talent Search**

<http://www2.ed.gov/programs/triotalent/index.html>

The Talent Search program identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. The program provides academic, career, and financial counseling to its participants and encourages them to graduate from high school and continue on to complete their postsecondary education.

▶ **Upward Bound**

<http://www2.ed.gov/programs/trioupbound/index.html>

Upward Bound Programs provide fundamental support to participants in their preparation for college entrance. Programs serve high school students from low-income families and families in which neither parent holds a bachelor's degree, and provides opportunities for these students to succeed in their precollege performance and ultimately in their higher education pursuits.

▶ **Upward Bound Math-Science**

<http://www2.ed.gov/programs/triomathsci/index.html>

Upward Bound Math-Science Programs help students recognize and develop their potential to excel in math and science and to encourage them to pursue postsecondary degrees in math and science, and ultimately careers in the math and science profession. Program services include: summer programs with intensive math and science training; year-round counseling and advisement; exposure to university faculty members who do research in mathematics and the sciences; computer training; participant-conducted scientific research under the guidance of faculty members or graduate students; and, financial literacy counseling. Programs serve students who are limited English proficient, students from groups that are traditionally underrepresented in postsecondary education, students with disabilities, students experiencing homelessness, students who are in foster care or are aging out of foster care system, and other disconnected students.

▶ **Veterans Upward Bound**

<http://www2.ed.gov/programs/triovub/index.html>

Veterans Upward Bound Programs motivate and assist veterans in the development of academic and other requisite skills necessary for acceptance and success in a program of postsecondary education. Programs provide assessment and enhancement of basic skills through counseling, mentoring, tutoring, and academic instruction in core subject areas.

How can homeless students benefit from participating in TRIO Programs?

TRIO Programs are required to students who are either low-income, are first-generation (neither parent has earned a college degree), or have a qualifying disability. Homeless students can benefit from TRIO Programs by gaining access and exposure to higher education. College students experiencing homelessness often find it difficult to navigate university systems alone. TRIO Programs provide the hands-on attention many homeless students need to complete their postsecondary degree.

How can homeless students find a TRIO Program?

TRIO has 2,900 programs across the nation that assist over 840,000 low-income students, 7,000 students with disabilities, and 6,000 U.S. veterans. Currently, more than 1,000 colleges, including colleges in every U.S. state, have TRIO Programs; however, TRIO Programs are not located at every postsecondary institution. Visit <http://www.coenet.us/> to locate a TRIO Program in your area.

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)

<http://www2.ed.gov/programs/gearup/index.html>

About GEAR UP

GEAR UP is a federally funded program designed to support low-income students in completing postsecondary education programs. GEAR-UP Programs develop partnerships with middle and high schools and follow cohorts of students from the seventh through the twelfth grades. GEAR UP participants receive assistance such as in-school instruction; tutoring in English, mathematics, and science; college readiness seminars; and college scholarships. GEAR-Up programs also provide workshops and seminars for the parents of participant students.



How can homeless students benefit from participating in GEAR UP Programs?

Many students experiencing homelessness come from families that have limited knowledge about how to access and complete postsecondary programs successfully. GEAR UP programs work to increase knowledge about postsecondary programs for low-income students and their families through student and parent workshops. GEAR UP students received needed support to improve their academic performance and preparation in high school so they will be ready to participate in rigorous postsecondary programs.

How can homeless students find a GEAR UP Program?

GEAR UP programs are located in each state; however, GEAR UP partnerships are not developed at every postsecondary institution. Visit <http://www2.ed.gov/programs/gearup/awards.html> to local a GEAR UP Program in your area.

Appendix 6B - College Success Resources for Students Experiencing Homelessness

You're college-bound and you're excited! And what's not to be excited about? You're headed towards a bright future brimming with opportunities. But, wait... What's that?... You're worried that maybe you're not really ready? You received your acceptance letter but wonder if you really can hang. Well, check out the resources below for more information and **go forth and prosper!** This tip sheet was taken from *College Access and Success for Students Experiencing Homelessness*, available in its entirety at <http://www.naehcy.org/educational-resources/he-toolkit>.

I'm the first one in my family to go to college. I have no idea what to expect and I'm worried. Where can I find help?

1. **Take a deep breath.** You got accepted at the college you will attend because you met that institution's admissions criteria, which means that school thinks you have what it takes to succeed.
2. **Stand tall.** Be proud that you are braving a new course and setting an example for members of your family who will want to go to college in the future.
3. **Connect with someone knowledgeable** about "the college experience". This person can provide you with valuable information and insider tips so you feel more prepared to take on the challenges in this new phase of your life. Consider asking a trusted adult, professor, coach, faith leader, or more experienced student if they would be willing to mentor you by providing information, guidance, and encouragement.
4. **Surf the web.** There are a number of Websites, including <http://www.firstgenerationstudent.com/>, that exist to help students just like you!



I feel overwhelmed with school work. What should I do?

Don't worry. You're not the first student to feel stressed out by school work. The good news is that most colleges have resources available to help you. **Connect with your academic advisor** and *remain connected*. Most colleges assign an academic advisor to every student. Academic advisors can tell you what classes you need to take to complete your degree requirements on time. They also can answer questions about credits, specific courses, how changing your major will affect your graduation date, and registering for classes. Also, don't forget to ask your advisor about supports that you can tap into to help you excel in your classes, including:

- ▶ **Tutoring:** Many colleges have tutors available to help students who are struggling. And, there's no shame in it! Everybody needs help at some point.
- ▶ **Workshops:** Many colleges sponsor workshops about practical topics like study skills and time management. Check one out!
- ▶ **Peer study groups:** Many colleges organize peer study groups through their Academic Services Center. These groups are led by a trained tutor or faculty member. Group leaders review course content, help members with test preparation, and encourage good study skills. If your college doesn't provide this service, consider getting together with a group of 3-5 other students to form your own study group. For more information about establishing and conducting a peer study group, visit <http://www.umich.edu/~lsastudy/peers.html>.

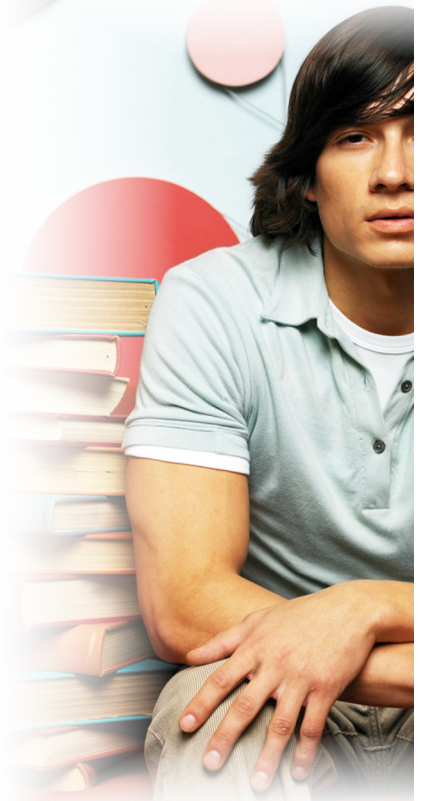
Once you've met your academic advisor, remain connected. You may need to meet with him multiple times throughout your college career. For more information about making the most of the support provided by your academic advisor, visit <http://www.collegexpress.com/articles-and-advice/majors-and-academics/blog/making-most-your-academic-advisor/>.

I feel overwhelmed with money issues. Who can help me?

For many students, paying for college can be a struggle. But, resources are available to help you; so, don't let money problems get in the way of reaching your educational goals. Colleges assign a financial aid administrator (FAA) to every student. **Speak with your FAA ASAP** to ask for help understanding how to pay for college. FAAs can provide information about:

- ▶ the types of financial aid available to you at your school;
- ▶ financial aid application deadlines;
- ▶ how to complete your FAFSA and other financial aid forms correctly;
- ▶ how much financial aid you are qualified to receive, and when you can expect to receive it;
- ▶ ways to avoid or minimize borrowing and/or ways to borrow wisely, if necessary;
- ▶ how to request an appeal of financial aid decisions; and
- ▶ financially-related workshops available on your campus, including money and debt management.

As with your academic advisor, you should remain connected with your FAA throughout your college career. For more information about making the most of the support provided by your FAA, visit http://www.nasfaa.org/students/What_Do_Financial_Aid_Administrators_Do_.aspx.



I feel down. I wish I had someone to talk to. Where can I turn?

Many colleges offer mental health services, including counseling, to students at little or no cost. These services usually are provided through the school's Office of Student Services or student health center. If you're feeling depressed, anxious, or like something just isn't quite right with your emotional or mental health, please reach out for help.

I think I'm sick. What should I do?

Most colleges provide health services to students at little or no cost through their student health center. If you're feeling sick and don't have an established doctor that you are able to see, contact your school's student health center to make an appointment.

I need housing-related help. What should I do?

Most colleges have an office, often called the Office of Student Housing or Residential Support, that is in charge of assisting students with finding housing, whether on or off campus. Even colleges that don't provide on-campus housing often support students by providing information about good off-campus options. If you are struggling with something housing-related, including where to stay if your dormitory closes for school breaks, contact your school's Office of Student Housing to ask for help.

More Information

Still have questions? Peep these Websites for the 411 about succeeding in college:

@ <http://mappingyourfuture.org/SuccessInCollege/index.htm>

@ <http://www.firstgenerationstudent.com/succeed/>

Whatever you do, don't go it alone.

Reach out for help, whether to a professor, trusted adult, or friend. Visit <http://www.firstgenerationstudent.com/succeed/youre-not-alone-how-to-find-support-while-in-college/> to learn more about connecting with a support system. You can do this!



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