



Helping Homeless Youth Access Financial Aid: Practical FAFSA Completion Strategies

March 19, 2026 | 11:00 am



About SchoolHouse Connection

SchoolHouse Connection works to overcome homelessness through early care and education.

We provide strategic advocacy and practical assistance in partnership with schools, early childhood programs, institutions of higher education, service providers, families, and youth.

WEBSITE:

schoolhouseconnection.org

NEWSLETTER:

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- Federal and state policy advocacy
- Q&A from our inbox
- Webinars and implementation tools
- Youth leadership and scholarships



John Burton Advocates for Youth

John Burton Advocates for Youth improves the quality of life for youth in California who have been in foster care or homeless by advocating for better laws, training communities to strengthen local practices and conducting research to inform policy solutions.

WEBSITE:
jbay.org



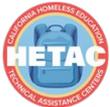
Today's Learning Objectives:

1. Understand who is considered an “unaccompanied homeless youth” (UHY) and the responsibilities of McKinney-Vento liaisons
2. Summarize UHY provisions from FAFSA Simplification Act
3. Learn about the FAFSA/CADAA Challenge for Students Experiencing Homelessness and best practices for supporting students completing the FAFSA



Today's Agenda:

- Homeless Overview
- Responsibilities of Liaisons
- FAFSA Simplification
- 2026-27 FAFSA
- Verification and IDs
- CADAA & CalKids
- Scenarios
- FAFSA Best Practices
- Resources
- Q&A



Homeless Overview



Who is Considered Homeless on the FAFSA?

→ Unaccompanied

- Not living in the physical custody of a parent or legal guardian

→ Homeless

- Lacking fixed, regular, and adequate nighttime residence

→ Unaccompanied

- Not living in the physical custody of a parent or legal guardian

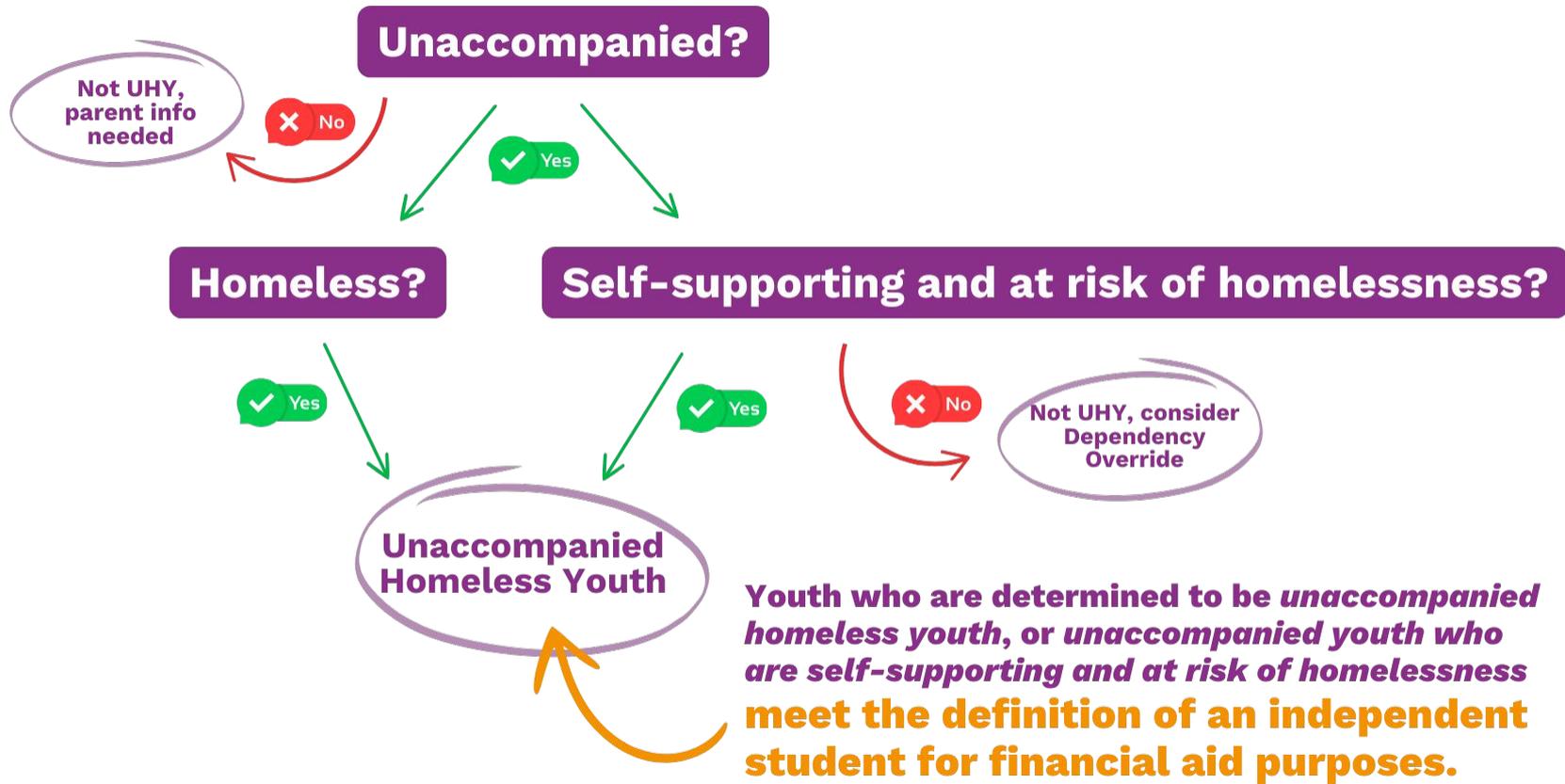
→ Self-Supporting

- Pays for their own expenses, including fixed, regular, and adequate housing

→ At Risk of Homelessness

- Housing may cease to be fixed, regular, and adequate





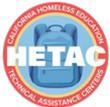
Dependency Status

- Either Dependent or Independent
 - ◆ Dependent = parent information on FAFSA
 - ◆ Independent = no parent information on FAFSA
- Unaccompanied Homeless Youth = Independent
- Unaccompanied, Self-Supporting, and At-Risk of Homelessness = Independent
- Accompanied Homeless Youth = Dependent



Why Do Youth Experience Homelessness on Their Own, as Unaccompanied Youth?

- **Youth flee abuse or neglect.**
 - 40-60% of unaccompanied youth were abused physically at home.
 - 17-25% of unaccompanied youth were abused sexually at home.
 - Connection between parental substance use and abuse and youth leaving home
- **Parents force youth out of the home due to conflicts.**
 - Sexual orientation and gender identity
 - Pregnancy
- **Families separated through death, incarcerations, lack of shelter space, parental deportation.**



What Does Homelessness Look Like?

There isn't always a "sign."



Sharing the housing of others due to loss of housing, economic hardship, or similar reason.



Living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations.



Living in emergency or transitional shelters



Living in cars, parks, abandoned buildings, substandard housing, bus or train stations, or similar settings.



Living in a residence hall/dorm but otherwise would have no place to go.



Responsibility of Liaisons



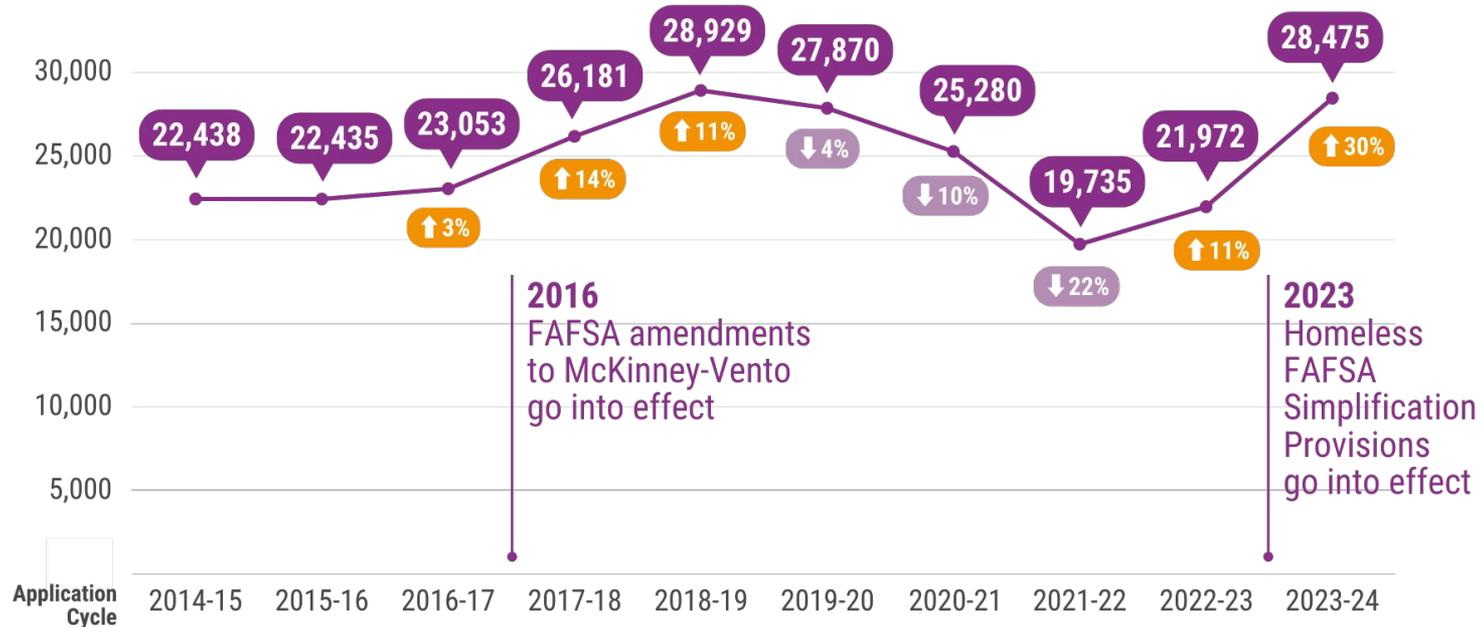
McKinney-Vento Liaisons and the FAFSA

Under McKinney-Vento, liaisons are **required to to inform unaccompanied homeless youth (UHY)** of their status of an independent student on the FAFSA

Unaccompanied homeless youth need **determinations** (letter or a documented phone call) for the FAFSA that verify the student meets the definition of an UHY.

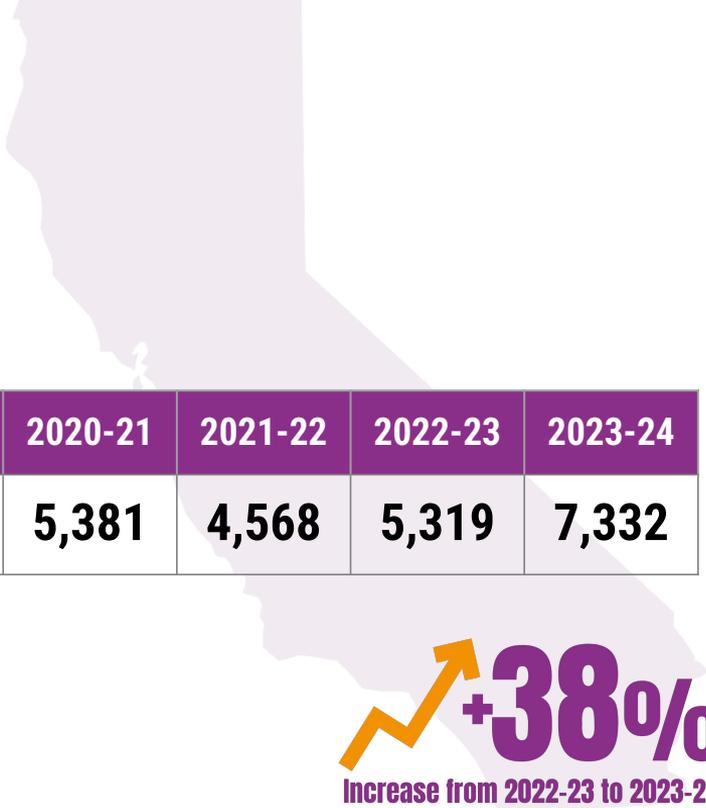


Unaccompanied Homeless Youth Determinations by School District Liaisons



California UHY FAFSA Determinations

2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
3,697	3,660	3,871	4,585	5,674	5,945	5,381	4,568	5,319	7,332



 **+38%**
Increase from 2022-23 to 2023-24



McKinney-Vento Liaisons and the FAFSA

McKinney-Vento liaisons are also **required to train school staff** about McKinney-Vento. All school staff should know **how and who to contact** when they learn a student is experiencing homelessness.

Homeless youth must receive assistance from school counselors to **advise, prepare, and improve** their readiness for college.

Liaisons may rely on other school staff members to help students complete the FAFSA. This makes **school counselors important partners**.



McKinney-Vento Liaisons and the FAFSA

Under the FAFSA Simplification Act, McKinney-Vento **liaisons can now designate other people** (counselors, social workers, etc.) to provide UHY determinations.

We created this [referral form](#) to help ease the process between designees and liaisons when coming across UHY on the FAFSA.



FAFSA Simplification



FAFSA Simplification Act

- The FAFSA Simplification Act was signed in 2020, and most changes for homeless and foster youth went into effect in the 2023-2024 FAFSA.
- ED released guidance on [April 14, 2023](#), and further guidance on [July 19, 2024](#), declaring the homeless/foster provisions are [in effect now and providing instructions to financial aid administrators](#).
- The 2024-2025 FAFSA rollout was unique and challenging, with some of the new changes from The FAFSA Simplification Act and the issues (multiple delays, glitches, miscommunication from ED, etc.).
- The FAFSA Deadline Act was signed into law in December 2024 which ensures the FAFSA is **fully operational by October 1st** each year.



2026-27 FAFSA Updates

→ 2026-27 FAFSA beta testing

- Phase 1: August 4 (select schools)
- Phase 2: September 1 (anyone can apply)
- FAFSA fully available Sep. 24, one week ahead of Oct. 1 deadline

→ FSA ID is now available immediately

- No longer need to wait 1-3 business days to use on FAFSA



2026-27 FAFSA Updates

→ FSA ID verification

- Starting in summer 2025, increased rates of verification until new verification system.
- [ID Verification Resource Page](#)
- [Webinar recording: Helping Students Navigate FAFSA Identity Verification](#)

→ Contributor flow

- Only need contributor email address.
- Invite code created for contributor to use.



What We Know About the 2026-2027 FAFSA

- Students have intersecting identities and may be independent for a variety of reasons, such as having dependents, being former foster youth, being 24 years or older, and also be experiencing homelessness.
 - Changes from The FAFSA Simplification Act have removed skip logic so students can check all circumstances that apply.
 - Per [NASFAA and ED](#), “if the student already qualifies as an independent student, the school is not required to confirm or verify their status as being homelessness or at risk of homeless.”

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply.

The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply.



What We Know About the 2026-2027 FAFSA

- Students who are documented, but have parents who are undocumented and don't have a SSN, can still fill out the FAFSA.
- In California, the CADAA is also available for mixed status families.
- SchoolHouse Connection hosted a [webinar](#) with the Presidents' Alliance on navigating financial aid for immigrant and mixed-status students experiencing homelessness.
 - Practical Guide: [Navigating Financial Aid for Immigrant and Mixed-Status Students Experiencing Homelessness](#)



Key FAFSA Policies for UHY

1. UHY are **presumed to be independent in subsequent years**, unless their situation changes or there is conflicting information.
2. UHY **determinations must be made as quickly as possible** (within 60 days of enrollment).
3. **Certain programs and entities are authorized to verify UHY status**, including school district homeless liaisons **and their designees**, homeless service providers/programs serving individuals experiencing homelessness and their designees, TRIO and GEAR UP programs, and financial aid administrators at previous institutions.
4. FAA **must accept UHY determinations** from these authorized entities.
5. FAA **must make UHY determinations** from youth who cannot get determinations.
6. UHY and provisional independent students are **two separate and distinct processes**.



UHY ≠ Dependency Override

Unaccompanied Homeless Youth

→ Documentation:

- Either a determination from an authorized entity or a statement from the student (written statement or documented phone call)
- No further documentation

→ Relationship with parents not required to make determinations

Dependency Override

→ Documentation:

- Per institutional policy
- Typically includes third-party letters and statements, wet signatures, letterhead, etc.

→ May consider relationship with parents



2026-27 FAFSA



UHY FAFSA Question



Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes

No

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UHY FAFSA Question

Yes No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply or "None of these apply."

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator

None of these apply.

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Homeless Youth Determination Form

[INSERT ORGANIZATION LETTERHEAD]

**Independent Student Status of
Unaccompanied Homeless Youth Determination for the 2024-2025 FAFSA¹**

To Whom It May Concern:
This form conveys my determination that after July 1, 2023, [INSERT NAME OF STUDENT] was:

- an unaccompanied homeless youth, as defined by the FAFSA Simplification Act (Public Law No: 116-260).
- an unaccompanied, self-supporting youth at risk of homelessness.

Student's SSN:
Student's DOB:
Student's Mailing Address: [if the student does not have a stable address, you may list the name, phone number and mailing address of a friend or relative, or the school]

Under the FAFSA Simplification Act (Public Law No: 116-260), I am authorized to document this student's living situation and determine his/her independent student status as an unaccompanied homeless youth, or an unaccompanied, self-supporting youth at risk of homelessness. Financial aid administrators must accept this documentation, unless there is specific documented conflicting information. Please address any questions to me at the number or e-mail address listed below.

Signature	Date
Print Name	Phone
Email	
Title	
Agency	

Role (Check One):
 School district homeless liaison, or designee of the liaison.
If you are the designee of the liaison, please list the name of your school district liaison here:

Director or a designee of a director of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness.

Director or a designee of a director of a program funded under TRIO or GEAR UP.

A financial aid administrator at the same or another institution who previously made a determination.

¹ This form is applicable for institutions that are requesting documentation from students who are enrolling in college for the 2024-25 award year who were not previously determined to be an unaccompanied homeless youth, or an unaccompanied youth who is self-supporting and at risk of homelessness. Students who were determined to be unaccompanied homeless youth, or at unaccompanied youth who is self-supporting, and at risk of homelessness, in the prior award year are presumed to be independent for each subsequent year at the same institution, unless the student informs the institution that circumstances have changed, or the institution has specific conflicting information about the student's independence, and has informed the student of this information.



Role (Check One):

- School district homeless liaison, or designee of the liaison.

If you are the designee of the liaison, please list the name of your school district liaison here:



UHY FAFSA Question

Your Dependency Status



Independent Student

Based on your answers, you're an independent student. This means you don't need to answer financial questions about your parents to complete your FAFSA® form.



UHY FAFSA Question

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply or "None of these apply."

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator

None of these apply.

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UHY FAFSA Question

Your Dependency Status



Provisionally Independent Student or Unaccompanied Homeless Youth

You Can Proceed Without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

To complete the financial aid process, you'll need to contact the financial aid office at the college or career school you wish to attend.

If you are not in contact with a parent or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Contact your school's financial aid office to complete this process.

We can't make an accurate calculation of your federal student aid eligibility until you discuss this with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

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Unusual Circumstances

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- *left home due to an abusive or threatening environment;*
- *are abandoned by or estranged from their parents;*
- *have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;*
- *are a victim of human trafficking;*
- *are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or*
- *are otherwise unable to contact or locate their parents.*

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes

No

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Unusual Circumstances

Your Dependency Status



Provisionally Independent Student or Unaccompanied Homeless Youth

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We can't make an accurate calculation of your federal student aid eligibility until you discuss this with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

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Verification



Verification of Identity

Increased rates of verification during 2025-26 FAFSA cycle.

- More students required to provide ID to financial aid office.
- Start having conversations with students Junior year or earlier
 - Do they have important IDs and paperwork? (ID, social security card/number, birth certificate, passport, etc.)

ID Verification Resources

- SchoolHouse Connection [ID Verification Resource Page](#)
- [Webinar recording: Helping Students Navigate FAFSA Identity Verification](#)
- [I Am Here: Vital Document Legal Hotline](#) for Youth by [National Network for Youth](#)



Questions?



Direct Admissions SB 640



Guarantees admission to CSU for all **eligible** high school seniors in California.

- **Students must still apply to which CSU they plan to attend**
- **Mailers go out during fall 2026**
- **Mailers for on-the-cusp students**

Determining FAFSA/CADAA Completion



Instructions for verifying FAFSA/CADAA completion using WebGrants can be found here:

- [jbay.org/resources/homeless-youth-fafsa-challenge-policies-and-tools/](https://www.jbay.org/resources/homeless-youth-fafsa-challenge-policies-and-tools/)
- [jbay.org/resources/financial-aid-guide/](https://www.jbay.org/resources/financial-aid-guide/)



After the FAFSA/CADAA



Complete the Chafee Grant Application for Eligible Foster Youth Students
(students was in a foster care placement between ages of 16-18)



Create a Webgrants 4 Students Account



NEW!
Claim CaKIDS Account



Claim CalKIDS Account!

There are two types of CalKIDS College Savings Accounts:



At Birth Account

- \$25 initial deposit for all children born in California between July 1, 2022 – June 30, 2023
- \$100 initial deposit for all children born in California after July 1, 2023



School-Age Account

- \$500 for eligible low-income students
- Additional \$500 deposits for foster & homeless children



Claim CalKIDS Account!

School Age Account: Eligible Low-Income Students

Academic Year	Grade	Identified On: (Census Day)
2021- 2022	1 - 12	October 6, 2021
2022 - 2023	1	October 5, 2022
2023 - 2024	1	October 4, 2023
NEW: 2024 - 2025	1 - 12 (foster youth only)* <i>1 (low-income & homeless)</i>	<i>October 2, 2024</i>

Foster youth may have at least \$1,000 in their CalKIDS account!

***Expansion for foster youth grades 1-12 sunsets in 3 years**

Scenarios



Scenario 1

Carrie has lived with her grandma for the last 17 years.

She has little to no contact with her parents. She does not work or pay for any rent or groceries with grandma.

She is now applying for financial aid.

Is Carrie considered an unaccompanied homeless youth for the FAFSA?



Answer: It Depends

Unaccompanied: Yes

- Not living in the physical custody of her parents
- Grandma is not a legal guardian

Homeless: No

- Unless the conditions are substandard, housing appears to be fixed, regular, and adequate

Self-Supporting: No

- She does not work or have income so she cannot be considered self-supporting

If not homeless, student may still qualify as independent through unusual circumstances
(dependency override)



Scenario 2

Nicholas lives with his parents in substandard housing. He was identified as homeless while in high school by his liaison.

He is still living with his parents in substandard housing.

He is now applying for financial aid.

Is Nicholas considered an unaccompanied homeless youth for the FAFSA?



Answer: No, Dependent Student

Unaccompanied: No

- Nicholas is still living in the custody of his parents.
- He will need to include parent information on the FAFSA.

Contact the financial aid office

- Professional judgement: potentially re-packing financial aid based on current circumstances
- Fee waivers, exceptions, scholarships, etc.



Scenario 3

Maria was identified as homeless while in high school.

She was independent for the 2025-26 school year through an unaccompanied homeless youth determination signed by her high school counselor.

She just filled out the FAFSA for the 2026-27 school year and answered “yes” to the homelessness question. Her situation has not changed in the last year.

The financial aid office is asking for a new determination letter for the 2026-27 school year.

Should you provide a new determination letter for Maria?



Answer: Student is Presumed Independent

Unless conflicting information exists, or the student has informed the financial aid office their situation has changed:

- Students who were independent through UHY determinations shall be presumed independent in subsequent years at the same institution.
- No new documents or statements needed.



Scenario 4

Delilah has been living with her aunt since her parents were deported to Mexico last year. Delilah is a permanent resident. Her aunt is not her legal guardian. She has little contact with her parents, but they do text every couple of weeks.

Delilah sleeps on a pullout couch in the living room and packs away the bed every day to use as a couch.

Is Delilah considered an unaccompanied homeless youth for the FAFSA?



Answer: Not UHY, Suggest Dependency Override

Unaccompanied: Yes

- She is not living in the physical custody of the parents. Aunt and Uncle are not legal guardians.

Homeless: Yes

- She is sleeping on the couch.
- “youth who are migrants and who qualify as experiencing homeless because they are living in circumstances described above.” ([FSA Handbook](#))



Best Practices



FAFSA Best Practices

- Explain the new changes to the 26-27 FAFSA to students and discuss the implications of the delay.
 - [Inform students with this email template](#)
- Identify UHY and provide determinations to students ASAP.
- Have students fill out the FAFSA as soon as they can and check state and college priority deadlines. Remind students to fill out the FAFSA every single year they plan to attend college.
 - California Community College | Sept. 2, 2026

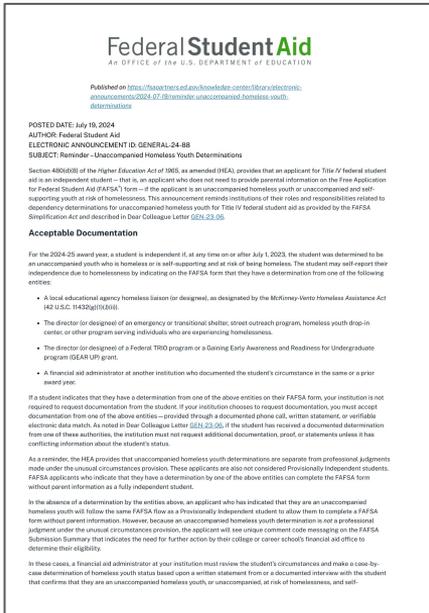


FAFSA Best Practices

- Host financial aid nights and partner with local colleges.
 - Specific financial aid nights for families and parents with food, translators, and other events.
- Create FAFSA mentors or graduation coaches to provide tailored focus and attention to students.
- Encourage students to reach out to the financial aid office, even if accompanied, to see if there is extra aid or resources available.
 - Homeless higher education liaisons
 - Specific support programs
- Provide devices (like laptop rentals, hotspots, etc.) or partner with libraries to assist students in filling out the online FAFSA.
- Inform students about Satisfactory Academic Progress (SAP) and the maintenance of keeping federal student aid.



FAFSA Best Practices Advocacy



- Use [July 2024 guidance](#) if you receive any pushback from financial aid offices and email the financial aid director.
- Reach out to us at SchoolHouse Connection if you continue to have issues with an institution.
 - caleb@schoolhouseconnection.org





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SCHOLARSHIP PROGRAM

Helping students get to and through higher education

Includes a \$2,500 Award, 1-on-1 Support from SHC staff and fellow scholars & 3 All-Expenses-Paid Trips!



Application opens: January 1, 2026

Application closes: June 2, 2026

Applicants notified: First week of August 2026

**To learn more and apply, visit
SchoolHouseConnection.org/Scholarship
or scan the QR code!**



Questions & Discussion



Resources

- [SHC FAFSA Page](#)
 - [Sample Form for Determinations](#)
 - [Federal Guidance about UHY July 19, 2024](#)
- [SHC Youth Leadership and Scholarship Program](#)
- [John Burton Advocates for Youth](#)
 - [FAFSA/CADAA Resources](#)
 - [FAFSA/CADAA Policies and Procedures](#)



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SHC Community on Slack

👉 Sign up at bit.ly/SHC-slack



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Linkedin: [John Burton Advocates for Youth](#)

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Scan the code or visit the link
to fill out a quick survey for
today's slides and a **chance to
win a \$50 gift card!**



<https://shorturl.at/0JNG5>

