



Completing the FAFSA/CADAA: Tips and Tricks for Students Experiencing Homelessness



About John Burton Advocates for Youth (JBAY)

JBAY

- Education
- Housing
- Economic Mobility



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Agenda

Why Financial Aid Matters

State of the 2024-2025 FAFSA

Overview of FAFSA Changes for Homeless Students

After the FAFSA Tips

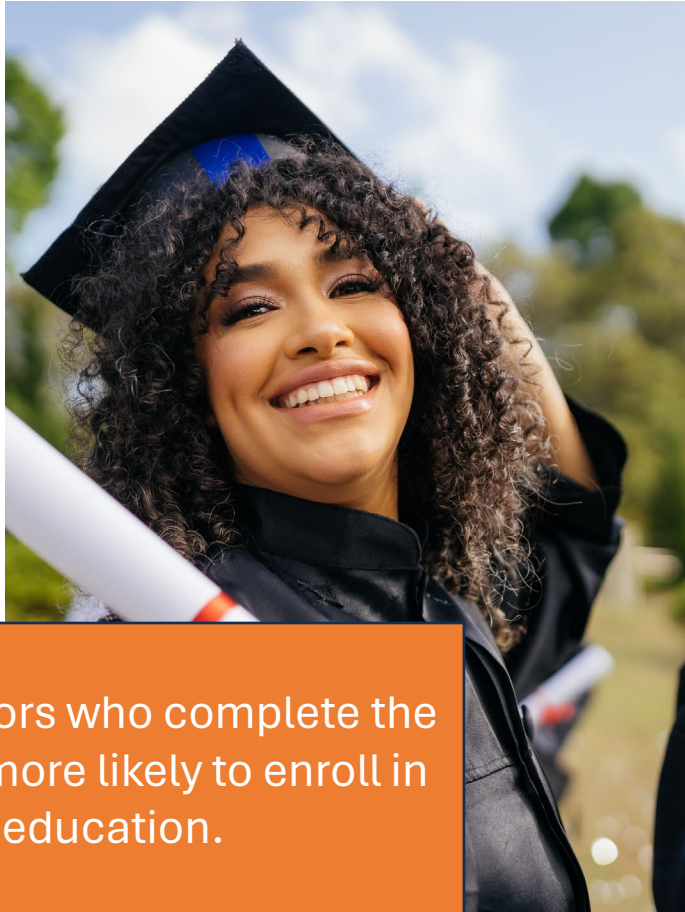
Resources



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Why Financial Aid is Important



High school seniors who complete the FAFSA are 63% more likely to enroll in higher education.

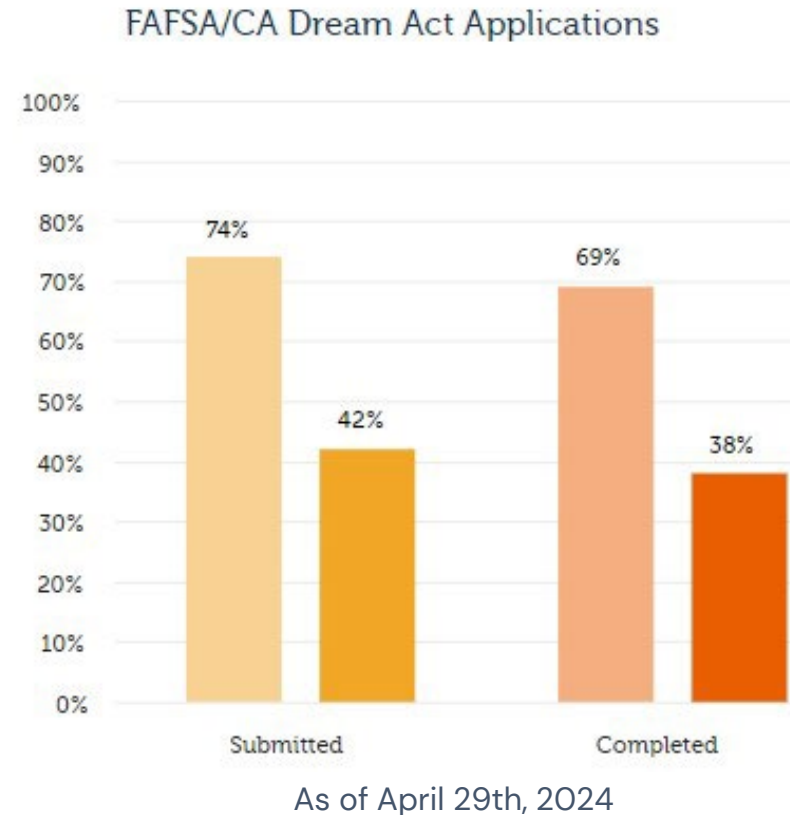


The more financial aid a student receives, the more likely they are to enroll and succeed in college.



State of the 2024-2025 FAFSA

- Priority Deadline was May 2nd, 2024
- Schools have been receiving ISIR data
- Students are now able to make corrections/changes to their submitted FAFSA
- Contributors without an SSN:
 - CADAA is available for new and continuing students.
 - Applicants and contributors without a Social Security number (SSN) can immediately access the online 2024-25 FAFSA form after creating a StudentAid.gov account. Students and contributors will enter tax information manually. (April 30)



FAFSA Simplification Act: Overview of Key Changes for Homeless Youth



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Definitions:

Unaccompanied
Not in the physical custody of
a parent or guardian



Homeless
Lacking fixed, regular, and adequate housing

OR

**Self-supporting
AND at the risk of being homeless**
When a student pays for his own living
expenses, including fixed, regular, and
adequate housing AND 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

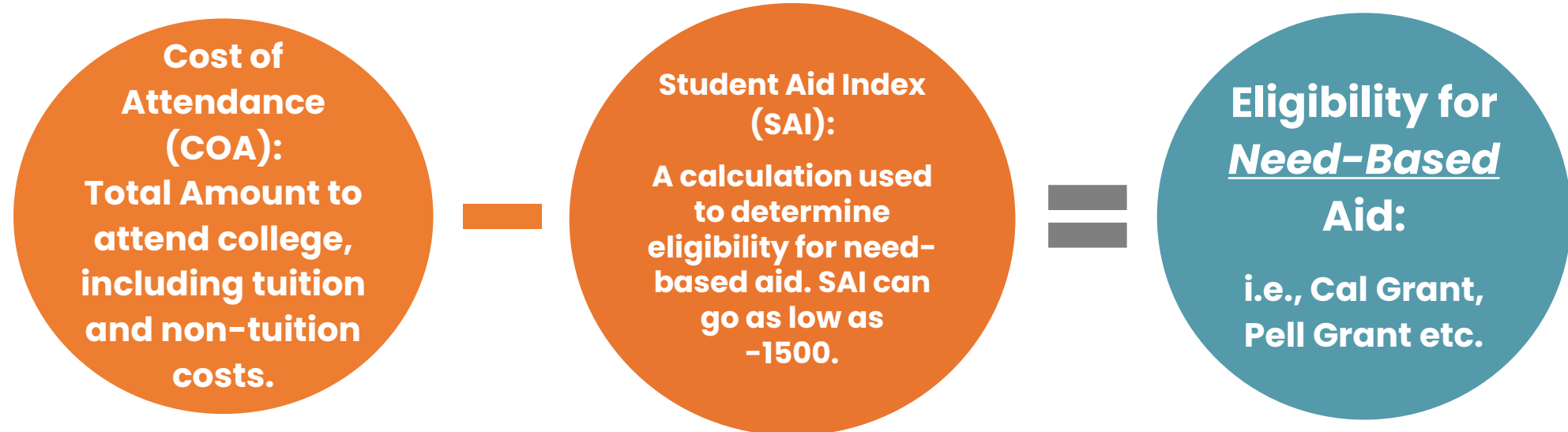
NOTE: A student living in any of these situations and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live.

Independent Student Status:

Students who meet this criteria are considered "independent" for purposes on the FAFSA, and do not have to report parental income information, often qualifying them for more need-based aid.



Definitions:



The Chafee Grant is **EXCLUDED** from the calculation of eligibility for unmet need starting in 2024-2025



FAFSA Changes



- Students (and parents or other contributors) must approve and consent to import income data from the Federal Tax Information (FTI) and students who do not file will no longer be required to provide a Verification of Non-Filing letter from the IRS.
- More options to verify homeless (and foster) status and status does not need to be reverified each year.
- Transition from Expected Family Contribution (EFC) to Student Aid Index (SAI)



Completing the FAFSA for Unaccompanied Homeless Youth: Step-by-Step



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Getting Started: What a Student Needs to Apply



List of at least one and up to 20 colleges



FSA ID log-in information (FAFSA only)



Statewide Student Identifier (SSID) or Individual Taxpayer Identification Number (ITIN) (*Optional on CADAA only*)



Information about current assets, such as cash checking and savings accounts

Completing the FAFSA: Federal Tax Information

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

- Students must approve & consent to importing data from the Federal Tax Information (FTI) (even if no tax return was filed).
- Students who do not file will no longer be required to provide a Verification of Non-Filing Letter from the IRS.



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Completing the FAFSA: Student Personal Circumstances

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.



Completing the FAFSA: Student Personal Circumstances

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Jessica ▾

FAFSA® FORM 2024-25 Student Jessica Kramer Save FAFSA Menu


1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

Yes No

Previous Continue



Completing the FAFSA: Student Personal Circumstances

More programs and officials
are authorized to verify
unaccompanied homeless
youth

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

Select all that 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 (FAA)
- None of these apply.

Previous

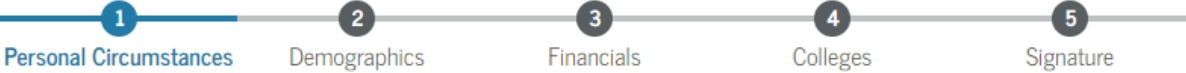
Continue



Completing the FAFSA: Student Personal Circumstances

If “None of these apply”, the student can complete the FAFSA but must contact the financial aid office.

FAA’s MUST make a determination based on a written statement, or documented interview, with a student. This determination is NOT a matter of professional judgment.



Your Dependency Status



Provisionally Independent Student

Based on your answers, you’re a provisionally independent student. This means you don’t need to answer questions about your parents to submit your application.

To complete your application, you’ll need to contact your school’s financial aid office and provide documentation to verify your circumstances.

We won’t be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.



Completing the FAFSA: Student Personal Circumstances

If a student has “unusual circumstances, they will be “Provisionally Independent” and will need to contact their FAA to make a final determination.

Provisional Independence
≠
Unaccompanied Homeless Youth Determinations

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



Completing the FAFSA: Sample Determination Letters

schoolhouseconnection.org/fafsa/

[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]

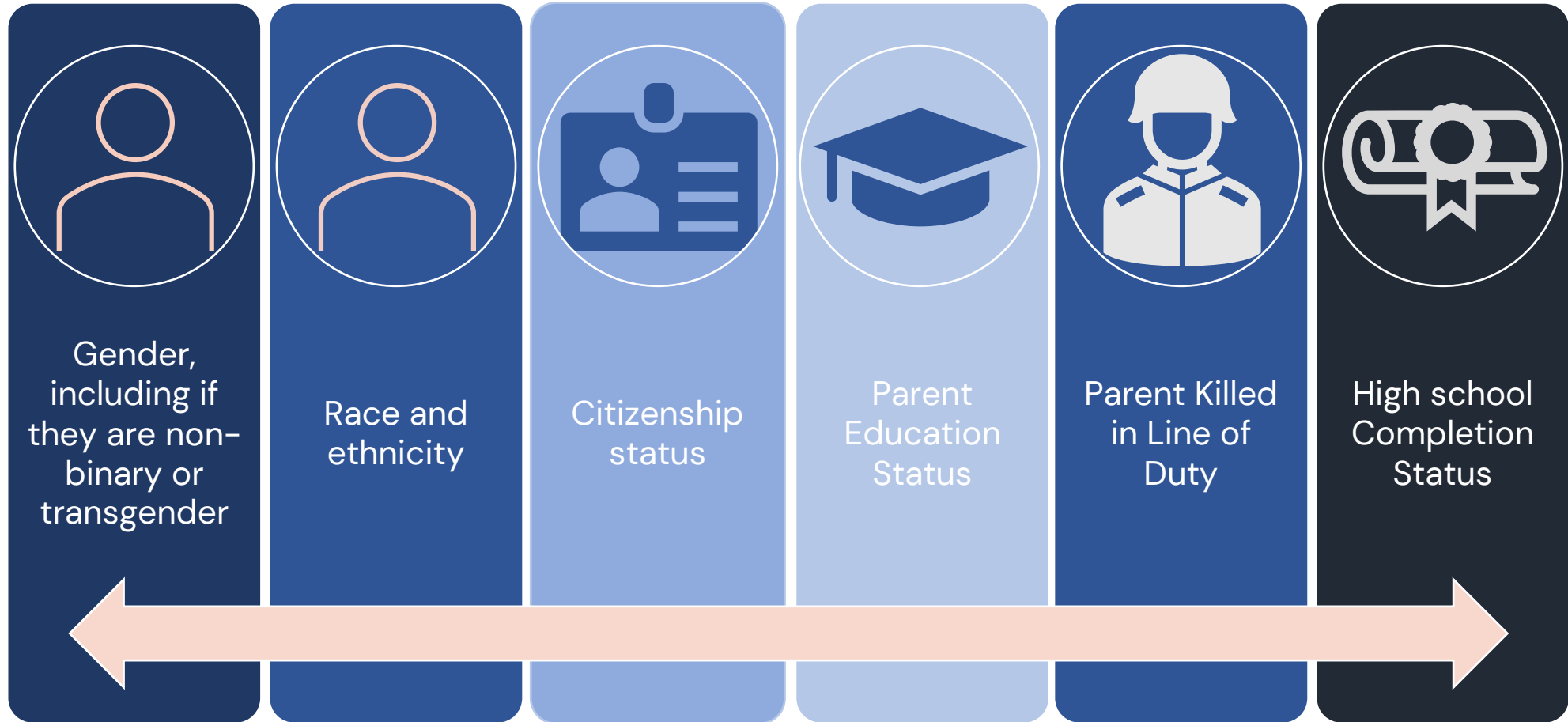
Under the FAFSA Simplification Act (Public Law No: 116-260), I am authorized to document this student's living situation and determine his/her independent student status as an unaccompanied homeless youth, or an unaccompanied, self-supporting youth at risk of homelessness. Financial aid administrators 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):	
<input type="checkbox"/> School district homeless liaison, or designee of the liaison. <i>If you are the designee of the liaison, please list the name of your school district liaison here:</i> _____	
<input type="checkbox"/> 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.	
<input type="checkbox"/> Director or a designee of a director of a program funded under TRIO or GEAR UP.	
<input type="checkbox"/> 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.



Completing the FAFSA: Demographics



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Completing the FAFSA: Student Financials

- Students are encouraged to check the boxes that apply to them about any federal benefits received.
- This may make the student exempt from reporting current assets.

In California:
Medicaid = MediCal
SNAP = Cal Fresh
TANF = CalWorks

Federal Benefits Received

Responses Don't Affect Federal Student Aid Eligibility

Your answers to these questions will not negatively affect the student's eligibility for federal student aid or these federal benefits.

At any time during 2022 or 2023, did the student or anyone in their family receive benefits from any of the following federal programs?

Select all that apply:

Earned Income Tax Credit (EITC)

Federal Housing Assistance

Free or Reduced Price School Lunch

Medicaid

Refundable Credit for Coverage Under a Qualified Health Plan (QHP)

Supplemental Nutrition Assistance Program (SNAP)

Supplemental Security Income (SSI)

Temporary Assistance for Needy Families (TANF)

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

None of these apply.



Completing the FAFSA: Student Financials

IRA rollover into another IRA or qualified plan

Pension rollover into an IRA or other qualified plan

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA® form, not to first-time applicants.

Foreign Earned Income Exclusion

Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid.

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

Completing the FAFSA: Select Colleges

FORM 2024-25 Student Raya Tran



Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA® information.

You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected [View Selected Schools](#)

[Search by School Name](#) [Search by School Code](#)

State

[California \(CA\)](#)

School Name - optional

[Search](#)

FORM 2024-25 Student Raya Tran Save



Selected Colleges

These are the colleges you want to receive your FAFSA information

Review these schools and confirm your selection.

12 of 20 Schools Selected

Showing 1 to 10 of 12

University of California Northridge, CA	Federal School Code G03453	Remove View Info
University of California Northridge, CA	Federal School Code G03453	Remove View Info
University of California Northridge, CA	Federal School Code G03453	Remove View Info



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Completing the FAFSA: Contributors



- Contributors must create an FSA-ID and provide consent to the IRS to receive tax information
- A FAFSA is not complete until all contributors have completed, signed and submitted their sections
- Contributors have 45 days to complete their section.



Completing the FAFSA

Once submitted, students will receive a **confirmation page** with their estimated “**Student Aid Index (SAI)**”

The SAI is used to determine eligibility for federal student aid. It is not how much aid the student is eligible to receive.

Students will receive a **FAFSA Submission Summary**

FAFSA[®] FORM 2024-25 Student Raya Tran

Congratulations,
the FAFSA[®] form is complete!

 **Raya Tran**

Completion Date	Date Release Number	Estimated Student Aid Index
10/12/2024	2572	000,000,000

The SAI is NOT a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.

Based on the **eligibility criteria**, you may be eligible for a **Federal Pell Grant** of up to 000,000.00. You may also be eligible for other federal, state, or institutional grants, scholarships, and/or work-study programs.



CADAA: AB450 Affidavit

- The AB450 Affidavit is now embedded in the CADAA application.
- Students will need to confirm their eligibility based on:
 - At least 3 years of full-time attendance or coursework at California schools
 - Be on track to obtain high school graduation (diploma or alternative) or be on track to obtain an associates degree or transfer to a CSU/UC



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After the FAFSA/CADAA



Complete the Chafee Grant Application

- Current or former foster youth who was a dependent or ward of the court between 16-18
- Up to \$5,000 for up to 5 years until age 26.
- Can be used at public or private colleges, universities or career and technical schools in California or out of state.
- Must be enrolled at least half-time.
- Excluded from calculation of eligibility for unmet need!



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Create a WebGrants 4 Students Account



[Contact Us](#)

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WebGrants To Do's for Students



Check award status for Cal Grant, Middle Class Scholarship and Chafee Grant



Verify if there are any "pending" items or forms that still need to be completed



Confirm that school of attendance is accurate



Verify that your GPA has been received. If not, contact high school counselor or CSAC

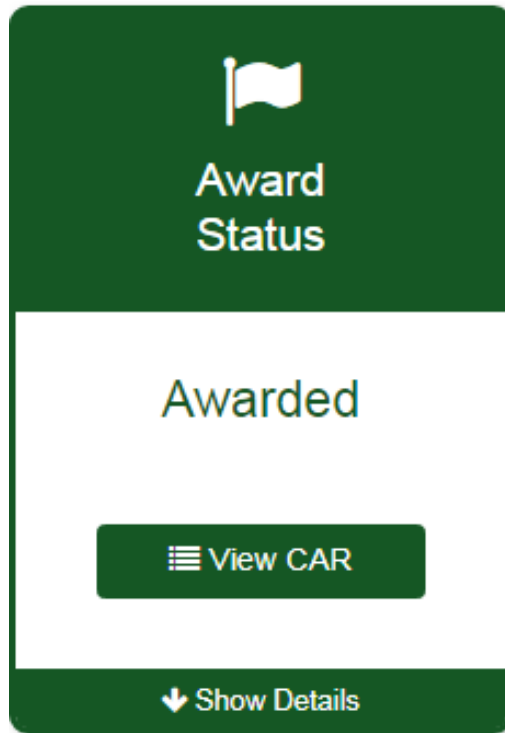


Enter high school graduation date (available on the 1st day of the month of graduation month.)

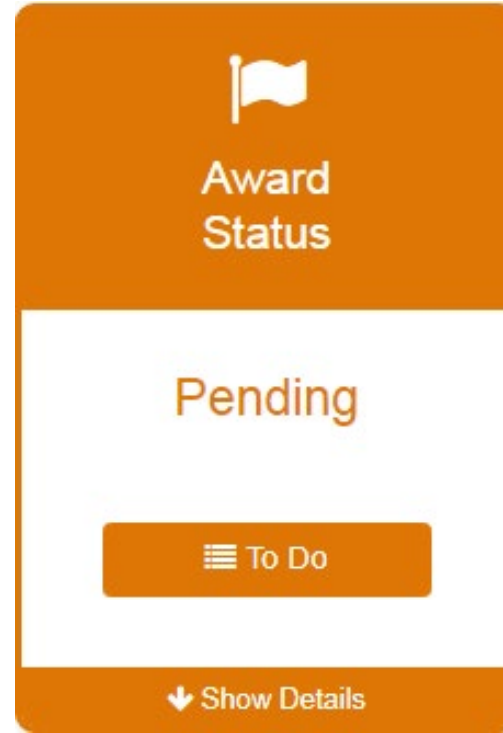


If you applied for Chafee Grant, check that "Department of Social Services Record" is verified.

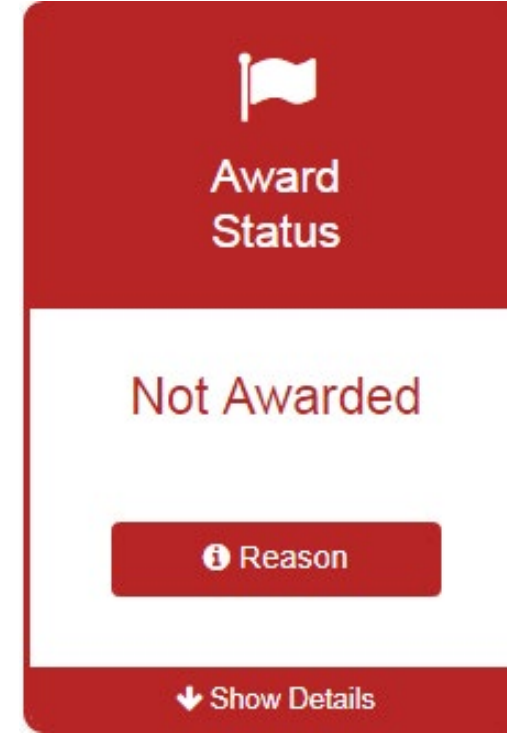
WebGrants: Check Award Status



A card with a dark green header containing a white flag icon and the text "Award Status". The main body is white with the text "Awarded" in green. A dark green button with a list icon and "View CAR" is centered. A dark green footer contains a white downward arrow and "Show Details".



A card with an orange header containing a white flag icon and the text "Award Status". The main body is white with the text "Pending" in orange. An orange button with a list icon and "To Do" is centered. An orange footer contains a white downward arrow and "Show Details".



A card with a dark red header containing a white flag icon and the text "Award Status". The main body is white with the text "Not Awarded" in dark red. A dark red button with an information icon and "Reason" is centered. A dark red footer contains a white downward arrow and "Show Details".



Understanding Satisfactory Academic Progress

SATISFACTORY ACADEMIC PROGRESS (SAP)



Students who fail to meet their institution's SAP standards for two consecutive terms will lose eligibility for most financial aid.

Understanding Satisfactory Academic Progress

1

Inform
students about
how SAP works

2

Refer
students to an
academic
counselor to
ensure they
register for
proper classes

3

Advise
students to talk
to a counselor
before
withdrawing
from any
classes

4

Educate
students about
the appeal
process if they
fail to meet SAP

5

Connect students
to resources early
- be proactive, not
reactive



Campus Support Programs



- **Campus Basic Needs Centers:** Food pantries, clothing, hygiene products, case management, and support with housing
- **For Foster Youth:**
 - **NextUp (California Community Colleges)** – available to youth who have been in care at age 13 or older and enroll before the age of 26.
 - **Other Foster Youth Support Programs (Guardian Scholars)** – available at all CSUs/UCs and some community colleges. Available to youth who have been in care at any time.



Resources



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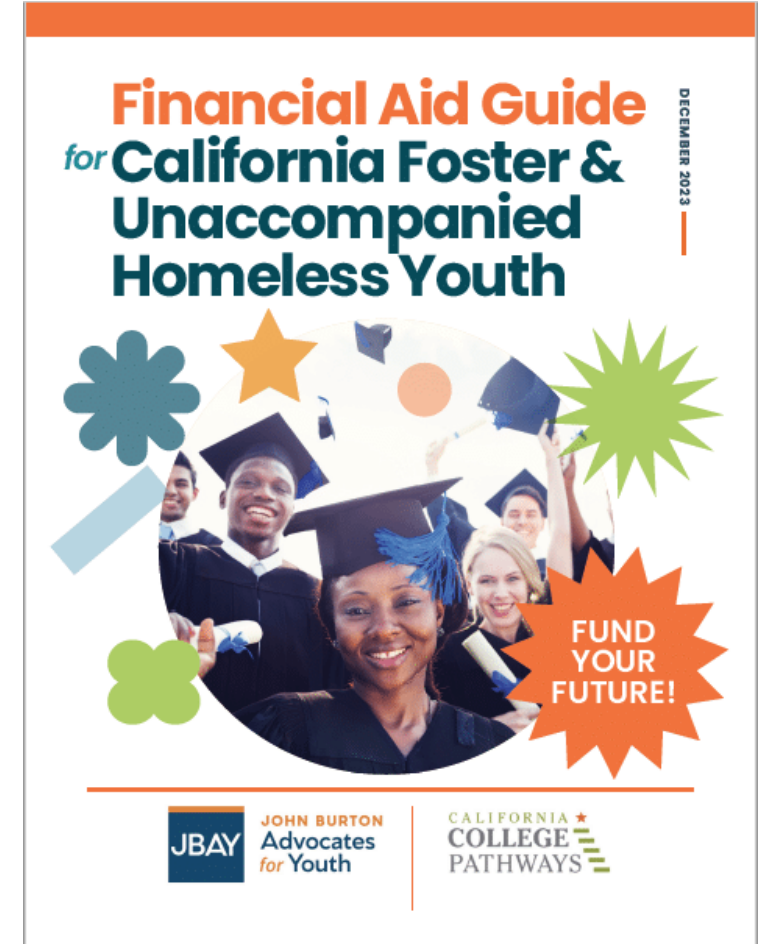
JBAY Financial Aid Resources

Financial Aid Guide for California Foster and Unaccompanied Homeless Youth

Visual Guides for the FAFSA and CADAA

FAFSA/CADAA Webinar Training for Adult Supporters

jbay.org/resources/financial-aid-guide/



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Other Financial Aid Resources

School House Connection

www.schoolhouseconnection.org/fafsa/

- Sample Verification Letters
- Screening tools
- Flowcharts
- And more!

National Center for Homeless Education

nche.ed.gov/higher-education/

- ICanGoToCollege.com
ICanGoToCollege.com
- Cash for College Workshops:
<https://cash4college.csac.ca.gov>
- National College Attainment Network
www.ncan.org/page/better-fafsa
- Financial Aid for Justice-Involved Youth
ylc.org/resource/financial-aidfor-jj-youth
- Immigrants Rising
immigrantsrising.org



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Thank you!

Maegan Mattock
Maegan@jbay.org

