



A Student's Guide to Financial Aid and Scholarships for the 2016-2017 Academic Year

**Distributed by:
PA Independent Living Project**

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Introduction

Many young adults, who are preparing to leave or who recently left the child welfare system, plan to enroll in a college, university or vocational training program. Students can select a major from hundreds of choices, such as computer-aided design, business, social work, art, and teaching or even begin their studies for a medical degree! As soon as you make the decision to continue your education, the following questions should come to mind:

- ✓ **How am I going to pay for my college tuition and other expenses?**
- ✓ **Is there any financial aid available to assist me?**
- ✓ **How am I going to find out if I am eligible to receive financial aid or scholarships?**
- ✓ **How much financial help do I need?**
- ✓ **Will I have to take out any loans that will have to be re-paid?**



This guide will help you identify what kind of financial aid programs are available to current/former foster care youth and where to obtain additional information regarding applying for them. There are websites throughout this guide that you can access for additional information and support. If you have any further questions, you can also contact your caseworker, the person who coordinates the Independent Living Program in your area, financial aid office at your college or the Pennsylvania Higher Education Assistance Agency (PHEAA) access partner for your county (<https://www.pheaa.org/about/contact-us/pa-school-services.shtml>)



Important Financial Aid Reminders:

- Students are reminded that they only have a maximum of 12 full-time semester equivalent Pell Grant awards. Students can monitor Lifetime Eligibility Use (LEU) for grants and loans at National Student Loan Data System at https://www.nslds.ed.gov/nslds/nslds_SA/
- Filing as Independent Student:
 - Youth in, or formerly in, out-of-home care, those who are homeless, and those adopted after age 13 are considered “*independent students*” for financial aid purposes, and your **eligibility will be determined based only on your financial information**. Be sure to mark “**yes**” to the question that applies to you:
 - ✓ Since turning 13, were both of your parents deceased, have you been in foster care or were you a ward of the court?
 - ✓ Are you an emancipated minor?
 - ✓ Are you in a legal guardianship?

- ✓ Has your school district determined that you are homeless?
 - ✓ Have you been determined to be an unaccompanied youth?
 - ✓ Have you been determined to be self-supporting and at risk of being homeless?
- The Pennsylvania Higher Education Assistance Agency (PHEAA) does not “automatically” award Independent Student status for state grants to former or current foster youth as the Federal Government does. Students will likely have to provide additional documentation about their former/current foster youth status—including copies of court orders and/or letters from child welfare agencies.
 - For additional information visit <https://studentaid.ed.gov/sa/fafsa/fillingout/dependency> for detailed instructions.
- Student must make “academic progress” for minimum credits earned and grade point averages according to the school’s published policy.
 - Dropping classes may impact your financial aid.
 - Drop/Add – you can drop a class and not have to pay for the course (this will not impact your grade).
 - Effective on 30 September 2015, the Perkins Loan program was discontinued for new borrowers. **Students who had a Perkins Loan approved before that date received money, but no loans will be issued to new borrowers in 2016-17.** Students should check with the financial aid office at their post-secondary institution to see what programs can be used to replace those potential loan funds.
 - Applying for financial aid should always be free!
 - **Important change for 2017-18:** Students who will graduate from high school or complete a GED in 2017 can apply for financial aid starting on 1 October 2016 rather than waiting until January of their senior year. This change will allow students to apply for financial aid using actual data rather than estimates at the same time that they typically start to apply for college admission. It’s hoped that students will make more informed college decisions if they have financial aid information at the same time as admissions decisions. To make that possible, the FAFSA and PHEAA will use the Prior Year Tax Return for aid consideration in 2017-18. For example, an application for 2017-18 financial aid will use income from the 2015 tax return. Youth and IL/transition staff should look for financial aid nights in late spring or early in the fall of 2016 – and be aware that financial aid deadlines for priority processing may change at some colleges and universities.

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SECTION I: FINANCIAL AID

WHAT IS FINANCIAL AID?

Financial aid is money from sources other than your family that is used to pay for higher education. It might include grants, loans, scholarships, or work-study awards.

Who can be eligible for student aid programs?

- Anyone with demonstrated financial need, except for some loan programs that are open to everyone regardless of financial need;
- Anyone with a high school diploma or a General Education Diploma (GED);
- Anyone who is enrolled as a regular student working toward a degree or certificate in an eligible program;
- Any U.S. Citizen or eligible non-citizen; anyone with a valid social security number.

How can I apply for financial aid?

- For most need-based programs, the most important form you need to complete is called the **Free Application for Federal Student Aid (FAFSA)**. This form needs to be filled out before applying for any other forms of financial aid. The Free Application for Federal Student Aid (FAFSA) allows students to apply for more than \$150 billion in grants, loans, and work-study funds. Check out this video for info about the FAFSA and the resources available to help fill out this important application. Visit <https://studentaid.ed.gov/sa/FAFSA> to learn more.
- The following link is a video demonstrating how to complete a FAFSA form:
<https://www.youtube.com/watch?v=VRyXfUStHO0&list=PL23B9A23CD8DD82DD&index=3>

How do I submit my information on the FAFSA?

You can submit your FAFSA by:

- Going online at www.fafsa.gov
 - **NOTE:** Students need to have a Federal Student Aid (FSA ID) to complete the Free Application for Federal Student Aid (FAFSA). Students should apply for the FSA ID before beginning the FAFSA process – they must have an e-mail address to get the FSA ID, which can be obtained at <https://fsaid.ed.gov/npas/index.htm>
- For more information, go to <https://studentaidhelp.ed.gov/app/home/site/studentaid> . The U.S. Department of Education also has a toll-free phone line at 1-800-4FED-AID (1-800-433-3243)
- PA Specific FAFSA information can be found at <https://blog.ed.gov/2016/08/2-major-fafsa-changes-need-aware/>
- FAFSA Submission Deadlines for all states can be found at <https://fafsa.ed.gov/deadlines.htm>

(Note: If you file your FAFSA electronically, you will receive a confirmation number at the time you submit your FAFSA. If you don't get a confirmation number, your form was not received!)

Federal Deadline

Online applications must be submitted by midnight Central Time, June 30, 2018. Any corrections or updates must be submitted by midnight Central Time, September 15, 2018.

State Deadline

Pennsylvania – All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or nontransferable two-year program – August 1, 2017 by midnight, Central Time. Additional form may be required.

All other applicants – May 1, 2017 by midnight, Central Time. Additional form may be required.

College Deadline

Check with the college(s) you are interested in attending. You may also want to ask your college about its definition of an application deadline – whether it is the date the college receives your FAFSA, of the date your FAFSA is processed.

Submission of the FAFSA is the first step in determining your eligibility for the federal and state financial aid programs. **BE AWARE that other financial aid programs and each educational institution may have different deadlines.** You should identify the **financial aid priority deadline** dates of all post-secondary schools you are interested in attending. You must make sure that you comply with the earliest filing **deadline** date of those schools. If you received financial aid last year, you should automatically receive a Renewal Reminder to apply for financial aid for the coming year via e-mail or regular mail if you do not have a valid e-mail address. **You must reapply each year.**

You should receive a Student Aid Report (SAR) about one month after submitting your FAFSA. You must review the SAR carefully and submit any necessary corrections promptly. If you have not received your SAR four weeks after submitting the FAFSA, you should contact the U.S. Department of Education at 1-800-4FED-AID (1-800-433-3243) to verify that your application was received.

Tips to Avoid Financial Aid Application Errors

- ❖ If you would like to see an estimate of your Expected Family Contribution (EFC) and your federal Pell Grant amount, you can use the U.S. Department of Education’s free financial aid forecast website: www.fafsa.gov. Students who use this site can opt to have their information transferred to the actual FAFSA application.
- ❖ If your information changes, make sure that you notify your college or university and the Pennsylvania Higher Education Assistance Agency (PHEAA). PHEAA needs to know so that consideration and processing for your state grant and your Chafee Education and Training Grant (ETG) will not be affected.
- ❖ Obtain your PIN number before you start the process or make sure that you have the correct number from prior year applications.
- ❖ Use your correct Social Security Number.
- ❖ Be sure that you understand the intent of the question and what is being asked. Wrong answers can affect eligibility.
- ❖ Do not insert words in spaces where figures must be reported. If the answer is “zero”, write “0,” not N/A, not applicable or dashes. Only skip an item if instructions specifically tell you that you should.
- ❖ Do not report cents – round figures to the nearest dollar.
- ❖ Do not report taxes withheld, but rather taxes paid.
- ❖ Do not write in margins or outside answer boxes or spaces.
- ❖ Do not send photocopies or attach other documents to your application unless specifically requested to do so.
- ❖ Make sure all required signatures are on the FAFSA if you are using the paper version.

Section II: Pennsylvania Higher Education Assistance Agency (PHEAA)

WHAT IS PHEAA?

Pennsylvania Child Welfare Resource Center
A Student’s Guide to Financial Aid and Scholarships 2016-17

Students of all ages enroll in higher education with the help of several state and federal grants and loan programs administered by the **Pennsylvania Higher Education Assistance Agency (PHEAA)**. PHEAA is a full-service student financial aid organization providing affordable and efficient access to higher education. This organization works with many schools and community and government lenders to forge lasting partnerships to help students achieve their educational goals. PHEAA also oversees the Chafee Education Training Grant for the state of Pennsylvania.

You can get information about PHEAA by going online at <http://www.pheaa.org/>, by calling the toll-free PHEAA State Grant number at **1-800-692-7392** or by contacting one of the PHEAA Higher Education Access Partners listed in this Guide (see below).

PHEAA Higher Education Access Partners

PHEAA has regional offices across the Commonwealth. Each office has assigned counties. Regional access partners can answer questions about federal, state, and PHEAA-administered programs including eligibility requirements, application procedures, and important **deadlines**.

Feel free to contact your county's access partner for information <https://www.pheaa.org/about/contact-us/pa-school-services.shtml>.



Section III - Student Aid (Grants, Loans, Work Study)

Federal Student aid includes:

1. Grants:

Financial aid that doesn't have to be repaid unless, for example, you withdraw from school and owe a refund. Grants are monies awarded to students, based on their financial need. In order to receive the grants annually, each student must make "academic progress" for minimum credits earned and grade point averages according to the school's published policy. There are four major grants:

- ✓ **Chafee Education and Training Grant**
- ✓ **Federal Pell Grant,**
- ✓ **Federal Supplemental Educational Opportunity Grant (FSEOG), and**
- ✓ **State (PHEAA) Grant.**

The information received from your FASFA will be used to determine your eligibility for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and State (PHEAA) Grant.

What are Chafee Pennsylvania Education and Training Grants (ETG)?

The Office of Children, Youth and Families at the Pennsylvania Department of Human Services works closely with the Pennsylvania Higher Education Assistance Agency (PHEAA) to administer a federal program that provides tuition assistance to foster and adopted youth. The Pennsylvania Chafee Educational and Training Grant program (ETG) is an exciting opportunity that provides educational and training grants of *up to* \$5,000 per year per youth for education and training, including post-secondary education and training at colleges. Awards are available to youth who enroll in post-secondary institutions in Pennsylvania and in other states.

To be considered for this grant, you must:

- Be a Pennsylvania resident
- Be eligible for services under Pennsylvania's John H. Chafee Foster Care Independence Program
- Be identified as a youth in foster care or a youth discharged or adopted from foster care after age 16
- Be a new applicant participating in the Chafee Program prior to your 21st birthday, or be a renewal applicant who has not reached your 23rd birthday by July 1 of the upcoming academic year in which Chafee funds will be awarded.
- Be enrolled as an undergraduate, at least half time in a college or career school that is approved by the U.S. Department of Education for Title IV student assistance programs
- Demonstrate financial need for the grant (as determined by the postsecondary institution)
- Maintain satisfactory academic progress (as determined by the postsecondary institution)
- Not be in default on a federal student loan

In order for eligible youth to receive an award, they must initially complete a Chafee ETG application, which is sent to IL coordinators, high schools and post-secondary institutions, as well as the Free Application for Federal Student Aid (FAFSA) form. Applications are available at www.pheaa.org.

Renewals are automatic. New applicants should note that the deadline for each academic year is December 31.

WHAT ARE FEDERAL PELL GRANTS?

Federal Pell Grants are considered the foundation of student aid and are awarded only to undergraduate students and do not need to be repaid. Pell Grant awards are awarded every year and award amounts are based on a youth's income if filing as an "independent student" or family's income if filing as a dependent student, cost of education, and enrollment status. You must apply for a Federal Pell Grant using a FAFSA form (see FAFSA information above). All other need-based financial assistance will be added after your Federal Pell Grant has been determined.

How can I be eligible?

- The U.S. Department of Education uses a standard formula to evaluate the information you report. When you apply for financial aid the formula used produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this number and will tell you if you're eligible.

How can I get information on the Federal Pell Grant?

- Information is available at <https://www2.ed.gov/programs/fpg/index.html>

Who is eligible?

- Anyone with financial need:
- Based on the funding level of the school you plan to attend.
- Determined by the policies of the financial aid office at the school an individual plans to attend.
- Priority is given to recipients of Federal Pell Grants.

WHAT IS THE STATE (PHEAA) GRANT?

The Pennsylvania State Grant is for eligible Pennsylvania residents who are in need of financial aid to attend a PHEAA-approved post-secondary school as an undergraduate student. For current funding amounts please see www.pheaa.org .

Note: The application deadline is May 1, 2017 for the 2017-2018 academic year for renewal applicants and first-time applicants enrolling in a four-year course of study. First-time applicants for certified two-year programs can apply to PHEAA until August 1, 2017.

Who is eligible?

- Anyone with financial need.
- Anyone enrolled at least on a half-time basis in a PHEAA-approved undergraduate program of study.

Students must earn through classroom instruction at least 50% of the total credits/clock hours required for completion of the program are earned through classroom instruction. Students interested in on-line degrees should first check with PHEAA to make sure that the program is eligible for funding.

- Any high school graduate or the recipient of a GED;
- Renewal applicants must meet academic progress guidelines to continue to receive aid;
- **Note:** First-time applicants for PHEAA grants **must** also complete a PHEAA State Grant Form. Applicants can access this form directly from the FAFSA confirmation page – there is a link in the middle of the page. The PHEAA State Grant form asks questions not on the FAFSA, but which are required by Pennsylvania. At this time, students must print and return the signed PHEAA State Grant Form certification section.
- PHEAA State Grants are available for summer study. A separate application is required.

How can I get information on the State Grant?

- Go online: <https://www.pheaa.org/funding-opportunities/state-grant-program/applyrenew.shtml>

Ready to Succeed Grant Program

Pennsylvania's new grant program, Ready to Succeed, is for sophomores, juniors and seniors in college. This is a first come, first served grant of up to \$2,000 per year for full-time and \$1,000 for part-time students. This program requires a minimum GPA of 3.25 or higher. Students are nominated by their college or university. A list of participating institutions is available at www.PHEAA.org/funding-opportunities/rtss/participating-institutions.shtml

2. Loans:

Loans are another form of financial aid; they are different from grants and scholarships in that **they must be repaid with interest**. There are many loan programs from which students can borrow money no matter where they attend college that also have low interest rates, including the **Federal Direct Stafford Loan**.

WHAT IS THE FEDERAL DIRECT STAFFORD LOAN?

The Federal Direct Stafford Loan is a long term, low interest loan program, either subsidized or unsubsidized, and made directly by the US Department of Education. This program provides a student with the potential to borrow increasing amounts of money each school year. For additional information on loan amounts visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>.

Who is eligible?

- Anyone who completed a Free Application for Student Aid (FAFSA) form for the appropriate academic year they are planning to attend school;
- Any U.S. Citizen or eligible non-citizen;
- Anyone accepted for enrollment in a participating school - or if enrolled, making satisfactory academic progress;
- Anyone classified, at minimum, as a half-time student working toward a degree or certificate;
- Anyone not in default on an educational loan or does not owe an education grant refund.
- Note that there is an aggregate (maximum) borrowing limit of \$31,000 – maximum of \$23,000 subsidized. Students borrowing the maximum loan amount each year will have limited eligibility left should they need a fifth year to complete a degree.

How can I get information on the Federal Direct Stafford Loan?

- Go online: www.studentloans.gov
- You can also request information about the Federal Stafford Loan program from the trade/technical school or the college or university that you plan to attend.
- Information on the Federal Stafford Loan program is also available from banks or other savings institutions in your area.

What if I choose to go to a school or college out of state?

The Federal Direct Stafford Loan program is available in all 50 states and the District

Of Columbia. Loans are made directly from the US Department of Education. All loans are the same regarding interest and repayment regardless of which school the student attends.

What if I need additional loans to help pay for college costs?

Although students are discouraged from borrowing unless necessary, there are additional loan programs available, such as the Undergraduate Students (PLUS) and the Direct Consolidation Loan Program. Go to www.studentloans.gov for more information about these programs and repayment terms.

3. Work Study Programs:

A work-study program is an employment program which provides funds to students which are earned by working at an on-campus or off-campus location to help pay for school costs. PHEAA coordinates several work-study programs. The two major work-study programs are **State Work-Study Program** and **Federal Work-Study Program**.

WHAT IS THE STATE WORK-STUDY PROGRAM?

The Pennsylvania State Work-Study Program (SWSP) provides Pennsylvania students with job opportunities in for-profit or not-for-profit settings. An individual can gain actual career-related, on-the-job work experience during the summer and/or academic year and at the same time, earn money to meet today's costs for higher education.

Who is eligible?

- Pennsylvania residents enrolled in a Pennsylvania higher education institution as a full-time student and in a program of study at least two years in length;
- Anyone who is a State Grant or subsidized federal loan recipient;
- Anyone able to benefit from a career-related work experience in a high-tech or community service job;
- Anyone who does not owe a State Grant refund and is not in default on any student loan.

How can I get information on the State Work-Study Program?

- Go online: www.aessuccess.org or www.pheaa.org
- Contact the Student Aid Office at your post-secondary institution.
- Visit <https://www.pheaa.org/funding-opportunities/work-studyemployment/apply.shtml> for deadlines.

WHAT IS THE FEDERAL WORK-STUDY PROGRAM?

The Federal Work-Study Program is part of Federal Campus-Based Programs. It provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. Students are paid at least minimum wage.

How can I be eligible?

- The number of work-study hours awarded to you depends on your financial need, the amount of other aid you receive, and the availability of funds at the school that you plan to attend. You are paid for the hours that you actually work.
- Students interested in community service positions with not-for-profit employers should also inquire at their college's Financial Aid Office about availability of jobs through the Federal Work Study Community Service Program. Positions are paid at the federal or state minimum wage rate, whichever is higher.

How can I get information on Federal Work-Study Programs?

- Go online: <http://www.ed.gov/programs>

WHAT ARE SCHOLARSHIPS?

Scholarships provide money to students to finance their education. Scholarship monies do not need to be repaid and are given to students by special interest groups to reward achievement in areas such as academics, athletics, music, art, or other fields or to a particular group of youth. There are many different types of scholarships. Here are two scholarship programs specifically for youth in foster care:

- ✓ **Pennsylvania State Resource Family Association (PSRFA) Scholarship for Higher Education** and the
- ✓ **Foster Care to Success Scholarship**

Check out other programs at www.independentlivingpa.org or www.educationplanner.org

WHAT IS THE PENNSYLVANIA STATE RESOURCE FAMILY ASSOCIATION (PSRFA) SCHOLARSHIP?

The PSRFA is a statewide association which helps to address the needs and concerns of foster parents and foster children. It is represented by parents and professionals who work in the area of foster care.

Who is eligible?

- The scholarship program is open to high school seniors who are presently in care through a private or public foster care agency in Pennsylvania or whose parents are "active" members of the Pennsylvania State Resource Family Association, and who will be continuing their education. They are selected by the PSRFA scholarship committee through a competitive process. The scholarship is a one-time grant and is awarded for the first year of continued education.

How can I get more information on the PSRFA Scholarship?

- Go on-line to: <http://www.psrfa.com>

WHAT IS THE FOSTER CARE TO SUCCESS (FORMERLY: ORPHAN FOUNDATION OF AMERICA) SCHOLARSHIP?

The Foster Care to Success Scholarship fund offers undergraduate awards for academic or vocational training beyond high school to youth formerly and currently in foster care throughout the United States who are under the age of 25. This program receives no government funds. The scholarship monies are raised through private individual contributions, donations from corporations, and fundraisers and through a partnership with Casey Family Programs.

Who is eligible?

- Anyone in foster care for at least one year at the time of their 18th birthday or high school graduation;
- Any unmarried individuals under the age of 25;
- Anyone with a GPA of at least 2.0 from the preceding year (senior year of high school, or previous year in college);
- Anyone enrolled, or planning on enrolling, in a college or technical institution;
- Anyone who has not been adopted.

How can I get the information on the Foster Care to Success Scholarships?

- Go online: <http://fc2success.org>

Scholarship Application Tips

- ❖ Use free scholarship search sites such as www.educationplanner.org to find various scholarships for which you may qualify. You can search by academic interests, talents (sports, music, arts, etc.), and geographic region and by ethnic background.

- ❖ Never pay for a scholarship search or to complete and file an application. If you see the word “Guarantee” walk away.
- ❖ Be aware of scams. Never provide a credit card number, social security number or bank information. Avoid unsolicited scholarship requests, especially from agencies that you don’t know.
- ❖ Talk to your guidance counselor or financial aid counselor about scholarships that are locally based. The secretary or administrative assistant in these offices usually is a great source of information and help, too.
- ❖ Don’t ignore smaller scholarship programs or ones that require an essay. There is often less competition for these awards; your chances of success may be greater.
- ❖ Write one really good essay. Focus on describing yourself in a way that is not reflected in your academic transcripts. In other words, you should focus on your qualities and strengths, not academics.
- ❖ Use correct grammar, punctuation and spelling.
- ❖ Be sure that your essay addresses the key requirements for the scholarship and why you are a great match. You may need to revise your essay slightly each time.
- ❖ Be very aware of deadlines and submit your application early. Late applications almost always are not considered.
- ❖ Be prepared to work. It takes time to research scholarships and to prepare applications. But the hard work pays off as scholarships are “free money.”
- ❖ Start researching scholarship programs as early as you can. Sometimes, these programs have deadlines early in senior year.
- ❖ After you are at a college, university or other post-secondary institution, research scholarships every year. Each year your status changes – including your qualifications and potential eligibility. New scholarships are created every year, too.

Common Scholarship Myths

- ***“I can’t get a scholarship because of the competition.”***

All you have to do is take the initiative to enter college scholarship contests. It doesn't matter how or where you find them. There are a lot of contests out there; all it takes is some resourcefulness to find them. First, you have to determine what you do well. Many scholarships are not for valedictorians, but are for people with a particular interest and direction. These scholarships are diverse and offer money at many levels. Sources can turn up if students look for opportunities in their communities, such as a church or synagogue.

- ***“Scholarships require a glamorous talent.”***

Although being a sports legend or musical genius couldn't hurt in the scholarship process, how many people actually fit into those categories? Perseverance, researching what scholarships are available, filling out the forms, and getting the forms off to the right place at the right time earn scholarships. Many students that obtain a particular scholarship may not be the most talented, or the highest academic achievers, but they meet the criteria established by the donor.

- ***“If I apply for a loan, it will lessen my chances for a scholarship.”***

People often mistakenly think that if they get student loans, colleges will reduce any scholarship money that they have been rewarded. This is not true in all cases, if any reduction is required; loans are the first component affected.

Section IV: Student Resources / Support Services

www.EducationPlanner.org

This interactive website in English or Spanish is an excellent college and career planning online resource to help students develop their lifelong education plans. Education Planner offers career and personality assessments, information on career opportunities and assistance for standardized tests such as the PSAT, SAT, ACT, GED, GMAT, GRE and MCAT, including practice tests. In addition, the website provides information on selecting a college and choosing a major. Virtual tours of many college campuses and a comprehensive scholarship database (including the country's only graduate school scholarship database) listing awards worth more than \$8 billion is available. Spanish language and minority student materials and resources are also available,

Youth Advisory Board Website

The Pennsylvania Youth Advisory Board, which is comprised of current and former foster youth, has links to many different scholarship programs as well, which offer financial aid and scholarship information. View the website at: www.independentlivingpa.org

Office of Vocational Rehabilitation (OVR)

The Office of Vocational Rehabilitation is a state agency that provides a variety of services for individuals with disabilities. Financial support for higher education is available for qualified students. Students being considered for OVR funding must complete the FAFSA, apply for PHEAA consideration and contact their OVR counselor. Support is in the form of gift aid, which is not repaid, and is in addition to any Pell or PHEAA grant eligibility or award. For more information visit www.dli.state.pa.us .

Pennsylvania Act 101 Program:

The Pennsylvania legislature established the Higher Education Equal Opportunity Program (Act 101) in 1971. The program provides **free** support services for undergraduate students whose cultural, economic and educational disadvantages might impede their ability to pursue higher education opportunities successfully. Through a program of tutoring, counseling, curricular innovation, and cultural enrichment activities, students develop as campus leaders and graduate with marketable skills. For additional information on Act 101 programs, please visit <http://www.pheaa.org/partner-access/schools/act-101.shtml> .

TRIO Programs:

TRIO programs provide **free** educational support for youth who want to pursue postsecondary education. For youth in high school, look into the Talent Search and Upward Bound programs in your area. These programs will help you do well in school and prepare you for moving on to college. If youth are attending college or community college, look into Student Support Services. These programs can help youth do well while at school by providing tutoring and counseling.

Young adults 19 or older, who want assistance in furthering their education, getting back in school, or pursuing a trade, can contact the local Education Opportunity Center. If youth in college are interested in pursuing a career in college teaching, check out services offered by the McNair Program. This program provides funding for research projects and mentors who are already teaching. For additional information on TRIO programs visit <http://www2.ed.gov/about/offices/list/ope/trio/index.html> .

Other College Support Services:

Colleges and universities as well as trade and technical schools offer many free support services for students. Most provide academic and career counseling as well as centers to help students with course work and to improve writing, math, study and test-taking skills. Psychological counseling is also usually available as are peer counselors. If you are interested, quiet-study and special interest residence halls are also very popular on many campuses. When you visit campuses, ask what services are available to help students improve their likelihood for academic and overall success.

Section V: Working with the Financial Aid Office

Most schools have a pool of money to provide grants and work-study programs for students in need of financial aid assistance. Most universities and colleges have a toll-free financial aid office phone number. After deciding which college you want to attend, call their toll-free financial aid number. The financial aid office staff is knowledgeable about all types of general financial aid information, and can let you know about availability of grants or scholarships that are unique to their particular

institution. Keep in mind that if you decide to change institutions that you promptly communicate that to PHEAA so that your financial aid is sent to the correct institution.

You need to have a conversation with someone from the financial aid office to ensure that you receive all of the financial aid that is entitled to you. It is critical that you discuss all of your expenses with the financial aid office so that they can correctly determine your cost of attendance or financial need. For instance, if you are living off campus you may have room and board costs for an apartment, transportation costs to commute to and from school, daycare expenses, etc. These expenses should be considered when the financial aid office determines your financial need, which will impact the amount of your financial award (see question 3 below). It will be helpful to have a copy of your SAR and EFC forms with you.

WHAT TO ASK...

Questions you should ask the financial aid office:

1. *What are the procedures and deadlines for submitting applications for each available financial aid program for which you qualify?*
2. *How does the school determine your financial need? This includes how costs for tuition and fees, room and board, travel, books and supplies, and personal expenses are considered in your costs of attendance.*
3. *How does the school determine each type and amount of assistance in your financial package?*
4. *How will you be notified of your financial aid amounts?*
5. *When will you receive your financial aid?*
6. *How will financial aid grants, loans, and scholarships be applied to your student account?*
7. *What is the interest rate on any student loan you are going to receive, the length of time you have to repay, and when you need to start repayment?*
8. *How are refunds applied to my account?*
9. *What kinds of jobs are available for work-study?*
10. *What will the rate of pay be?*
11. *How and when will you be paid?*

Accurate information is your best ally in obtaining all financial assistance that is available to you. You should not have to pay for information about scholarships or grants – BEWARE OF SCHOLARSHIP SCAMS! By providing accurate information to the financial aid office of the school you will be attending, and by **meeting all deadlines** for submission of financial aid materials, you will maximize your chances of having a positive and fruitful experience.

Financial Aid Checklist

- Develop a list of colleges that match your educational and career goals.
- Education Planner from PHEAA is a great resource. Check it out!
- Contact the Admissions Office at each college or post-secondary educational institution on your list for application and financial aid forms. (It is best to do this early fall of your senior year.)
- Register for a financial aid profile (but only if the colleges you are applying to request it). You can do this via www.collegeboard.com/student/pay/scholarships-andaid/8374.html. Make sure to do this at least 4 weeks prior to your earliest financial aid deadline.
- Make sure your FAFSA is fully and correctly completed. E-mail your application or mail your paper application as soon after January 1st as possible, but by June 30 for next school year.
- Apply for all types of financial assistance and make sure you have all the proper paperwork completed on time.
- Respond promptly to any requests for additional information (on SAR) so that there is no delay in processing your aid packet.
- Review the financial aid acknowledgement you receive and make sure that all information is correct.
- Review your award letter carefully. The Director of Financial Aid is responsible for determining a student's need, knowing the funds for which a student is eligible, deciding who will be offered financial aid and sending award letters to students which describe their financial package. If you have questions about your award or you feel that an error was made, ask for reconsideration by contacting the Financial Aid Office.

Financial Aid Timeline

August

- Request applications and information from colleges.
- Visit school campuses to narrow down your search.
- Look into weekend or overnight college visitation programs.

September

- Check with your guidance office for college fairs.
- Consider meeting with your guidance counselor to develop a plan.
- Register for the SAT or ACT.
- Consider early decision/early action programs.

October

- Create a schedule of admissions and financial aid deadlines.
- Begin completing application and essays.
- Request transcripts and letters of recommendation.
- Explore college or scholarship information.

November

- Follow up to ensure that your letters of recommendation have been submitted.
- Complete essays and applications.
- Submit applications for early decision/early action programs.

December

- Complete, photocopy, and submit college applications.
- Obtain any other financial aid forms that may be required.

January

- Prepare and submit your federal income tax return as soon as possible – at least two weeks before you file your FAFSA electronically.
- Obtain, complete, fill out, photocopy, and submit a FAFSA form from your guidance office or complete your application on-line.

February

- Submit all the necessary paperwork or applications for private outside scholarships.
- Be sure that you have begun to collect and submit all required forms: the application, the FAFSA, and any private scholarship applications.

March

- Watch the mail for your SAR (Student Aid Report). This is the Department of Education's reply to your submitted FAFSA, which summarizes your financial aid eligibility.

April

- Receive admissions notification(s).
- Compare your financial aid awards to cost of school.
- Make a final enrollment decision.
- Sign and return financial aid forms for the school in which you chose.
- Complete the Chafee Education and Training Grant application and the PHEAA State Grant application.

May

- Contact the college's financial aid office to check on your financial package.

June

- Send your final transcript to your college.
- Plan for orientations, transportation, and housing.

July

- Finalize college transportation and housing for the fall

Best wishes as you start this new educational journey toward achieving independence!

The Pennsylvania Child Welfare Resource Center is a collaborative effort of the Pennsylvania Department of Human Services, University of Pittsburgh, School of Social Work, and the Pennsylvania Children and Youth Administrators established to train direct service workers, supervisors, administrators, and foster parents in providing social services to abused and neglected children and their families.

Our Mission Statement: The Pennsylvania Child Welfare Resource Center is a national leader in advocating for an enhanced quality of life for Pennsylvania's children, youth and families. In partnership with families, communities, public and private agencies, we prepare and support exceptional Child Welfare Professionals and systems through education, research and a commitment to best practice.

Child Welfare Resource Center (CWRC) Website: www.pacwrc.pitt.edu

