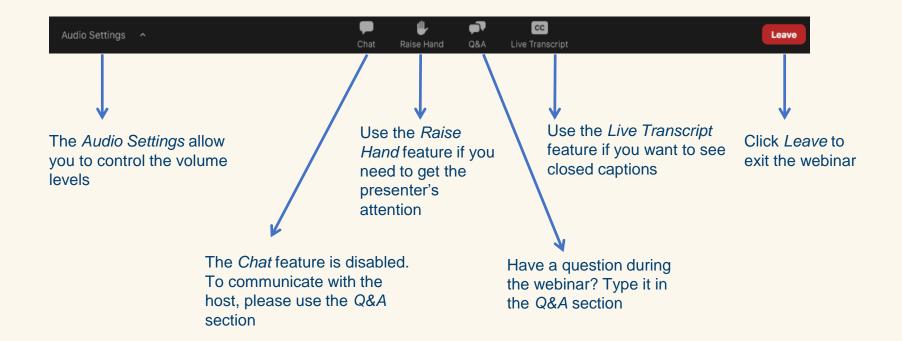


## Financial Aid Resources for MA Department of Children and Families (DCF) Students

#### **A MEFA Institute Webinar**



How to Participate



Your Presenters Today



#### Laurie Hernandez

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#### **Stephanie Wells**

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#### About MEFA

Not-for-profit state authority created in 1982 helping families plan, save, and pay for college



- Know the post secondary options for foster youth
- Assist with academic planning for youth pursuing Higher Education
- Understand the financial aid process
- Be able to assist in accessing DCF supports for post secondary education



# **Before Senior Year**

## Young Adult Readiness Assessment

- Identify and support long and short-term goals
- Identify continued student support system.

#### • PAYA

- Life skills necessary to sustain education

- Post Secondary messages and expectations
- Pre-SAT's and SAT's



# **Making the Right Decision**

## **Readiness- Social/Emotional needs**

- Academics
- Research colleges and schedule tours
- Costs Return on Investment
- Vocational vs. College
  - Career Assessment Career Centers



# What is financial aid?

- Money to pay for college or career school. Understanding the difference.
- College is NOT for FREE!
  - Grants
  - Loans
    - Federal vs. Private
  - Work-study
  - Scholarships



# What types of aid can students apply for?

- Federal student aid: fill out Free Application for Federal Student Aid (FAFSA) at <u>www.fafsa.ed.gov</u>
- High School Guidance Office Local Scholarships
- School aid: contact financial aid office at schools you are considering
- DCF Financial Aid Resources







PROUD SPONSOR of the AMERICAN MIND \*\* FAFSA" Free Application for Federal Student Aid

- Must be completed by all foster youth
- Deadlines are even more important for foster youth
- Take advantage of existing resources:
  DCF Programs
  MEFA
  FAFSA DAY Massachusetts



### **GATHER THIS INFORMATION**

The FAFSA asks questions about you and your finances, so have the information below handy.

(



Alien registration number



Federal tax information or tax returns



Records of untaxed income

Cash, savings, and checking account balances

Social

Security

number



Investments other than the home in which you live

#### DON'T HAVE ALL YOUR INFO READY YET?

That's okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)



# FAFSA

<b>Step Three (Student):</b> Answer the questions in this step to determine if you will need to provide parental information. Once you answer <b>"Yes" to any</b> of the questions in this step, skip Step Four and go to Step Five on page 8.				
45. Were you born before January 1, 1999?	Yes	$\bigcirc$	No	○ 2
46. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Yes	$\bigcirc$ 1	No	<b>2</b>
47. At the beginning of the 2022-2023 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	Yes	$\bigcirc$	No	○ 2
48. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9	Yes	$\bigcirc 1$	No	<b>2</b>
49. Are you a veteran of the U.S. Armed Forces? See Notes page 9	Yes		No	<b>2</b>
50. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?	Yes		No	○ 2
51. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2023?	Yes	$\bigcirc$	No	<b>2</b>
52. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? <b>See Notes page 10</b>	Yes	$\bigcirc$	No	○ <sup>2</sup>
53. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10	Yes	$\bigcirc$	No	<b>2</b>
54. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? <b>See Notes page 10.</b>	Yes	$\bigcirc$	No	Q 2
55. At any time on or after July 1, 2021, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? <b>See Notes page 10</b>	Yes	$\bigcirc$	No	○ 2
56. At any time on or after July 1, 2021, 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 or were self-supporting and at risk of being homeless? <b>See Notes page 10</b>	Yes	$\bigcirc$	No	○ 2
57. At any time on or after July 1, 2021, 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? <b>See Notes page 10</b>	Yes	$\bigcirc$	No	2



#### 2022-2023

## **FAFSA**<sup>®</sup> **FREE** APPLICATION *for* FEDERAL STUDENT AID

#### July 1, 2022 – June 30, 2023

Federal Student Aid

PROUD SPONSOR of the AMERICAN MIND®

You will be asked: "Are 6 5 you a foster youth or nt Demographics School Selection Parent Financials Student Financials Sign & **Dependency Status** Parent Demographics were you at any time in STUDENT INFORMATION the foster care system?" Student Foster Care and Parent Education Completion  $\rightarrow$  Answer YES. Are you a foster youth or were you in the foster care system at any time? 🕧 O Yes O No What's the highest school completed by Parent 1? Select What's the highest school completed by Parent 2? Foster youth can select ~ 3 Select "Other/unknown" for "Highest School Previous Continue Completed by Parent." Play (k)



## **FAFSA**<sup>®</sup> FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2022 – June 30, 2023

Federal Student Aid

PROUD SPONSOR of the AMERICAN MIND

#### Notes for question 52 (page 5)

Answer "Yes" if at any time since you turned age 13:

- You had no living parent, even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at **childwelfare.gov/nfcad**.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.



2022-2023

## **FAFSA**<sup>®</sup> FREE APPLICATION for FEDERAL STUDENT AID

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Federal Student Aid

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#### Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA form without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA form without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA form.



# **Types of DCF Care and Custody**

- Protective Custody
- CRA
- Adoption
- Guardianship Placement
- Voluntary Placement Agreement

Other Types of Possible Independents: Probate, Homeless, Runaway, DYS



## **Documentation for Independents**

- DCF Can Assist
- Proof of Custody Status/Ward of Court Letter
- Guardianship proof from DCF or Probate



# After the FAFSA

- Verification Process
  - -Ward of court/ foster care letter
  - -Income verification
  - -Independent Status
  - -Proof of residency
    - Read Letters and email



# What happens next?

- Students will receive financial aid packages from each college
- Review Financial Aid Packages with students
- Explain the difference between grants and loans.
- Mass Health and Insurance Waivers
  - Identify on-campus health centers and counseling centers for additional student support



# **DCF Financial Supports**

- Foster Child Tuition and Fee Waiver
- Adopted Child Tuition and Fee Waiver
- Massachusetts Foster Child Grant
- Massachusetts Education and Training Voucher
- William Warren Scholarship



# **Tuition & Fee Waiver**

## **Eligible Youth**

- In DCF Protective Custody until the age of 18
- Unable to return home
- Have not yet turned 25
- Adopted
- Guardianship

The Waiver waives the cost of tuition of state supported classes only at Mass public colleges, community colleges, and universities. Does not cover: books, application fees, or room and board.



# **Mass Foster Child Grant**

## **Eligible Youth**

- Permanent legal Resident of Mass
- US citizen or non-citizen eligible under Title IV regs.
- DCF care via Care & Protection Petition
- Not yet reached 25<sup>th</sup> Birthday
- Enrolled Full-time (12 credits or equivalent)
- Has completed FAFSA
- Meets school's requirements for satisfactory academic progress



# **Education and Training Voucher**

### **Eligible Youth**

- Youth who were in DCF custody until age 18.
- Unable to return home
- Eligible until age 26
- Adopted/Guardianship after the age of 16
- Must have High School Diploma or GED



# DCF – College Support Programs

- DCF College Fair "Think College Early"
- DCF Educational Open Houses Statewide Area DCF Office
- Education and Training Support
- College Advising Days One on one planning and reviews
- College Connections
  - Financial Aid Staff
  - Student Support Services
  - Student Account Staff
  - Admissions
  - Housing



# Consider what campus support networks are available.

What services are available for mental health support?

Is there an identified contact in the Financial Aid Office for youth in foster care? Where can they get tutoring?

Where can they access support available for housing during breaks? Where can they obtain support around disabilities and accommodations?

Do they have contact information for DCF staff that can assist them with financial aid and other needs?



# **DCF Contact Information**

- Brian Jenney, Director of DCF Adolescent & Young Adult Services Phone: (617) 748-2150
- Molly O'Neil- Manager of DCF Adolescent & Young Adult Services Phone: (617) 748- 2204
- Seth Riker– DCF Program Supervisor Phone: (617)-862-7131
- Laurie Hernandez– DCF Education and Training Worker Phone: (617) 748-2421
- Rebecca Procter- DCF Education and Training Worker Phone: (617) 429-5665

Grant & Scholarship Information can be found at <u>www.mass.gov/dcf</u>



Things To Do

- Register for upcoming MEFA Institute webinars and complete lessons to earn PDPs: <u>mefa.org/mefa-institute</u>
- Share MEFA resources with families
- Visit <u>mefa.org/counselors</u>







## **Thank You**

# **QUESTIONS?**

Call (800)-449-MEFA (6332) or email <u>collegeplanning@mefa.org</u>



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