FAFSA 101 [WEBINAR]
THURSDAY, JULY 9, 2020
3:00 - 4:00PM ET
FOR STUDENTS EXPERIENCING HOMELESSNESS
HAVE A QUESTION?

This webinar is for you. Enter your questions in the questions pane and click ‘Send’.

RECORDING & HANDOUTS

An archive of this webinar and all materials will be posted here.

If you’ve signed up for this webinar, you will receive a link to the recording in an email after the webinar is over.
Hello!

I am Jillian Sitjar
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Director of Leadership and Scholarships
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About SchoolHouse Connection

SchoolHouse Connection works to **overcome homelessness through 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](#)
- Federal and state policy advocacy
- Q&A from our inbox
- Webinars and implementation tools
- Youth leadership and scholarships
You will:

1. Learn how to apply for financial aid as a youth experiencing homelessness
2. Learn key tips and tricks for communicating effectively with financial aid offices, McKinney-Vento liaisons, and HUD and RHYA shelter providers
3. Have the opportunity to ask questions to presenters about applying for financial aid
A form you fill out to receive financial aid from the government to help pay for college.

- The FAFSA is free
- The FAFSA is available on October 1st
- The FAFSA covers the period from July 1st - June 30th
- You must fill out the FAFSA every year you’re applying for college
With the myStudentAid app available on iTunes and Google Play

By printing and filling out the FAFSA form and mailing to the address listed

Online at: studentaid.gov/h/apply-for-aid/fafsa

3 Ways to Fill Out the FAFSA
Under the education subtitle of the McKinney-Vento Homeless Assistance Act, the term “homeless children and youth” means individuals who lack a fixed, regular, and adequate nighttime residence. This specifically includes children and youth whose living situations fall into one of the categories below:

- Temporarily Staying with Other People
- Staying in Emergency or Transitional Shelters
- Staying in Motels, Campgrounds, Cars, Parks, Abandoned Buildings, Bus or Train Stations, or any Public or Private Place not Designed for Humans to Live in
- Staying in Substandard Housing
Accompanied Homeless Youth: Youth who lack a fixed, regular, and adequate nighttime residence, and are in the physical custody of a parent or guardian.

Unaccompanied Homeless Youth: Individuals under the age of 24 who lack a fixed, regular, and adequate nighttime residence and are not in the physical custody (living with) a parent or guardian.
Javier is living with his family in a camper behind a family friend’s home. The camper does not have electricity or sewage hooked up, so they have to go into a family friend’s home to use their restrooms when they are able to. These conditions would be considered substandard housing and Javier and his family would meet the definition of homelessness under the McKinney-Vento Act.
Damien is a high school senior whose mother moved in with her boyfriend after being evicted from their home. Unfortunately, there wasn’t room for Damien and he was left with nowhere to go. Damien called his pastor to ask for help. His pastor said that he had a spare bedroom and that Damien could stay with him so he could finish high school. Damien moved in and even though he doesn’t think his pastor would kick him out, he knows his Pastor could choose to ask him to leave at any time. Damien would be considered an Unaccompanied Homeless Youth, because he meets the definition of homelessness under the McKinney-Vento Act and he is not in the custody of a Parent or Guardian.
At any time on or after July 1, 2020, 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?

At any time on or after July 1, 2020, 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?

At any time on or after July 1, 2020, 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?

https://studentaid.gov/1920/help/homeless-question
If you are experiencing homelessness with your family, you will need to fill out the FAFSA with your parental family income. Most likely, your Expected Family Contribution (EFC) will be 0, meaning you will receive the most amount of aid awarded to you. You do not need to provide a determination letter to prove you’re experiencing homelessness.
For Unaccompanied Homeless Youth

If you are an unaccompanied homeless youth (UHY), you do not need to include your parental income or signature on the FAFSA. Instead you will need a UHY determination letter from an authorized entity to mark you as an independent student.

Authorized Entities:
McKinney-Vento Liaison
HUD/RHYA Shelter Provider
Financial Aid Administrator
If you were identified as homeless in high school by a McKinney-Vento liaison or another high school staff member who knew about your homelessness, you might have received a determination letter in high school. Your liaison can write a letter for you each year of college if you continue to meet the definition of an unaccompanied homeless youth, and if the liaison knows enough about your situation to make a determination.
Email Template to McKinney-Vento Liaisons Requesting a Determination Letter

Dear (Insert name of Liaison),

My name is (insert name) and I am emailing to request a letter determining my status as an Unaccompanied Homeless Youth for my Financial Aid. I attended (insert school) from (insert dates).

SchoolHouse Connection has provided this tool to help authorized entities, including McKinney-Vento liaisons, make determinations for unaccompanied homeless youth.

I am available during these times (insert availability) and can be reached at (insert email address and phone number).

Thank you and I look forward to hearing from you soon.

(Signature & Student ID Number)
Communicating

With HUD/RHYA Shelter

- If you stayed at a shelter, you may be able to request a letter from this shelter. Shelters that are HUD-funded or a youth or transitional program are authorized to write a determination letter.

- If the shelter was not HUD or RHYA funded, you may ask the shelter to write a letter as a supporting document that can be used for your interview with the financial aid administrator.

Check to see if the shelter is HUD funded by going to this site and click on “Contact a CoC” on the right side of the page.

Check to see if the shelter is RHYA funded by contacting the National Clearinghouse on Families and Youth by phone at 301-608-8098 or by email at ncfy@acf.hhs.gov
Email Template to HUD-Funded/Youth or Transitional Program Requesting Determination Letter

Dear (Insert name of Director, or Designee of the Director),

My name is (insert name) and I am emailing to see if (insert name of shelter) is a HUD or RHYA funding recipient. If so, I would like to request a letter determining my status as an Unaccompanied Homeless Youth for my Financial Aid.

SchoolHouse Connection has provided this tool to help authorized entities, including directors of HUD or RHYA-funded shelters, make determinations for unaccompanied homeless youth.

I am available during these times (insert availability) and can be reached at (insert email address and phone number).

Thank you and I look forward to hearing from you soon.

(Signature)
If you do not have, and cannot obtain, a determination letter from the people above, your financial aid administrator must make a determination based on the definitions of unaccompanied and homeless, or unaccompanied, self-supporting, and at risk of homelessness. Financial aid administrators can make a determination based on a documented interview with you. The goal of this conversation is to determine if you meet these definitions, not to determine or assess the reasons why you are experiencing homelessness.
Email Template to Financial Aid Administrators Requesting Documented Interview for Independent Status

Dear Financial Aid Administrator,

My name is (insert name) and I am emailing to request a documented interview to determine my independent status as an unaccompanied homeless youth.

I do not have and am unable to obtain documentation from any of the legally authorized entities: a school district homeless liaison, the director (or designee) of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or the director (or designee) of a runaway or homeless youth basic center or transitional living program.

Therefore, as described in the Application Verification Guide, I am requesting to receive a determination from my Financial Aid Administrator. This tool from the U.S. Department of Education’s technical assistance center provides a document for conducting an interview.

I am available during these times (insert availability) and can be reached at (insert email address and phone number).

Thank you and I look forward to hearing from you soon.

(Signature & Student ID Number)
Download the Sample Letters

https://www.schoolhouseconnection.org/financial-aid-for-unaccompanied-homeless-youth/
# 2020-2021 Award Package

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<td>Fed Unsub Loan</td>
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<tr>
<td>Work study</td>
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<td>Pell Grant</td>
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<td>Need Based Grant</td>
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<td>First Year Scholarship</td>
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<td><strong>Total Award</strong></td>
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**Fall 2020**

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<td>Pell Grant</td>
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<td>First Year Scholarship</td>
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<tr>
<td><strong>Total Award</strong></td>
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**Spring 2021**

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<td>First Year Scholarship</td>
<td>500</td>
</tr>
<tr>
<td><strong>Total Award</strong></td>
<td><strong>22923</strong></td>
</tr>
</tbody>
</table>
Types of Loans

Subsidized:
- The federal government pays interest while you are in school, as long as you’re enrolled at least half-time.
- There is a six-month grace period after you leave school or end “deferment” (when you have temporarily postponed loan payments).
- However, if you are in “forbearance” (unable to make loan payments due to financial hardships), subsidized loans do accrue interest.
- Only undergraduate students are eligible for subsidized loans, and the amount is determined by financial need.

Unsubsidized:
- As soon as the loan is taken out, you are immediately responsible for paying interest payments.
- If you don’t pay the interest payments while you’re in school, they get added onto the principal amount and you will end up owing more money.
- During deferment and forbearance, unsubsidized loans accrue interest and borrowers are responsible for paying all of the interest accrued.
- Borrowers can be undergraduate or graduate students.

Private loans:

- You can apply for a private student loan by filling out an application with a bank or other private lender.
- They will determine how much they can offer and at what interest rate, based upon your credit score.
- If you don’t have a credit history, the lender may require a co-signer, who will be responsible for the debt if you don’t pay.
- The interest rate for private loans can be fixed or variable: fixed rates won’t ever change, whereas variable rates may change over the life of the loan.
- You can start repaying the loan while in school or afterwards.
- Interest rates for private loans tend to be higher than for federal student loans.
- However, private loans can be helpful if you do not receive enough federal financial aid.

*https://www.schoolhouseconnection.org/tip-sheet-for-young-people-part-i-understanding-student-loans-the-basics/*
Pell Grants

- Pell Grants are awarded to undergraduate students who display financial need.
- They do NOT need to be repaid, except under certain circumstances.
- Amounts can change yearly. The maximum Federal Pell Grant award is $6,345 for the 2020–21 award year (July 1, 2020, to June 30, 2021).

The amount is dependent on:
- Expected Family Income (for UHY it will be 0)
- Cost of attendance
- Student status
- Plans to attend school for a full academic year
Other Awards

**Work Study:** Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

**School-Based Scholarships:** You may see additional scholarship awards from your school that are based on need, major, or merit. For these awards, it can be helpful to ask the financial aid office if they are renewable (offered each year).

**Need-Based Grants:** You may also see awards that have the words “need-based” and “grant” in them. These awards are based off of your financial need and if the award has “grant” in the title, it means that this is money you will not need to pay back.
Other Tips

1. Use your University email address or a reliable email address whenever possible.
2. In the subject line of each email, be sure to include your first and last name and a few words about what you are asking or requesting.
   a. For example, “John William’s Financial Aid Letter Request” You can also include your Student ID number when it applies.
3. If you speak on the phone with someone, consider writing notes in an email while you are on the call and sending it to yourself as a reminder of what happened on the phone call.
4. Follow-up each week as needed if you have not gotten a response, or if you need additional assistance.
5. Consider moving all financial aid emails into a folder titled “FAFSA,” so that you can quickly access them when needed.
If You Need Extra Help

We recognize that the FAFSA is complicated and you might come across some issues.

If you have issues communicating with a liaison, shelter, or financial aid administrator, please reach out to us at info@schoolhouseconnection.org for advocacy assistance.

If you had difficulty accessing determination letters in previous years, start your FAFSA immediately on October 1st and proactively reach out to your liaison, shelter, or financial aid administrator.

Don’t give up! This process can be tiresome, but stay positive and resilient. Stay connected with a supportive network or reach out to see if your institution offers counseling or other mental health services.
SchoolHouse Connection Scholarship Program

> 2020 Application is now open!

www.schoolhouseconnection.org/youth-leadership/scholarship-program/
Questions
1. FAFSA Application
2. Financial Aid for Youth Who Are Homeless and On Their Own
3. Sample Form Letter
4. Homeless Definition
5. Tip Sheet: Understanding Loans Pt 1
6. Tip Sheet: Understanding Loans Pt 2
Thank you!

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