

# **FINANCIAL AID - FREQUENTLY ASKED QUESTIONS**

## **I was in foster care, do I go to college for free?**

Not exactly. If you were in foster care, there may be **many** options for getting funding for your education. You must apply and prove that you are eligible for each of them.

## **How do I find out what funding I might be eligible for?**

First, you must fill out a FAFSA. Your FAFSA can be completed as early as October 1<sup>st</sup> for the next school year (ie. On October 1 2019, you will fill out the FAFSA that will help pay for the school year starting in August 2020). The FAFSA will determine how much money you are eligible for. (Note that your financial aid package may include grants, scholarships, and loans. Make sure you read the question about those below so you understand what you are signing up for.) You can apply for FAFSA at <https://studentaid.ed.gov/sa/fafsa>. (Make sure you use an email address that you will have access to once you graduate high school, and that you write down your FSA ID and password in a place you can find it again)

You may also be eligible for the Foster Care Tuition Waiver and ETV (Education and Training Vouchers). You must apply for these and meet all the criteria, as determined by ETV and DCS. The application can be found at <https://www.fc2sprograms.org/arizona/>.

## **How does FAFSA know I was in foster care so they can give me the money?**

On the FAFSA, there is a specific question about whether you were in foster care. Question 53 says “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?” You can answer this question “yes” if you were in foster care, a group home, or a kinship placement any time after you turned 13. This will mean that you do not have to enter the financial information for any parent or guardian, but will have to provide official documentation to support your answer.

## **I submitted my FAFSA, but I was selected for FAFSA verification. What does that mean?**

The purpose of the FAFSA is to determine whether you will be considered a depended or independent student, and how much financial aid you will qualify for based on your need (your income). If you selected “yes” for having been in foster care after the age of 13, you will be considered an independent student and therefore will not have to provide any information about your parents, even if you returned home before you turned 18. You will most likely qualify for the maximum amount of financial aid that is offered to students, however, you will have to prove that you actually qualify. This can be a tricky process because there are only certain documents your school can accept as proof. Make sure if you do not understand what is being asked of you that you ask for help and keep asking for help until you get it. You will not receive any of your financial aid until you complete the verification process!!

## **I was in foster care after the age of 14, how come I am not getting the foster care tuition waiver?**

There are several possible reasons for this: 1) The Foster Care Tuition Waiver is applied after all grants and scholarships. This means that the Tuition Waiver will not be applied if a Pell Grant and/or other scholarships have covered all your tuition and mandatory fees. Any tuition left over in your school account after grants and scholarships have been applied will be eligible for the waiver. To learn the difference between mandatory fees and other charges, go to the college or university’s website and search “mandatory fees.” 2) The program you are in is not an accredited program. 3) You are not meeting Satisfactory Academic Progress. 4) You are attending a private college or university, not a public one.

### What do I do after I have applied for all this money?

In order to get this money, there may be extra steps you must complete. Make sure that you enter an email address that you will actually check regularly. Colleges and universities make plans for giving money and accepting applications much earlier than you may think. If you are not answering your email and providing any additional information they want, you won't get the money. It is important that you think of applying for financial aid and college like a job and respond quickly.

### What are grants and scholarships?

Grants and scholarships are often called "gift aid" because they are free money—financial aid that doesn't have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Many scholarships have a set of criteria you must meet to apply and a standard you must continue to meet as a student to keep receiving the money (grades, participation, etc). Grants and scholarships are the best kind of financial aid because you won't have to pay them back once you have finished school.

### Why do I have loans as a part of my financial aid?

If you apply for financial aid, you may be offered loans as part of your school's financial aid offer. A loan is money you borrow and must pay back with interest, whether you graduate or not.

If you decide to take out a loan, make sure you understand who is making the loan and the terms and conditions of the loan. Student loans can come from the federal government or from private sources such as a bank or financial institution. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

### Do I have to accept a loan if they offer it to me?

No! You do not have to accept a loan. If you take advantage of the many resources available to you because you have a history of foster care, you may be able to get through college with no loans at all. Also, most colleges/universities will let you lower the amount of the loan you receive. This means, if the college offers you \$1500 and you only need \$500 to pay an outstanding balance, then contact the financial aid office to request the smaller amount. Never take out more loans than you need!

### What if my program isn't eligible for financial aid?

If you cannot use a Pell Grant for your program, you may be able to use WIOA (workforce Innovation and Opportunity Act) funds to pay for it. WIOA funds can help you get a certificate or credential to allow you to gain the skills for a good job and provide support while you do it.

### Who do I call for help??

ASU	University of Arizona	Maricopa Community Colleges
<b>Justine Cheung</b> 602-496-0535 justine.cheung@asu.edu	<b>Dani Carrillo</b> 520-626-5710 danicarrillo@email.arizona.edu	<b>Sam Garman</b> 480-731-8093 sam.garman@domail.maricopa.edu
<b>DCS Education Specialist</b>	<b>Dennis Hinz</b> 602-771-7057	dennis.hinz@azdcs.gov
<b>DCS Education Specialist</b>	<b>Eva Peña</b> 520-279-8648	eva.pena@azdcs.gov
<b>WIOA Foster Care Specialist</b>	<b>Elena Steinbeiss</b> 602-703-4114	elena.steinbeiss@vosymca.org