

A young man with dark, wavy hair is sitting in a row of bright orange theater seats. He is wearing a blue long-sleeved shirt under a light blue sweater and dark jeans. He has his arms crossed and is looking off to the side with a thoughtful expression. The seats are arranged in rows, and the background is a solid orange color.

ACCESS AND SUCCESS FOR THE



FORGOTTEN STUDENTS

How Financial Aid Administrators Can Help Students from Foster Care

By Justin Draeger

When you think of helping needy students, who comes to mind? There is certainly no shortage of financial need in higher education, but in all of our efforts to increase access to postsecondary education, one group of students seems to be consistently overlooked. They are students from the foster care system and they come from every culture, every race, and every type of background. Still, they share common characteristics that have been misunderstood and rarely addressed effectively.

“Foster youth have more challenges and are more disadvantaged than any other group because they have no advocates, no guidance, and no formal support structure,” says Tim Bonnel, program coordinator with the California Community College System. Bonnel is one of many foster youth advocates fighting to bring this issue to the forefront of postsecondary access discussions.

Numbers show that children in foster care have an uphill battle. Nationally there are about a half a million youth in the foster care system. Each year, an estimated 20,000 of them transition out of foster care to legal emancipation status, according to Casey Family Programs’ Education Advisor John Emerson. Of these students, Emerson says that more than 70 percent want to pursue some form of postsecondary education or training. Yet, it is estimated that only 10 percent actually enroll in college, with only about four percent obtaining any type of degree or certificate, and only about two percent earning a bachelor’s degree or higher.

Those numbers are dismal compared to total U.S. college enrollment rates, which hover around 65 percent. In fact, if foster youth enrollment rates increased to equal average U.S. enrollment rates, more than 100,000 additional students would be enrolled nationwide. The huge discrepancy between those in the foster care system who want to go to college and the number who actually enroll and graduate is a significant problem.

“They want to go to college, but don’t know how to get there or how to succeed once there. They are alone and independent at such a young age” explains Emerson.

That’s where the financial aid office comes in. Financial aid administrators are in a unique position to have a positive impact on helping foster youth enroll and succeed in higher education.

“From a systems stand point, it makes sense to start with the financial aid office,” says Bonnel. “The financial aid office is the first office that has indication that someone may have been in the foster care system.”

Like most students, foster care youth will complete the Free Application for Federal Student Aid (FAFSA) at an early stage in the college admissions process. The FAFSA gives them the opportunity to indicate that they were wards of the court. Once foster care status is confirmed, the financial aid office can help connect these students with the necessary financial, academic, and other support systems and resources they will need to enroll and succeed in college.

According to foster youth experts, there are easy, concrete steps that financial aid administrators can take to reach out to this underserved population.

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Understanding the Challenges Facing Foster Youth

Foster care youth require more attention than other students seeking student aid. Tracey Fried, a foster care expert who works closely with the California Community Colleges system, explains:

“It helps to have an understanding of their life experiences. Imagine for a moment what it would be like to be removed from your home, through no fault of your own, and placed in the foster care system.”

To end up in foster care, a child would have to have been abused, neglected, or orphaned and physically removed from their home by court order, often by law-enforcement officers. “They are legally the state’s children once they enter foster

care,” says Bonnel. “The state has become their parent and we all see a lot of headlines about the problems of having the state be your parent.”

The average youth from foster care is constantly starting over and feels almost no sense of permanency. Almost half of all youth from foster care live in five different homes between the ages of 14 and 18 and have attended at least as many schools. According to Fried, the quality of foster homes ranges dramatically from exceptional to horrible.

Some of the depictions on television or reports on the news are not exaggerations, according to Bonnel and Fried. Even the

best foster care homes can be traumatic for children that have been removed from their families.

“The fact that foster youth aren’t in their parents’ homes puts them naturally at-risk,” explains Michelle McKinney, a program coordinator and legal advocate with the nonprofit Public Counsel Law Center that helps lawyers find pro-bono work on behalf of underserved populations. McKinney also speaks with personal experience of being in California’s foster care system.

“The issue is that these students are in survival mode,” says Fried. “They are focused on things like where they are going to live and how they are going to survive, and those issues will take precedence over academic and financial aid

requirements.” Fried is referring to the fact that while most college students’ basic survival needs are met, students coming from the foster care system are often left to find their own housing, healthcare, financial, social, and emotional support that is normally provided by families.

Fried points to the many students that have to worry about where they are going to live during extended summer or winter breaks, as an example. While most students are gearing up to go home to visit friends and families, students from foster care may find themselves homeless, living in a car, or desperately looking for some other source of food and shelter. As one recent college graduate stated, “When I didn’t have a place to live or enough to eat, my astronomy class was not my top priority.”

Most children in foster youth have never had a role model who went to college or even know a former foster youth who has gone to college. According to a 2003 report from the National Survey of Child and Adolescent Well-

messages to their charges,” explains Tim Christensen, NASFAA vice president for planning and development. “And even when they do, they often do not know what to say or how to say it.”

Although children from foster care may dream of a college education, they are faced with more urgent challenges when they “age out” of the system at age 18 or 21.

“They can feel a sense of hopelessness and no future, let alone the possibility of a college degree,” says Fried. “We hear them say, ‘I’m in foster care, I didn’t know college was an option for me.’”

Even though financial aid administrators may not understand exactly what foster youth are going through, McKinney stresses that first-hand knowledge of the foster care experience is not a prerequisite to helping them.

“Think of your most traumatic experience,” she instructed a room full of aid administrators at the NASFAA Conference in July 2007. “It was probably something that happened to you some time ago and it has probably stuck with you.”

whelming. Given that a financial aid administrator may be their first contact, experts agree that one of the best ways to provide a safe, non-threatening environment is to have at least one person in the financial aid office dedicated to helping foster care youth.

“These liaisons should be familiar with the unique challenges that these youth have and should preferably have some familiarity with the social services system,” says Bonnel.

Someone who spends enough time working with foster care youth will be able to pick up on certain cues that would help identify them. Students from foster care use a vernacular that is familiar to other students that have been in the system. How and where a youth from foster care was raised will determine the vernacular and terms they use to refer to themselves. Some may talk about “emancipating” or “aging out.” A designated staff person would be able to pick up on those cues and offer that student guidance, advocacy, and support.

As more youth from foster care work with the designated staff person, that person’s credibility will grow and an increasing number of current and former foster youth will feel comfortable coming to him or her as a resource. Having a trusted person on campus that foster youth can count on is critical to the success of these young adults.

“Be sensitive to these youth and give them privacy,” urges Fried. “Give them a drop box or some other way to ‘privately’ identify themselves. Saturate them with safe options.”

This liaison would also need to understand, at least in part, the intricacies of how Title IV regulations affect students from foster care. It is important to know under what circumstances a foster care student can indicate that he or she was a ward of the court and how family placement, adoption, and legal emancipation affect their student aid eligibility.

A common issue arises with some youth who are placed by a juvenile court with a relative. Because they are placed

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Being (NSCAW) Research Group, fewer than 20 percent of foster youth are in homes where the caregivers have a bachelor’s degree. Almost 60 percent of caregivers have no college experience at all, and nearly 20 percent haven’t attained a high school diploma.

“Foster parents may or may not be motivated to deliver college-going

“That’s the type of compassion and feeling that you can bring to these students,” McKinney explains.

Using Dedicated Experts

Many foster youth will have reservations about “sticking out” by identifying themselves as former foster youth. The stigma of coming from foster care can be over-

with a relative by the juvenile court. But for purposes of federal student aid, these students would be defined as being in foster care and should indicate that they were wards of the court on the FAFSA.

It's also important to know that certain wards of the court are not, in fact, foster youth. Students under court supervision for delinquency, for example, may not have undergone court-ordered removal from the parental home. Even though they may be living temporarily in a detention facility, their parents are still financially responsible for them. On the other hand, if students under court supervision for delinquency are not returned to their parents, and are instead placed in a foster care home while remaining under the supervision of probation, then they are in fact "foster youth."

Additionally, the College Cost Reduction and Access Act of 2007 changed the Title IV definition of an independent student to include anyone who has been in foster care at any time between the ages of 13 and 18, irrespective of their status on their 18th birthday or at the time they filled out the FAFSA.

These situations can be difficult to decipher but a trained staff liaison can provide the guidance and expertise needed to ensure that students from foster care receive the assistance they deserve.

Another benefit of a designated staff person is that the liaison could also monitor and comment on proposed legislation that would affect students from foster care. For example, recent proposed legislation from Congress would:

- Increase the income protection allowances currently used in the federal needs analysis for both dependent and independent students until the 2012-13 academic year
- Expand the definition of an independent student to include individuals in foster care or those that were in foster care until age 18, emancipated minors, and individuals who have been verified as unaccompanied youth or homeless as defined by the McKinney-Vento Homeless Assistance Act

- Expand the discretion that financial aid administrators may use when calculating an EFC to include loss of employment or a change in a student's housing status that results in homelessness.

Don't Pry—Listen

It is also vital that all financial aid staff know what type of information fulfills Title IV verification requirements. In some cases students from foster care have been asked to share detailed information about their past. Most often because of confusion on the aid administrator's part, some foster youth have been asked to turn over court documents and transcripts that explicitly detail the circumstances of why they were in the foster care system.

"These are extremely sensitive documents and are totally unnecessary for verification purposes," says NASFAA's Tim Christensen.

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Fried says she understands that financial aid administrators must comply with federal regulations, but urges them to be sensitive in how they obtain verification. A letter from a county or state agency stating that a youth was under the care and custody of the state until their 18th birthday should suffice for verification purposes.

"Foster care youth are entitled to those funds, but they feel like 'Now I have to prove that I was in foster care to this stranger,'" says Fried about students who

are asked to provide verification documentation on their foster care status.

NASFAA recently partnered with the California Community College System Foster Youth Success Initiative (FYSI) Taskforce that included key representatives from state and local social services agencies, child advocates and attorneys, and financial aid administrators to develop a standardized information request letter that meets federal student aid verification requirements without invading the privacy of a foster youth (see page 20). The letter should be printed on county or state letterhead and only needs to be signed by a designated representative from the respective social services agency.

In some cases, however, foster youth may open up about their foster youth experiences without provocation.

"Simply filling out the FAFSA with students may prompt them to open up and give you private information about

themselves," says Bonnel. Bonnel encourages aid administrators not to pry and to let the student know that any private or sensitive information is not needed for the financial aid process, but in a way that also tells them you are willing to listen if they need it.

Connecting Students to Financial Resources

Financial aid administrators should feel comfortable helping foster care youth, like they would help any needy student,

to find financial resources to defray the costs of a postsecondary education.

“The reality is that most of the financial aid designed for low-income, disadvantaged students will also be applicable to foster youth without exception,” says Bonnel.

Aid administrators should also become familiar with Education Training Vouchers (ETVs), also known as “Chafee Grants” or “Chafee Scholarships” after former U.S. Senator Lincoln Chafee (R-RI), a sponsor of the legislation that led to program creation in 2001. Funds for ETVs are allocated to states under the federal Chafee Independent Living Program.

ETVs are funds specifically designated for foster youth. They can cover up to \$5,000 in aid for school related expenses such as:

- Tuition and fees
- Room and board

- Student loans
- Books and school supplies
- Transportation
- Personal computer and other supplies
- Miscellaneous personal expenses
- Health care expenses
- Child care expenses

ETVs are made available to students with a high school diploma or GED that were in foster care on or after their 14th birthday or were adopted from foster care on or after their 16th birthday. They must also be attending an eligible school at least part-time and begin using the funds before their 21st birthday. All funds must be used by the time a student turns age 23. Financial aid administrators can learn about specific ETV program requirements in their own states at <https://www.statevoucher.org/>.

Each state also has an Independent Living Program (ILP) for current and former foster youth ages 14 to 21 that were in foster care

for at least six months between those ages. These ILPs may require students to attend a class where they will learn basic money management and about the rigors of living on one’s own. But most also provide money for school or a first apartment as well as leads on potential jobs.

Emerson suggests that aid administrators consider providing foster care youth with opportunities for work-study as well. Work-study funds not only give students additional financial resources, but help keep them connected to the campus community, its resources, and college staff who might serve as mentors. Casey Family Programs has developed a guide to financial aid resources and planning for students from foster care. Free copies of the *Financial Aid Excerpt* and *It’s My Life: Postsecondary Education and Training* can be ordered at www.casey.org/Resources/Publications/IMLPostsecondaryEd.htm.

It is also a good idea to provide information on local financial resources that more traditional students may not use, such as transportation vouchers, emergency grants in cases of homelessness, or supplemental state-sponsored health insurance.

McKinney also tells aid administrators they should explain to foster youth that they have a responsibility to manage their own financial aid and money responsibly. Aid administrators may want to consider providing a financial planning seminar or course for foster youth that will help them plan 12 months into the future, to ensure they have enough money to get through school breaks.

Connecting with Other Support Services

Even though financial aid administrators may be the first to identify foster care youth on campus, they should not be their sole source of support. A financial aid office should be able to personally take a youth from foster care to other support services within the campus.

One of the first places a student from foster care should be directed is to an academic advisor. In a survey of students from foster care in colleges throughout California, more than 95 percent indicated that they wish they had been referred to an academic counselor earlier in their college career. “Advisors need to be proactive and reach out to these students and over time, build a trusting relationship,” says Emerson.

McKinney explains that these students may have significant academic barriers. Academic counselors who are familiar with their unique challenges can make a big difference. “Their [high school] grades don’t follow them as they move from home to home,” she says. “They are never officially checked out of school and obtaining transcripts for them can be difficult.”

Statistically, foster care youth, who must learn to live independently during college, are more likely to have persistence and success issues than other



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students. Bonnel believes that the best way to help these students to persist is to help them build a support network within the school and community that provides financial, academic, emotional, and career counseling support.

While the financial aid office may be the primary support structure for their financial needs, students’ academic, emotional, and career planning needs should be met through other support networks at the school. That could include mentoring programs, college 101 or bridge programs, student clubs or associations, and even programs from external foster youth entities.

“We still encourage financial aid administrators, particularly those designated as liaisons to former foster youth, to maintain contact with these students,” advises

Christensen. “A periodic e-mail or text message shows that someone cares and is available when issues arise.” If the aid administrator doesn’t have the answer, he or she should be able to make an appropriate referral and follow through to make sure students get the help they need.

Things Don’t Always Go Just Right

Despite all these efforts, sometimes students from foster care still turn away. Some former foster youth find these support networks to be overwhelming and difficult to adjust to.

“How would you feel if everyone in your life was paid to be there?” asks Fried. “Then all of a sudden you have all these people who care about you and want to help you succeed. It can be overwhelming for some students.”

McKinney says that sometimes the positive supportive experiences that they have at college will make them frightened and want to run away.

“Someone needs to tell them that they are deserving of those benefits; that could be a message they’ve never heard before,” says McKinney.

Bonnel reminds colleges that it’s important to celebrate the fact that a foster youth has even made it to the front doors of an institution.

“They experience abuse, neglect, or other issues that affect their permanency—sometimes they experience more abuse within the system that’s supposed to protect them—so by the time they reach college, they will have already overcome insurmountable circumstances.”

Experts say that aid administrators and others in foster youth support networks shouldn’t feel discouraged if the students regress. In many instances where the support systems are strong, those students may return. Casey’s national scholarship program sees many recipients return to college after taking some time off. Remaining in contact with the students, guiding them to needed community based services, and encouraging them to reenroll in college has proven successful for many students.

“Foster youth are generally more resilient than most people because of their life experiences,” explains McKinney.

But Things Are Looking Up

Things seem to be improving for foster care youth.

“The issues facing our young foster care adults have just starting to be recognized within the last five years,” says Bonnel.

California has more children in foster care than any other state (about 20 percent of all foster kids in the nation). It has formed broad coalitions that include college and university staff and external advocacy organizations that are trying to implement comprehensive strategies to address the challenges these students face. (More information on California’s





response to this issue starts on page 26). Many colleges in California and a growing number in other states are implementing dedicated support programs for their students from foster care.

One benefit of increasing college access and success among youth from foster care is that many who obtain a degree use their education to help other current and former foster youth attain their higher education goals. According to Fried, this phenomenon seems to be widespread, as former foster care students go on to careers in social work, advocacy work, or other fields that allow them to work with youth that are experiencing what they've experienced.

"It's a success that builds on itself," says Fried.

While financial aid administrators cannot do everything, they can be the catalysts for starting something on campus to help these underserved students. Working closely with senior student affairs officer can result in a comprehensive approach to developing an effective campus-wide support approach. Whether a school already has procedures and support services in place, or is in the beginning phases of addressing these types of concerns, "it is incumbent on all of us involved in postsecondary access to reach out to these students and understand the unique and specific challenges they face," says Christensen.

"Think of your greatest success in life and the feelings that came with it," says McKinney. "That's exactly what we want to give to these students."

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