

## Former Foster Youth – Podcast Script

Hi, I'm Peggy Cooksey, Portfolio Coordinator for the Oregon Student Assistance Commission, also called OSAC for short.

Today I am going to talk about financial aid for former foster youth.

If you are listening today, you are probably either a former foster youth yourself, have worked with former foster youth, or have developed an interest in helping former foster youth. As we all know, former foster youth face a lot of challenges. Many former foster youth may feel that going to college is an unobtainable goal due to the high cost of postsecondary education. However, there are ways to pay for college. If you are a former foster youth, there are even some forms of financial aid available only to you!

The first step is to file the FAFSA. FAFSA stands for the Free Application for Federal Student Aid. To file the FAFSA form, go to their website at [www.fafsa.gov](http://www.fafsa.gov).

The FAFSA is the first step to getting financial aid such as federal and state grants, scholarships, (both are "gift aid" that you do not have to repay.), work-study jobs, and student loans (that you do have to repay). If you do not file a FAFSA, you will lose out on these many forms of aid. You must submit a new FAFSA application after January 1<sup>st</sup> of every year. This means that if you are planning to enter college in the fall, you need to file your FAFSA during the previous winter and every year you are in college. Circumstances change so do file every year.

**Tip #1:** File your FAFSA early! Because of the poor economy not only in Oregon but nationwide, many people have decided to return to school. Those folks hit by unemployment are seeking ways to make themselves more employable. Financial aid is awarded on a first-come, first-served basis, especially at the state level. By filing your FAFSA as soon as possible after January 1<sup>st</sup>, you become more likely to be a recipient of those highly sought-after funds. If you are entering college at a different time than fall term file as soon as possible.

**Tip #2:** Have copies of your ward/dependent of the court, foster care, emancipated minor, homeless determination, or legal guardianship documents ready! If you are a former foster youth, it is highly likely (everybody's circumstances are different, depending upon ages spent in care or adoption) that you will be considered an "Independent Student" for financial aid purposes. The financial aid office at the college you wish to attend will require that you prove you are eligible to qualify as an independent student (most people don't qualify until they are age 24 if they have been living with one or both parents). The financial aid office will require that you submit copies of court documents such as your ward of the court determination. Contact your financial aid office in the spring of the year prior to your fall enrollment to ask what documents they need, and then submit them early. The longer you wait, the longer it will take for your financial aid package to be awarded at the campus.

So, we've talked about how to start the financial aid process and how to get in-line for federal and state grants and so on. But what about that special funding for former foster youth mentioned earlier? That program is called the Chafee Education and Training Grant (which I'll call the Chafee ETG). It is federally funded but administered on the state level. Each state administers it differently. Here in Oregon, the Oregon Department of Human Services Independent Living Program receives the federal funds and then contracts with OSAC for the application, award, and disbursement process. In Oregon, Chafee ETG recipients may receive up to \$4000 per academic year. To apply for the Chafee ETG, visit OSAC website [www.getcollegefunds.org](http://www.getcollegefunds.org) and look for the Chafee link.

Basic requirements to be eligible for the Chafee ETG are that at the time of applying, you are:

1. Currently in foster care, *or*
2. *Had been in foster care for at least 180 days (six months) after your 14th birthday and **exited substitute care at age 16 or older***
3. Be participating in the program on your 21st birthday\*\*\*. Youth may then continue to apply/receive funds until they turn 23 years old as long as they are enrolled in a post secondary education or training program and making satisfactory progress toward completion of that program.

**Tip #3:** The Chafee ETG may be applied for year 'round, however, there are deadlines depending upon the academic term for which you wish to apply. To receive funding, you must apply as follows:

Fall term: August 1

Winter term: November 1

Spring term: February 1

Summer term: May 1

The Oregon Department of Human Services will review your application and determine whether or not you are eligible to receive the grant. After they determine that you are eligible, OSAC will contact the school you wish to attend and have them help us determine what your award amount should be. Award amounts are based on your total cost of attendance for an academic year or period at that college; minus any federal and state grants and other privately funded scholarships you may have been awarded. (Remember you are required to file a FAFSA.) We do not use work-study or student loans in the calculation of your ETG. After your "gift-aid" is subtracted from the cost of attendance, the balance is considered your "remaining need." If your need is \$4000 or more for the academic year and you applied on time to receive funding for the full year, then your award amount would be \$4000. Award amounts are pro-rated depending upon several factors including your actual need and the number of terms you are eligible. OSAC will send your ETG award funds directly to your college and it is applied to your student account. Just like other aid, if adding your ETG amount results in an over-payment of tuition and fees, you will receive a refund to use towards books, transportation, housing, and other living expenses while in school.

**Tip #4:** Submit the OSAC eApp available each fall at [www.GetCollegeFunds.org](http://www.GetCollegeFunds.org) and due March 1. Also, apply for any other scholarships for which you think you might qualify. Use scholarship search sites or internet such tools and use the key words Foster Youth Scholarships to find other scholarships specifically for former foster youth. . Taking the time to do various scholarship applications could result in awards of thousands of dollars.

**Tip #5:** So, to wrap it up, remember to file the FAFSA, have copies of documentation ready for your financial aid office, complete the Chafee ETG and OSAC eApp, and most importantly, file early and watch deadlines! The OSAC eApp has two deadlines-February 15<sup>th</sup> for Early Bird consideration, and March 1<sup>st</sup> is the final deadline. The Chafee ETG has four deadlines throughout the year. Other scholarship applications you may find will have their own deadlines.

Thank you for taking the time to learn about this important topic. For more podcast topics, please visit our website at [www.osac.state.or.us](http://www.osac.state.or.us). Best wishes for your educational dreams from all of us here at the Oregon Student Assistance Commission, this is Peggy Cooksey and we look forward to helping you again soon.