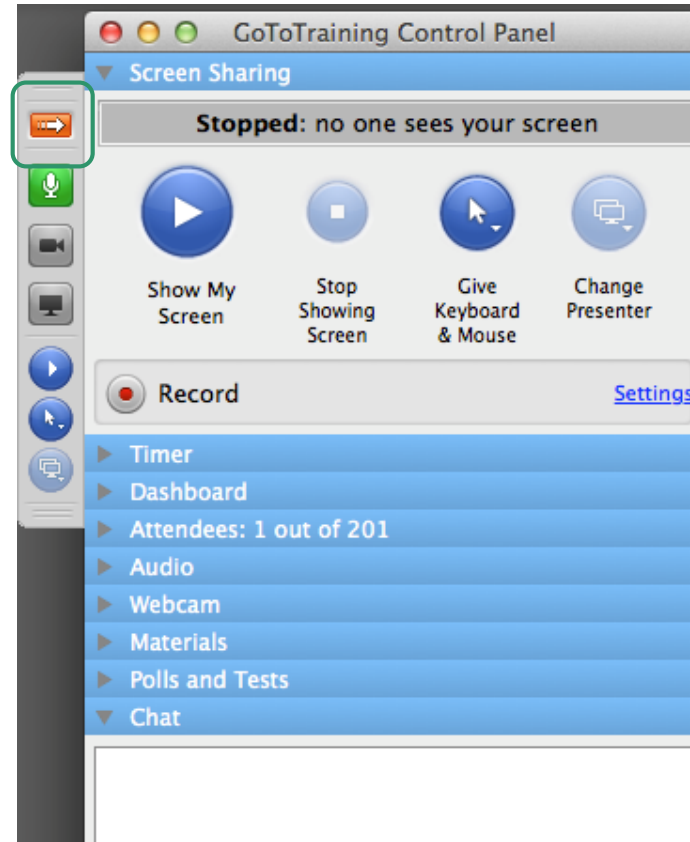
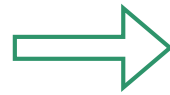


Financial Aid Policies and Practices for Homeless Youth

Cyekeia Lee, Director of Higher Education Initiatives
National Association for the Education of Homeless Children and Youth
February 2016

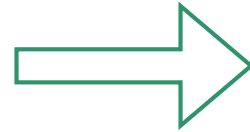
House-Keeping Items: Hiding the Control Panel

Hide Your Control Panel



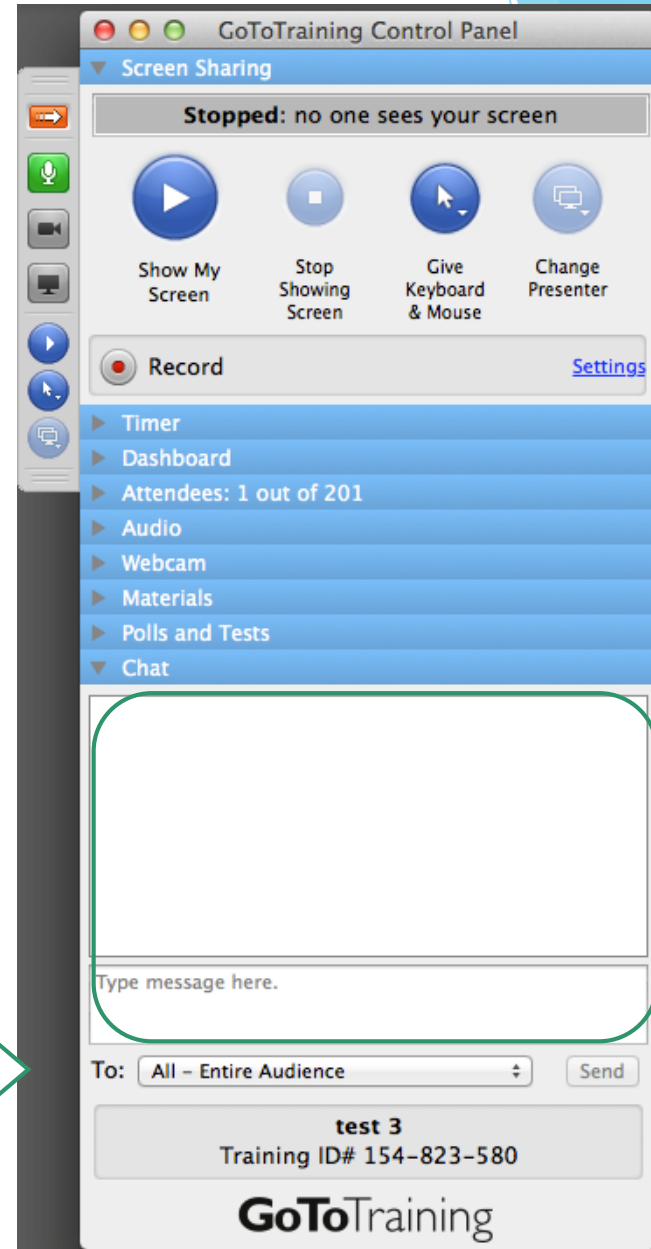
House-Keeping Items: Showing the Control Panel

Show Your
Control Panel



House-Keeping Items: Asking Questions

- We'll take questions at the end of the session
- At any time, type your question in the chat box to all (not just the organizer) and click Send



Overview of NAEHCY

The National Association for the Education of Homeless Children and Youth (NAEHCY) is a national grassroots membership association that connects educators, parents, advocates, researchers, and service providers to ensure school enrollment, attendance and overall success for children and youth whose lives have been disrupted by the lack of safe, permanent, and adequate housing.

- Website: <http://www.naehcy.org>

Homeless Children and Youth

Children or youth who **lack a fixed, regular, and adequate nighttime residence**, including

- Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason
- Living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations
- Living in emergency or transitional shelters
- Awaiting foster care placement

Homeless Children and Youth

- Living in a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings
- Living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings
- Migratory children living in the above circumstances
- Unaccompanied youth living in the above circumstances

Visit <http://center.serve.org/nche/legis/mv-def.php> for more information

Family and Youth Homelessness

Shelters are not an option for all families and/or youth experiencing homelessness

- Shelter demand often exceeds supply
- Many communities don't have shelters
- Shelters may have stay limits
- Families don't want to be separated
- Safety can be a concern

Number of Homeless Children and Youth

2013-14 national numbers

- 1,360,747 homeless children and youth enrolled in public schools
- 8% increase over the previous year
- 100% increase since 2006-07 recession
- 13% of all poor school-age children and youth
- 30% of all extremely poor school-age children and youth
- Over 90,000 unaccompanied homeless youth

Causes of Family Homelessness

- A lack of affordable housing
- Unemployment or underemployment
- Physical or mental health challenges
- The challenges of single parenting
- Domestic violence

Causes of Youth Homelessness

- Sexual, physical, or emotional abuse
- Parental mental illness, incarceration, or drug use
- Conflict related to blended family issues
- Conflict related to the student's sexual orientation, pregnancy, or drug use
- Financial strain

Foster Care and Homelessness

Correlation between child welfare involvement and experiences of homelessness

- For school-age youth
 - Foster care placements often are short-term or may be unstable
 - Some students leave foster care placements due to feeling unsafe and/or isolated
- For youth aging out of care
 - Exit the foster care system without sufficient preparation and/or support to be successful living independently

Barriers to Higher Education Access

- Lack of parental income and support
- Barriers accessing financial aid
- Barriers receiving subsequent year determinations of homeless status
- Lack of housing during holiday and summer breaks
- Food insecurities on campus
- Lack of information about available support systems
- Struggle to balance school and other responsibilities

Single Point of Contact (SPOC) Model

“Single Point of Contact” - a supportive college administrator on each campus who is committed to helping homeless youth (and often foster youth) successfully navigate the college-going process on campuses

Assist students with the following:

- Admissions
- Financial aid
- Academic advising
- Student life
- Community resources

Where Are SPOC's Located ?

SPOC's are found in the Financial Aid, Counseling, Dean of Students, Ombudsmen, or Student Support Services offices on campus

- In place in CO, GA, MI, MA, NC, and NH
- In progress in FL, NV, MD, NJ, IN, IL, PA

Kennesaw State University-

- Campus Awareness Resources and Empowerment (C.A.R.E.) Center
 - Social Worker staffs C.A.R.E Center, Food Bank, Clothing Closet, Housing Support, Scholarship Assistance

<http://www.kennesaw.edu/studentsuccessservices/care/>

SPOC Model

Benefits of having a SPOC on campus

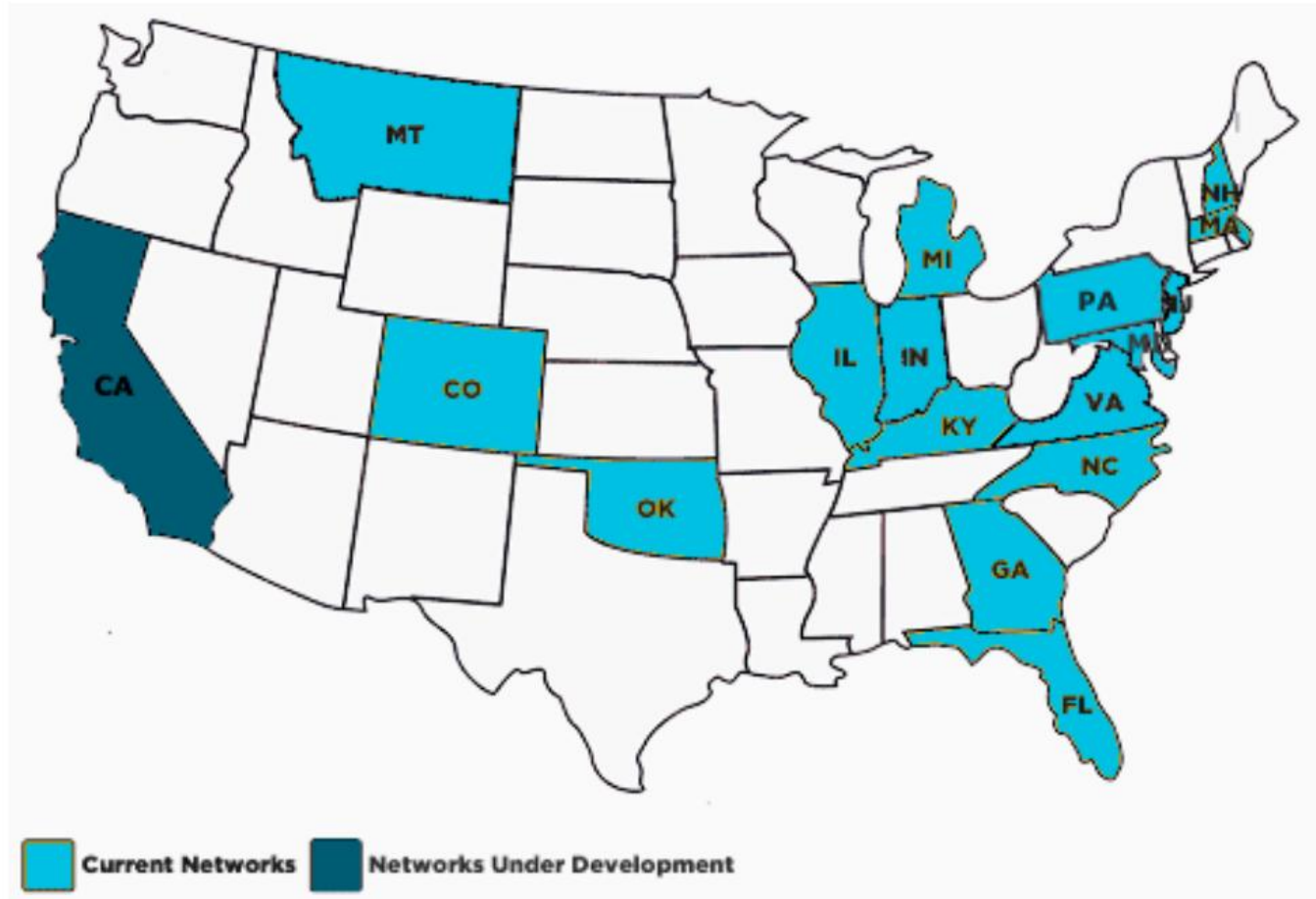
- Allow unaccompanied homeless youth to have support finding campus and community resources
- Reduces the number of times student have to repeat, or relive, situations that led to them becoming homeless
- Having a staff member on campus that is knowledgeable of federal guidance, and state laws impacting higher education access and success for unaccompanied homeless youth
- <http://naehcy.org/sites/default/files/dl/spoc-tips.docx>

State Networks

- Convene a meeting with local stakeholders from McKinney-Vento K-12, Higher Education, RHYA/HUD shelter communities as well as other local service providers and advocates
- Allow each to share knowledge about their area of expertise
 - UHY and independent student definitions
 - Financial aid
 - Campus and community resources
- Build an action plan for serving UHY that makes sense for your community

Where Are NAEHCY Networks Located?

NETWORK LOCATIONS



State Networks

Best practices include

- Establishing SPOCs on campuses
- Establishing food or clothing pantries on campus
- Establishing emergency funding to obtain IDs, bed sheets, toiletry items, etc.
- Establishing scholarships for homeless youth on campus
- Providing housing during breaks

NAEHCY Resources

- NAEHCY's Higher Education Webpage
<http://www.naehcy.org/educational-resources/higher-ed>
- NAEHCY Higher Education Helpline: 855-446-2673 or
highered@naehcy.org
- Text Hotline text "NAEHCY" to 335577
- NAEHCY Scholarship <http://www.naehcy.org/naehcy-scholarship-fund/about-the-fund>
- College Access and Success Toolkit for Students Experiencing Homelessness
 - <http://naehcy.org/educational-resources/he-toolkit>

Financial Aid Policies and Practices for Homeless Youth

Kerri Mosely-Hobbs , Program Specialist, Policy Liaison and Implementation,
Federal Student Aid, U.S. Department of Education

Aaron Washington, Management and Program Analyst, Office of Postsecondary
Education, U.S. Department of Education

February 2016

Recent Guidance

- Dear Colleague Letter
 - GEN-15-16
 - Published on July 29, 2015

Summary: The purpose of this letter is to clarify institutional and applicants' roles and responsibilities related to Title IV dependency determinations for unaccompanied homeless youth

Student Eligibility for Title IV aid

- Our most basic eligibility requirements are that a student must:
 - Be a U.S. citizen or eligible noncitizen
 - Have a valid SSN
 - Register with the Selective Service if you're a male between the ages of 18 and 25
 - Maintain SAP
 - Have a H.S. diploma/equivalent or home-school
 - Demonstrate financial need (for most programs)

Title IV Aid & Unaccompanied Homeless Youth

- Statute
 - Higher Education Act
 - McKinney-Vento Homeless Assistance Improvements Act
 - Runaway and Homeless Youth Act
- Free Application for Federal Student Aid (FAFSA)
 - Dependency Questions
- *Federal Student Aid (FSA) Handbook*
 - Application and Verification Guide

McKinney-Vento Act

- Section 725 definition of homeless youth:
 - means individuals who lack a fixed, regular, and adequate nighttime residence, this includes-

McKinney-Vento (cont'd)

- children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason
- children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings
- children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings;
- migratory children (as such term is defined in section 1309 of the Elementary and Secondary Education Act of 1965) who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in the first three bullets

HEA

- Section 480(d)(1)(H)-Definition of independent student:
 - Has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth (as such terms are defined in section 725 of the McKinney-Vento Homeless Assistance Act), or as unaccompanied, at risk of homelessness, and self-supporting, by-

HEA (cont'd)

- a local educational agency homeless liaison
- the director of a program funded under the Runaway and Homeless Youth Act or a designee of the director;
- the director of a program funded under the McKinney-Vento Homeless Assistance Act or a designee of the director; or
- a financial aid administrator

2015-16 FAFSA-Dependency Questions

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer "Yes" to any of the questions in this step, skip Step Four and go to Step Five on page 8.

- 46. Were you born before January 1, 1992? Yes 1 No 2
- 47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes 1 No 2
- 48. At the beginning of the 2015-2016 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 1 No 2
- 49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 2. Yes 1 No 2
- 50. Are you a veteran of the U.S. Armed Forces? See Notes page 2. Yes 1 No 2
- 51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016? Yes 1 No 2
- 52. 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, 2016? Yes 1 No 2
- 53. 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? See Notes page 9. Yes 1 No 2
- 54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 9. Yes 1 No 2
- 55. As determined by a court in your state of legal residence, are you or were you in legal guardianship? See Notes page 9. Yes 1 No 2
- 56. At any time on or after July 1, 2014, 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? See Notes page 9. Yes 1 No 2
- 57. At any time on or after July 1, 2014, 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? See Notes page 9. Yes 1 No 2
- 58. At any time on or after July 1, 2014, 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? See Notes page 9. Yes 1 No 2

FAFSA (cont'd)

Notes for questions 56–58 (page 5)

Answer **“Yes”** if you received a determination at any time on or after July 1, 2014, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **“Homeless”** means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels or cars, or are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless even if your parent would provide support and a place to live.
- **“Unaccompanied”** means you are not living in the physical custody of your parent or guardian.
- **“Youth”** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer **“No”** if you are not homeless or at risk of being homeless, or do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **“Yes”** to any of these questions.

AVG-FSA Handbook

- You are not required to verify the answers to the homeless youth questions unless you have conflicting information
 - A documented phone call with, or a written statement from, one of the relevant authorities is sufficient verification when needed
 - It is not conflicting information if you disagree with an authority's determination that a student is homeless
 - Because of the sensitive nature of these situations, if an institution has no conflicting information about the status of the student the institution should not request additional documentation, proof, or statements. Doing so may appear as if the FAA is asking applicants to explain, clarify, or justify their circumstances, instead of simply providing documentation of their homeless status

AVG-FSA Handbook (cont'd)

If the student claims to be homeless and cannot answer yes to question 56, 57, or 58 on the 2015-16 FAFSA, if requested, you are required to make a homeless youth determination.

You should not unnecessarily restricting applicants' access to aid by asking applicants to provide justification as to *why* they are homeless or unaccompanied rather than evidence that they have been determined to be homeless or at risk of being homeless. Institutions should limit any inquiry to *whether* the applicant has been determined to be an unaccompanied youth who is homeless, or at risk of being homeless, rather than the reasons for the applicant's homelessness.

Applicants who are between the ages of 21 and 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a homeless youth determination, and will be considered independent students.

AVG-FSA Handbook (cont'd)

- You can get assistance with making case-by-case determinations by contacting:
 - College access programs (TRIO, GEAR UP, etc.)
 - Doctors
 - Social Workers
 - Mental Health Professionals
- The determination may be based on a documented interview with the student if there is no written documentation available

AVG-FSA Handbook (cont'd)

- Documenting a Determination
 - Review the documentation to determine whether the student was an unaccompanied homeless youth, or at risk of being homeless, at any time on or after July 1st of the FAFSA “base year”
- Documentation that FAAs may consider in determining whether an applicant is an unaccompanied youth who is homeless, or at risk of being homeless, includes but is not limited to information from:
 - Local school district personnel;
 - State homeless education coordinators;
 - Third parties such as private or publicly funded homeless shelters and service providers;
 - Financial aid administrators from other colleges;
 - Staff from college access programs, such as TRIO or GEAR UP;
 - College or high school counselors; or
 - Mental health professionals, social workers, mentors, doctors, and clergy

AVG-FSA Handbook (cont'd)

- A Homeless Youth Determination is not a dependency override or a case of professional judgment

Overrides on the paper FAFSA

COLLEGE USE ONLY

D/O 1 Homeless Youth Determination 4

FEDERAL SCHOOL CODE

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FAA Signature

1

AVG-FSA Handbook (cont'd)

- Students determined to be unaccompanied homeless youth
 - You should select option 4 in the dependency override field in FAA Access to CPS Online or Electronic Data Exchange (EDE)
 - You may also rely on a determination by another school that on or after July 1, 2014, a student was homeless
 - Applicants who are between the ages of 21 and 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a homeless youth determination, and will be considered independent students

Available Resources

- NAEHCY Higher Education Initiative:

<http://www.naehcy.org/educational-resources/higher-ed>

- National Center for Homeless Education:

<http://center.serve.org/nche/>

- 2014-2015 *FSA Handbook*, Application and Verification Guide:

<http://ifap.ed.gov/fsahandbook/attachments/1415AVG.pdf>

- TRIO Programs:

<http://www2.ed.gov/about/offices/list/ope/trio/index.html>

References

- America's Youngest Outcasts
<http://www.homelesschildrenamerica.org/>
- National Association for the Education of Homeless Children and Youth
<http://www.naehcy.org>
 - National Center on Homeless Education
<http://www.serve.org/nche>
 - National Law Center on Homelessness & Poverty
<http://www.nlchp.org>
 - National Network for Youth
<http://www.nn4youth.org>
 - Feeding America
<http://www.feedingamerica.org/>

Contact Us

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- ▶ Aaron Washington, aaron.washington@ed.gov
- ▶ Cyekeia Lee, clee@naehcy.org

QUESTIONS?

