

Processing Financial Aid for Homeless Youth: A Letter to Students, Educators, and Advocates

I have worked in financial aid for almost ten years now as a professional and have served as a Single Point of Contact for Unaccompanied Homeless Youth and Foster Youth for five years. During this time I have seen many improvements made to the FAFSA form in order to help students who are without housing or parents to access the aid they qualify for, but we are still in need of additional improvements. After attending the NAEHCY conference last year I learned that it is not only the financial aid community that is searching for a consistent process that will help homeless student access financial aid, but also guidance counselors, teachers, and advocates from multiple service agencies who work with homeless youth throughout the year. Therefore, I wanted to share some information about the process I have adopted as well as the challenges I continue to face serving the students who work with me as part of West Chester University's Promise Program.

As with everything in financial aid, it all starts with the FAFSA. The first challenge on the FAFSA tends to surface on the very first page: "What address do I use?" If students are not planning to reside in their current living situation whether that be doubled-up with another or in a temporary shelter then I would still suggest using the permanent address that is on their photo identification. If the students know which college they will be attending, they can ask that college to use an address from on campus. The decision that was made on our campus was to use the address of the Single Point of Contact, which is the Financial Aid Office. This is more consistent than their campus housing address since students tend to move to different dorms or rooms each year.

The next difficult question on the FAFSA to face is actually the most important one for students and that is whether they qualify as independent based on the questions asked on the FAFSA. This is important because it will determine if parents have to be reported on the FAFSA. There are three different determinations that homeless youth could potentially qualify for that would result in an independent determination:

- Foster Youth
- Unaccompanied Homeless Youth
- Unaccompanied Youth in Fixed Living Situation

In order to help students and educators determine which status and action is required on the FAFSA. I have worked with NAEHCY to create infographics that can be viewed [here](#):

- Unaccompanied vs. Accompanied Infographic
- Financial Aid Dependency Status

Once the FAFSA is submitted, it is my recommendation that the student writes to the college to make sure they do not need additional paperwork to confirm their status (for example if a student indicates they have a school district liaison determination then the college may ask for a copy of that letter). The other action I would recommend students and their educators to take would be to check on their state policy since it may be different from federal regulations. For example, here in Pennsylvania unaccompanied homeless youth statuses do not automatically qualify as independent students. In order to be able to receive a state grant students must complete a "guardian form" that is over three pages long and submit it to the state grant agency in order to be reviewed for an independent determination.

The other recommendations I have is for both Single Points of Contact on college campuses as well as for students and that is: remember to create a checklist for yourself to apply for financial aid each year. Although it may feel like a long time before students have to file a FAFSA again. Now that the FAFSA opens in October we will all be working on this process again for the subsequent year before we know it. Here is a recommended checklist that I use with my students:

- Step 1: File the FAFSA
- Step 2: Confirm that Financial Aid Office received the FAFSA and inquire if other paperwork or a subsequent determination by your Financial Aid Administrator is needed.
- Step 3: Complete any necessary steps to file for state aid.
- Step 4: Apply for Scholarships. You can find a list of opportunities for foster/homeless youth [here:](#)

There are certainly more questions that I have answered over the years about financial aid, but hopefully this information will at the very least help navigate the application process from year to year.

Tori Nuccio
Interim Associate Director of Financial Aid
Single Point of Contact for Unaccompanied Homeless and Foster Youth
West Chester University of Pennsylvania