



Introduction

With the right information and a little elbow grease, youth who have experienced foster care can often cover all of their costs for a college degree - tuition, fees, room, and board. It's just a matter of piecing together all the right financial aid. We've created the following guide to help you access as much money as possible to further your education.

A FEW KEY CONSIDERATIONS

- Are you still in foster care? Are you adopted? At what age were you adopted?
- Do you plan to stay in Illinois?
- Will you attend a private school or a public school? A four year school or a community college?
- Do you plan to attend college full time?
- Do you plan to live on campus?

These are the critical questions that will determine how much financial aid you are entitled to. Each situation is different, and policies change more quickly than we can update our website, so be sure to read all the fine print and ask a lot of questions.

If this is all a little overwhelming, we're here to help! Contact us to make an appointment with a Foster Progress college coach.

Need-Based Financial Aid

THE FAFSA

The first step for everyone who wants to go to college is to fill out the FAFSA after October 1 of your senior year and every year you're in college. Keep in mind that if you filled out the FAFSA before October 1, you'll need to do it again after October 1.

The FAFSA will ask you whether you spent any time in foster care, which is a box you definitely want to check! Checking that box will give you access to the maximum amount of financial aid, including Tuition Waivers for public schools in Illinois! For all the details, check out our FAFSA Guide. To fill out the FAFSA, go to: www.fafsa.gov

Filling out the FAFSA gives you access to the following kind of financial aid:

THE MAP GRANT: \$4,869 MAXIMUM

If you are still in foster care, or you were in foster care at any time after the age of 13, you should receive the maximum MAP Grant. The MAP Grant is from the State of Illinois and can only be used in-state. The important thing to know about this financial aid is that it is awarded first come, first served and they always run out of money! That's why it is so important for you to fill out the FAFSA as soon as possible after October 1. Check out the details here:

<https://www.isac.org/students/during-college/types-of-financial-aid/grants/monetary-award-program/>

THE PELL GRANT: \$6,095 MAXIMUM

Again, if you were in foster care at any point after the age of 13, you should receive the maximum Pell Grant. The Pell Grant is from the federal government. See more information here: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

WORK STUDY

Work Study is an opportunity for you to get a job on campus to help pay your costs. It is not guaranteed; you'll have to apply for the work study jobs on campus. But these jobs are usually very considerate of your schedule as a student, which other employers may not be. See more information here: <https://studentaid.ed.gov/sa/types/work-study>

STUDENT LOANS

Student loans are considered financial aid, and if you want to take out loans, the FAFSA is how you get access to them. Hopefully you won't need them, but if you do, there's more information here: <https://studentaid.ed.gov/sa/types/loans>

INSTITUTIONAL NEED-BASED AID

This is money that the college would offer you based on your financial need. The amount varies widely, depending on how generous the school is.

DCFS Programs

None of these programs is accessed through filling out the FAFSA (although they all require you to do that first!). Each program below has its own separate application and most of them will require a caseworker to fill a portion out.



THE EDUCATION AND TRAINING VOUCHER

(ETV): \$5,000

The ETV is a national program available to only youth in foster care or youth who have aged out. You can receive up to \$5,000 per year for education expenses. See all the details as well as the application here:

https://www2.illinois.gov/dcfs/brighterfutures/independence/Documents/ETV_Tip_Sheet.pdf

DCFS YOUTH IN SCHOLARSHIP

The application becomes available on January 1 each year and is due by March 31. It is a full-tuition waiver for Illinois public colleges, plus some additional benefits, such as a \$511 monthly stipend and medical insurance until age 26. This scholarship is available for any youth in foster care, or for anyone who has been adopted or in a guardianship from Illinois.

<https://www2.illinois.gov/dcfs/brighterfutures/independence/documents/yis.pdf>

DCFS YOUTH IN COLLEGE PLACEMENT

If you're going to college full time and not living with a foster parent, you can be a part of the Youth in College program and receive the \$511 a month stipend. See more information here:

https://www2.illinois.gov/dcfs/brighterfutures/independence/Documents/YIC_Tip_Sheet.pdf

DCFS COMMUNITY COLLEGE PAYMENT PROGRAM

Usually students do not need this program because the MAP Grant and the Pell Grant cover all their needs for financial aid, but if you find yourself with costs after financial aid is applied, the Community College Payment Program is there for you. Here is more information:

https://www2.illinois.gov/dcfs/brighterfutures/independence/Documents/CCPP_Tip_Sheet.pdf

TUITION AND FEE WAIVERS

On January 1, 2019 a new law was implemented which says that all youth who ever experienced foster care in Illinois can receive a tuition and fee waiver (that means it's free!) if they go to a public, in-state college or university. Be sure to fill out DCFS's form here to get access to the waiver:

https://www2.illinois.gov/dcfs/aboutus/notices/Documents/CFS_438-A_Tuition_And_Mandatory_Fee_Waiver_Program_%28Fillable%29.pdf



Private Scholarships

FOSTER PROGRESS (THAT'S US!) MENTORING & SCHOLARSHIP PROGRAM

Our program begins in high school for youth that have experienced foster care. You'll meet with a mentor once a week and attend a monthly group meeting. Mentors help with things like filling out the FAFSA, choosing a college, piecing together financial aid, etc. You'll also do fun things together. Each time you meet with your mentor or attend a group session, you earn \$100 in scholarship money, totaling a maximum of \$5,000. Our scholarships are very flexible - when you enroll in college, if your costs are covered by other financial aid, you can use your Foster Progress scholarship for anything that might further your education and adulthood. We've had students use theirs for study abroad programs, furnishing their dorm rooms, paying room and board, or transportation costs, for example. For more details, or to apply, go here: <http://www.foster-progress.org/mentoring>

TOGETHER WE RISE FAMILY FELLOWSHIP SCHOLARSHIP

The Family Fellowship Program offers family-like financial and emotional support to college-bound, "aging out" foster youth. They provide things such as mentorship, care packages, winter bonding trips, and more. In addition, they will also offer the following financial support for up to five years: tuition support, school supplies, textbooks, laptop/printer, academic assistance/tutoring, housing allowance, dorm supplies. The application will be available on February 15, 2019 and it is due May 1, 2019. Check it out here: <https://www.togetherwerise.org/family-fellowship/>



Merit-Based Financial Aid

Students who excelled academically, musically, athletically, etc, may qualify for grants and scholarships from the college or from private companies and organizations. They vary in terms of grant amount, how competitive they are, and how difficult they are to apply for. Check the colleges' websites as well as the many scholarship search tools that are online to find those opportunities. One of our favorites is College Greenlight: <https://www.collegegreenlight.com/>

Understanding Your Financial Aid Package

Once you've been accepted to a college, you should get an email from them introducing you to a student portal or whatever system they use online. Typically you'll get a username and password to log on. Find the financial aid section to see what kind of financial aid package they're offering you. If you can't see it, it's usually because they're waiting for you to turn in additional forms.

ADDITIONAL INFORMATION YOUR COLLEGE MAY REQUIRE

We often see colleges request proof that you are (or were) in foster care. You can request a letter from your GAL or caseworker verifying your status as a youth in care. Sometimes this is referred to as "Proof of Wardship" or "Proof of Status as Foster Youth."

Colleges also often ask for VERIFICATION OF NON-FILING, also known as a Tax Return Transcript. That's because when you fill out the FAFSA as an independent, you may need to prove that you've never filed taxes before. You'll have to submit this form through the mail (not online), so give yourself plenty of time!

<https://www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them>

Young men also have to enroll in Selective Service before they can receive financial aid.

<https://www.sss.gov/Home/Registration>

Whatever the college may be asking you for, get it to them as soon as possible so you can get that financial aid money! If you need any help figuring it out, our college coaches are here to help!