



Helping Unaccompanied Homeless Youth Access College Financial Aid

Who Are Unaccompanied Homeless Youth?

Unaccompanied homeless youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations.

Between 1.6 and 2.8 million youth run away from their homes each year.ⁱ Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused.ⁱⁱ Parental drug use or alcoholism and conflicts with stepparents or partners also provoke youth to run away from home.ⁱⁱⁱ In a survey of unaccompanied youth in California, over half felt that being homeless was as safe as or safer than being at home.^{iv}

Are Public Schools Responsible for the Education of Unaccompanied Homeless Youth?

Yes. Subtitle VII-B of the McKinney-Vento Homeless Assistance Act (hereafter referred to as the McKinney-Vento Act) requires that state and local educational agencies provide students experiencing homelessness with school access and stability, and remove barriers to their attendance and success. Under the Act, every school district must designate a homeless liaison to ensure the McKinney-Vento Act is implemented in the district. Homeless liaisons must do outreach to identify unaccompanied homeless youth, assist them with school enrollment and refer them to health and other community services.^v For more information on the federal educational rights of homeless students, please visit <http://www.naehcy.org> or <http://www.serve.org/nche>.

What About College? Can Unaccompanied Homeless Youth Apply for Federal Financial Aid?

Yes, with assistance from advocates. Due to their severe poverty, homeless unaccompanied youth are extremely unlikely to be able to access postsecondary education without federal student aid. The Free Application for Federal Student Aid (FAFSA) is the federal application form that students must complete in order to apply for virtually all types of financial aid: Pell Grants, State Grants, Institutional Grants, Tuition Waivers, Work Study, and Loans. The FAFSA requires most students to provide financial information from their parents or guardians in order to determine student eligibility for aid; the application also requires a parental/guardian signature. While these requirements are logical for most applicants, they can create insurmountable barriers for unaccompanied homeless youth. These youth do not receive financial support from their parents and do not have access to parental information. Thus, despite their great need for financial assistance, unaccompanied homeless youth cannot supply the information required by the FAFSA and are prevented from accessing financial aid.

Under the Higher Education Act, youth who meet the definition of “independent student” can apply for federal aid without parental information or signature. Students who are considered independent students also are eligible to receive considerably more financial aid than dependent students. To be considered independent, a student must be an orphan, a ward of the court, a veteran, a graduate student, married, or have a dependent. A financial aid administrator at a college can also designate a student as independent due to “other unusual circumstances.” 20 U.S.C. §1087vv(d). Homelessness or separation from parents can be considered an unusual circumstance.

McKinney-Vento school district liaisons, service providers, and unaccompanied homeless youth should work with financial aid administrators to have unaccompanied youth designated as independent. In addition, unaccompanied youth may need assistance overcoming common barriers that students face in trying to fill out the FAFSA, such as not having all the documents they need, not knowing how to fill out the form, and being overwhelmed by the amount of information the application requests. Strategies and resources are provided below.

Does the New Student Aid Law Address the Needs of Unaccompanied Homeless Youth?

Yes. In September of 2007, President Bush signed into law the College Cost Reduction and Access Act of 2007 (P.L. 110-84). Included within this legislation are amendments to expand the definition of independent student in the Free Application for Federal Student Aid (FAFSA) to include: (1) unaccompanied homeless youth; (2) youth who are in foster care at any time after the age of 13 or older, and; (3) youth who are emancipated minors or are in legal guardianships as determined by an appropriate court in the individual's state of residence.

The legislation allows youth to be considered independent students if they are verified as unaccompanied and homeless during the school year in which the application is submitted, or as unaccompanied, at risk of homelessness, and self-supporting. Verification must be made by one of the following: (1) a McKinney-Vento Act school district liaison; (2) a U.S. Department of Housing and Urban Development homeless assistance program director or their designee; (3) a Runaway and Homeless Youth Act program director or their designee, or; (4) a financial aid administrator. The law thus helps to remove barriers to accessing financial aid for unaccompanied youth in the year in which they experienced homelessness, and in subsequent years, provided they are still unaccompanied, self-supporting, and at risk of homelessness.

In addition, the legislation clarifies and expands the conditions under which financial aid administrators may use discretion in calculating the expected student or family contribution. Financial aid administrators may include, as a consideration, an independent student's loss of employment, or a change in a student's housing situation that results in homelessness. The new legislation also allows financial aid administrators to make a determination of independence based on a documented determination of independence by another financial aid administrator in the same year.

When Do These Provisions Go Into Effect?

The changes to the definition of “independent student” in the College Cost Reduction and Access Act do not go into effect until July 1, 2009. The reason for this effective date is that these provisions were included in a part of the bill that impacts mandatory spending. Funding is provided, but does not become available until the fiscal year starting July 1, 2009.

What Can Liaisons and Service Providers Do **Now** to Assist Unaccompanied Homeless Youth Access Financial Aid?

- Inform unaccompanied homeless youth that they can go to college, even without parental financial support. Too often, unaccompanied youth assume that college is not an option for them because they are unaware of processes for independent students to access financial aid.
- Contact the financial aid administrator at the college of the student's choice for more information about how that institution handles determinations of independence and dependency overrides. Often, letters from school district liaisons, counselors, social workers, service providers, and others attesting to the youth's unaccompanied status will be a necessary part of the documentation. Two sample letters for this purpose are attached (one for a high school student and one for a current college student).
- Support unaccompanied homeless youth throughout the financial aid process, including by connecting them to College Access organizations and events (see Resources, below). Navigating the financial aid system can be difficult for students with parents - young people who are homeless and trying to survive on their own will need caring adults to help guide them and encourage their persistence.
- Help youth go to college, and stay in college, by assisting them to find scholarships for which they are eligible. www.FinAid.org and Student Aid on the Web are two excellent places to begin a search for scholarships (see Resources below).
- Share information about the needs of unaccompanied youth, and the current and pending higher education law provisions, with high school counselors, social workers, and community service providers, so that they are informed and able to assist unaccompanied youth.
- Develop relationships with local financial aid administrators to inform them about unaccompanied homeless youth, the role of school district liaisons in identifying and assisting these young people, and the provisions of the College Cost Reduction and Access Act of 2007. Such relationships may ease the process for future unaccompanied homeless youth who wish to go to these colleges.
- Locate and develop a relationship with a state or local college access organization in your community. College access organizations provide counseling, advice, and financial assistance (see Resources below for a national directory).

"I knew that I didn't want to be homeless for the rest of my life, and I saw education as the sure path to a more secure future. Hard work does not intimidate; a vacuous future does. To succeed in college is to succeed in life, and never again have to live the way I am living now."

- Ashleigh, 2005 LeTendre Scholar and Formerly Homeless Student

Resources: Helping Unaccompanied Youth Access Financial Aid

College Goal Sunday – www.collegegoalsundayusa.org

Financial aid administrators around the country organize an event, College Goal Sunday, typically held a few weeks after Super Bowl Sunday, where students can get help filling out and submitting the FAFSA. The website has the list of specific locations where these events are held.

FinAid: The SmartStudent Guide to Financial Aid - www.finaid.org

A very comprehensive and reputable public service website on student financial aid information, including scholarships.

KnowHow2Go.org- www.knowhow2go.index.php

KnowHow2Go is a website that helps students better understand how to prepare for college.

LeTendre Education Fund – www.naehcy.org/about_letendre.html

Scholarship program for students who have experienced homelessness.

National Association for the Education of Homeless Children and Youth –www.naehcy.org

National grassroots organization connecting educators, service providers, and others to ensure school enrollment, attendance, and overall success of children and youth without safe, adequate, and permanent housing.

National Center on Homeless Education –www.serve.org/nche

Federally-funded clearinghouse of information on homeless education. A directory of state coordinators of homeless education is available on the web site.

National College Access Network (NCAN) – www.collegeaccess.org/NCAN

National College Access Network (NCAN) improves access to and success in postsecondary education for first-generation, underrepresented and low-income students. NCAN supports a network of state and local college access programs that provide counseling, advice, and financial assistance. State and local college access programs can be found on the directory on the NCAN web site.

National Law Center on Homelessness & Poverty –www.nlchp.org

NLCHP serves as the legal arm of the nationwide movement to end homelessness.

National Network for Youth –www.nn4youth.org

The National Network for Youth is membership organization of community-based, faith-based, and public agencies working with runaway, homeless, and other disconnected youth.

National Runaway Switchboard –www.1800runaway.org

Northern Virginia Community College Online FAFSA Tutorial - www.nvcc.edu/fafsa/help/

Northern Virginia Community College has created a tutorial to help their students better understand how to fill out the FAFSA, but the tutorial can be viewed by anyone.

Student Aid on the Web –www.studentaid.ed.gov

U.S. Department of Education web site on preparing for college and applying for financial aid.

Sample Letter Supporting Independent Status of Unaccompanied Homeless High School Student

“Dear *Financial Aid Officer*

This letter supports the request of Mary Jones to be considered an “independent student” for purposes of the FAFSA.

Mary is a high school senior who will be graduating next week and who has applied for fall '07 admission to YYY College. I am Mary's school counselor. Although I have known her for two years, it has been since August of this year that I have become aware of Mary's personal life. Mary's parental situation is making it impossible for her to follow standard procedures for filling out the FAFSA and applying for financial aid.

Mary is a private person who never spoke with me about her home life until the beginning of this semester when she came to me for guidance about applying for early graduation. I learned that Mary's father is not in her life, and her mother lives in a part of Texas that does not have incoming phone or mail service. From talking with Mary, I understand that she has been staying with friends since her mom moved to Texas in March of 2006.

Mary has gone from living with one friend, to living with her godmother, and then with another friend. She meets the definition of “unaccompanied homeless youth” under federal education law (the McKinney-Vento Act). She worked at a part time job from July '06 to November '06 until the restaurant closed for the season. She currently has applications out at several locations and hopes after the holiday season to be hired full time.

I know it is standard procedure for students Mary's age and status to use her parents FAFSA in order to be considered for financial aid. However, neither parent supports Mary financially, nor are they able to sign the FAFSA. I understand that under the Higher Education Act, youth who meet the definition of “independent student” can apply for federal aid without parental information or signature. I also understand that, in addition to categorical eligibility for some students, financial aid administrators can designate a student as independent due to “other unusual circumstances.” I believe that Mary's family and living situation are “unusual circumstances” that should be factored into considerations about designating her as an independent student for financial aid purposes.

Mary's situation is unique and very challenging. She struggles to survive on her own, through the trials of homelessness, and yet remains committed to her education. I ask that the financial aid office be flexible and assist her with her difficult situation. From my acquaintance with Mary, I can tell she is an ambitious and responsible young woman. She has a weighted GPA of 3.66 and is ranked 99 of 279 in her class. I believe Mary is capable of achieving more academically, yet think her living situation for the past 10 months have been difficult and distracting for her. Once she is again stable, I expect her focus and ability will be demonstrated more consistently.

If I may provide more information, please reach me at any of the above contact information. Mary and I will be staying in touch when she finishes her high school requirements later this week. I will assist her any way I can. Please keep me advised of your decisions and needs as related to this student.

Sincerely,
8888888, school counselor

Sample Letter Supporting Independent Status of Unaccompanied Homeless College Student

July 12, 2007

Financial Aid Office
University of Alaska, Anchorage
Anchorage, Alaska

To Whom It May Concern,

I am writing on behalf of Janice Smith (DOB: 8-22-89) to verify her application as independent in regard to financial aid status for the 2007/2008 school year.

I have known Janice for several years as a participant in the Title I Child In Transition/Homeless Project. The Child In Transition/Homeless Project serves children and families who live in shelters, motels, cars, doubled-up with friends or relatives and other transitional living situations including unaccompanied youth.

Beginning in 2006, as high school senior, Janice assumed independent status when her father moved out of state leaving her to secure housing and financial support for herself.

For the past year, Janice has supported herself as a student at UAA residing in student housing year-round. While most other students returned home during school breaks, Janice's home was the dorm. Janice has had no contact with her mother for the past several years and her whereabouts are unknown. Her father is currently living out of state and has not contributed to her support since she was in high school.

Please feel free to contact me at xxx-xxx-xxxx if you have any questions or need further information. Thank you very much for your help in securing financial aid for this deserving student.

Sincerely,

yyyyyyyyyy
Secondary Specialist
Title I Child In Transition/Homeless Project

ⁱ Hammer, H., Finkelhor, D., & Sedlak, A. (2002). "Runaway / Thrownaway Children: National Estimates and Characteristics." *National Incidence Studies of Missing, Abducted, Runaway, and Thrownaway Children*. Washington DC: Office of Juvenile Justice and Delinquency Prevention. See also Greene, J. (1995). "Youth with Runaway, Throwaway, and Homeless Experiences: Prevalence, Drug Use, and Other At-Risk Behaviors." *Research Triangle Institute*. Washington DC: U.S. Dept. of Health and Human Services; National Runaway Switchboard, <http://www.1800runaway.org/>.

ⁱⁱ Robertson, M. & Toro, P. (1999). "Homeless Youth: Research, Intervention, and Policy." *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development. Retrieved July 18, 2007 from <http://aspe.os.dhhs.gov/progsys/homeless/symposium/3-Youth.htm>. See also MacLean, M.G., Embry, L.E. & Cauce, A.M. (1999). "Homeless Adolescents' Paths to Separation from Family: Comparison of Family Characteristics, Psychological Adjustment, and Victimization." *Journal of Community Psychology*, 27(2), 179-187.

ⁱⁱⁱ Robertson & Toro, *supra*, note 10.

^{iv} Bernstein, N., *supra* note 1.

^v 42 USC §11432(g)(1)(J)(ii).