# HELPING HOMELESS YOUTH SUCCEED IN COLLEGE: STRATEGIES FOR ACCESSING FINANCIAL AID

Many college students experience hardships resulting in homelessness, hunger, an inability to afford textbooks, and other challenges that make it difficult for them to graduate. To support their academic success, prospective and current students can apply for need-based and merit-based financial aid each year using the Free Application for Federal Student Aid (FAFSA).

Unfortunately, many students who could benefit from financial aid do not complete the FAFSA. One national study found that about 30% of students failed to file a FAFSA and that one third of those students would have been eligible to receive federal Pell Grants. Most commonly, students did not complete the FAFSA because they thought they had no financial needs, didn't think they would qualify for aid, didn't want to take on student debt, or had trouble filling out the forms. Many students also find that the FAFSA is lengthy, confusing, and difficult to complete.

Unaccompanied homeless youth (homeless youth who are not in the physical custody of a parent or guardian), can encounter even more challenges when completing the FAFSA. Unaccompanied homeless youth are considered independent for the FAFSA, relieving them of the need to provide their parents' financial information or signature. However, these students must obtain a determination that they were homeless on their own during the school year in which they are submitting the application. Verification that an unaccompanied youth is experiencing homelessness or at risk of experiencing it can be provided by a school district homeless liaison or HUD-funded and RHYA-funded providers. If a student cannot obtain verification from those parties, a college financial aid administrator must make this determination for the student.

To continue receiving financial aid—including grants, loans, scholarships, and work-study—students must meet Satisfactory Academic Progress (SAP) requirements each year. SAP requirements vary from campus to campus. Generally, they include earning a specified minimum GPA, passing a certain percentage of classes attempted, and making timely progress towards degree completion. Students who do not meet their institution's SAP requirements during their annual evaluation become ineligible for financial aid, unless they successfully appeal and are placed on probation. For students who depend on financial aid to help cover their college costs and/or living expenses, the sudden loss of income can cause financial challenges and put them at risk of experiencing homelessness.

There are many strategies schools, community agencies, and colleges can use to help students access and maintain their financial aid.

## Outreach & Identification

Partner with offices to help identify students who are homeless or at risk of becoming homeless and provide resources. To do this, some school financial aid offices send a list of independent students to specific offices who then reach out to each student to explain available and relevant resources and services. For a complete list of outreach and identification strategies, see our Identification Tip Sheet.

## FAFSA Support

Completing the FAFSA can be confusing and complicated. Schools and community agencies can provide FAFSA support in multiple ways.

● Understand how to verify (through a [homeless service provider](#) and [independently](#)) that a student is experiencing homelessness or is at risk of experiencing homelessness for financial aid purposes. Have a [sample verification letter](#) ready for students to complete.

● Financial aid administrators should follow the [Application and Verification Guide](#) when conducting interviews to evaluate a student's unaccompanied, at-risk, and/or homelessness status rather than focusing on the reasons for the applicant's homelessness.

● Offer one-on-one assistance to students completing the FAFSA by hosting office hours in the financial aid office. Case managers and counselors can be present to help reduce stress and provide additional support.

● Create a volunteer base that allows college seniors, alumni, and/or others in the community who have completed the FAFSA to support incoming and current college students with their FAFSA completion. For example, Indiana hosts [College Goal Sunday](#) every year with financial aid experts to help students and families complete the FAFSA.

● Find out if there are local FAFSA completion events in or near your community through [NCAN's "Form Your Future"](#) (scroll to the bottom of the page and enter your state). If there are events in or near your community, let homeless and foster youth know and help them attend. If there are no local events already planned, create one using [this toolkit](#) from NCAN.

● Use signage, tabling, articles in the campus newspaper, social media, emails, and/or texts to address common FAFSA myths and remind students about filing deadlines.

● Work with students to maintain Satisfactory Academic Progress. Develop clear, consistent, accessible appeals processes like those at [Wayne State University](#) to ensure that students can access financial supports and meet their basic needs.

● Provide safe and secure access to computers for students to fill out the FAFSA.

● Help prospective students and their families access the [FAFSA4caster](#) to help them see the potential benefits of FAFSA completion.

## Current and Pending Laws & Policies

[The Every Student Succeeds Act (ESSA) of 2015](#) - This legislation made important amendments to the McKinney-Vento Act's Education for Homeless Children and Youths Program to help youth experiencing homelessness transition successfully from high school to postsecondary education. School district homeless liaisons are now required to ensure that unaccompanied homeless youth are informed of their status as independent students for college financial aid and obtain assistance to receive verification for the FAFSA.

[Higher Education Access and Success for Foster and Homeless Youth Act (HEASHFY)](#) - This bipartisan federal bill (S.1795/H.R. 3740) streamlines the financial aid application process for youth experiencing homelessness and those who have been in foster care. It will need to be re-introduced in the 116th Congress. SchoolHouse Connection's [federal policy page](#) provides updates on its current status.

*To see other tip sheets on higher education from SchoolHouse Connection, click [here](#).*