What steps should you take to apply for school? Start early so you can finish before you graduate from high school or get your GED.

How do you apply if you have a disability and are in special education? You can go through the same application process for the four-year college or university of your choice. Let the school know about your disability on the application. Also, contact the school or go online to find the number for the Disabled Student Services office and they will help you with the application and with your classes once you are accepted.

# **Paying for School**

Going to a community college or four-year university can be expensive. There are several ways to get money to help pay your tuition and other expenses. It does not matter what school you attend, you may be able to get money from each of the following sources.

#### • Free Tuition and Fee Waivers

Florida offers free tuition and fee waivers to attend public community colleges or public four-year colleges and universities in the state. Do you meet any of the four eligibility requirements?

- You were in foster care on your 18<sup>th</sup> birthday.
- You are living with a relative on your 18<sup>th</sup> birthday and were placed there by the dependency court.
- You have spent at least six months in foster care after your 16<sup>th</sup> birthday and were then placed in a dependency guardianship by the court.
- You were adopted from state care after 1997.

Some schools are not aware or do not know how to use the tuition waiver. If you are having problems, you can contact Educate Tomorrow at 305-374-3751 or contact your caseworker.

You can find a full list of Florida community colleges at www.fldoe.org/cc/colleges.asp and a list of public universities at www.flbog.org/aboutsus/universities/.

Can you attend a private university? Yes, but private colleges and universities usually cost more. Free tuition and fee waivers do not apply to private colleges and universities. You may be eligible for financial aid directly from the government, college, or university and you can still get money from the foster care transition programs to help pay your expenses. Some private schools may have programs to specifically help youth from foster care. Ask schools that interest you for help.

### • Foster Care Transition Programs

You may be eligible for assistance from one or more Florida transition programs for foster youth if funds are available:

- If you attend school full-time and are otherwise eligible, you can get money from the RTI Program to help pay for school and your needs. (Students with a documented disability may attend school part-time.)
- If you attend school part-time, you can get money from Transitional Support Services to help pay for school and your needs. You must meet with your caseworker to develop a "transition plan" for your independence, including your educational goals.

## Need more information?

- Visit http://amajn.com/c\_fcf/04\_reports/ILFAQ-2cFinal10\_2.pdf to view a copy of Frequently Asked Questions for Foster Youth Transitioning to Adulthood.
- See pages 12-14.

#### Financial Aid

Financial aid is all other sources of money available to help you pay for school. You have to apply to get this money. It can be used to help you pay for a community college, a public four-year college or university, or a private college or university.

There are two types of financial aid:

- Money you DO pay back: You can get loans from the government (federal and state) or from a bank.
- Money you DO NOT pay back: This is money you get from scholarships, grants, or work-study. You can

get it from the government (federal and state), your school, and/or private organizations and businesses.

## How do you apply for financial aid?

• Fill out the FAFSA – the Free Application for Federal Student Aid.

To be eligible for any type of financial aid you must fill out the FAFSA forms. The information you put in the FAFSA application determines how much money you will receive. This application is free. Do not use any Web sites that ask you to pay money to complete the application.

#### **DID YOU KNOW?**

If you were in court or state custody until you turned 18, then you are considered an independent student when filling out the FAFSA. You do not need to include information about your parents. If you have legal guardians or foster parents, they are not considered parents when completing the FAFSA. Therefore, you should check the box on question 53 that asks you: "Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?" and then follow the instructions to skip the section that asks for parent financial information.

> Before you fill out the FAFSA, contact the financial aid offices of schools where you are applying and request a budget showing how much it will cost for you to attend. Although most schools' Web sites list how much tuition and housing will cost, they don't always include costs for students who don't go home to their parents on holidays or breaks. If you get this budget, you can put this amount on your FAFSA application, which may help you get a larger loan. Remember, your RTI stipend does NOT count as income.

How do you fill out the FAFSA? Complete your FAFSA online or on paper.

- Online application. Request a PIN at www.pin.ed.gov. The number will be sent by e-mail or regular mail. Once you have a PIN, complete the FAFSA application online at www.fafsa.ed.gov/.
- Paper application. Call 800-4-FED-AID or visit

www.federalstudentaid.ed.gov/fafsa/fafsa\_options.html to get a paper application. Follow the instructions carefully.

To fill out the forms, you need the following information:

- Social Security number
- · driver's license or identification card
- W-2 forms and federal income tax return of money earned
- untaxed income records Social Security benefits, TANF, welfare, etc.
- bank statements and information on investments
- alien registration card (if not a U.S. citizen)

When must you submit your FAFSA? It may depend on the school to which you are applying. Visit www.fafsa.ed.gov/before003a.htm to learn more.

How do you get help? Ask your caseworker. Caseworkers must help foster youth fill out these forms. You can also get help from your high school guidance counselor or any financial aid office at the school you want to attend. NEVER pay anyone to help you fill out the FAFSA.

Also, look for FAFSA workshops at your school or in the community. Online resources for foster youth appear at www.collegegoalsundayusa.org/support/FosterYouthFAF SATipSheet.PDF.

What happens next? Your FAFSA goes to the federal government and the schools you want to attend. They will determine what kind of financial aid you can receive. You will probably get one or all of the following:

- Federal Pell Grant. This money you do NOT have to pay back. Most foster youth are eligible.
- Federal Perkins Loan. This money you have to pay back with interest. The amount is usually a small percentage of the total loan you took out.
- Subsidized Stafford Loans. This money you have to pay back. However, the government will pay "interest" or fees while you are in school. Once you graduate, you must pay the interest on the loan.
- Unsubsidized Stafford Loans. This money you have to pay back with interest. The interest is usually a little higher than a Perkins loan.