

HOW CAN I PAY FOR COLLEGE?

GRANT MONEY FOR PENNSYLVANIA FOSTER YOUTH



THESE ARE FOUR OF THE MAJOR GRANT PROGRAMS THAT CAN HELP YOU PAY FOR YOUR EDUCATION.

GRANTS ARE MONEY GIVEN TO HELP PAY FOR COLLEGE THAT YOU DO NOT NEED TO PAY BACK!

▶ CHAFEE EDUCATION AND TRAINING GRANT

WHAT IS IT? A GRANT GIVEN BY THE FEDERAL GOVERNMENT TO HELP PAY FOR HIGHER EDUCATION FOR CURRENT AND FORMER FOSTER YOUTH.

HOW MUCH IS THE AWARD?

The amount of the award each student receives in a school year will depend on how many youth are eligible. This is because each state is given a limited amount of money and want to help as many eligible youth as possible.

In 2016-2017, THE MAXIMUM AWARD IN PA WAS \$5,000.

Money is given out on a first-come, first-served basis, so apply as early as you can.

AM I ELIGIBLE?

You are eligible for the Chafee grant if you were a Pennsylvania resident who was in foster care at age 16 or older. This includes youth who were in foster care at age 16 or older and then were adopted or entered a kinship guardianship arrangement, which is called permanent legal custodianship (PLC) in PA.

WHAT ARE THE ENROLLMENT REQUIREMENTS?

- You must be enrolled at least half-time in a college or career school that is eligible to receive federal financial aid. Contact your school to make sure it is approved for Title IV student assistance programs by the Department of Education.
- You must maintain “satisfactory academic progress,” which is defined by your school.

HOW MANY YEARS CAN I RECEIVE THE GRANT?

You must apply for the Chafee grant before you turn 21. You can receive the grant until you are 26, or for a maximum of five years.

WILL THE GRANT COVER REMEDIAL CLASSES? Yes.

DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?

Pennsylvania allows youth to use their Chafee award at an out-of-state school. However, you must check with your school’s financial aid office to find out if the school or state accepts out-of-state Chafee money.

CAN I BE DISQUALIFIED?

You are not eligible for the grant while you are in “default” on a federal student loan – that means you aren’t making the payments you owe on a federal loan. You can be eligible again by repaying the loan and getting out of default, though.

HOW AND WHEN DO I APPLY?

You apply by completing a short application that can be found at <https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml>

The 2017-2018 application is due on December 31, 2017. The 2018-2019 application will be available April 2018.

You should send your completed application to: *PHEAA State Grant and Special Programs P.O. Box 8157 Harrisburg, PA 17105-8157*. You must also complete the FAFSA and application for state-based aid.



PELL GRANT

WHAT IS IT? A GRANT GIVEN BY THE FEDERAL GOVERNMENT FOR UNDERGRADUATE STUDIES, BASED ON FINANCIAL NEED.

HOW MUCH IS THE AWARD?

The amount of your award will depend on your income, the “cost of attendance” at your school, and whether you are enrolled full- or part-time.

IN 2017-2018, THE MAXIMUM AWARD IS \$5,920.

AM I ELIGIBLE?

Any student that has financial need is eligible.

WHAT ARE THE ENROLLMENT REQUIREMENTS?

- You must be enrolled at least part time in a school that participates in the Pell program. Check with your school to find out whether they participate.
- You must maintain “satisfactory academic progress,” which is defined by your school.

HOW MANY SEMESTERS CAN I RECEIVE THE GRANT?

Twelve full-time semesters.

Remember that if you attend school during a summer session, that will count as one of your twelve semesters. You can only get two Pell grants per academic year.

WILL THE GRANT COVER REMEDIAL CLASSES?

It depends on your program. In some cases, the grant will only cover one academic year worth of remedial courses. Check with your school before enrolling in remedial classes to make sure you do not get a bill for classes that you cannot cover.

DO I HAVE TO ATTEND TO SCHOOL IN PENNSYLVANIA?

No, you can use a Pell Grant at a school in any state.

CAN I BE DISQUALIFIED?

- You can't receive the grant while you are in a federal or state adult jail or prison, but you can apply so that your aid will be processed by the time you get out and begin school. You are eligible for the grant if you are in a juvenile justice facility, local or county jail, or are confined while awaiting trial.
- You can be temporarily disqualified if you are convicted of a drug related crime as an adult while you were enrolled in school and receiving federal financial aid. A juvenile adjudication (“conviction”) is NOT the same as an adult criminal conviction, and a juvenile record should NOT impact your eligibility for financial aid.
- You are not eligible for the grant while you are in “default” on a federal student loan – that means you aren't making the payments you owe on a federal loan. You can be eligible again by repaying the loan and getting out of default, though.

HOW AND WHEN DO I APPLY?

You need to complete the Free Application for Federal Student Aid (FAFSA) every year to apply for a Pell Grant. There is no separate application for a Pell Grant.

WHAT IS AN INDEPENDENT STUDENT?

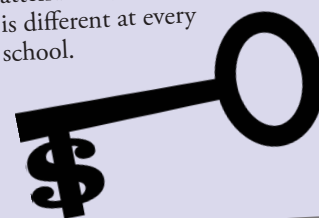
When you fill out the FAFSA, it will ask you whether you have been in foster care at age 13 or later. If the answer is “yes,” you are an “independent” student. That means you don't need to fill out of the parental income section of the FAFSA, and only your personal income, if any, will be used in deciding how much financial aid you get – **so you will get more money!**

WHEN DO I HAVE TO FILL OUT THE FAFSA?

For the school year beginning in fall 2018 and ending in summer 2019, most students in Pennsylvania should fill out the FAFSA between **January 1, 2018 and May 1, 2018.**

WHAT CAN I USE GRANT MONEY FOR?

You have to use the grant to first cover tuition and fees, but if you have money left over you can use the grant for housing, food, books and supplies, transportation or child care too. These expenses are called the “cost of attendance,” which is different at every school.



WHAT IS SATISFACTORY ACADEMIC PROGRESS?

Satisfactory academic progress is the minimum standard you have to meet in order to keep your grants. Check with your school to find out what their requirements are. Examples of common requirements are maintaining a certain grade point average and completing a certain number of credits each year.



PENNSYLVANIA STATE GRANT

WHAT IS IT? A GRANT PROVIDED BY THE STATE OF PENNSYLVANIA TO HELP STUDENTS PAY FOR COLLEGE.

HOW MUCH IS THE AWARD?

In 2017-2018, THE MAXIMUM AWARD WAS \$4,318 AND THE MINIMUM WAS \$500.

The range of the awards for 2018-2019 has not been determined yet. Your specific award will be calculated based on your income, the “cost of attendance” for your school, and the amount of your Pell grant.

AM I ELIGIBLE?

You are eligible if you have lived in Pennsylvania for the last twelve months and graduated from an approved high school, home school, or GED program.

WHAT ARE THE ENROLLMENT REQUIREMENTS?

- You have to be enrolled at a college or university that is approved by the Pennsylvania Higher Education Assistance Agency (PHEAA). Contact PHEAA or your school to find out.
- Your program of study must be at least two academic years long. (This is usually an associate’s degree program or a four-year college).
- To get the full amount of the grant, you must be enrolled full-time, which means twelve credits per semester.
- You can get a smaller grant if you attend at least half time, which means six semester credits or the equivalent. At least 50% of the total credits or hours needed for your program must be earned through classroom instruction.
- You must also maintain “satisfactory academic progress,” which is defined by your school.

HOW MANY SEMESTERS CAN I RECEIVE THE GRANT?

Eight semesters. Remember that if you attend school during a summer session, that will count as one of your eight semesters.

If you are part of a five-year program you may be eligible for this grant for ten semesters. Check with your school to find out whether your five-year program qualifies.

You can also receive a \$500 award if you attend a unique program of study in another state. Contact PHEAA find out whether your program is approved as a unique program of study.

WILL THE GRANT COVER REMEDIAL CLASSES?

The grant will cover remedial classes for two full-time or four part-time semesters, but at least half of your credits each semester must be regular, non-remedial credits.

DO I HAVE TO ATTEND SCHOOL IN PENNSYLVANIA?

No, but you will get more money if you go to a Pennsylvania school. If your school is located in Pennsylvania, you may be eligible for up to the full amount of the grant, \$4,318.

If you attend a school in Delaware, Massachusetts, Ohio, Rhode Island, Vermont, District of Columbia, or West Virginia, you can receive up to \$600.

CAN I BE DISQUALIFIED?

- If you are incarcerated for an offense where you were tried and convicted as an adult, you cannot apply for the grant until you are released.
- You cannot receive the grant if you are in “default” or pending default on an educational loan made by the state or federal government or by a school. That means you aren’t making the payments you owe on a loan.

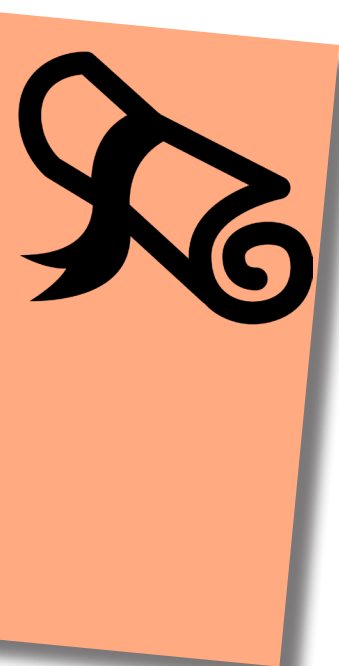
HOW AND WHEN DO I APPLY?

• You can apply for the State Grant at the same as you fill out the FAFSA online. When you finish the FAFSA and are directed to a confirmation page, look for the link that says “Optional Feature—Start your state application—Click here if you want to apply for Pennsylvania state-based financial aid.”

• If you’ve already submitted your FAFSA online and missed the direct link, you may need to wait until you receive an email directing you to the American Education Services (AES) website to complete the State Grant Form.

• You need to submit a FAFSA every year to keep receiving this grant, but most students do not need to submit a new State Grant application each year.

For the fall semester, you have to apply either the May 1 or August 1 before you start school, depending on the type of institution. For example, if you want to start school in September 2018, you have to apply by May 1 or August 1, 2018.





(FSEOG) FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

WHAT IS IT? THIS IS AN ADDITIONAL FIRST-COME, FIRST-SERVED GRANT OFFERED BY SOME SCHOOLS TO HELP STUDENTS WHO ARE RECEIVING PELL GRANTS PAY FOR COLLEGE.

HOW MUCH IS THE AWARD?

THE MAXIMUM AWARD IS \$4,000 AND THE MINIMUM IS \$100. This is a first come first served grant. This means that schools award this grant in the order that students apply until they run out of money, so apply as early as you can.

AM I ELIGIBLE?

All of the requirements are identical to those for the Pell, except that students who have the greatest financial need have priority in getting the FSEOG.

DO ALL SCHOOLS OFFER THIS GRANT?

No, but thousands of schools across the country do. Check with your school.

HOW AND WHEN DO I APPLY?

You need to complete the Free Application for Federal Student Aid (FAFSA) each year to apply for the FSEOG Grant. Each school sets its own deadlines for campus-based funds. Check with your school.

There is no separate application. Money is given out on a first come first served basis so apply as soon as you can.



THERE ARE OTHER SOURCES OF MONEY TO HELP YOU PAY FOR YOUR EDUCATION IN ADDITION TO GRANTS.

THERE ARE MANY SCHOLARSHIPS AND SUPPORT PROGRAMS THAT YOU CAN APPLY TO.

YOU CAN ALSO APPLY FOR STUDENT LOANS, WHICH YOU DO NEED TO PAY BACK, THAT CAN HELP FUND YOUR EDUCATION.

For more information about how to apply for grants or other financial aid in Pennsylvania, you can contact:

Pennsylvania Higher Education Assistance Agency
pheaa.org
1-800-692-7392

Juvenile Law Center
jlc.org
215-625-0551

Education Law Center
elc-pa.org
215-238-6970

Download this fact sheet at
jlc.org/fostergrants



The Field Center
FOR CHILDREN'S POLICY,
PRACTICE & RESEARCH