

## FAFSA TIPS FOR UNACCOMPANIED YOUTH WITHOUT STABLE HOUSING

This document provides tips for responding to questions on the 2017-18 FAFSA that may cause difficulty for youth who are, or have been, homeless. Question *numbers and steps* refer to the paper FAFSA. *Sections* refer to the online FAFSA.

"Unaccompanied" means you are not living in the physical custody of a parent or guardian.

"Homeless" means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Your permanent mailing address (Question #4; Step 1 of paper FAFSA)	Q: I don't have a permanent mailing address because I don't have a stable home. What address should I use?  A: Use an address where you will be able to receive mail reliably. This could be the address of a trusted mentor or family member. You may also use your school's address as long as you have permission to do so, and a system has been set up for you to receive your mail.
Student Dependency Status (Section 2 of online FAFSA; Step 3 on the paper FAFSA)	Answer all the questions in this section to the best of your knowledge. If you can answer Yes to ANY of the questions, you will not have to provide parental information.
"As determined by a court in your state of legal residence, are you or were you an emancipated minor?"  (Question #54; Step 3 on the paper FAFSA)	Q: I was emancipated at age 15 but lived with my aunt and uncle during my last semester of high school. How should I complete the FAFSA?  A: Check "Yes" and complete the FAFSA as an independent student if you have a copy of a court order that you are an emancipated minor. The court must be located in your state of legal residence. If you do not have such a court order, you should check "No" for this question. However, you should review Questions 56-58 carefully, to determine if you qualify as an unaccompanied youth who is homeless or at risk of homelessness.
"As determined by a court in your state of legal residence, are you or were you in legal guardianship?"  (Question #55; Step 3 on the paper FAFSA)	Q: I have been living with a family member/friend who provides for some of my financial needs, but that person has not been appointed my legal guardian by a court. How should I complete the FAFSA?  A: A caregiver or other person with whom you are living is only considered a legal guardian if a court in your state of legal residence has established guardianship. You should check "Yes" if you have a copy of a court order indicating that legal guardianship was established. If you are living with a caregiver, but that caregiver is not your legal guardian as determined by a court in your state of legal residence, you should check "No" for this question. However, you should review Questions 56-58 carefully, to determine if you qualify as an unaccompanied youth who is homeless or at risk of homelessness.

"At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?"

Q: I ran away from home during my senior year in high school and am staying temporarily with a friend. Am I considered an independent student?

A: You are considered an independent student if you received a determination any time on or after July 1, 2017, that you were an unaccompanied youth who was homeless, or an unaccompanied youth providing your own living expenses who is at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination.

(Question #56 Step 3 on the paper FAFSA) If you do not have a determination but you believe you are/were an unaccompanied youth who is homeless or an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school counselor, school district McKinney-Vento homeless liaison, school's financial aid office, or the NAEHCY Higher Education Helpline at 855.446.2673 for assistance. More information and a determination template are also available at <a href="http://www.naehcy.org/educational-resources/higher-ed">http://www.naehcy.org/educational-resources/higher-ed</a>.

"At any time on or after July 1, 2017, did the director of an emergency shelter program funded by the U.S. Department of **Housing and Urban** Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?"

**Q:** I stayed in a shelter last year. How do I complete the FAFSA? **A:** Check "Yes" if you received a determination any time on or after July 1, 2015, that you were an unaccompanied youth who was homeless, or an unaccompanied youth providing your own living expenses who is at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

(Question #57; Step 3 on the paper FAFSA) If you do not have a determination but you believe you are/were an unaccompanied youth who is homeless or an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school counselor, school district McKinney-Vento homeless liaison, school's financial aid office, or the NAEHCY Higher Education Helpline at 855.446.2673 for assistance. More information and a determination template are also available at http://www.naehcy.org/educational-resources/higher-ed.

"At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?"

**Q:** I am living in a transitional housing program. Am I an independent student? **A:** Check "Yes" if you received a determination any time on or after July 1, 2017, that you were an unaccompanied youth who was homeless, or an unaccompanied youth providing your own living expenses who is at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

Question #58; Step 3 on the paper FAFSA)

If you do not have a determination but you believe you are/were an unaccompanied youth who is homeless or an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school counselor, school district McKinney-Vento homeless liaison, school's financial aid office, or the NAEHCY Higher Education Helpline at 855.446.2673 for assistance. More information and a determination template are also available at http://www.naehcy.org/educational-resources/higher-ed.

Questions #56-58	<ul> <li>Q. I never stayed in a shelter, but I stayed temporarily with others because I had nowhere else to go. I have already graduated from high school. Am I an independent student?</li> <li>A. According to federal guidance,, if a student does not have, and cannot obtain, verification from a school district liaison or a HUD- or RHYA-funded shelter, a financial aid administrator must make a determination of eligibility. This means that the financial aid administrator is required to determine whether or not you meet the definition of "homeless" and "unaccompanied." Contact the financial aid office to ask for this determination. Be prepared to provide some documentation of your status (a letter from an employer, counselor, clergy, people with whom you may be staying, or others). If you do not have any documentation, request an interview with the financial aid administrator. If you continue to face difficulties, please contact the NAEHCY Higher Education Helpline at 855.446.2673 for assistance.</li> <li>Q. I provided a determination letter from my school liaison, but the financial aid</li> </ul>
	office will not accept it. What should I do? <b>A.</b> According to federal guidance, it is not considered "conflicting information" if a financial aid administrator disagrees with an eligibility determination by a school district homeless liaison or a shelter director. The financial aid administrator must accept this documentation, and then contact either the state homeless coordinator, or the appropriate federal agency, with any questions or concerns. If you continue to face difficulties, please contact the NAEHCY Higher Education Helpline at 855.446.2673 for assistance.
Questions #56-58	Q: I am homeless and unaccompanied, but I am 22 years old. Can I still receive a homeless status determination?  A: Yes. "Youth" means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application. Answer "No" to Questions 56, 57, and 58 pertaining to status as a youth who is homeless and unaccompanied. Then contact your college financial aid office for assistance. Your college financial aid office can determine that you are "homeless" and "unaccompanied," and therefore that you are not required to provide parental information.
Parent Information  (Online FAFSA Section 3; Step 4 on the paper FAFSA)	If you (the student) answered "Yes" to <u>any</u> question in Section 2/Step 3, skip this step and go directly to Step 5 on page 8.
Listing Foster Parents, Legal Guardians, or other adults you are staying with as your "parents" and providing their financial information.	<ul> <li>Q: Do I need to list a foster parent, legal guardian or other adult's income on my FAFSA?</li> <li>A: If you are not under the care of your biological or adoptive parents and you are determined to be an unaccompanied homeless youth you should not report any information in the "parents" section. This includes any foster parents, former legal guardians, or any other adult you may be staying with at the time. Your FAFSA may reject by leaving this section blank, depending on how you answered questions about being an unaccompanied homeless youth, but do not panic. Instead, call your Financial Aid Office and they will help you clear your FAFSA and add your unaccompanied homeless youth determination.</li> </ul>
2015 Income Tax Questions  (Question #32 FAFSA Step 2 on paper FAFSA)	Q: I did not file a tax return, and I am not sure if I was required to file. How can I get information about whether I was required to file a tax return and how I can file now, if necessary?  A: You must consult the Internal Revenue Service (IRS) rules to determine your obligation to file a tax return. IRS information is available at http://www.irs.gov/. For the FAFSA, you should indicate whether you have filed or intend to file and continue to the following questions, as indicated. For more information about income tax and the FAFSA for unaccompanied youth, see NAEHCY's tip sheet on this issue at http://www.naehcy.org/educational-resources/higher-ed.

Student forgets to report that a part of their wages are from need-based employment	Q: I had a federal work study position do I need to report that income?  A: If part of all of the wages you are reporting on the FAFSA are from federal work study that amount should be reported again as being from need-based employment. Reporting wages as being from need-based employment will help calculate the correct Expected Family Contribution (EFC) since that amount of wages will not be counted in your need assessment.
Reporting Social Security Benefits as untaxed income	Q: I received Social Security Benefits, should I include that as income on the FAFSA?  A: Students receiving Social Security Benefits should not report these benefits on the FAFSA.
Number of People in Your Household (Question #95 FAFSA Step 5 on paper FAFSA)	Q: I am staying with a friend's family. Are they part of my "household?"  A: No. If you are considered independent (for example, because you are an unaccompanied youth who is homeless), and you have no dependent children of your own, you are a family of one (yourself). For this question, as well as Questions 96-102, you should not count people with whom you share housing as part of your household.
Signatures (Question #105 FAFSA Step 7 on paper FAFSA)	Q: I have filled out this form as an independent student because I have been determined to be an unaccompanied youth who is homeless. Do I need my father's and/or mother's signature(s)?  A: No. Because of your status as an unaccompanied youth, you are an independent applicant; parental signatures are not required.
Student does not sign FAFSA	Q: I completed my FAFSA, but how do I submit it?  A: The best way to sign the FAFSA on the Web (FOTW) is electronically with your FSA ID and password. Students can sign-up for their FSA ID and password online before starting their FAFSA at <a href="www.fsaid.ed.gov">www.fsaid.ed.gov</a> . If you login with your FSA ID and Password when you begin your FAFSA, you will not need to enter it again at the end of the FAFSA. Instead, you will only need to agree to the terms and condition and hit the button that says "Sign" BEFORE hitting "submit".
Student saves FAFSA but does not submit	Q: I saved my FAFSA, but do I still need to submit it in order for colleges to see it?  A: When you save your FAFSA the only person who can see the information you added is you. The colleges you are applying to and/or attending do not see what you put on your FAFSA until you hit submit. Make sure to "submit" your FAFSA by college's deadlines! You can always log back in and make corrections later (each time you hit "submit" your college receives an updated FAFSA.