

Financial Aid for Current and Former Foster Youth

Youth with a history in foster care may be eligible to earn a degree tuition-free at an accredited, Pennsylvania-based college, university, or trade school.

The low college matriculation and completion rate of youth with a history in foster care has garnered attention nationwide. Several interwoven factors impact this low college attainment rate (trauma, interrupted academic progress, lack of quality adult support, survival orientation, short-term thinking, information gap, funding). To address the gap in financial support and increase college attainment among foster alumni, youth with a history in foster care may be eligible for significant financial aid benefits (\$13-18k+) and the Pennsylvania tuition waiver (FosterEd) as follows:

- If in foster care at **age 13** or above, youth are considered [independent students](#) and only the young person's income is included in financial aid calculations. Assuming youth income is low or zero, he/she is likely eligible for maximum Pell and PHEAA grants, approximately \$13,000.
 - If in foster care at **age 16 and above**, youth are *also* eligible for the Fostering Independence Tuition Waiver (FosterEd) program passed by the Pennsylvania state legislature in 2019. FosterEd requires that colleges waive any tuition and mandatory fee balance that remains after all grant aid and scholarship funds have been applied. Mandatory fees may include technology, enrollment, activity, and health. *Please note* that this program covers **only tuition and fees**, not on-campus living expenses.
 - If in foster care at age 16, youth are also eligible for the federal [Chafee Employment and Training Grant](#). The maximum Chafee ETG award is \$5,000.
 - Eligible foster youth must be or have been in the legal custody of the state as determined by a court. They may be placed with a foster or resource parent, a group home, a kinship caregiver, an SIL program, or another housing arrangement as long as legal custody is with the state.
- **Eligibility for these financial aid benefits rests on the age of the young person when he/she was legally a ward of the state:** Age 13 = \$13,000 Age 16 = \$13,000 + \$5,000(ETG) + FosterEd tuition waiver.
- **Eligibility does not end until age 26!** This means a young adult who was in the foster care system at age 16 and has "aged out" at 18 or 21, been adopted, or was discharged for any reason can claim these financial aid benefits until their 26th birthday.

Examples

- Mary was in kinship care from a young age, living with her aunt but remaining in the legal custody of the state. Mary was adopted by her aunt at age 15. Because Mary was in care at age 13, she is considered an independent student and eligible for the maximum Pell and PHEAA grants. She is not eligible for the FosterEd tuition waiver or Chafee ETG.

- Lamar aged out of the system at age 18, worked for several years, and is now interested in going to college. He is 25 years old, turning 26 on October 13. Because his birthday takes place after July 1 and he was in care at age 16, Lamar is eligible for maximum Pell and PHEAA grants, the FosterEd tuition waiver, and Chafee ETG for one entire academic year.
- Elena was placed in care at age 16 for a short time before being reunited with her family of origin at age 17. Elena meets both age eligibility requirements as legislatively defined and should receive maximum PHEAA and Pell grants, Chafee ETG, and the FosterEd tuition waiver.

Financial Aid Application Process

Prospective students with a history in foster care who may be eligible for the financial aid benefits outlined above must complete the FAFSA and PHEAA in the standard fashion, answering yes to two FAFSA questions asking if the applicant was ever in foster care or the custody of the state. By answering yes to these questions, the applicant does not need to complete any FAFSA sections requesting parental information, and only the income of the student (vs. parent, resource parent, kinship caregiver) needs to be provided and will be used to calculate the financial aid award.

There is one additional financial aid application beyond the standard FAFSA and PHEAA used for *both* the Chafee ETG and the FosterEd tuition waiver - the [Chafee application](#). It is a two-sided form that asks for student contact information, the federal ID number of the college of projected attendance, and the applicant's signature. The signature can be done online via a touchscreen device (directions are linked on PHEAA's Chafee page). The application must be downloaded and saved on the device as a PDF document, then opened using the Adobe app, which activates the signature box. If the document is simply opened and completed, the touch signature box will not be active. The completed and signed Chafee application must then be emailed (paetg@pheaa.org), faxed, or hardcopy mailed to PHEAA.

Please note that youth must apply and be accepted to a college(s) *in addition* to completing the financial aid applications described above. Youth may not be aware that the college application and acceptance process is separate from the financial aid process.

Eligibility Determination

PHEAA is the administrator of both the Chafee ETG and the FosterEd tuition waiver. PHEAA communicates with Pennsylvania DHS to verify the foster care status of the applicant (current and/or former). PHEAA then sends a list of eligible applicants to the college or institution named on the application. While state verification of foster youth status serves as the legal confirmation of eligibility, schools may ask for a letter from the foster care agency listing the young person's date of birth, entrance to, and exit from care for their records. Providing this documentation can facilitate a timely enrollment process and prevent an invoice from being sent to the student prematurely.

Institutional Eligibility

The Chafee ETG and the FosterEd tuition waiver can be applied at any accredited, Title IV eligible, Pennsylvania-based postsecondary institution (college, university, career and trade school) to fund a degree or certification program. Title IV means that the college is qualified to receive federal financial aid (Pell grant). Please note that short-term training programs are typically not eligible for financial aid even if affiliated with a Title IV eligible college. However, training programs for in-demand occupations in Energy, Health, Advanced Materials and Diversified Manufacturing, Agriculture and Food Production may be funded through the [PA Targeted Industry Program](#).