

Financing Your Education

.....
*A Guide for
Transition Age Youth*



Alameda County, California



Beyond Emancipation
675 Hegenberger Rd., Suite 100
Oakland, CA 94621

ILSP Hegenberger Partners

Alameda County ILSP	Youth Advocacy Program (YAP)
Beyond Emancipation (B:E)	WestCoast Children's Clinic
Fred Finch Youth Center	Foster Youth Alliance (FYA)

Services and support are available at our Hegenberger office for current and former foster youth, as well as youth who lived in group homes or residential treatment programs. Youth from both the child welfare and probation systems are welcome to check with us to discuss their goals and needs and to learn about the services and resources that are available to help them.



BUS:

The 45 and 73 AC Transit bus lines stop right in front of the building.

BART:

BART to the Coliseum station, catch the 45/73 bus or walk eight minutes across San Leandro St. west up the entrance ramp to 675 Hegenberger Road.

About This Guide

This guide will help you understand how to pay for college. It includes information about types of colleges and their costs, types of financial aid, and specific grants and scholarships available to foster youth. The guide also includes detailed information on Alameda County's Book Money program, which provides money to help former foster youth from Alameda County pay for their textbooks.

The financial aid process can be complicated, so don't be afraid to ask teachers, mentors, or other adults in your life for support. With help from grants and scholarships and assistance from adult mentors, you should be able to go to any kind of college you want, no matter what the cost is.

Beyond Emancipation's education specialists are available to assist former foster youth with the financial aid process.





Disclaimer & Acknowledgments

Please note that this guide is updated twice a year. Contact B:E to request the most recent version. You can also find this in PDF format online at:

<http://www.beyondemancipation.org/edsupport.php>

If you feel as though content has been left out or that information is inaccurate or outdated, please contact us with your suggestions at info@beyondemancipation.org.

Thanks to our community partners for their knowledge, expertise, and commitment to helping current and former foster youth access higher education. Thanks also to the youth for their hard work and determination as they navigate the challenges of the financial aid system in order to succeed in college.

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What Type of College is Right for You?

California Community Colleges

Type of Degrees: Associates Degree, Career Certificate

Cost to Attend: **FREE (for former foster youth who fill out the Board of Governors Fee Waiver)**, financial aid is also available

Types of Programs: Academic (transfer to 4 year colleges and/or earn an Associates Degree), Vocational (enter the workplace and/or earn a certificate)

Admissions Requirements: None

Housing: Off-Campus

Local Community Colleges

Berkeley City College	Ohlone College
College of Alameda	Contra Costa College
Laney College	Diablo Valley College
Merritt College	Los Medanos College
Chabot College	City College of San Francisco
Las Positas College	

Public Universities

Type of Degrees: Bachelors Degree, Graduate Degree

Cost to Attend: \$20,000—\$30,000 per school year (living on-campus), some financial aid is available

Types of Programs: Academic

Admissions Requirements: Pass the A-G requirements in high school, maintain a certain GPA, take the SAT/ACT. Applications are due by Nov. 30 of the previous school year.

Housing: On-Campus or Off-Campus

Local Public Universities

California State University, East Bay
San Francisco State University
San Jose State University
California State University, Monterey Bay
California Maritime Academy, Vallejo
University of California, Berkeley
University of California, Davis
University of California, Santa Cruz

Private Universities

Type of Degrees: Bachelors Degree, Graduate Degree

Cost to Attend: \$40,000—\$60,000 per school year (living on-campus), some financial aid is available

Types of Programs: Academic

Admissions Requirements: Pass the A-G requirements in high school, maintain a certain GPA, take the SAT/ACT. Application dates and other requirements vary by school.

Housing: On-Campus or Off-Campus

Local Private Universities

Dominican University of CA	St. Mary's College
Holy Names University	Stanford
Mills College	Santa Clara University
University of San Francisco	

For-Profit Colleges

Type of Degrees: Certificates, some offer Associates Degrees

Cost to Attend: Approx. \$20,000 (varies by school)

Types of Programs: Vocational

Admissions Requirements: Varies by school

Housing: Off-Campus

Local For-Profit Colleges

Heald College
Wyotech College
Alameda Beauty College
Marinello Beauty College
Everest College
Academy of Art University



IMPORTANT NOTE ABOUT FOR-PROFIT COLLEGES



Many of these schools accept federal financial aid, but their costs exceed what students are given in grants. Paying for for-profit colleges will require you to take out loans, which you will be expected to pay back (with interest) after you leave the school. Make sure you do your research. **These schools will often promise you jobs, but do not always have strong job placement rates. Always choose community college instead of a for-profit college if you can!**

Types of Financial Aid

Grants

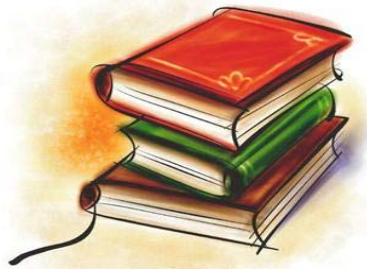


Grants do not need to be repaid. Most grants are need-based and are given depending on your status as a person who is socially or economically disadvantaged, but some depend on your academic performance. You must fill out the FAFSA in order to receive most grants. Examples of grants include the Pell Grant, the Cal Grant, and the Chafee Grant.

Scholarships



Scholarships do not need to be repaid. Most scholarships are merit-based, meaning they depend on your academic performance. Applications for merit-based awards often take more time to complete than those for need-based awards, and usually involve an essay. The amount of money you receive can vary, depending on the organization or group the scholarship comes from. *See pages 15-16 for some scholarship ideas.*



Work-Study



Many financial aid packages include work-study funds. Through this program, you work at a campus-based job for at least the federal minimum wage. Many schools pay more than minimum wage. The money you earn is intended to support school-related costs, including room, board, tuition, or books. **Your FAFSA will ask if you would like to be considered for work-study. Always check “yes”.** Having a job on campus while you go to school is more convenient than working off campus.

Loans



These funds need to be repaid, with interest, after you leave college. Loans are available to supplement grants or scholarships you receive. Be very careful about accepting loans because it can be difficult to pay these back when you are done with school. **You might need some loans in order to cover your full school tuition, but make sure you get all the grants and scholarships that are available to you first.** Always look for subsidized student loans that will not start collecting interest until after you graduate.

For more information, visit:

www.studentaid.ed.gov

Submitting Your FAFSA

Gather all important financial documents you have, including:

- Social Security number
- Driver's license number (if you have one)
- Recent tax returns or W-2 (if you filed or plan to file taxes)



Complete the FAFSA Form (renew every year)

- Submit your FAFSA at www.fafsa.ed.gov.
- **Pay close attention to the question that asks: "At any time since you turned 13, were your parents deceased, or are you (or were you until age 18) a ward/dependent of the court?" Click Yes.**
- If this is your first time submitting the FAFSA, you will be asked to create a **4-digit pin number** to electronically sign. **It is very important that you remember this number.** You will need it to make changes to your FAFSA or renew it next year.



Review your Student Aid Report (SAR)

- This report is sent to you and any schools you designated on the FAFSA within two weeks after submission.
- Look at the Expected Family Contribution (EFC) in the upper right hand corner. This is how much you will be expected to contribute on your own, without financial aid.



Contact your school's financial aid office

- Confirm that they have received your FAFSA information and your SAR.



Finalize your financial aid package

- Meet with a financial aid counselor at your school and discuss any personal situations that have an impact on your financial need.
- Review your financial aid award letter and the information that comes with it. Decide what funds you want to accept based on your estimated cost of attendance, living expenses, and the other grants or scholarships you may be receiving that are not included in the offer. **You are not required to accept all the aid that is offered to you.**

Federal Grants

How to Apply for Federal Grants

1. Submit your FAFSA online.
2. Contact your school's financial aid office to ask about your award offer.

Federal Pell Grant

The maximum Pell Grant award is \$5,550 per year. The amount that you receive depends on your financial need, your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. When you submit your FAFSA, you will automatically be considered for a Pell Grant.

Federal Supplementary Education Opportunity Grant (FSEOG)

Through this grant program, you can receive between \$100 and \$4,000 per year, depending on when you apply, your financial need, the funding at your school, and the policies of the financial aid office at your school. This program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG.

NOTE: Once you have already received federal financial aid, some factors, such as a low GPA, can cause your school to deny you aid. Sometimes, you can file an appeal with your school's financial aid office to try to reverse this decision. Check your school's policy directly with the financial aid office.



Visit www.fafsa.ed.gov to
get started!

Cal Grant

How to Apply for a Cal Grant

1. Submit your FAFSA online between January 1 and March 2.
2. **Submit a GPA Verification Form before March 2.** **Talk to your counselor for more information.** If you do not have a GPA, you can submit your GED scores or other test scores in place of a GPA.
3. Create an account to track the status of your Cal Grant at www.webgrants4students.org.

Types of Cal Grants

Cal Grant A

Cal Grant A can be used for tuition and fees at public and private colleges. At CSUs, Cal Grant A covers up to \$5,970 toward tuition and fees. At UCs, it covers up to \$12,192. At a private college, this Cal Grant will pay up to \$9,084 toward tuition and fees. To get Cal Grant A, you need to be working toward a two-year or four-year degree and have a GPA of 3.0 or above.

Cal Grant B

Cal Grant B can be used for at California community colleges. Most first-year students receive up to \$1,473 for books and living expenses. After the freshman year, Cal Grant B also helps pay tuition and fees in the same amount as a Cal Grant A. To get a Cal Grant B, your coursework must be for at least one academic year and you must have a GPA of 2.0 or above.

Cal Grant C

Cal Grant C helps pay for tuition and training costs at occupational or career technical schools. This \$547 award is for books, tools and equipment. You may also receive up to an additional \$2,462 for tuition at a school other than a California community college. To qualify, you must enroll in a vocational program that is at least four months long at a California community college, private college, or a career technical school. Funding is available for up to two years, depending on the length of your program.

California Chafee Grant for Foster Youth

How to Apply for a Chafee Grant

1. Submit your FAFSA online.
2. Submit a Chafee application at <https://www.chafee.csac.ca.gov>.
3. Create an account to track the status of your Chafee grant at www.webgrants4students.org.
4. Talk to your school's financial aid office about submitting a **Need Analysis Report**.

The Chafee Grant provides up to \$5,000 a year for career and technical training or college. You may also be able to use your grant to help pay for child care, transportation, rent, and other living expenses while you're in school. To qualify, you must be a current or former foster youth and not have reached your 22nd birthday as of July 1 of the award year. You must have been in foster care at least one day past your 16th birthday.

There is not enough funding to award a Chafee grant to every student who applies, so **you may not receive a Chafee grant the first time you apply**. Awards are given on a priority basis based on the following criteria:

1. Students who have already received a Chafee award and who have not reached their 23rd birthday as of July 1st of the award year.
2. New applicants and second time applicants who have never received an award who will be 22 years old as of July 1st of the award year.
3. New applicants and second time applicants who have never received an award who have dependents.
4. New applicants and second time applicants who have an unmet need of \$5,000 or more.
5. New applicants and second time applicants who have an unmet need of less than \$5,000.

Financial Aid Offices

For more specific information, contact your financial aid office.

Berkeley City College

Ph# 510.981.2809/981.5021
Fax# 510.981.2990
Campus Location: 1st floor

Chabot College

Ph# 510.723.6748
Fax# 510.723.7103
Campus Location: Bldg. 700-Lobby

City College of San Francisco

Ph# 415.239.3576/3577
Fax# 415.239.3917
Campus Location: Cloud Hall 324

College of Alameda

Ph# 510.748.2391
Fax# 510.748.5213
Campus Location: Bldg. A

Contra Costa College

Ph# 510.235.7800 ext 4508/09
Fax# 510.215.2810
Campus Location: Student Svcs 102

Diablo Valley College

Ph# 925.685.1230 ext 2290
Fax# 925.691.1132
Campus Location: Student Svcs Ctr

Laney College

Ph# 510.464.3414
Fax# 510.464.3418
Campus Location: Bldg. A,
Room 201

Las Positas College

Ph# 925.424.1580
Fax# 925.449.6038
Campus Location: Bldg. 1300,
Rooms 1322-1328

Los Medanos College

Ph# 925.439.2181 ext 3139
Fax# 925.473.1651
Campus Location: PS Bldg.

Merritt College

Ph# 510.436.2465
Fax# 510.434.3817
Campus Location: Bldg. R
Room R-113

Ohlone College (Fremont Campus)

Ph# 510.659.6150
Fax# 510.659.7309
Campus Location: Bldg. 7
Room 7249, 2nd floor

Ohlone College (Newark Campus)

Ph# 510.742.2340
Campus Location: Student Services
Room NC-1312, 1st floor, Wing 3

California State Univ., East Bay

Ph# 510.885.2784
Fax# 510.885.2161
Campus Location: Student Services
and Administration Bldg, 1st floor

San Francisco State University

Ph# 415.338.7000
Fax# 415.338.0949
Campus Location: One Stop,
Student Services Bldg

Scholarships

5 Things You Should Know About Scholarships

1. There is always money out there available for you.

No matter what your background or academic status is, there is money there for you. Current and former foster youth are eligible for more money, so keep that in mind!

2. Begin your scholarship search as early as possible.

Start as early as your junior year in high school. Be sure to look for scholarships everywhere, because there are scholarships for just about everything.

3. Get involved in your school and community.

Scholarship committees look favorably upon students who participate in extracurricular activities or do volunteer work. Group activities promote leadership qualities, communication skills, purpose and commitment, which are exactly the kinds of characteristics that they are look for in students. If you haven't gotten involved with these kinds of activities – it's okay, there is money out there for you too. But if you can get involved, do it!

4. Don't pay for scholarship searches or applications.

There are so many free scholarship searches out there, so please stick with the resources given to you in this guide (see pg 16). Any scholarship application that requires an application fee is a scam. DO NOT fall for it! You shouldn't have to pay money to get money.

5. Don't be afraid to tell your story.

Most scholarship applications require a written personal statement discussing your background, accomplishments and goals. If you can, talk about your experience in foster care, this can make your essay stand out. Don't reveal, however, any information that is confidential or that you are not comfortable sharing. This statement can set you apart from other applicants, so work hard on it and get help from your teachers, mentors, or other adults.

Scholarships for Current/Former Foster Youth

Foster Care to Success: This organization offers several different scholarships. Visit www.fc2success.org and click on “What We Do” and then on “Scholarships and Grants”.

Foster a Dream: Foster a Dream offers the Dare to Dream Academic Scholarship. Visit www.fosteradream.org/youthzone/daretodream.html.

Guardian Scholars Program: Visit www.orangewoodfoundation.org/programs/GScholars.asp for information on colleges with support programs and scholarships for former foster youth.

National Foster Parent Association: Visit www.nfpainc.org for information on national scholarships and awards for foster youth. Click on “Tools and Resources” and then on “Youth Scholarships”.

Foster Club: This site lists several scholarships specifically for former foster youth. Visit <http://transition.fosterclub.com/article/higher-ed> and look for the “Scholarships” heading for more information.

Search for other scholarships for FREE on the internet

- Fastweb: www.fastweb.com
- CollegeNET: www.collegenet.com/mach25
- College Board Scholarship Search:
<https://bigfuture.collegeboard.org/pay-for-college/scholarships-grants>
- Next Student Scholarship Search: <http://www.nextstudent.com/scholarship-search/scholarship-search.asp>
- Black College Dollars: www.blackcollegedollars.org
- Chicana/Latina Foundation Scholarship: <http://www.chicanalatina.org>
- Latino College Dollars: www.latinocollegedollars.org

Alameda County Book Money Program

Alameda County has a program to award textbook funds (Book Money) to former foster and probation youth who meet the eligibility requirements.

To be considered for book money, you must meet the following **eligibility requirements**:

- Be a former dependent of Alameda County and was in a foster home, group home, residential treatment program OR have participated in the Alameda County Independent Living Skills Program (ILSP) at age 16 or 17.
- Be between the ages of 18 – 22.
- Be enrolled in a college or vocational program accredited by the Western Association of Schools and Colleges (WASC), whether or not you have received your high school diploma or GED.

Types of Book Money

Grants

In order for you to receive a grant, which is a check written in your name, you must:

- Meet the eligibility requirements listed above,
- Have a high school diploma or GED,
- Be registered in 6 or more units at a WASC-accredited college or vocational program,
- Passed more than 6 units the last semester you were enrolled in school, and
- Maintain a 2.0 overall GPA or higher.

Stipends

If you meet the eligibility requirements, but:

- You don't have a high school diploma or GED, **or**
- You've dropped below 6 units, **or**
- Your GPA (grade point average) is lower than 2.0,

You are still eligible to receive assistance in purchasing your books. Students can receive a book stipend, **a check written to your college Bookstore for the cost of your books (up to \$400).**

How Much Book Money Can I Receive?

First Time Recipients

If you are getting book money for the first time and you are enrolled full-time (12 units), you will receive a \$500 grant. If you are enrolled part-time (6 to 11 units), you will receive a \$250 grant.

Exception: *Students enrolled in Disabled Students Programs and Services (DSPS) on their college campus, a program for helping students with disabilities, 8 units is considered a full-time student and 4 units is considered a part-time student. If you had an IEP in high school, contact the DSPS office at your college to see if you qualify for assistance.*

Returning Recipients

If you have received Book Money in a previous semester, the amount of your grant is based on your overall GPA and the total amount of units (classes) you passed the last semester you were enrolled in school.

Cumulative GPA	Full-Time Units (12+ passed last semester)	Part-Time Units (6-11 passed last semester)
3.5 - 4.0	\$1,000	\$500
3.0 - 3.49	\$800	\$400
2.5 - 2.99	\$650	\$325
2.0 - 2.49	\$500	\$250
Below 2.0 or less than 6 units passed	Stipend check written directly to the bookstore for the cost of your books, up to \$400	

How Do I Apply for Book Money?

- Pick up a book money application at the front desk at Alameda County ILSP.
- Download the application from www.beyondemancipation.org.
- Ask for an application when you visit Beyond Emancipation.

What Supporting Documents Do I Need?

If you're eligible to receive a check written directly to you, you must submit:	If you're going to receive a check written to your college bookstore, you must submit:
<input type="checkbox"/> A completed book money application	<input type="checkbox"/> A completed book money application
<input type="checkbox"/> Your current class schedule	<input type="checkbox"/> Your current class schedule
<input type="checkbox"/> A copy of your transcripts of last quarter/semester grades and overall GPA (returning recipients only)	<input type="checkbox"/> List of textbooks for these classes showing prices (print from your college bookstore web site)
<input type="checkbox"/> A completed, original TILP	<input type="checkbox"/> A completed, original TILP

See page 17 for information on whether you will receive a check written to you or to the bookstore.

How Do I Submit My Book Money Application?

- In-person: Place in the gray mailbox at the ILSP front desk or hand your application to a B:E staff member.
- By mail: Please mail all your documents to following address:

**Beyond Emancipation
Attention: Education Specialist
675 Hegenberger Rd, Suite 100
Oakland, CA 94621**

We can only accept original documents—faxed or scanned and e-mailed documents will not be accepted.

You will be notified by phone when your book money check arrives in 2-4 weeks.

All applications are subject to eligibility.

Board of Governors (BOG) Fee Waiver

Students attending a California community college should fill out a BOG Fee Waiver and turn it directly into their college financial aid office. This waives the \$36/unit enrollment fee for your classes.

How to Submit a BOG Waiver:

- Pick up a form from the Beyond Emancipation office, your financial aid office, or download and print it here: <http://icanaffordcollege.com/Portals/0/2014.15%20BOGFW%20Form.pdf>
- Fill it out. Make an appointment with a Beyond Emancipation education specialist or a financial aid counselor at your school for assistance.
- Return the completed form in person to your school's financial aid office.
- When submitting the form, ask the staff if you need to provide proof of benefits or any other documentation to verify that you are eligible. You may need to provide proof that you were in foster care. Beyond Emancipation can help with this by providing a **Ward of Court** letter for you.
- Be prepared to show proof of income, if asked by financial aid staff or another qualified official.
- The financial aid office will review your application and let you know if you qualify for a fee waiver.



For more information, visit:
www.icanaffordcollege.com

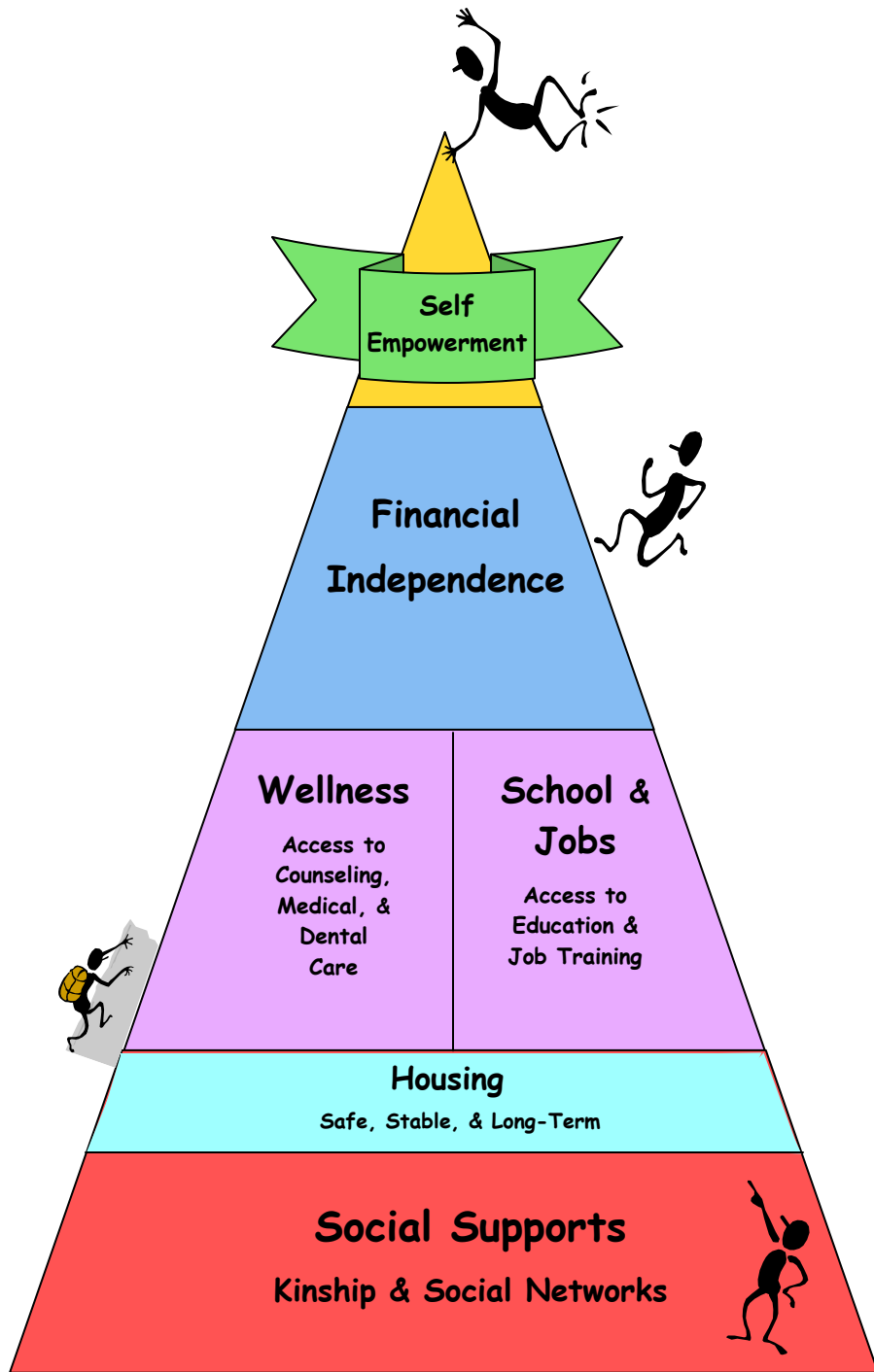
Financial Aid Checklist

- I submitted my FAFSA.
- I submitted my GPA Verification Form before March 2 (if eligible for the Cal Grant).
- I submitted my Chafee application and created an account on www.webgrants4students.org.
- I researched scholarships.
- I applied for at least 3 scholarships.
- I submitted my BOG Fee Waiver (if attending a California community college).
- I met with a financial aid counselor at my school.
- I applied for Alameda County Book Money.

For more information on the college application process, visit:

- <http://www.collegeboard.org>
- <http://californiacommunitycolleges.cccco.edu/Students.aspx>
- <http://www.californiacolleges.edu/>

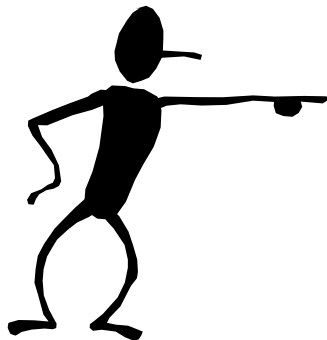
Or call a Beyond Emancipation education specialist!





Our mission is to help Alameda County's current and former foster youth make successful transitions into adulthood and independent living.

Beyond Emancipation is Alameda County's primary provider of aftercare services to youth from the child welfare system. In addition, we provide these services to eligible youth from the juvenile probation system. Information and referral support is available to all transition age youth, between the ages of 16 to 24.



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