

STEP EIGHT: Explore Michigan Campus Support

A number of colleges and universities offer campus support programs. For more information on the schools listed, see the **Fostering Success Michigan Guide, "Getting to know.... Higher Education Resources for Students From Foster Care"**

- Aquinas College: *Fostering Success Scholarship Initiative*
- Eastern Michigan University: *Mentorship Access Guidance in College (MAGIC)*
- Ferris State University: *Ferris Youth Initiative*
- Grand Valley State University: *Fostering Laker Success*
- Kalamazoo Valley Community College: *Campus Support Program*
- Lake Michigan College: *Campus Support Program*
- Lansing Community College: *Fostering Stars Program*
- Michigan State University: *Fostering Academics Mentoring Excellence (FAME)*
- Northwestern Michigan College: *YourNMC Program*
- Saginaw Valley State University-Delta College: *Fostering an Academic Successful Transition (FAST)*
- University of Michigan, Ann Arbor: *Blavin Scholars Program*
- University of Michigan, Flint: *Mpowering My Success*
- Washtenaw Community College: *Realizing Educational Achievement Can Happen (REACH) Program*
- Wayne County Community College, Detroit: *S.M.A.R.T. Program*
- Wayne State University: *CHAMPS program*
- Western Michigan University: *Seita Scholars program*

STEP NINE: Financial Aid Champions

Financial Aid Champions are professionals in Financial Aid offices at colleges and universities across Michigan that are prepared to help students with experience in foster care.

The Champions are aware of the resources available to students with experience in foster care, and are able to help with:

- completing forms
- accessing scholarships
- understanding tuition and financial aid packaging, and more!

Student Scholarships and Grants (SSG) and Fostering Success Michigan (FSM) have worked together to create a comprehensive list of Financial Aid Champions at institutions in Michigan. To find contact information for a Financial Aid Champion near you, visit www.fosteringuccessmichigan.com/library/michigan-financial-aid-champions

Do you want to be a Financial Aid Champion? Email us at FSM@thenewfostercare.org!

About Fostering Success Michigan

Fostering Success Michigan is implementing a statewide collective-impact strategy that strives to prepare young people in foster care between the ages of 12 and 25 across the state of Michigan for success in higher education and beyond. Fostering Success Michigan will increase awareness, access, and success in higher education and post-college careers for students from foster care. FSM is an initiative of The New Foster Care.



We offer networking opportunities and valuable resources. Find out more at www.FosteringSuccessMichigan.com



Getting to know.... Financial Aid in Higher Education For Students From Foster Care



Who should use this guide:

This guide can be used by anyone who is interested in learning more about higher education financial aid for students from foster care, ages 17-25. This includes students, educators, social workers, supportive adults, community members, and educational administrators and staff.

How to use this guide:

There is a lot of information in this guide! Keep reading for more information or check out our Financial Aid Toolkit online.

Students may find this helpful as a starting point in planning for financial aid. Use this guide for your own education or pass it on to someone who may interact with students.



Graduate and student from foster care, Natalie Kyles, 2012, Michigan State University

Among students from foster care, 44% cite the inability to pay tuition and fees as their reason for dropping out of postsecondary education.

Getting to know.... Financial Aid in Higher Education For Students From Foster Care



A Step-By-Step Approach to Financial Aid in Higher Education

Most students with experience in foster care use a number of different ways to pay for higher education. In the Midwest Study of the Adult Functioning of Former Foster Youth, researchers found that of the 56% of students enrolled in a 2-year program, **68%** of this group are paying for school through scholarships or grants, **46%** are paying through loans, and only **5%** receive assistance from a parent, relative, or foster family. Use this guide to explore all the options and to access needed financial aid resources for success in higher education!

Before you get started, here are definitions of some common terms you will encounter throughout this guide:

grant: provides money for college that does not have to be paid back—often comes from state or federal government, the college itself, or private sources.

scholarship: a gift of money made to support a student's education, awarded on the basis of academic or other achievement.

loan: borrowed money which will have to be paid back within set terms.

STEP ONE: Complete the FAFSA

The **Free Application for Federal Student Aid** (FAFSA) is an application used by a school to determine how much financial aid a student can receive and from what programs.

A few things to know about the FAFSA:

- If you were in foster care or a ward of the court for any length of time since turning 13, you can claim yourself as “independent” by answering “yes” to Question 53.
- Question 53 states, “At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent ward of the court?” **BE SURE TO ANSWER “YES” EVEN IF YOU ARE NO LONGER IN FOSTER CARE.**
- When a youth is considered independent, only the youth’s income (not income from a parent or guardian) is used in calculating financial aid eligibility. Claiming independent status may also qualify you to receive resources and support such as access to campus coaches, emergency financial assistance, mentoring, tuition assistance, and more!
- Your foster care worker should provide you with the DHS-945 form, which will verify your independent status. This form is also available for download at www.FosteringSuccessMichigan.com/library/dhs-945. Any school where you apply for financial aid will need a copy for their files. Keep a copy for yourself too!



STEP SEVEN: Scholarships (continued)

Macomb Community College United Way’s Youth in Transition Scholarship: Covers tuition, fees, and books for youth ages 17-21 who are or were under the care and supervision of the Michigan Department of Health and Human Services on or after their 14th birthday. Please visit <https://mietv.lssm.org/forms/Youth%20in%20Transition%20FINAL.pdf> or call United Way of Southeastern Michigan at (586) 463-5660 for more information.

Michigan State University Foster Care Youth Endowed Scholarship Program: Provides a limited number of tuition and living expense scholarships to incoming freshmen who have spent part of their childhood or adolescence in a court-ordered foster care placement in Michigan. Please contact MSU School of Social Work at 517) 353-5537 or email Andrea Martineau at mart1525@msu.edu for more information.

The Montague Myers Scholarship: This scholarship provides a minimum of \$500 financial assistance to individuals from Kalamazoo County who have been orphaned, abused, abandoned, or neglected as children, and who desire to pursue education beyond high school. For more information, follow the link <http://www.kalfound.org/Scholarships/ScholarshipSearch/tabid/230/s/1387/Default.aspx>.

National Foster Parent Association (NFPA): Offers scholarships designed to help foster families pay for education beyond high school. To find out more, visit <http://nfpaonline.org/nfpascholarship>.

The nsoro Foundation Scholarships: The nsoro Educational Foundation is committed to creating new cycles of achievement for students in foster care. For more information, visit <https://www.thenf.org/scholarships.html>.

Although not specifically for youth with experience in foster care, there are many scholarships available for high-achieving, low-income students. Check out a few of these scholarships below!

Detroit Economic Club Scholarship Program: Assists students who have experienced hardships from Macomb, Oakland, and Wayne counties in pursuing a program of undergraduate education. Visit <https://cfsem.org/wp-content/uploads/2015/07/Detroit-Economic-Club-Overview.pdf> for more information!

National Association for the Education of Homeless Children and Youth (NAEHCY) Scholarship Fund: A minimum of two \$1,500 scholarships are awarded annually to students who are homeless or have been homeless during their K-12 school attendance and have demonstrated average or higher than average achievement. For more information, please visit www.naehcy.org/naehcy-scholarship-fund/about-the-fund.

Shawn Carter (Jay-Z) Scholarship Fund: By removing some of the financial burdens associated with going to, surviving in, and graduating from college, the SCSF plays a vital role in increasing college access and success for many motivated yet underserved youth and young adults. Visit <http://www.shawncartersf.com/scholarship-fund/> for more information.

STEP SEVEN: Explore Scholarships

Here are a few different tips to get you started looking for scholarships!

- Start with a free scholarship search engine like www.scholarships.com or www.fastweb.com. These search engines have thousands of scholarships around the country that are available for students to apply for. You may need to create a free account in order to use the scholarship search engine. Remember, the more specific you are in searching, the more specific your scholarship results will be!
- Do you know what college or university you plan on attending? Check out specific scholarships offered by your post-secondary institution of choice by visiting their website or calling for more information!
- Many scholarships are specific to a certain town, school, or set of circumstances. To find out what scholarships may be available in your area, visit your local Community Foundation website. To find your local Community Foundation and website, visit <http://www.forgoodforever.org/AllMI.htm>.

Here is a list of current available scholarships specific to youth with experience in foster care:

Arissa Scholarship: The Michigan Adoptive, Foster Care, and Kinship Care Parent Association offers one \$500 scholarship annually. For information on the scholarship and how to apply, contact Ruth Kenaga by phone at (989) 984-7372, or via email at rukenaga@yahoo.com.

Aquinas College Fostering Success Scholarship: Two scholarships are available per year to cover tuition, room, board, and book costs. For more information, please visit <https://www.aquinas.edu/undergraduate-admissions/aquinas-college-fostering-success-scholarship-initiative>.

Big Family Scholarship: Two \$1,000 scholarships are available to eligible students. Contact <http://www.bigfamilyofmichigan.org/scholarships.php> or (586) 445-7735 for more information.

Bravo Programs of America: Scholarships are available to people under the age of 22 who have been in foster care or orphaned. Visit <https://www.bravoprograms.org/scholarships.html>.

Foster Care 2 Success: FC2S administers a variety of scholarships and grants to help deserving foster youth achieve a meaningful postsecondary education and a bright future. Visit <http://www.fc2success.org/our-programs/information-for-students/> or email scholarships@fc2success.org.

International Student Foundation: ISF scholarship recipients receive financial and other assistance to help attend college. Visit <http://isfsite.org/wp-content/uploads/2013/07/ISF-New-Student-Application-2016-2017.pdf>.

Lansing Community College Theresa and Frederick Junger Restricted Scholarship: Recipients who spent time in the State of Michigan foster care system at the time of high school graduation will be given preference. Contact the Lansing Community College Foundation at (517) 483-1985 or foundation@lcc.edu.

STEP ONE: Complete the FAFSA (continued)

The easiest way to complete the FAFSA application is online at www.fafsa.ed.gov.

- Students will need to create a Federal Student Aid ID, which is a username and password that you must use to log in to the FAFSA website. This FSA ID identifies you as someone who has the right to access your own personal information and is used to sign legally binding documents electronically. **Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA!**

It is OK to feel overwhelmed, and **YOU CAN DO THIS!** There are people and places you can go to get help filling out the FAFSA.

Get help filling out the FAFSA during Michigan College Goal events in February of each year. These events are free and you only need to provide information about you – no one else in your family. Check out www.micollegegoal.org for more info!

- There are Financial Aid Champions at colleges and technical schools all over Michigan that can help answer your questions. Check out the last page of this guide for more information about Financial Aid Champions near you!

STEP TWO: See If You Qualify for ETV

The Education and Training Voucher (ETV) program awards grants to current and former foster youth to help pay for college or specialized education.

- Eligible students may receive grants of up to \$5,000 per academic year. To see full eligibility requirements, please visit www.mietv.samaritas.org.

This money can cover the following school-related expenses:

- Tuition & associated fees.
- Books, supplies, and transportation.
- Miscellaneous personal expenses including purchase of a personal computer, student loans, health care expenses, and child care!

How to apply for ETV:

- In Michigan, ETV funds are administered by Samaritas.
- You can get the application at Samaritas by calling (877) 660-6388, or online at www.mietv.samaritas.org.
- You must ALSO apply for the FAFSA. You can link directly to the ETV website when filling out the FAFSA (see previous step for information about FAFSA).
- Once the application has been processed, an ETV caseworker will contact you to schedule a face-to-face or phone interview.
- If your contact information changes, you must notify the ETV office at the contact information above.

STEP THREE: Explore Tuition Incentive Program

TIP is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first 2 years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24-months within a 36-consecutive month period as identified by the Michigan Department of Health and Human Services.

- Once identified by DHHS as eligible, a letter will be sent to you from the Michigan Department of Treasury-Students Scholarships and Grants (SSG) during your senior year of high school. If you did not receive a letter and believe you may be eligible, please contact SSG toll-free at (888) 447-2687 or e-mail ssg@michigan.gov.
- Students will also be sent an application by SSG which must be completed and returned to SSG (via phone or postal mail) before graduation from high school or GED completion.

TIP provides assistance in two phases.

- Phase I covers tuition and fees for students enrolled in a credit-based associate degree program or certificate program at participating Michigan degree-granting institutions.
- Phase II provides a maximum of \$2,000 total tuition assistance for credits earned in a four-year program at an in-state degree-granting institution.
- For more information about TIP, eligibility requirements, and more, please visit www.michigan.gov/mistudentaid/ and type "Tuition Incentive Program" into the search bar.

STEP FOUR: Apply for Fostering Futures

The Fostering Futures Scholarship (FFS) provides eligible students with experience in foster care with scholarship funds for tuition, fees, room/board, books, and supplies/equipment required for enrollment. The FFS is available to students on a first-come, first-served basis.

- To be eligible, students must have been in foster care due to abuse or neglect on or after their 13th birthday.
- There is no upper age limit and students can receive funding at any age.
- The maximum award amount for 2015-2016 was \$3,000. All future awards are subject to approved and available funding.
- Application and more information about the Fostering Futures Scholarship can be found at www.fosteringfutures-mi.com.
- You can also call toll-free at (888) 447-2687, or email ssg@michigan.gov.

STEP FIVE: Explore Foster Youth in Transition

FYIT funds are available to cover expenses **NOT** covered by other government or community resources, or to augment or supplement services from other funding sources.

- Expenses covered by FYIT can include: daily living skills classes and supports, transportation costs, mentorship, parenting skills and classes, employment services, housing, physical and mental health services, and educational and pre-college support (such as graduation expenses, college application fees, buying a computer, etc.).

Eligibility requirements include:

- Michigan youth who are or have been in the foster care system based on abuse and neglect starting at age 14 and up to age 21.
- Michigan youth ages 18-21 who have been in foster care on or after their 14th birthday but are no longer under DHHS/ Tribal supervision.
- A youth who has or had an open juvenile justice case and is placed in an eligible placement under the supervision of DHHS.

How to apply:

- Youth with an open case can access funds through their current foster care case manager.
- Youth with a closed case must apply for closed case services in the current county of residence through their local DHHS office.
- A tribal youth who was or is only supervised by a tribal court may contact DHHS at (517)373-9219.
- For more information, please visit www.michigan.gov/fyit/.

Remember to check out your local Michigan Youth Opportunities Initiative (MYOI), which can assist youth in financial planning, earning stipends, and more! Check out www.FosteringSuccessMichigan.com/library/myoi for more info!

STEP SIX: Explore Student Scholarships and Grants

The goal of the Student Scholarships and Grants (SSG) is to help students pay for college and provide a "one-stop-shop" for the administration of Michigan's scholarships and grants programs.

SSG provides a helpful guidebook titled *Affording College in Michigan: Guide for Students*.

This guidebook is divided into the following sections:

- Pre-planning and applying for college
- Financial steps to applying for college
- Directory of Michigan Colleges and Universities
- This guidebook is available as a PDF file at www.michigan.gov/ssg

