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# **Guiding the Way to Inclusion: Financial Aid & Special Populations**

IACAC Conference  
April 29<sup>th</sup>, 2015



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# Objectives

## Participants will be able to:

- Understand the impact of their students' family/ financial situations on the financial aid process.
- Begin to determine useful systems for leading students through the financial aid process.
- Describe the key parts of the financial aid process and the ideal timeline in which to accomplish them.



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# Introductions

## Megan Ballard

- Director of College Counseling, UIC College Prep

## Monica Barreiro

- School Counselor, Barrington High School

## Ercilia Jonas

- Parent Outreach Coordinator, Illinois Student Assistance Commission (ISAC)

## Leticia Moreno

- Financial Aid Counselor/Operations & Enrollment Specialist, Illinois Institute of Technology

## Jenna Van Dera

- Director of College Planning, Gary Comer College Prep



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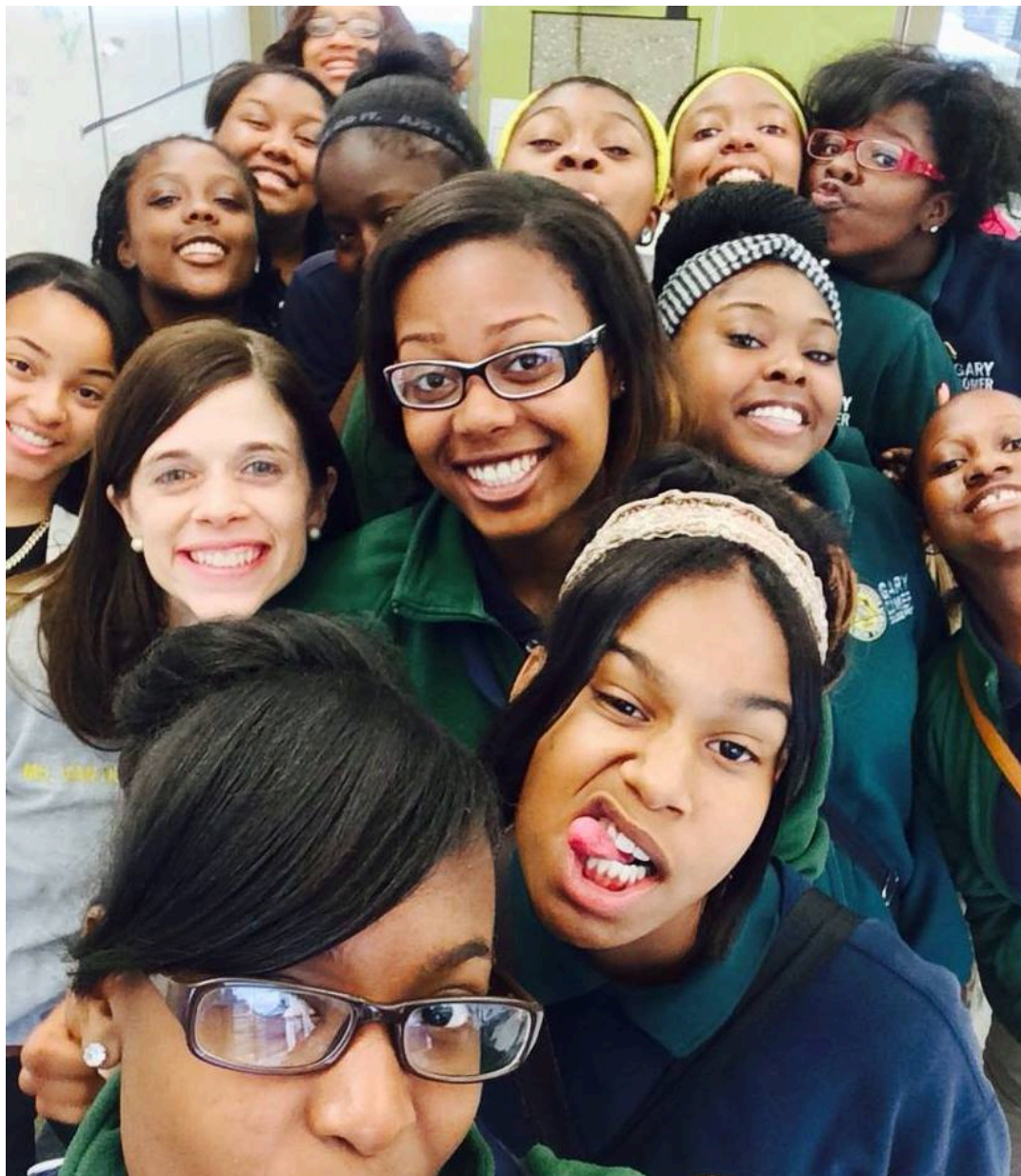
# EARLY AWARENESS FOR COUNSELORS

Jenna Van Dera, GCCP



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# Jenna Van Dera's Advisory!





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# Why Does This Matter?

- National average summer melt rate is between 10% and 20%
- Gary Comer College Prep: 3% over 3 years



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# Why Does This Matter?

- Early awareness means you can be proactive instead of reactive
  - Early focus on special cases
  - Proper determination of which parent information is required for FAFSA
  - Time to gather necessary paperwork



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# Why Does This Matter?

- Building a student's college list with special cases in mind can inform counseling
  - High EFC? Add more in state institutions or advocate at partner schools early on
  - Homeless or in foster care? Consider schools that have specific scholarships for these students





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# How to Get Ahead of the Process

- Begin these conversations and build tracking systems in your students' Junior year
  - Consider collecting tax information and completing the FAFSA 4 caster
  - Create college lists with the student AND parent (s) in the summer or early fall
  - Keep proper documentation on file, so it can be easily sent to colleges during verification season



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# Track it!



		# of students with exceptions						
		57%	TOTAL DONE	79%	76%	75%	77%	
First Name	Advisory	2014 Scanned and Filed	Initials	2014 Taxes turned in	Parent Brag Sheet Turned In	Fafsa 4Caster Turned In	Student Brag Sheet Turned In	TAX NOTES
Daez'sha	Gumbel	1	LG & JL	1	1	1	1	
Hasaan	Dempsey	1	JL	1	1	1	1	
Keyinde	Burt		GM	1	1	1	1	Have sister's taxes (Taiwan) Mom doesn't file taxes because (does odd jobs for cash.)



Note	Class Period	Advisor	Case Manager	FAFSA #1 Completed	FAFSA #1 EFC	FAFSA #1 SAR	FAFSA #2 Completed	FAFSA #2 EFC	FAFSA #2 SAR	2014 Taxes Notes
Dependent - adopted by aunt at age 6	A3	Buckley	Gumbel	1	0	1	1			
	B1	Antonelli	Moya	1	0	1	1	0		
	B3	Antonelli	Moya	1	0	1	1	0		
Dependent - adopted by great-grandfather	A1	Antonelli	Gumbel	1	0	1	1	0		
	B2	Antonelli	Moya	1	1847	1	1	0	1	
	B1	Buckley	Moya	1	0	1	1	0	1	



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# How to Get Ahead of the Process

- Ask the right questions
  - Who are the family members whom you live with?
  - Is your guardian someone other than a birth parent?
  - Do you have contact with both birth parents?



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# Major Action Steps to Take

- Determine when you can meet with students and how to target them
  - Early is better!
  - Confidentiality is key



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# Major Action Steps to Take

- Discuss early with the school Social Worker to learn about any special situations
  - Students who may already be enrolled in the homeless program
  - Students who may NEED to be identified as homeless
  - Students who have children or are pregnant



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# Major Action Steps to Take

- Determine how to best approach situations of those students who may be undocumented
  - Confidentiality, again, is key
  - Private/charter schools: consider collecting taxes from all families and opening up an opportunity for students to talk with you about special situations or questions they may have



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# **TAXES & VERIFICATION**

Ercilia Jonas, ISAC







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# Early intervention

- Starts with the FAFSA application  
Present a clear and accurate picture
- Identify if the student has been selected for verification

(\* ) next to EFC on FAFSA Confirmation page or SAR Report

◆ Review Messages on Student Air Report

**STUDENT AID REPORT**  
**2014-2015**



OMB No. 1845-0001

DATA RELEASE NUMBER (DRN): 9755  
EXPECTED FAMILY CONTRIBUTION (EFC): 000000\*C





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# Guiding the way for parents

- Need to file taxes and file them early and correctly
- May have to submit additional documentation
- Know what is and how to obtain **Tax Transcript**



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# Not eligible to use IRS DRT

- The student/parent filing as **Married Filing Separately**.
- The student/parent is married, and either the student/parent or his/her spouse filed as **Head of Household**.
- The parents' marital status is "**Unmarried and both parents living together.**"
- **Filed a Form 1040X** amended tax return. (Used to correct the original tax return).
- The student/parent **filed a Puerto Rican or foreign tax return**.



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# **TIMELINE / CASE STUDIES**

Megan Ballard, UICCP



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# UICCP Fin. Aid Timeline

**6<sup>th</sup> semester:** Junior parent night; message importance of proper tax and FAFSA completion

**7<sup>th</sup> semester:** counselors meet with/interview scholars about college prefs as well as family situation; consider info when building list

**By Winter Break:** students complete "Pre-FAFSA worksheet"



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# UICCP Fin. Aid Timeline

**January:** complete all FAFSAs by end of the month

**February/March:** work with stragglers, begin updating FAFSA with new tax info

**March/April:** work with seniors to submit verification forms (help review, fax) to receive award letters



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# MARCH-MAY 1ST

Compare award letters with seniors and families

Follow up with students who have no award letters – WHY?

Circle back to students with special circumstances? Proof needed?

Assist with financial aid appeals



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# Case Study 1

- Gaby is a citizen, but her parents are undocumented. They are married but never filed taxes together before – each files head-of-household.
  - Tax discussion with parents
  - FAFSA considerations:
    - Zeros, No DRT, Sig Page, Tax Transcript





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# Case Study 2

- Raul's parents are divorced and both moved out-of-state, leaving him and his older sister behind to stay with an aunt. They have some contact. It is September of his senior year and he is not in the homeless program at school.
  - Support? Contact?
  - Residency?



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# Case Study 3

- Raven's mom died when she was 14 and she never met her father. Her grandmother became her her court-appointed legal guardian and showed up with her taxes to your FAFSA night. Raven does not work.
  - Whose tax info belongs on FAFSA?
  - Documentation?



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# Case Study 4

- Sam and Nate are seniors and are having a baby together. They are currently both living with their parents.
  - Support for child?
  - Support from “grandparents”?
  - What if she moves-in with his family?  
Both independent?



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# Case Study 5

- Eric lives with mom, and dad was incarcerated but now can't be found.
  - FAFSA?
  - CSS PROFILE?



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# **SUPPORTING UNDOCUMENTED STUDENTS**

Monica Barreiro, BHS



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# Identifying Students

- Begin early! The earlier you get to know your students, the more comfortable they will feel sharing this very private information.
- If student born outside of the US, possible that they are undocumented.
- Lead financial aid/scholarship conversations with...“if you are a legal US resident or citizen, you may apply for FAFSA”



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# Best Practices

- Create a safe environment
- Dispel myths...college is an option!
- Make resources available
- Identify yourself as an advocate.
  - Posters or stickers in your office that support undocumented students.
- Help identify resources (scholarships, colleges, support systems, role models)



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# Offering support

- Provide handout with a list of resources
- Explanation of college process
- College Entrance Exams
- Fee Waivers
- Financial Aid and Scholarships





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# Resources for Counselors

- **Educators for Fair Consideration** Top 10 Ways to Support Undocumented Students  
<http://www.e4fc.org/resources/educatorguides.html>
- **College Board: Advising Undocumented Students**  
<https://professionals.collegeboard.com/guidance/financial-aid/undocumented-students>
- **IACAC: College Advising Guide**  
<http://www.iacac.org/undocumented/>
- **Illinois Coalition for Immigrant and Refugee Rights (ICIRR):** Counselor Guide & Resources for undoc students,  
<http://icirr.org/content/counselor-guide-resources-undocumented-students>



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# COLLEGE PERSPECTIVE

Leticia Moreno, IIT



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# Timeline: College Side

- Merit Scholarship
- FAFSA (January)
- Award Letter (March/April)
- Special Circumstance Appeals (March /April)
- National Deadline (May 1)
- Special Circumstance Appeals (summer & academic year)



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# Special Circumstances: Professional Judgment

- **Financial Aid Administrator Professional Judgment:** addresses circumstances not reflected in a student's original Free Application for Federal Student Aid (FAFSA)



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# Special Circumstances: Professional Judgment

## ➤ **Expected Family Contribution Reduction (EFC) based on:**

- Loss of a job
- Reduced work hours
- Medical bills
- Student's reduction of work hours due to school
- Sibling's private tuition
- Parent student loan payments
- Parent Plus loans payments



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# Special Circumstances: Professional Judgment

## ➤ **Potential Benefits of PJ:**

- Pell Grant
- SEOG Grant
- Subsidized Loan, Perkins Loan
- MAP Grant
- Work study
- Institutional Aid



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# Special Circumstance Appeals

## ➤ **What is the appeal process for additional institutional aid?**

- Letter of Explanation
- Supporting Documentation
- Other college award letters



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# Special Circumstance Appeals

## ➤ **Potential Benefits of Appeal**

- Need-Based Institutional Aid
  - Scholarship/grant toward tuition
  - Housing scholarship/grant





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# FAA Counseling Sensitivity

## ➤ Counseling Sensitivity

- Advocacy
- Empathy
- Confidentiality
- Family Inclusion
- Emotional Health



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**QUESTIONS?**