



## Helping Unaccompanied Homeless Youth Access College Financial Aid

### Who Are Unaccompanied Homeless Youth?

Unaccompanied homeless youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations.

Between 1.6 and 1.7 million youth run away from their homes each year.<sup>1</sup> Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused.<sup>2</sup> Parental drug use or alcoholism and conflicts with stepparents or partners also provoke youth to run away from home.<sup>3</sup> Many other young people are forced out of their homes by parents who disapprove of their sexual orientation or pregnancy.<sup>4</sup> In a survey of unaccompanied youth in California, over half felt that being homeless was as safe as or safer than being at home.<sup>5</sup>

### Are Public Schools Responsible for the Education of Unaccompanied Homeless Youth?

Yes. Subtitle VII-B of the McKinney-Vento Homeless Assistance Act requires that state and local educational agencies provide students experiencing homelessness with school access and stability, and remove barriers to their attendance and success. Every school district must designate a homeless liaison to ensure the McKinney-Vento Act is implemented in the district. Homeless liaisons must do outreach to identify unaccompanied homeless youth, assist them with school enrollment and refer them to health and other community services.<sup>6</sup> For more information on the federal educational rights of homeless students, please visit <http://www.naehcy.org> or <http://www.serve.org/nche>.

### What About College? Can Unaccompanied Homeless Youth Apply for Federal Financial Aid?

Yes. Due to their severe poverty, homeless unaccompanied youth are extremely unlikely to be able to access postsecondary education without federal student aid. The Free Application for Federal Student Aid (FAFSA) is the federal application form that students must complete in order to apply for virtually all types of financial aid: Pell Grants, State Grants, Institutional Grants, Tuition Waivers, Work Study, and Loans. The FAFSA requires all students not considered "independent" to provide financial information from their parents or guardians in order to determine student eligibility for aid; the application also requires a parental/guardian signature. While

<sup>1</sup> Toro, P., Dworsky, A. and Fowler, P. (2007). "Homeless Youth in the United States: Recent Research Findings and Intervention Approaches." *Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development.; National Runaway Switchboard, <http://www.1800runaway.org/>.

<sup>2</sup> Robertson, M. & Toro, P. (1998). "Homeless Youth: Research, Intervention, and Policy." *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development. See also MacLean, M.G., Embry, L.E. & Cauce, A.M. (1999). "Homeless Adolescents' Paths to Separation from Family: Comparison of Family Characteristics, Psychological Adjustment, and Victimization." *Journal of Community Psychology*, 27(2), 179-187.

<sup>3</sup> Robertson & Toro (1998), *supra*.

<sup>4</sup> The National Gay and Lesbian Task Force and the National Coalition for the Homeless (2007). *Lesbian, gay, bisexual and transgender youth: An epidemic of homelessness*. Washington DC: Authors; See also Toro (2007), *supra*.

<sup>5</sup> Bernstein, N. and Foster, L. (2008). *Voices from the Street: A Survey of Homeless Youth by Their Peers*. Sacramento, CA: California Research Bureau.

<sup>6</sup> 42 USC §11432(g)(1)(J)(ii).

these requirements are logical for most applicants, they created an insurmountable barrier for unaccompanied homeless youth, who do not receive financial support from their parents and do not have access to parental information.

A recent federal law eliminated this barrier for unaccompanied youth applying for aid for the 2009-2010 school year and future years. The College Cost Reduction and Access Act of 2007 (P.L. 110-84) expanded the definition of “independent student” to include: (1) unaccompanied homeless youth; (2) youth who are in foster care at any time after the age of 13 or older, and; (3) youth who are emancipated minors or are in legal guardianships as determined by an appropriate court in the individual's state of residence. Therefore, those youth can apply for federal aid without parental information or signature.

The legislation requires youth to be verified as unaccompanied and homeless during the school year in which they apply for aid, or as unaccompanied, at risk of homelessness, and self-supporting. Verification must be made by one of the following: (1) a McKinney-Vento Act school district liaison<sup>7</sup>; (2) a U.S. Department of Housing and Urban Development homeless assistance program director or their designee; (3) a Runaway and Homeless Youth Act program director or their designee, or; (4) a financial aid administrator. The law thus helps to remove barriers to accessing financial aid for unaccompanied youth in the year in which they experienced homelessness, and in subsequent years, provided they are still unaccompanied, self-supporting, and at risk of homelessness.

Additionally, under the Higher Education Act, other youth who meet the definition of “independent student” can apply for federal aid without parental information or signature, including youth who are orphans, wards of the court, veterans, graduate students, married, or have a dependent. A financial aid administrator at a college can also designate a student as independent due to “other unusual circumstances.”<sup>8</sup>

Finally, the legislation clarifies and expands the conditions under which financial aid administrators may use discretion in calculating the expected student or family contribution. Financial aid administrators may include, as a consideration, an independent student's loss of employment, or a change in a student's housing situation that results in homelessness. The new legislation also allows financial aid administrators to make a determination of independence based on a documented determination of independence by another financial aid administrator in the same year.

### What Can Liaisons and Service Providers Do to Assist Unaccompanied Homeless Youth Access Financial Aid?

McKinney-Vento school district liaisons, service providers, and unaccompanied homeless youth should work with financial aid administrators to streamline access to financial aid. In addition, unaccompanied youth may need assistance overcoming common barriers that students face in trying to fill out the FAFSA, such as not having all the documents they need, not knowing how to fill out the form, and being overwhelmed by the amount of information the application requests. Strategies and resources are provided below.

- Inform unaccompanied homeless youth that they can go to college, even without parental financial support. Too often, unaccompanied youth assume that college is not an option for them because they are unaware of processes to access financial aid.
- Support unaccompanied homeless youth throughout the financial aid process, including by connecting them to College Access organizations and events (see Resources, below). Navigating the financial aid

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<sup>7</sup> Under the Family Educational Rights and Privacy Act (FERPA), schools may disclose educational records for financial aid purposes without parental consent. 34 C.F.R. §99.31(4). This includes verifying that a youth is homeless and unaccompanied.

<sup>8</sup> 20 U.S.C. §1087vv(d).

system can be difficult for students with parents - young people who are homeless and trying to survive on their own will need caring adults to help guide them and encourage their persistence.

- Help youth go to college, and stay in college, by assisting them to find scholarships for which they are eligible. [www.FinAid.org](http://www.FinAid.org) and Student Aid on the Web are two excellent places to begin a search for scholarships (see Resources below).
- Share information about the needs of unaccompanied youth, and the current and pending higher education law provisions, with high school counselors, social workers, and community service providers, so that they are informed and able to assist unaccompanied youth.
- Develop relationships with local financial aid administrators to inform them about unaccompanied homeless youth, the role of school district liaisons in identifying and assisting these young people, and the provisions of the College Cost Reduction and Access Act of 2007. Such relationships may ease the process for future unaccompanied homeless youth who wish to go to these colleges.
- Locate and develop a relationship with a state or local college access organization in your community. College access organizations provide counseling, advice, and financial assistance (see Resources below for a national directory).

“I knew that I didn’t want to be homeless for the rest of my life, and I saw education as the sure path to a more secure future. Hard work does not intimidate; a vacuous future does. To succeed in college is to succeed in life, and never again have to live the way I am living now.”

- Ashleigh, 2005 LeTendre Scholar and Formerly Homeless Student

## **Resources: Helping Unaccompanied Youth Access Financial Aid**

College Goal Sunday – [www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)

Financial aid administrators around the country organize an event, College Goal Sunday, typically held a few weeks after Super Bowl Sunday, where students can get help filling out and submitting the FAFSA. The website has the list of specific locations where these events are held.

FinAid: The SmartStudent Guide to Financial Aid - [www.finaid.org](http://www.finaid.org)

A very comprehensive and reputable public service website on student financial aid information, including scholarships.

KnowHow2Go.org- [www.knowhow2go.index.php](http://www.knowhow2go.index.php)

KnowHow2Go is a website that helps students better understand how to prepare for college.

LeTendre Education Fund – [www.naehcy.org/about\\_letendre.html](http://www.naehcy.org/about_letendre.html)

Scholarship program for students who have experienced homelessness.

National Association for the Education of Homeless Children and Youth –[www.naehcy.org](http://www.naehcy.org)

National grassroots organization connecting educators, service providers, and others to ensure school enrollment, attendance, and overall success of children and youth without safe, adequate, and permanent housing.

National Center for Homeless Education –[www.serve.org/nche](http://www.serve.org/nche)

Federally-funded clearinghouse of information on homeless education. A directory of state coordinators of homeless education is available on the web site.

National College Access Network (NCAN) – [www.collegeaccess.org/NCAN](http://www.collegeaccess.org/NCAN)

National College Access Network (NCAN) improves access to and success in postsecondary education for first-generation, underrepresented and low-income students. NCAN supports a network of state and local college access programs that provide counseling, advice, and financial assistance. State and local college access programs can be found on the directory on the NCAN web site.

National Law Center on Homelessness & Poverty –[www.nlchp.org](http://www.nlchp.org)

NLCHP serves as the legal arm of the nationwide movement to end homelessness.

National Network for Youth –[www.nn4youth.org](http://www.nn4youth.org)

The National Network for Youth is membership organization of community-based, faith-based, and public agencies working with runaway, homeless, and other disconnected youth.

National Runaway Switchboard –[www.1800runaway.org](http://www.1800runaway.org)

Northern Virginia Community College Online FAFSA Tutorial - [www.nvcc.edu/fafsahelp/](http://www.nvcc.edu/fafsahelp/)

Northern Virginia Community College has created a tutorial to help their students better understand how to fill out the FAFSA, but the tutorial can be viewed by anyone.

Student Aid on the Web –[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

U.S. Department of Education web site on preparing for college and applying for financial aid.

**PLACE ON AGENCY LETTERHEAD**

**Unaccompanied Homeless Youth Verification  
For the Purposes of Federal Financial Aid**

**Re:** Name of Student

**DOB:** x/x/xxxx

**SSN:** xxx-xx-xxxx

**Current Mailing Address of Student (if none, please list name, phone number, and mailing address of current contact):** \_\_\_\_\_

**I am providing this letter of verification as a (check one):**

- A McKinney-Vento School District Liaison
- A director or designee of a HUD-funded shelter: \_\_\_\_\_
- A director or designee of a RHYA-funded shelter: \_\_\_\_\_
- A financial aid administrator: \_\_\_\_\_

As per the College Cost Reduction and Access Act (Public Law 110-84), I am authorized to verify this student's living situation. No further verification by the Financial Aid Administrator is necessary. Should you have additional questions or need more information about this student, please contact me at the number listed above.

This letter is to confirm that NAME OF STUDENT was:

Check one:

- an unaccompanied homeless youth after July 1, 2009

This means that, after July 1, 2009, NAME OF STUDENT was living in a homeless situation, as defined by Section 725 of the McKinney-Vento Act, and was not in the physical custody of a parent or guardian.

- an unaccompanied, self-supporting youth at risk of homelessness after July 1, 2009.

This means that, after July 1, 2009, NAME OF STUDENT was not in the physical custody of a parent or guardian, provides for his/her own living expenses entirely on his/her own, and is at risk of losing his/her housing.

Authorized Signature	Date
Print Name	Telephone Number
Title	
Agency	

## MORE INFORMATION ABOUT UNACCOMPANIED HOMELESS YOUTH

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Between 1.6 and 2.8 million youth run away from their homes each year.<sup>i</sup> Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused.<sup>ii</sup> Unaccompanied youth do not receive financial support from their parents and do not have access to parental information.

**Who are McKinney-Vento School District Liaisons?** Under subtitle VII-B of the McKinney-Vento Homeless Assistance Act, every school district is required to designate a liaison for students experiencing homelessness. Homeless liaisons have a number of legal responsibilities under the Act, including identifying youth who meet the definition of homeless and are unaccompanied. The education subtitle of the McKinney-Vento Act is overseen by the U.S. Department of Education. For more information, see: <http://www.ed.gov/programs/homeless/legislation.html>

**What are HUD-funded Shelters?** The U.S. Department of Housing and Urban Development (HUD) administers funding for homeless shelters and services under Title IV of the McKinney-Vento Act. These funds are distributed to communities through a competitive grant process. For more information, see: <http://www.hud.gov/offices/cpd/homeless/programs/index.cfm>

**What are RHYA-funded Shelters?** The U.S. Department of Health and Human Services administers the Runaway and Homeless Youth Act programs. These programs provide funding for Basic Centers, Transitional Living Programs, and Street Outreach Programs that serve runaway and other unaccompanied homeless youth. For more information, see: <http://www.acf.hhs.gov/programs/fysb/content/youthdivision/index.htm#sub1>

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<sup>i</sup> Hammer, H., Finkelhor, D., & Sedlak, A. (2002). "Runaway / Thrownaway Children: National Estimates and Characteristics." *National Incidence Studies of Missing, Abducted, Runaway, and Thrownaway Children*. Washington DC: Office of Juvenile Justice and Delinquency Prevention. See also Greene, J. (1995). "Youth with Runaway, Thrownaway, and Homeless Experiences: Prevalence, Drug Use, and Other At-Risk Behaviors." *Research Triangle Institute*. Washington DC: U.S. Dept. of Health and Human Services; National Runaway Switchboard, <http://www.1800runaway.org/>.

<sup>ii</sup> Robertson, M. & Toro, P. (1999). "Homeless Youth: Research, Intervention, and Policy." *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development. Retrieved July 18, 2007 from <http://aspe.os.dhhs.gov/progsys/homeless/symposium/3-Youth.htm>. See also MacLean, M.G., Embry, L.E. & Cauce, A.M. (1999). "Homeless Adolescents' Paths to Separation from Family: Comparison of Family Characteristics, Psychological Adjustment, and Victimization." *Journal of Community Psychology*, 27(2), 179-187.