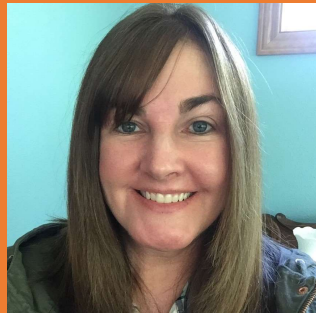


# Pathway for All Missouri Youth



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# Pathway for All Missouri Youth

Promoting education, training, and career success for eligible youth who experienced foster care or were adopted:

- Educational Training Voucher Program (ETV)
- MO Reach Tuition Waiver Program
- MO Reach Credential Completion and Employment Program(CCE)

# Educational Training Voucher (ETV)

- Created in 2001 with passage of Promoting Safe and Stable Families Act
- Amended section 477 of the Social Security Act to add a new and 6<sup>th</sup> purpose for the Chafee Foster Care Independence Act
- First funded in 2002 and contracted with Foster Care to Success since 2006
- Intended to increase the amount of financial assistance available to youth

# ETV Program Guidelines and Eligibility

May be available to youth otherwise eligible for services under the State program.

Received high school diploma or obtained HiSet, are preparing to attend post secondary school, and:

- Currently in foster care, or
- Adopted or obtained legal guardianship from public foster care system after the age of 16, or
- No longer in care and left care after age 18.

# ETV Program Guidelines and Eligibility

- Youth may remain eligible to age 26
- In no event may a youth participate in the program for more than five years.
- Funding has residency requirements
- States set the attendance requirements for youth participating in the program
- States have two years to expend allocation for fiscal year

# ETV Program Guidelines and Eligibility

- Vouchers may be available for the cost of attendance at an institution of higher education and cannot exceed \$5000 per year or the total cost of attendance
- The amount of the voucher is disregarded when determining eligibility for amount of federal assistance and the state agency must take steps to prevent duplication of benefits
- Coordinated with other appropriate education and training programs
- Youth can have assets valued up to \$10,000

# Cost of Attendance Definition

- Tuition
- Fees
- Equipment
- Materials
- Computers
- Housing
- Room and Board
- Student Loans
- Board
- Healthcare
- Child Care
- School-Related Travel

# Cost of Attendance Continued

- Total aid package, including ETV package, cannot exceed the cost of attendance
- Can use funds to pay for health insurance but not pay directly for doctor's appointments or dental visits
- However, a state may allow a youth to use a portion of living expenses towards co-payments, prescriptions or other expenses



# ETV Program Conditions

- Students must reapply each semester
- Students may receive funds as long as they are in good standing and making progress towards graduating (GPA of 2.0 or otherwise agreed upon minimum)
- Students must provide a copy of transcript to verify GPA.

# Education Training Voucher Process

## ETV APPLICATION

- PART ONE:
  - Financial Aid Release
  - Student Participation Agreement
  - Cashier's Statement
  - Account Summary

## ETV APPLICATION

- PART TWO:
  - The student online application consists of:
    - Student Info
    - Parenting Info
    - Social Workers Info
    - Budget
    - School Info/Program Essay

# Missouri Reach Tuition Waiver Program

- The state offers eligible youth a waiver that may be applied to offset the tuition and fees at Missouri colleges and universities
- Funds sent directly to the school each semester
- Eligible students remain eligible for other federal and state grants, including ETV
- The state funding is limited – 18-25 students will receive funding for tuition and fees at public colleges

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# Missouri Reach Tuition Waiver Eligibility

Legal residents of Missouri, who have been in foster on or after:

- The day they graduated from high school or received HiSet
- The day before their 18<sup>th</sup> birthday, or
- The day of their 14<sup>th</sup> birthday, if they were eligible for adoption.

Students must have graduated from high school or passed the HiSet examination within the previous three years

Students must apply before their 21<sup>st</sup> birthday

# Missouri Reach Tuition Waiver Eligibility Criteria

- Apply for other student financial assistance, other than student loans, in compliance with federal financial aid rules, including the federal Pell grant
- Apply to the Coordinating Board for Higher Education for a determination of eligibility
- Complete a minimum of 100 hours of community service or public internship within a 12 month period beginning September 1<sup>st</sup> for each year the student is receiving a tuition and fee waiver under this section

# Missouri Reach Tuition Waiver Priority Criteria

Priority is given to:

- Those youth not otherwise eligible for Educational Training Vouchers (ETVs)
- Students adopted from Children's Division after the age of 14
- Those youth who have at least 60 hours of college credit

# Missouri Reach Credential Completion and Employment (CCE)

## What is Missouri Reach CCE?

- Short-term targeted financial assistance to help youth obtain education or training that leads to credential and employment
- Passed in SFY16 legislative session

# Missouri Reach CCE Eligibility and Criteria

- Youth currently in care or who exited after 18 or obtained legal guardianship or adoption after age 14
- Age 19-25 (through the 25<sup>th</sup> birthday)
- Credential must be earned in less than 9 months
- Maximum award of \$8000 over 12-month period

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# Missouri Reach CCE Program Details

- All applicants are screened to see if in default of student loans and coached to enter a loan repayment plan
- Participants must complete a skills and aptitude test and call their Foster Care to Success navigator every week to build a portfolio
- If a youth needs 15 credits or less to earn an AA or BA, CCE funds may be used for tuition, fees and books
- Participants may be in a no-cost Workforce Program and use funds for living assistance
- Participants cannot simultaneously be receiving:
  - ETV or Missouri Reach Tuition Waiver
  - Other public education and training education funding (i.e. a work stipend)

# Application is made for all three programs at:

- <http://www.fc2sprogramms.org/missouri/>

## Many MO Students Can Graduate Without Incurring Debt – loans may not be needed:

- Students attending a community college who remain in care and pay no rent should NOT take out student loans. The student should have sufficient funds to cover the estimated \$4,000 needed for community college.
- Students who remain in care but live in a dorm may need to take a student loan to pay for housing. However, a stipend is paid while in care.
- Mo Reach Tuition Waiver students will not borrow any money because their tuition will be covered.

# Graduate Without Incurring Debt

Students attending a private college should receive grant funding from the college in lieu of student loans.

- If the school does not offer sufficient grant funding the student should meet with the financial aid officer **BEFORE ENROLLING** to discuss their financial aid needs.
- If the student is expected to borrow the school, help them weigh the pros and cons of attending a private college and assuming considerable debt.

Just “going to school, any school” is not in a young person’s long-term best interest.

# For-profit Schools

- Market themselves as a quick and easy path to a career. They are always much more expensive than the local community college and few have a good reputation with employers
- Credits from for-profits are not transferable
- The school will not offer work-study or donor or institutional grants or scholarships
- Students require the maximum in student loans to cover the tuition and fees
- Too often, these programs do not require a placement test to determine readiness for college level course work. Students are registering for degree programs without the critical reading, writing or math skills necessary to do basic college level work – This is the selling point that many ETV applicants cite as the reason they chose a for-profit school

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# For-profit Schools

- Anyone 18 or older can register and/or sign a contract for a program and sign loan documents
- Unlike the community college which is a pay as you go (semester to semester), many for-profit schools offer 9, 18 or 24 month programs in which attendees are obligated for the full program, regardless of whether they complete the courses or clock hours
- Foster Care to Success helps the young person sort out fact from fiction and find an affordable, positive career path

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# What We Know

- 285 youth received funding
- 3% attend for profit
- 11% private
- 85% public
- Less than 2% of students are not working
- Working more than 25 hours negatively impacts grades and 46% of youth are in this category
- 61% live in their own apartment
- 31 students are parents
- Spend time on budgeting as students who feel financially vulnerable make poor financial decisions

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# Barriers to Educational Achievement for Youth in Care

- Lack of placement stability
- Delayed enrollment
- Children with special education needs do not access/receive services
- Over-representation in alternative education
- Confusion about legal rights
- Lack of academic and emotional readiness are significant barriers to postsecondary success
- Issues with numeracy and literacy – significant numbers are taking at least one remedial class



# Barriers

- Half of all youth in foster care are “ineligible” or “unable” to attend college because they did not complete high school
- Only 20% of college-qualified youth in foster care enroll in postsecondary school, compared to 60% of the college qualified population
- Less than 3% of foster care youth obtain a bachelor’s degree or higher, compared to 27.5% of the general population
  - Graduation rate for Missouri ETV recipients is 14%
- Lack of safety net:
  - Half of 18-24 year olds live in US live at home
  - Nearly 2/3 of people in their early 20’s receive financial support from their parents

# Recommendations

- Help youth understand that postsecondary education is a journey
- Just telling them to “go to college” is not enough
- It will NOT be like high school
- It will take time and a lot of effort
- They will need to work hard and persist in the face of difficulty
- Help them envision a positive future

# Recommendations

- Youth are exposed to and prepared for postsecondary education opportunities
- Youth receive help with financial aid and application materials
- Youth have access to additional supports throughout postsecondary education, including mentors, housing (including during school breaks), financial support, and health care
- Youth remain in foster care beyond age 18 to have continued support during postsecondary education pursuits
- Youth with disabilities pursuing higher education receive supports entitled to under federal and state law

# Additional Supports

- Mo Healthnet coverage to 26
- Re-entry if left care after age 17 and not yet 21.
- Chafee up to age 23 if left after 18.
- Housing vouchers for homeless youth
- Services:  
<https://dss.mo.gov/cd/info/forms/reference/oy-revised-exit-status.pdf>
- Brochure: <https://dss.mo.gov/cd/older-youth-program/files/missouri-reach-brochure.pdf>

# Resources

- ETV:
  - <https://dss.mo.gov/cd/older-youth-program/education.htm>
- Missouri Reach Tuition Waiver:
  - <https://dss.mo.gov/cd/older-youth-program/missouri-reach-program.htm>
- Missouri Reach CCE:
  - <https://dss.mo.gov/cd/older-youth-program/credential-completion-assistance.htm>
- Children's Division Older Youth Program:
  - <https://dss.mo.gov/cd/older-youth-program/>
- Blueprint for Change:
  - <http://www.fostercareandeducation.org/AreasofFocus/BlueprintforChange.aspx>

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# Contact Information

Sally A. Gaines

MSW, Children's Division

Program Development Specialist

[Sally.A.Gaines@dss.mo.gov](mailto:Sally.A.Gaines@dss.mo.gov)

- Additional help and support:  
<https://dss.mo.gov/cd/older-youth-program/counties.htm>

# How Colleges and Universities Can Help

- Defining who an independent student is.
- Defining who an independent student isn't.
- Classifications for different aspects of homeless or at risk of homelessness students.
- What documentation can be used?
- If documentation isn't available, what is the student supposed to do?
- What if the student doesn't fall into any of the regular situations?

# Who's Independent?

- Student will be 24 or older by Jan 1 of the school year for which they are applying.
- Married or separated but not divorced
- Working on a master's or doctorate degree
- Has a child that the student provides more than half of their support.
- Has dependents (other than spouse or children) who live with the student and the student provides more than half of their support
- Student is serving on active duty (other than training) in the U.S. armed forces or is a veteran of the U.S. armed forces.
- At any time since the student turned 13, both of the student's parents were deceased, the student was in foster care, or was a ward or dependent of the court.
- Student is an emancipated minor or in a legal guardianship.
- Student is an unaccompanied youth who is homeless or self-supporting and at risk of being homeless.

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# Who's Not Independent

- Student does not meet any of the criteria on the previous slide.
- Students whose parents do not claim them on their taxes.
- Students whose parents do not want to provide financial support for their student's college.
- Student lives with someone other than the parent or claims they have a legal guardian, but there is no court documentation.

## Classifications for Student who are “Homeless” or “At Risk of Homelessness”

To be independent, a student must be under the age of 24 and meet one of the following:

(1) An unaccompanied youth who is homeless

(2) An unaccompanied youth who is self-supporting AND at risk of being homeless.

# Definitions

- Youth – Under the age of 24
- Unaccompanied – not living in the physical custody of a parent or guardian
- Homeless/At Risk of Homelessness:
  - Student temporarily living with someone other than parents because they have nowhere else to go
  - Student living in emergency or transitional shelter
  - Student living in substandard housing (i.e., on the street, shelter where utilities are shut off, building codes not met, motel, or car.
  - If the student lives in a campus residence hall, would they meet one of the above if unable to continue living in the residence hall?

# What Documentation May the Student Need?

A student or youth is determined homeless by:

- The high school or school district homeless liaison (McKinney-Vento liaison)
- The director of an emergency shelter or transitional housing program funded by the U.S. Dept. of Housing and Urban Development.\*
- The director of a runaway or homeless youth basic center or transitional living program.\*

\*Student may have to be receiving services in order for the agency to provide documentation.

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# What if the Student Can't Get Documentation?

Sometimes, the student is not able to secure any of the previous documents. Here are some next steps:

- Contact the Financial Aid (FA) office at the college or university the student will be attending. If the student is considering more than one, they'll need to contact all.
- Request an appointment with an FA counselor or advisor that oversees these situations.
- Most schools will have a form or rubric that they will use when meeting with a student to determine eligibility.

# What if the students doesn't fall into any of the previous situations?

If a student doesn't fall into the typical, defined situations there still may be the potential to become independent for other extenuating reasons:

- Abuse and/or neglect
- Parental incarceration

The student will need to contact the FA Office to determine what is right for them.

# Contact Information

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