Nevada Fostering Success Financial Aid Guide: Maximizing Postsecondary Education Funding for Nevada Students Who Have Experienced Foster Care

NSHE FOSTERING SUCCESS INITIATIVE EST. 2018

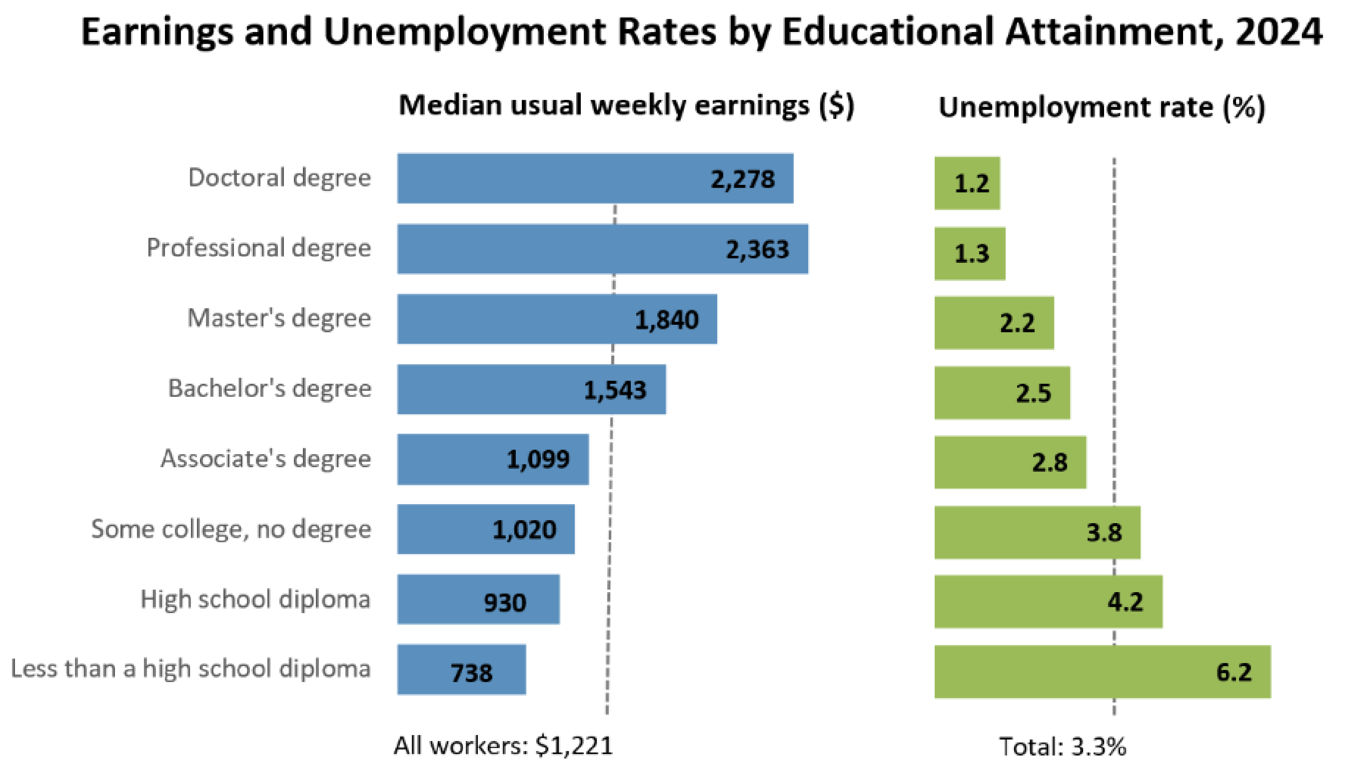
Supporting Nevada Students Who Have Experienced Foster Care to Reach Their College Goals

Chancellor's Office – Department of Academic & Student Affairs

NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

Postsecondary Education Matters

"Postsecondary Education"—also known as *"higher education"* or *"college"* in many contexts—refers to any type of formal education or training that occurs after the completion of *secondary education* (middle and high school). It is a broad category that encompasses a wide range of credential options designed to provide the skills, knowledge, and experiences necessary to pursue various career paths—including "fast track" (short-term) credentials that fall under the umbrella of Workforce Training/Development Programs, as well as more "traditional" postsecondary education/college credentials.



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

Table of Contents

Purpose of Guide

The purpose of this guide is to assist Nevada students who have experienced foster care, and their support people, with **understanding FINANCIAL AID resources for postsecondary education and how to secure them**.

This includes the definition, importance, and types of financial aid. It also includes how and when to apply for Nevada-specific, foster care-specific, and other financial aid resources for obtaining postsecondary education credentials.

How to Use Guide

This guide is meant to provide Nevada students who have experienced foster care, and their support people, with a comprehensive understanding of **FINANCIAL AID resources for postsecondary education and how to secure them**.

If you have time, it is recommended that you read through ALL of the sections—beginning as early as your freshman year of high school—and ask for help with understanding and pursuing postsecondary education financial aid resources. Contact information to obtain additional information and/or support with any of the topics covered in this guide is listed in the final section of the guide: *Nevada System of Higher Education (NSHE) Fostering Success Initiative Wraparound Support Overview: Specialized Resources/Services for NSHE Students Who Have Experienced Foster Care.*

Additionally, **the guide is broken up into subsections, to make it faster and easier to find and review specific financial aid topics** (such as various specialized financial aid resources). **Users can also press *"Ctrl+F"***—which is a keyboard shortcut that opens the "find" bar, allowing users to search for particular key words within the guide—to swiftly and easily find information on specific topics.

Introduction to Financial Aid: Definition, Purpose, Importance, & Types of Financial Aid

Introduction to Financial Aid: Definition & Purpose of Financial Aid

Definition: Financial Aid (or Student Aid) is an overarching term for academic financial assistance, most often used to refer to financial assistance for postsecondary education/college.

Purpose: Financial aid is used to help cover the cost of…

- **"Traditional" postsecondary education/college credentials**—such as *academic associate's*, *bachelor's*, *master's*, and *doctoral degrees*; AND
- **"Fast track" credentials that fall under the umbrella of Workforce Training/Development Programs**—short-term career preparation programs that provide students with the technical skills, knowledge, experiences, and credentials necessary to enter or advance in the labor market, in specific professions/occupational fields.

  These programs…

  - Focus on preparing students for a certain career, often without needing to continue on to complete a longer program; and
    - **IMPORTANT NOTE:** Many Workforce Training/Development Programs are offered at public community colleges, which is not always widely known, because people hear the word "college" and assume that institution only offers more "traditional" 60-credit associate's degrees and 120-credit bachelor's degrees!
  - Include a variety of short-term credentials that can be covered by typical forms of financial aid—such as *Applied Associate's Degrees* and *Certificates of Achievement* (CAs/CoAs).
    - **IMPORTANT NOTE:** While some Workforce Training/Development Programs—such as pre-apprenticeships, apprenticeships, and most *Skills Certificates* (SCs)—are NOT covered by typical forms of financial aid, they are often funded by other financial assistance resources that the student does NOT need to repay. Be careful not to incur student loan debt, if you don't need to!

Introduction to Financial Aid: Why is it Important?

Financial aid (or student aid) is important because, unlike Kindergarten-12th grade courses, students are expected to pay for postsecondary education/college courses (college/university course registration fees). College students also need to pay for special course fees for some courses (such as additional fees for distance education/online courses, laboratory fees, and special course supplies fees), per-semester student fees (such as the Health Service fee), and books/materials needed for their courses.

Additionally, the majority of college students—even those who are working—need financial aid to help them cover their critical living expenses while enrolled in courses. These expenses—most notably housing, food, and transportation—are factored into the student's full annual **Cost of Attendance (COA)** that is calculated by their college/university, for each academic year.

Financial aid makes college more accessible, especially when students can secure ample "gift aid" (i.e. financial aid that does NOT need to be repaid) that eliminates the need for excessive student loans (which need to be REPAID, with *interest*/extra fees!) or work hours. This allows students to focus on their coursework, rather than scrambling to figure out how to fund their postsecondary/college education and cover their personal expenses/bills.

Introduction to Financial Aid: Why is it Important?

Annual Cost of Attendance (COA) & How It Relates to Financial Aid

A Student's Annual Cost of Attendance (COA)—which is officially determined, each year, by their college/university's financial aid office—INCLUDES ALL SCHOOL AND LIVING EXPENSES that are estimated for the student for that academic year (which aligns with the FAFSA year), not just the estimated cost of the student's classes. This is because most students typically need financial aid to help cover their living expenses while enrolled in school, in order to avoid excessive work hours that often jeopardize students' ability to maintain passing grades, sufficient rest, and a healthy, sustainable "school-life balance." **Cost of Attendance (COA) includes the following expenses:**

- Course registration fees (and/or tuition fees for out-of-state students);
- Student fees;
- Food and housing ("room and board");
- Books and supplies (including renting or purchasing a personal computer);
- Transportation; and
- Miscellaneous expenses.
- Federal law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.

Introduction to Financial Aid: Types of Financial Aid

The different *types* of financial aid that a student can obtain—all of which directly or indirectly require FAFSA completion—fall into the following 3 categories:

1. **"GIFT AID"** = Financial aid that is awarded to a student—based on foster care history, financial need, and/or other specialized eligibility criteria—that does NOT need to be repaid, provided the student is maintaining sufficient attendance in their classes and meeting all financial aid regulations (i.e. it is a "gift" that does not need to be repaid):
   a. **Course Registration Fee Waivers** (such as the **NSHE Foster Youth Fee Waiver**, which requires submitting both the FAFSA and the form accessible in the link provided here))
   b. **Vouchers** (such as the foster care-specific **Chafee Education(al) and Training Voucher**, known as "ETV," which is administered by the federal child welfare system and requires submitting both the FAFSA and an additional application)
   c. **Grants** (federal, state, **college/university-specific**, and/or **private or nonprofit organization-specific**—many of which students are automatically considered for after FAFSA submission, and some of which require an extra application)
   d. Scholarships (from many different types of sources, most of which require students to submit an additional application)

Introduction to Financial Aid: Types of Financial Aid

2. **Federal Work-Study** = Financial aid that income-eligible students can earn through campus-based employment, with some federal tax breaks, to help pay for their college expenses
   - This is a federal student aid program that provides part-time employment opportunities to students with financial need, while they are enrolled in school, allowing them to earn money to help pay for their education expenses.
   - **<u>IMPORTANT NOTE</u>: The *FAFSA Simplification Act* (2020) REMOVED the work-study interest question from the FAFSA**. Students with demonstrated financial need will automatically be offered work-study as part of their financial aid package.

Introduction to Financial Aid: Types of Financial Aid

3. **Student Loan** = Financial aid that students can BORROW—if they lack sufficient *gift aid* options—that NEEDS TO BE REPAID, WITH INTEREST/EXTRA FEES

   - Student loans are the least beneficial form of financial aid, because they need to be repaid, with *interest*/extra fees (*interest* = a charge for borrowed money that is generally a percentage of the amount borrowed). As a result, they should be the LAST RESORT for students—after all other possible financial aid options have been explored/exhausted.
   - If you do not receive sufficient "gift aid" and need to take out a student loan to help cover your college costs, it is HIGHLY RECOMMENDED that you utilize the *U.S. Department of Education* (ED)'s **federal student loan program**: the ***Direct Loan Program***. Under this program, ED is your lender. Students can typically get **lower, fixed interest rates**, and there is **greater repayment flexibility & support**.
   - **AVOID PRIVATE LOANS** that have higher, more variable interest rates and far less flexibility/support for student borrowers. Learn more about the differences between federal and private student loans HERE.

How & When to Apply for Financial Aid

The Starting Point: FAFSA OR Alternative Need Financial Aid Application

FAFSA (<u>F</u>ree <u>A</u>pplication for <u>F</u>ederal <u>S</u>tudent <u>A</u>id)

FAFSA: What Is It?

The **Free Application for Federal Student Aid (FAFSA)** is the official application form completed by current and prospective postsecondary education students who are U.S. citizens, permanent residents, or eligible non-citizens—to determine their eligibility for federal financial aid, which is administered by **Federal Student Aid** (an office of the *U.S. Department of Education* [ED]). The FAFSA form also helps to determine students' eligibility for multiple other forms of financial aid (including many financial aid resources that are not directly tied to FAFSA submission). The FAFSA is for both undergraduate- and graduate-level students, including those pursuing professional degrees.

FAFSA = FINANCIAL AID APPLICATION FORM (the FAFSA, itself, is NOT a form of financial aid)

FAFSA: Who It's For & How to Access the Form

Who it's For: U.S. CITIZENS, PERMANENT RESIDENTS, and other ELIGIBLE NONCITIZENS are eligible to complete the FREE Application for Federal Student Aid (FAFSA). **FAFSA completion is a CRUCIAL first step in accessing ALL forms of financial aid for students who are eligible to complete it!**

- **Who is an "eligible noncitizen?"**
  - Examples include a U.S. Permanent Resident who has a Green Card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "Refugee." You can find the complete list on the FAFSA form or this webpage: https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens.

How to Access the Form: You can access the online FAFSA form at www.fafsa.gov (part of the Federal Student Aid website)—which is **the ONLY legitimate FAFSA website**.

- Paper applications are also available, but most students say that they find the online application easier. Ask a counselor or other adult mentor for help with completing the application.

FAFSA: Why Is It Important?

Completing the FAFSA is important because nearly all forms of financial aid for postsecondary education-related expenses (including both school and living expenses) require annual FAFSA submission before consideration—even aid that is not directly tied to FAFSA submission and/or requires a separate application—due to the fact that the FAFSA provides key information needed to determine a student's financial need.

The FAFSA form provides access to the largest source of financial aid, including all forms of federal financial aid administered by the office of **Federal Student Aid**—federal grants (*Federal Pell Grant* and *Federal Supplemental Educational Opportunity Grant*), *Federal Work-Study*, and *U.S. Department of Education* (ED) loans. Additionally, many schools use your FAFSA information to determine your eligibility for state-funded and/or school-specific aid; and your FAFSA may be used to determine your eligibility for some **scholarships**, depending on the provider (SOURCE).

Annual FAFSA completion is also required in order to be considered for the **NSHE Foster Youth Fee Waiver**, the foster care-specific **Chafee Education(al) and Training Voucher (ETV)** that is administered by the federal child welfare system, and a number of scholarships and grants administered by states, colleges/universities, and private organizations.

FAFSA: Why Is It Important?

FAFSA

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FREE

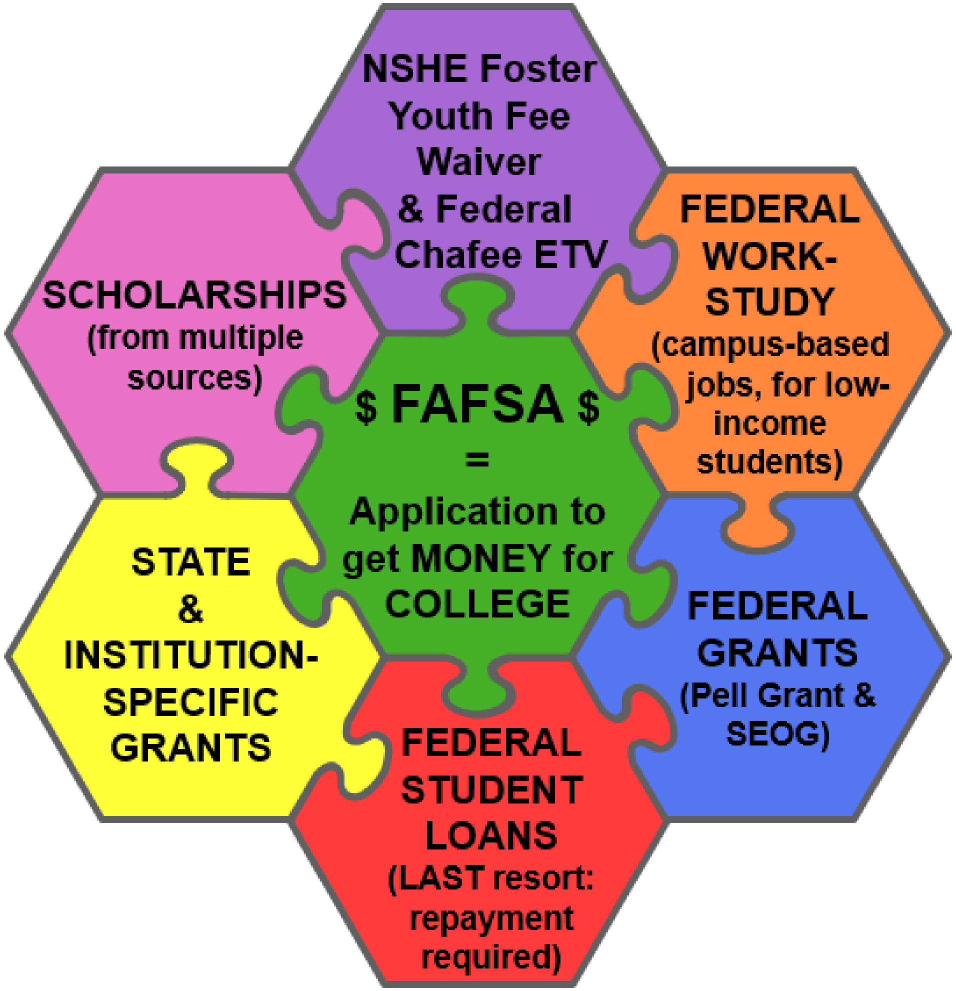
Application

for

Federal

Student

Aid



ONE Application (FAFSA)

=

Access to Multiple Forms of Financial Aid!

Preparing to Complete the FAFSA

Preparing to Complete the FAFSA: Important FAFSA Facts

- **The FAFSA is the APPLICATION you complete/submit, in order to determine your eligibility for various forms of financial aid**; it is NOT the financial aid itself.
- **The FAFSA needs to be completed EVERY YEAR (annually)!**
  - The FAFSA opens on October 1st each year, for the following academic year.
  - SUBMIT YOUR FAFSA AS EARLY AS POSSIBLE, BEFORE THE PRIORITY DEADLINE for your college/university, prior to every academic year in which you plan to enroll in college courses.

Preparing to Complete the FAFSA: Important FAFSA Facts

- **The FAFSA needs to be completed EARLY!**
  - The earlier you submit your FAFSA, the more likely you are to receive the maximum amount of financial aid possible, from a variety of funding sources.
  - **You can apply for financial aid BEFORE you submit your college admissions applications, so do NOT worry if you are still deciding between schools!** Just be sure to list ALL colleges/universities that you are considering on your FAFSA form (you can automatically include up to 20!). The college/university that you end up enrolling in will ultimately disburse your financial aid resources.
  - You can submit your FAFSA after the priority submission deadline for your college/university, but you may receive less money!
- **You should NEVER pay to complete your FAFSA or to receive assistance with completing it.** You should also NEVER need to pay to submit a scholarship application, for that matter!
  - **BEWARE OF SCAMS!**

Preparing to Complete the FAFSA: Priority Submission Deadlines for NSHE Colleges/Universities

The priority FAFSA submission deadlines are early for the NSHE schools, and students should always try to meet priority deadlines in order to maximize their financial aid award options. **<u>NSHE's regular priority FAFSA deadlines are as follows</u> (REMEMBER, these deadlines are for the fall/winter months that are <u>far in advance</u> of the beginning of the fall semester of the academic year that your FAFSA is designated for!):**

1. **University of Nevada, Las Vegas (UNLV):** November 15th
2. **Nevada State University (NSU):** January 15th
3. **University of Nevada, Reno (UNR):** February 1st
4. **Truckee Meadows Community College (TMCC):** Mid-February
5. **College of Southern Nevada (CSN):** Unspecified, but no later than February
6. **Great Basin College (GBC):** Unspecified, but no later than February
7. **Western Nevada College (WNC):** Unspecified, but no later than February

Preparing to Complete the FAFSA: Documents Needed

To complete the *Free Application for Federal Student Aid* (FAFSA), you will need:

- Your Social Security Number (for students who are U.S. Citizens/Permanent Residents) or your Alien Registration Number (for students who are not U.S. Citizens/Permanent Residents)
- Your federal income tax returns, W-2s, and other records of money earned. (**NOTE:** You may be able to transfer your federal tax return information into your FAFSA, directly from the IRS website; please note that the separate IRS Data Retrieval Tool portal was removed, beginning with the 2024-25 FAFSA form.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income, including any child support received (if applicable)
- An FSA (Federal Student Aid) ID, to sign electronically
- A RELIABLE EMAIL ADDRESS that you check regularly! – Avoid using a high school email address that will expire when you graduate!

If you were NOT in foster care at and/or after age 13 and are a [dependent student](), then you will also need most of the above information for your caregiver(s).

Preparing to Complete the FAFSA: Tax Year Used to Determine Financial Need

Why do I have to submit my tax and income information for a tax year that is two years prior to the FAFSA year?

This is advantageous for most students because it:

- allows for the immediate transfer of federal tax information for eligible applicants,
- eliminates estimating income and tax information before taxes are filed,
- reduces the need to come back and update a FAFSA form after filing taxes, and
- enables submitting a FAFSA form as early as October of the year before attending school.

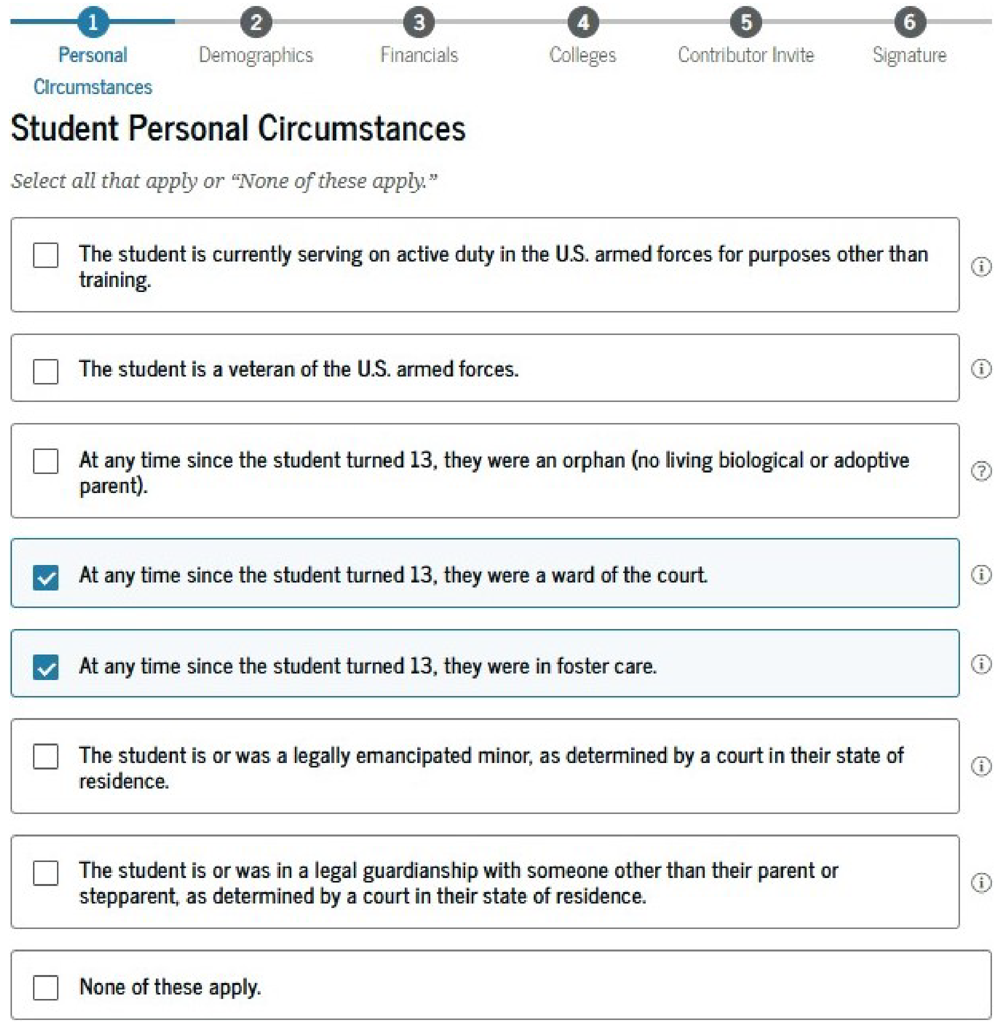
If the tax/income information you are required to submit no longer reflects your current situation, inform the financial aid office of the school that you plan to attend after submitting your FAFSA and ask if they can manually edit your income information based on your proof of your income change.

Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care

When you are completing your FAFSA form, you will be asked if any of the personal circumstances listed, in the image to the right, apply to you. **If you were <u>IN FOSTER CARE AT AND/OR AFTER AGE 13</u> (in any state), you will be considered INDEPENDENT for financial aid purposes**; only YOUR income will count against you, and you do NOT need to provide any information (including income, tax, and asset data) for *any* type of relative or non-relative caregiver—including biological parents, adoptive parents, foster parents, legal guardians, and informal/kinship caregivers (EVEN IF SOMEONE IS CLAIMING YOU ON THEIR TAXES!). **<u>Make sure you CHECK BOTH OF THESE BOXES, when you see this question</u>:**

- ☐ **"At any time since the student turned 13, they were a ward of the court."**
- ☐ **"At any time since the student turned 13, they were in foster care."**

Make sure you also check any additional boxes that may apply to you.



1 Personal Circumstances — 2 Demographics — 3 Financials — 4 Colleges — 5 Contributor Invite — 6 Signature

Student Personal Circumstances

Select all that apply or "None of these apply."

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- ☐ The student is a veteran of the U.S. armed forces.
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- ☑ At any time since the student turned 13, they were a ward of the court.
- ☑ At any time since the student turned 13, they were in foster care.
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- ☐ None of these apply.

Check Out our Foster Care-Specific FAFSA Materials:

Foster Care-Specific FAFSA Flyer, for Nevada Students (1 page)

Foster Care-Specific FAFSA Fact Sheet, for Nevada Students (1 page)

Nevada Fostering Success FAFSA Guide (step-by-step completion instructions, broken into subsections)

Alternative Need Financial Aid Application

Alternative Need Financial Aid Application: What It Is & Who It's For

What It Is: The alternative need financial aid application (the specific name of the application varies for each college/university) is an alternative to the FAFSA form that is designed for students who cannot complete the FAFSA form/are ineligible for federal financial aid administered by the office of **Federal Student Aid**.

Who It's For: STUDENTS WHO ARE INELIGIBLE FOR FEDERAL STUDENT (FINANCIAL) AID are eligible to complete the alternative need financial aid application available at their college/university (the specific name of the application varies for each NSHE college/university). **Completion of this application is a CRUCIAL first step in accessing ALL forms of financial aid for students who are ineligible to apply for/receive federal student (financial) aid!**

Alternative Need Financial Aid Application: How to Access It & Why It's Important

<u>How to Access It</u>: Contact your school's financial aid office to clarify the specific application form required.

- **<u>If You Need Help Completing It</u>:** Contact a financial aid representative or another support person at your NSHE college/university who you may have been referred to, for assistance with completing the <u>alternative need financial aid application</u> and connecting with other resources designed to support students who are ineligible to apply for/receive federal student (financial) aid.

<u>Why It's Important</u>: For students who are ineligible to complete the FAFSA, completing the <u>alternative need financial aid application</u> is important because nearly all forms of financial aid for postsecondary education-related expenses require annual completion of that application before consideration—even aid that is not directly tied to that application's submission.

Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them

Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them

Don't stop with the FAFSA or alternative need financial aid application!

GET MORE CASH FOR COLLEGE!

In addition to completing/submitting the FAFSA or alternative need financial aid application, you will need to submit additional/separate financial aid applications in order to receive certain forms of funding (many of which also require a completed FAFSA form or alternative need financial aid application).

Identifying Key Funding Sources & How to Apply for Them: Nevada-Specific Financial Aid Resources

Identifying Key Funding Sources & How to Apply for Them: Nevada-Specific Financial Aid Resources

Nevada Promise Scholarship (NPS) – Administered by NSHE

- **Who It's For:** NSHE Community College (CSN, GBC, TMCC, & WNC) Students
- **What it Covers:** As a last-dollar scholarship, the NPS covers up to three years of the base course registration and certain other mandatory fees not covered by other state and federal aid received.
- **How to Apply/Qualify:**
  1. Complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular situation);
  2. Complete the Nevada Promise Scholarship (NPS) Application; and
     - **IMPORTANT NOTE:** The NPS application is due by October 31st of your senior year of HIGH SCHOOL!
  3. Meet all other eligibility requirements outlined on the website/in the application.
- **Students Who Are Ineligible for Federal Student (Financial) Aid:** This scholarship is open to qualifying students who are ineligible to apply for/receive federal student (financial) aid.

Identifying Key Funding Sources & How to Apply for Them: Nevada-Specific Financial Aid Resources

Silver State Opportunity Grant (SSOG) – Administered by NSHE

- **Who It's For:** NSHE Community College (CSN, GBC, TMCC, & WNC) & Nevada State University (NSU) Students
- **What it Covers:** The SSOG award amount is calculated by *subtracting* the following monetary amounts from the student's total annual Cost of Attendance (COA):
  - The student contribution (As the principal beneficiary, the student is expected to contribute toward their own education costs. Based on the expectation of a *"reasonable work commitment"*—defined as 15 hours of employment throughout the year, minus estimated federal income tax—the student contribution amount is set at $5,500. The *reasonable work commitment* is used solely for the purpose of determining the student share under the SSOG calculation and should, in no way, be construed as requiring a student to seek or obtain employment as a condition of eligibility for the SSOG award!);
  - The student aid index (determined from completion of the FAFSA or alternative need financial aid application provided by the institution); and
  - Federal student (financial) aid awards received—including the Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), and/or the federal TEACH grant.

  The amount remaining, up to $5,500 annually, is the SSOG award amount. Awards for students enrolled in fewer than 15 credits per semester are prorated. The maximum annual award for students enrolled in 12 credits for each of two semesters is $4,400.
- **How to Apply/Qualify:**
  1. Complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular situation); and
  2. Meet all other eligibility requirements outlined on the website.
- **Students Who Are Ineligible for Federal Student (Financial) Aid:** This grant is open to qualifying students who are ineligible to apply for/receive federal student (financial) aid.

Identifying Key Funding Sources & How to Apply for Them: Nevada-Specific Financial Aid Resources

Governor Guinn Millennium Scholarship (GGMS) – Administered by the Nevada Treasurer's Office AND either NSHE or Roseman University of Health Sciences

- **Who It's For:** Nevada College/University Students, attending any of the 7 NSHE Institutions or Roseman University of Health Sciences
- **What it Covers:** The GGMS provides up to $10,000 to cover the cost of classes (course registration fees), to qualified Nevada students at eligible in-state institutions. It is paid on a per-credit-hour basis, up to 15 credits each semester:
  - $40 (lower division courses)/$60 (upper division courses) per credit at NSHE community colleges;
  - $60 per credit at Nevada State University; and
  - $80 per credit at all other eligible institutions.
- **How to Apply/Qualify:** In order to be considered, you need to meet the *academic merit* standards and all other eligibility requirements outlined on the website (this is a *merit-based* scholarship, as opposed to *need-based*!).
  - There is no GGMS application process for students who attend a traditional public, private or charter school in Nevada. If you are eligible upon high school graduation, your school or school district will submit your name to the *Nevada State Treasurer's Office* (contact them, if you do not receive notification of your eligibility by the July after you graduate from high school!). For students who are homeschooled or attend a high school out-of-state while residing in Nevada, there is an application process.
  - If you think you are eligible, check your award status on the Nevada State Treasurer website.
- **Students Who Are Ineligible for Federal Student (Financial) Aid:** This scholarship is open to qualifying students who are ineligible to apply for/receive federal student (financial) aid.

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

NSHE Foster Youth Fee Waiver — Administered by NSHE

- **Who It's For:** Undergraduate students who are/were dependents of the Nevada foster care system, at and/or after age 13 (eligibility ends on 26th birthday), and are enrolled at one or more NSHE schools (UNLV, UNR, NSU, CSN, GBC, TMCC, and/or WNC)
- **What it Covers:** Directly WAIVES *most* major course registration (enrollment) fees at any of the 7 degree-granting NSHE schools (exact amount waived = base course registration fees + any applicable lower-division lab fees for all eligible courses)
- **How to Apply/Qualify:**
  1. Review the initial and continuing eligibility requirements outlined in our Who, What, When, Where, & Why Fact Sheet.
  2. Review and complete the step-by-step fee waiver form access and submission instructions provided in our Steps to Obtain Fact Sheet, which are more briefly outlined here:
     - **a. Complete and submit your FAFSA form** (which you'll need to complete annually, for every year in which you plan to enroll in college courses!), and ensure that your chosen college/university is listed on the form, so that they receive your FAFSA information.
     - **b. Complete and submit the application for admission for your NSHE college/university of choice**, prior to their application deadline!
     - **c. Complete and submit your fully/accurately completed NSHE Foster Youth Fee Waiver Form and the required supporting Nevada foster care history documentation**, to the contact person for your chosen college/university, listed on page 2 of the form.
- **Students Who Are Ineligible for Federal Student (Financial) Aid:** The course registration fee waiver is only open to students who are eligible to complete the FAFSA, as FAFSA submission is a fee waiver eligibility requirement.

Fee Waiver Facts:

Who, What, When, Where, & Why Fact Sheet **(1 page)**

Steps to Obtain Fact Sheet **(1 page)**

Frequently Asked Questions Fact Sheet **(2 pages)**

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

CLARIFYING NOTE ON NSHE FOSTER YOUTH FEE WAIVER TERMINOLOGY:

In some states, ***base course registration (enrollment) fees*** (i.e. the main/highest course fees) may be referred to as ***tuition*** (the 2 terms are sometimes used interchangeably); but, in Nevada, Nevada RESIDENT (in-state) students are only charged ***base course registration fees*** at our public, nonprofit colleges/universities—while NON-resident (out-of-state) students are charged the ***base course registration fees***, PLUS an additional ***tuition*** charge (however, *private Nevada* institutions and *out-of-state* institutions—whether nonprofit or for-profit—often DO label their *base course registration [enrollment] fees* as *tuition*).

- **This is why the NSHE Foster Youth Fee Waiver is considered a *course registration (enrollment) fee waiver*, NOT a *tuition waiver*, which is explained in more detail in the fee waiver's Frequently Asked Questions Fact Sheet.**

UNLV

University of Nevada, Reno

Nevada State University

College of Southern Nevada
Investing in Our Future. Students First.

Great Basin College

TMCC
Truckee Meadows Community College

Western Nevada College

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

Federal Chafee Education(al) & Training Voucher (ETV) (link provides state-by-state contact info) — Administered by the U.S. DHHS Administration for Children & Families (Designated Nevada ETV Administrators: Clark County Social Service & the Children's Cabinet)

- **Who It's For:** Students who are currently in foster care, aged out of foster care, or left foster care after their 16th birthday
  - For students who exited care at and/or after age 16, but before aging out, eligibility depends on the state administering the funds (Nevada has more restrictive requirements than some states). Contact your STATE OF DEPENDENCY first!
- **What it Covers:** Provides up to $5,000 per academic year, for up to 5 years (whether or not the years are consecutive) or until your 26th birthday (whichever comes first)—for any school and/or living expenses within your annual Cost of Attendance determined by your school
  - **IMPORTANT NOTE:** As of the 2024-25 academic year, Chafee ETV funding is NO LONGER REQUIRED TO FALL WITHIN THE FEDERAL STUDENT AID COST OF ATTENDANCE PARAMETERS!
- **How to Apply/Qualify:**
  1. Review the ETV eligibility information and access the application on the **NV DCFS ETV webpage**;
  2. Contact your region's ETV administrator: ETV@ClarkCountyNV.gov (for current/former Clark County foster care dependents and out-of-state students residing in Clark County who are unable to receive funding from their state of dependency) OR ccarstairs@childrenscabinet.org (for current/former foster care dependents from any other NV county and out-of-state students residing in any other NV county who are unable to receive funding from their state of dependency); and
  3. Complete/submit the application, which is updated and needs to be resubmitted every year, along with your supporting foster care history documentation and other required documents.
- **IMPORTANT NOTE:** You will need to wait until AFTER YOU ARE ADMITTED to college to submit your Chafee ETV application—because you will need to include the college/university you will be attending on the application.

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

Foster Care-Specific Scholarships, for Students Who Were in Foster Care in Nevada — Administered by Various Organizations

- Otto A. Huth Scholarship Fund
- Foster Children Education Scholarship
- Career Opportunity Scholarship
- Children's Service Guild of Southern Nevada Scholarship
- Village of Becoming Scholarship

More info on all of these scholarships, as well as other financial aid topics and resources, is provided in our 2-page Foster Care-Specific Financial Aid Fact Sheet, for Nevada Students:

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

These 2 resources provide supplementary information about the key financial aid resources that are covered in this guide, as well as information about additional financial aid opportunities.

They can help you identify other "gift aid" resources (i.e. financial aid that does NOT need to be repaid!)—such as *grants* and *scholarships*, through your college/university and/or outside organizations—that you can apply for that you are NOT automatically considered for after submitting your FAFSA form, alternative need financial aid application, and/or the other financial aid applications covered in this guide (although, most of the additional resources require students to complete the FAFSA form or alternative need financial aid application, in addition to completing a separate application that is specific to each resource).

Foster Care-Specific Financial Aid Fact Sheet, for Nevada Students **(2 pages)**

Comprehensive Nevada Fostering Success Financial Aid Toolkit **(subdomain of initiative webpage)**

Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

Scholarship Tips

- Scholarships are endless, and they are available from a variety of sources. This can be overwhelming, so **start with options that are available through your high school, college/university (including the department that houses your major/program of study), or through a more <u>local</u> organization** (as opposed to a national organization).
- **Scholarships have varying deadlines throughout the year, but many are due far in advance of the semester/year that they are for** (often 6 months to 1 year in advance). So, ***search regularly***, ***keep a running list of scholarships you plan to apply for*** (in the order that the applications are due), and ***start applications early*** so that you have sufficient time to compile/complete all required application materials.

Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

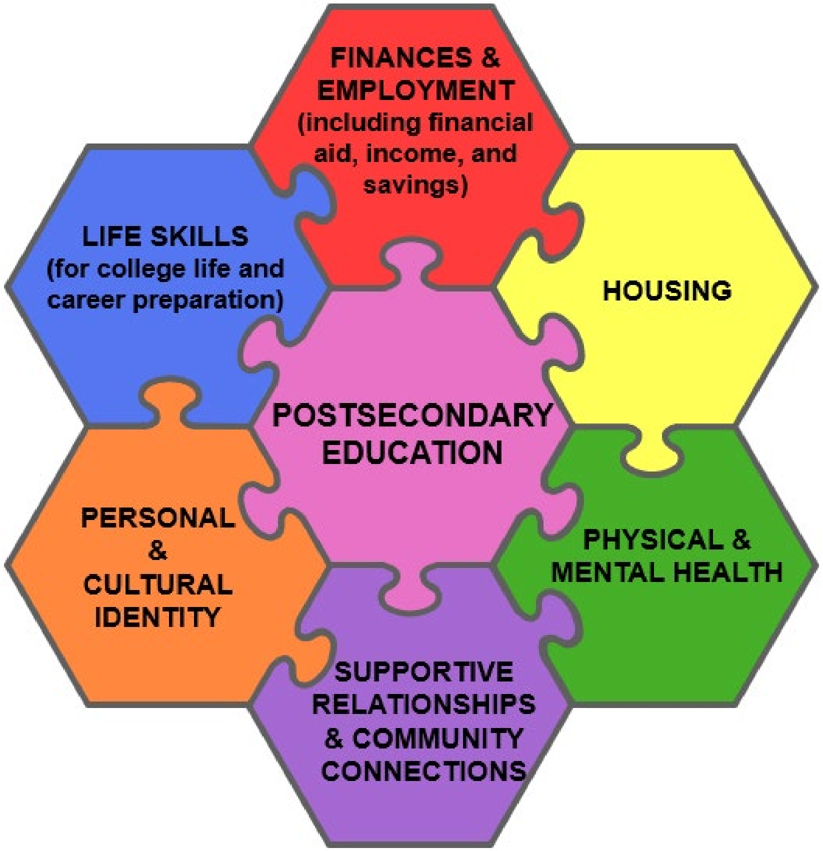
Scholarship Tips

- While applying for scholarships can sound daunting, **the applications get faster/easier as you go**, because you will already have many of the required documents compiled and you can often use huge chunks of your prior scholarship essays for new scholarship essays (many essay prompts ask similar questions).
- **Remember that it is worth the effort to apply, because you can rack up quite a bit of money with scholarships!** You likely won't get every scholarship that you apply for, but students who are diligent about regularly searching/applying for scholarships often get at least one or two.
- **Even if your GPA is not amazing, not all scholarships are based on academic merit. Some are based on financial need and/or other criteria.** And, some are based on more than one factor.

Nevada System of Higher Education (NSHE) Fostering Success Initiative Wraparound Support Overview: Specialized Resources/Services for NSHE Students Who Have Experienced Foster Care

NSHE Fostering Success Initiative Wraparound Support Overview

Our Approach



Adapted from: 1) Casey Family Programs. (2006). *It's My Life: Postsecondary Education and Training.* https://www.casey.org & 2) Fostering Success Coaching Institute. (2008). *Fostering Success Coaching: The Seven Life Domains.* https://www.fosteringsuccesscoaching.com

The Nevada System of Higher Education (NSHE) provides tailored wraparound support to students who have experienced foster care.

Through a holistic approach, the NSHE Fostering Success Initiative centers postsecondary education success and career preparation as it focuses on the PRESENT and the FUTURE with students who have experienced foster care.

Enthusiastic educators engage in 3 key activities that promote student success and wellbeing:

1) **Individualized direct coaching that centers the young person as the expert in their own experiences and needs, builds trust, and fosters self-advocacy and independent living skills;**
2) **Tailored resource and/or support service provision, within campus- and community-based settings (including "sense of belonging" opportunities); and**
3) **Timely and appropriate advocacy that assists in removing barriers.**

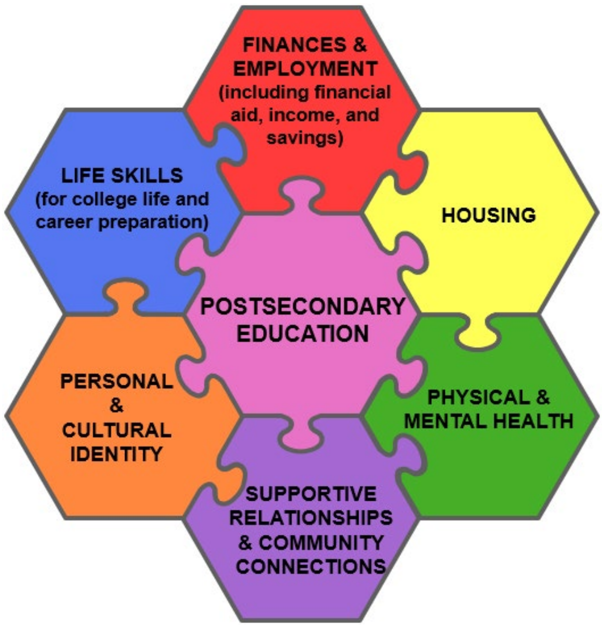
NSHE Fostering Success Initiative Wraparound Support Overview

Campus-Based Contact People/Programs

Check out the initiative's [Wraparound Support Flyer](), for a comprehensive list of NSHE staff/faculty and campus-based support programs that are dedicated to serving students who have experienced foster care.

- These contact people/programs can provide you with one-on-one assistance, connect you to resources, and help you navigate any barriers that you may encounter throughout your college journey.

- They can also connect you with other college students who have experienced foster care!



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NSHE Fostering Success Initiative Wraparound Support Overview

Statewide Initiative Contact Person, Website, & Social Media

Laura Obrist, MSW (Pronouns: She/Her)
Manager (system-level/statewide role), Fostering Success Initiative
Chancellor's Office – Department of Academic and Student Affairs
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

- Direct Line (Call or Text): 702-522-7035
- Email: lobrist@nshe.nevada.edu

x.com/NSHEFoster

instagram.com/nshefosteringsuccess

NSHE FOSTERING SUCCESS INITIATIVE EST. 2018

NSHE Fostering Success Initiative Wraparound Support Overview

Additional NSHE Fostering Success Initiative Wraparound Support Resources

For information about the risks and rewards of dual-enrollment courses for high schoolers; types of postsecondary education institutions and credentials; words of caution and key factors to consider when choosing a school and program of study; an overview of the 7 Nevada System of Higher Education (NSHE) colleges/universities and the NSHE Fostering Success Initiative that provides wraparound support to students with foster care histories; an introduction to financial aid and key financial aid topics and resources; and post-admission college enrollment and financial aid steps—check out our **College 101 for Nevada Students Who Have Experienced Foster Care**:

For information to support you with exploring, planning, and pursuing postsecondary education and career paths that are aligned and fitting for your interests, skills, and needs—as well as maximizing your career preparation, experience, and advancement opportunities while enrolled in a postsecondary education program—check out our **Career Pathways Guide for Nevada Students Who Have Experienced Foster Care**:

For information about on-campus, off-campus, and app-based academic success, career, and wellness support resources for NSHE students who have disabilities, learning challenges, and/or medical conditions—particularly those who have experienced foster care—check out our **Disability, Learning Challenge, and Medical Condition Resource Guide for NSHE Students Who Have Experienced Foster Care**:

For information about on-campus, off-campus, and app-based mental health support resources for NSHE students with foster care histories—including both foster care-specific and more general resources—check out our **Mental Health Resource Guide for NSHE Students Who Have Experienced Foster Care**: