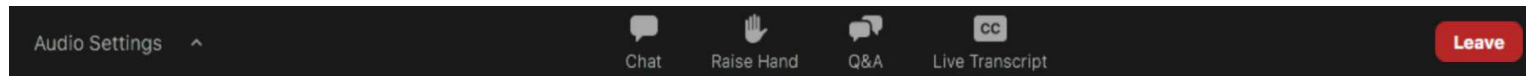


# The MEFA Institute

## Financial Aid Resources for Department of Children and Families (DCF) Students

# How to Participate



The *Audio Settings* allow you to control the volume levels

The *Chat* feature is disabled. To communicate with the host, please use the Q&A section

Have a question during the webinar? Type it in the Q&A section

Use the *Live Transcript* feature if you want to see closed captions

Click *Leave* to exit the webinar

# Objectives

- Know the post secondary options for foster youth
- Assist with academic planning for youth pursuing Higher Education
- Understand the financial aid process
- Be able to assist in accessing DCF supports for post secondary education

# Before Senior Year

- **Young Adult Readiness Assessment (DCF)**
  - Identify and support long and short-term goals
  - Identify continued student support system.
- **PAYA (DCF)**
  - Life skills necessary to sustain education
- **Discuss Post Secondary Education, set goals, and discuss expectations (All adult supports)**
- **Pre-SAT's and SAT's (All adult supports)**

# Making the Right Decision

## Consider:

- **Readiness- Social/Emotional needs**
- **Academics**
- **Research colleges and schedule tours**
- **Costs – Return on Investment**
- **Vocational vs. College**
  - Career Assessment – Career Centers

# What is financial aid?

- **Money to pay for college or career school. Understanding the difference.**
- **College is NOT for FREE!**
  - Grants
    - Federal vs. Private
  - Loans
  - Work-study
  - Scholarships



# What types of aid can students apply for?

- **Federal student aid: fill out *Free Application for Federal Student Aid (FAFSA)***
- **Undocumented residents that qualify as “high school completers” can complete the *Massachusetts Application for State Financial Aid (MASFA)***
- **High School Guidance Office – Local Scholarships**
- **School aid: contact financial aid office at schools you are considering**
- **DCF Financial Aid**

# FAFSA and MASFA applications

Federal **Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND™

## Massachusetts Application for State Financial Aid (MASFA)

- A FAFSA or MASFA must be completed by all foster youth
- Deadlines are even more important for foster youth
- Take advantage of existing resources:
  - **DCF Programs**
  - **MEFA**
  - **FAFSA DAY Massachusetts**



# Completing applications

## FAFSA

- Have your Social Security or Alien Registration Number
- Allow the FAFSA to link to your IRS tax records to complete the application.

## MAFSA

- Students do not need to have a Social Security, Alien Registration Number, ITIN number, or other assigned number.
- Requires an online application and an affidavit completed with the college

# Dependency Status Screening Questions on the FAFSA

## Student Personal Circumstances

Select all that 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.

## Your Dependency Status



### Independent Student

Based on your answers, you're an independent student. This means you don't need to answer financial questions about your parents to complete your FAFSA® form.

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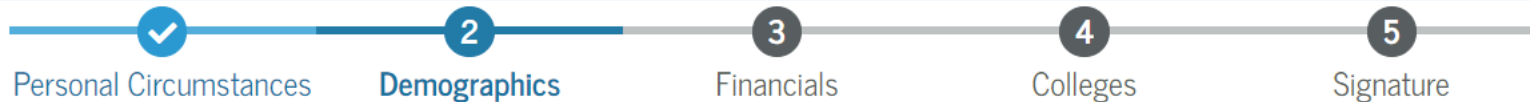
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## Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

Neither parent attended college

One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

Notes

**Orphan:** Select this box if at any time since you turned 13, you had no living parent, even if you are now adopted.

**Ward of the Court:** Select this box if at any time since you turned 13, you were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

**Foster Care:** Select this box if at any time since you turned 13, you were in foster care, even if you are no longer in foster care today. If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at [childwelfare.gov/nfcad](http://childwelfare.gov/nfcad).

**Emancipation:** Select this box if you can provide a copy of a court's decision that, as of today, you are an emancipated minor. Also select the box if you can provide a copy of a court's decision that you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

**Legal Guardianship:** The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Select this box if you can provide a copy of a court's decision that, as of today, you are in legal guardianship. Also select the box if you can provide a copy of a court's decision that you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also leave the box blank and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

If you meet any of these conditions, the financial aid administrator at your school may require you to provide proof that you were in foster care, a dependent or ward of the court, an emancipated minor, or in a legal guardianship.

If there is not an open DCF case, [Youth.Support@mass.gov](mailto:Youth.Support@mass.gov) can be contacted for assistance.

# Tuition Equity & MASFA

## "High School Completers" Tuition Equity Law

Expanded eligibility for in-state tuition rates

Attend a Mass high school for 3+ years AND earned a Mass diploma or equivalent

Meet other documentation requirements

## Massachusetts Application for State Financial Aid (MASFA)

For certain non-US citizen students, including undocumented students

Attend a Mass high school for 3+ years AND earned a Mass diploma or equivalent

See [State webpage](#) for more information

# Types of DCF Care and Custody

- **Protective Custody**
- **CRA**
- **Adoption**
- **Guardianship Placement**
- **Voluntary Placement Agreement**

**Other Types of Possible Independents:  
Probate, Homeless, Runaway, DYS**

# Documentation for Independents

**DCF can assist with:**

- **Proof of foster care custody status and a Ward of the Court Letter,**
- **Proof of Guardianship if sponsored by DCF.**
- **Guardianship documents are also available at the court.**

# After the FAFSA or MASFA

- **Verification Process**

- Ward of court/ foster care letter
- Income verification
- Independent Status
- Proof of residency

- ***Remind students to read letters and check email!***





# What happens next?

- **Students will receive financial aid packages from each college**
- **Review Financial Aid Packages with students**
- **Explain the difference between grants and loans.**
- **Complete yearly health insurance waivers**
  - Identify on-campus health centers and counseling centers for additional student support

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# DCF Financial Supports

- **Adopted Child Tuition and Fee Waiver\***

*\*Information on Adoption waivers can be obtained by emailing [Subsidy.Unit@mass.gov](mailto:Subsidy.Unit@mass.gov)*

- **Foster Child Tuition and Fee Waiver**

- **Massachusetts Foster Child Grant**

- **Massachusetts Education and Training Voucher**

- **William Warren Scholarship**

# Help Paying for School

There are many financial assistance programs to help current and former foster youth pay for school. You may be eligible for different programs based on your age, school, DCF history, and other factors. Learn more below.

**Our site has been redeveloped to provide simplified overviews and online applications.**



Type	Education & Training Voucher	State College Tuition & Fee Waiver	Foster Child Grant
What	Up to 5K per year for tuition, room/board, fees, books, transportation & more	100% of tuition & fees for state-supported courses	Up to 3K per semester (max of 6K per year) for tuition, room/board, & fees
Where	Full or part time at any public/private college, university, or vocational school that is FAFSA eligible (in or out of state)	Full or part time at a Massachusetts public college or university	Full time at any public/private college, university, or vocational school that is FAFSA eligible (in or out of state)
Who	<ul style="list-style-type: none"> <li>• Under age 26</li> <li>• US citizen/eligible non citizen</li> <li>• DCF custody through age 18 or DCF sponsored adoption/guardianship with kin (after 16)</li> <li>• Eligible for FAFSA</li> </ul>	<ul style="list-style-type: none"> <li>• Under age 25</li> <li>• US citizen/eligible non citizen</li> <li>• DCF custody through age 18 or DCF sponsored adoption/guardianship with kin</li> <li>• Eligible for FAFSA or MASFA (alternative financial aid application for undocumented students)</li> </ul>	<ul style="list-style-type: none"> <li>• Under age 25</li> <li>• US citizen/eligible non citizen and permanent MA resident</li> <li>• DCF custody through age 18 via a Care &amp; Protection petition</li> <li>• Eligible for FAFSA or MASFA (alternative financial aid application for undocumented students)</li> </ul>

How

⇒ [See the full eligibility rules and apply](#)  
After July 1st

⇒ [See the full eligibility rules and apply](#)  
Upon reaching 18th birthday or by July

⇒ [See the full eligibility rules and apply](#)  
By July 15th

# Tuition & Fee Waiver

## Eligible Youth

- In DCF Protective Custody until the age of 18
- Unable to return home
- Have not yet turned 25
- Adopted
- Guardianship
- Completed the FAFSA or MASFA

The waiver is for the cost of tuition of only state supported classes at Mass community colleges and universities. ***It does not cover books, application fees, or room and board.***

# Foster Child Grant

## Eligible Youth

- Permanent legal Resident of Mass
- US citizen or non-citizen eligible under Title IV regs.
- DCF care via Care & Protection Petition
- Not yet reached 25<sup>th</sup> Birthday
- Enrolled Full-time (12 credits or equivalent)
- Completed the FAFSA or MASFA
- Meets school's requirements for satisfactory academic progress

# Education and Training Voucher

## Eligible Youth

- Youth who were in DCF custody until age 18.
- Unable to return home
- Eligible until age 26
- Adopted/Guardianship after the age of 16
- Must have High School Diploma or GED
- Completed the FAFSA

# William E. Warren Scholarship Eligibility

- In DCF custody and out-of-home placement for a minimum of one year
- Under age 25
- Enrolled in a post-secondary Title IV eligible program.
- Demonstrate academic potential and commitment to educational goals
- Demonstrate significant unmet financial need
- Demonstrate ability to overcome challenges and obstacles
- Completed the FAFSA or MASFA

# William E. Warren Scholarship

- **Competitive** scholarship; students evaluated on academic merit and financial need
- Granted once a year – summer application
- Awards typically between \$500 - \$2,000





# DCF – College Support Programs

- DCF College, Career, and Resource Expo
  - April 24<sup>th</sup> 2025 from 10am-1pm
- Education and Training Support
- College Advising Days - One on one planning and reviews
- College Connections
  - Financial Aid Staff
  - Student Support Services
  - Student Account Staff
  - Admissions
  - Housing

# Consider what campus support networks are available.

What services are available for mental health support?

Where can they get tutoring?

Where can they obtain support around disabilities and accommodations?

Is there an identified contact in the Financial Aid Office for youth in foster care?

Where can they access support available for housing during breaks?

Do they have contact information for DCF staff that can assist them with financial aid and other needs?

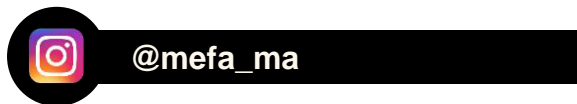
# DCF Contact Information

- Molly O’Neil- Director of DCF Adolescent & Young Adult Services  
Phone: (617) 748- 2204
- Seth Riker– DCF Program Supervisor  
Phone: (617)-862-7131
- Kristen Cumberbatch- DCF Education and Training Worker  
Phone: (508) 235-9830
- Laurie Hernandez– DCF Education and Training Worker  
Phone: (617) 748-2421

For grant & scholarship information and applications, visit:  
[www.mass.gov/info-detqils/help-paying-for-school](http://www.mass.gov/info-detqils/help-paying-for-school) or scan:



# Connect with MEFA on Social Media



# Thank You!

## Questions?



**(800) 449-MEFA (6332)**



**[collegeplanning@mefa.org](mailto:collegeplanning@mefa.org)**