



## Top 10 College Survival Strategies for Former Foster Youth

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### 1.) What are some things I need to know when figuring out where to go to college after foster care?

- **Try to get support from a caring adult to help you visit at least one college campus in person ahead of time:** This can help get a feel for whether or not this school is a good fit for you.
- **Be aware that out-of-state tuition** can be two or three times more expensive, and that some online colleges are scams.
- **Several Ohio colleges and universities** have Campus Mentoring Programs and/or Ohio Reach Campus Liaisons to support the success for former foster youth pursuing postsecondary education. These include **Cleveland State University, Columbus State Community College, Cuyahoga Community College, Ohio State University and Wright State University.**

### 2.) What are ETV funds?

**Website:** [www.fc2sprograms.org/ohio/](http://www.fc2sprograms.org/ohio/)

**Foster Care to Success provides up to \$5000 a year** for college-related expenses. Funding is limited and available on a first-come, first-served basis – so apply early.

#### **Eligibility requirements:**

1. At least 18 years old, but younger than 21 years old to apply for the first time. Youth can reapply for ETV funds, if they have a current grant, until the age of 25.
2. Youth must either have been in foster care on their 18th birthday and aged out at that time, or adopted from foster care with the adoption finalized after his/her 16<sup>th</sup> birthday, or will have their foster care case closed between the ages of 18 and 21.
3. Must be enrolled in a degree, certificate or other accredited program at a college, university, technical, or vocational school.
4. To remain eligible for ETV funding, youth must show progress toward a degree or certificate.

**Stay in touch with ETV staff**, especially about any struggles that you might have with school. Those who stay in touch are more likely to be successful than those who allow problems to pile up before asking for help. You will want to stay in touch with your college advisor as well.

### 3.) What do I need to know when filling out the FAFSA?

This is a vitally important resource to get financial aid for college.

**You can list up to 10 schools on the FAFSA.** It's smart to list more than one, and to include an Ohio college so you can learn about how much state financial aid you might be eligible for...

**Former foster care youth** should fill out the FAFSA as an **“independent student,”** in accordance with the 2007 College Cost Reduction and Access Act. This enables former foster youth to be eligible for financial aid.

You must fit into ONE of the following categories:

1. An orphan, in foster care, or a ward of the court at any time when the student was 13 years of age or older, OR
2. An emancipated minor or is in legal guardianship as determined by the court in their state of legal residence, OR
3. Verified as an unaccompanied youth who is homeless or at risk of homelessness and self-supporting

### 4.) What else do I need to know about financial aid?

- **Look over every detail of your financial aid package:** This is literally a financial contract, and it's important to do the math in figuring it out.
- **Know the difference between grants and loans.** You don't need to pay grants back. Loans need to be paid back later, with interest.
- **There are two types of loans:** For subsidized loans, the federal government pays the interest on the loan while the student is in college or while the loan is in deferment. But for unsubsidized loans, the interest starts adding up right away.
- **Know the pros and cons of participating in federal work-study.** This program provides part-time jobs for undergraduate and graduate students with financial need to earn money to help pay education expenses. But it does count against your overall financial aid amount.

So, depending on your situation, it might make sense to opt out of work-study, and find a different job. For example, being a desk clerk at a or manning the desk at a student center will make it possible for you to study while working and won't count against your overall financial aid.

### 5.) What is the difference between an Associate's and Bachelor's degree?

- **Associate's degree:** a 2-year degree that can be earned at community, technical and vocational colleges.
- **Bachelor's degree:** a 4-year degree that can be earned at a college university.

## 6.) What is the Short-Term Certificate Foster Youth Grant Program?

- **Provides up to \$2,000 to assist in getting a short-term certificate**, in less than one year. This can help you earn money right away. Getting a short-term certificate doesn't mean you can't ultimately get an Associates, Bachelors, or even Masters degree. It just provides a way for you to earn money to help with that journey.
- **This resource is available at:** Belmont College, Bowling Green State University, Central Ohio Technical College, Cincinnati State Technical & Community College, Cleveland State University, Columbus State Community College, Cuyahoga Community College, Eastern Gateway Community College, Hocking College, Lorain County Community College, Marion Technical College, North Central State College, Northwest State Community College, Rhodes State College, Sinclair Community College, Southern State Community College, Stark State College, Terra State Community College and Wright State University.
- **Ask if your school has this program**, because even if they don't have a foster-specific grant program, they will often have a regular short-term certificate program that you can apply for...

## 7.) How can the military help with college?

- **ROTC programs** can result in a full, four-year scholarship.

## 8.) Where can I get affordable textbooks for college?

- **Your professor should have a list of books that you need. Use the ISBN# to get correct edition.** These books will be much more expensive if you purchase them at your college bookstore. If you go to [www.booksprice.com](http://www.booksprice.com) you can find the lowest price available. You can also rent e-textbooks at [www.chegg.com](http://www.chegg.com)

## 9.) What should I know about dorms?

- **College meal plans** may be mandatory, especially during your freshman year. It can be more expensive than just going to the grocery, and you will want to pay attention to cafeteria hours.
- **If you have problems with your roommate**, talk with your Resident Advisor (RA).

## 10.) What do I need to know about medical insurance?

Medical insurance is required at most schools. Being uninsured and then experiencing sickness/injury can keep you from finishing college

- **Youth who "age out" of foster care in Ohio** are eligible for Medicaid until their 26th birthdays. After being initially signed up for Medicaid at age 18, former foster youth must stay in touch with Medicaid, so that they don't lose services between ages 18-26. Please contact the Medicaid Hotline: 1-800-324-8680