



PLANNING YOUR NEXT STEPS: LIFE AFTER HIGH SCHOOL

ABOUT US

- **Foster Care Non-Profit located in Princeton**
- **Cover all of New Jersey**
- **Provide services to resource parents and youth to help them navigate foster care.**
- **Started in 1974 as the NJFPA**
- **Became Foster and Adoptive Family Services, then umbrella**



TODAY'S AGENDA



- Higher Education Options & Senior Year Preparation
- Post-Secondary Education Funding
 - *The Free Application for Federal Student Aid (FAFSA)*
 - *New Jersey Tuition Aid Grant (TAG)*
 - *Financial Aid Verification*
- The New Jersey Foster Care Scholars Program
 - *Eligibility*
 - *Completing the Application*
- Additional Resources & Support Services
- Questions



YOUR HIGHER EDUCATION OPTIONS

CHOOSING A SCHOOL



Environment



Academics



Financial
Aid



College
Expenses



Housing



COLLEGE FAIRS & TOURS



College Fairs

- Meet representatives from a range of institutions.
- Get information about schools, without feeling pressured into making any decisions or commitments.
- Help decide if it's worth scheduling a campus visit to that college

College Tours

- Firsthand view of a college campus.
- Chance to talk to students, faculty, and financial aid and admission officers
- Determine if a school is a good match.

CAREER & TECHNICAL EDUCATION



- **Earn a Professional Certificate**
- **Specific field of interest, such as:**
 - Computer Technology
 - Automotive Engineering
 - Cosmetology
 - Culinary Arts
 - Medical Assistance
 - And many more!
- **Provides hands-on learning approach**
- **Costs vary**
- **May require student loans**

TWO-YEAR SCHOOLS



- **Earn an Associates Degree/Certificate**
- **Transfer to a four-year school to obtain Bachelor's degree**
- **Advantages:**
 - Less expensive than 4-year colleges
 - May provide an easier transition into college setting
 - Offers an opportunity to explore various areas of study.
 - You can earn a certificate or degree in a career-oriented field, such as firefighting or engineering technology.
 - Students can schedule their courses around home and work commitments

FOUR-YEAR SCHOOLS



- **Earn a Bachelor's Degree**
- **Vary in cost:**
 - Public vs. Private
 - In-state vs. Out-of-state
- **Advantages:**
 - Potential to live on-campus (room & board charges apply)
 - A variety of degree programs, majors and class options
 - Study-abroad programs and high-level internships
 - Participation in social activities, clubs, sports other extracurricular activities, service learning, and professional networking.
 - More job opportunities and higher earning potential with degree

SCHOOL COUNSELORS



School counselors are one of the best ongoing sources of support for students who plan to go to college.

School counselors can assist students with various tasks including:

- Academic Advising
- College Applications
- Scheduling Standardized Test
- Letters of Recommendation
- Paying for college

EARLY DECISION VS. EARLY ACTION

EARLY
ACTION

VS
EARLY
DECISION

Early Decision **plans are binding** — a student who is accepted as an ED applicant must attend the college. Youth interested in ED will apply to their 1st choice school in early Fall and receive a decision by December. Students may apply to other colleges however, if accepted early decision., student must withdraw all other applications.

Early Action plans are nonbinding — students receive an early response to their application but do not have to commit to the college until the normal reply date in the Spring. Students may also apply to other colleges under regular admission.

SAT & ACT FEE WAIVERS



High School students who cannot afford to pay test fees may be eligible for a SAT fee waiver.

Youth who receive fee waivers can take advantage of all the following services:

- 100% of the registration fees for a single test date.
- 2 free SATs, with or without the essay
- 6 free SAT Subject Tests
- 2 free Question-and-Answer Service (QAS)
- Waived application fees at participating colleges
- Free CSS Profile applications to apply for financial aid from participating schools

COMMON COLLEGE ADMISSION TERMS

Admission: Getting accepted into a college.

Candidate's Reply Date Agreement (CRDA) : This agreement gives students time to get responses from most of the colleges they have applied to before deciding on one.

Deferral: Permission from a college that has accepted you to postpone enrolling in the college. The postponement is usually for up to one year.

Open Admissions: A policy of accepting any high school graduate, no matter what his or her grades are, until all spaces in the incoming class are filled. Almost all two-year community colleges have an open-admission policy.

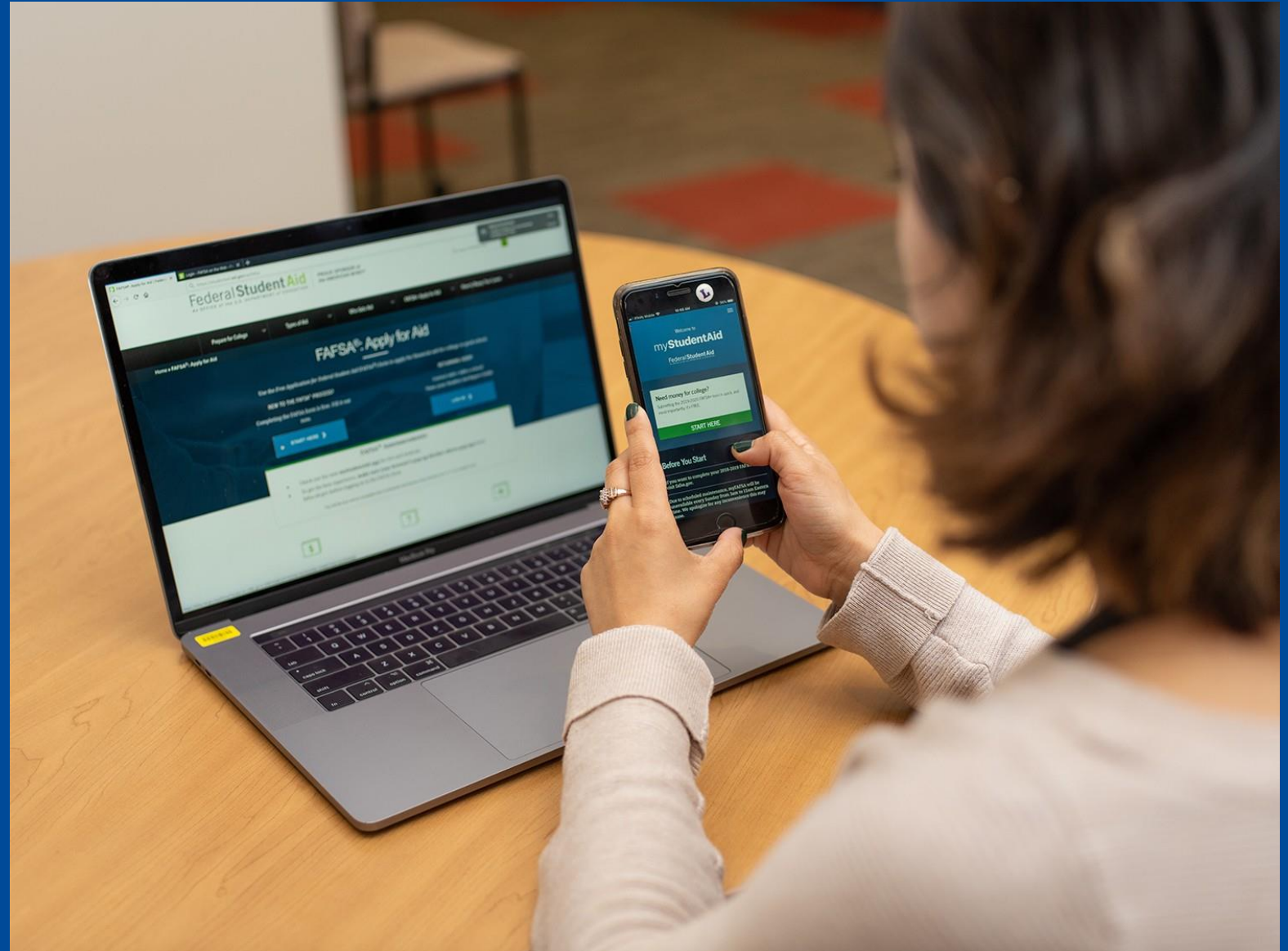
Rolling Admissions : An admission policy of considering each application as soon as all required information (such as high school records and test scores) has been received, rather than setting an application deadline and reviewing applications in a batch.

Waiting List: The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decide to attend.



FUNDING YOUR POST-SECONDARY EDUCATION

FREE
APPLICATION
FOR FEDERAL
STUDENT AID
(FAFSA)



COMPLETING THE FAFSA

In order to complete the FAFSA online, students will need the following items:

- Working email address
- Social Security or Alien Registration #
- Driver's license number
- Prior prior years tax returns
- FSA ID

To create an FSA ID visit: fsaid.ed.gov

FINANCIAL AID CHECKLIST



CREATE AN FSA ID



FILE YOUR FAFSA



APPLY FOR STATE AID



ACCEPT YOUR AWARDS



COMPLETE LOAN REQUIREMENTS



TYPES OF FINANCIAL AID



“Free Money”

Grants - based on financial need and does not need to be repaid.



“Earned Money”

Work-study - allows you to earn money while you are in school



“Borrowed Money”

Loans - allows you to borrow money for your education, but must be repaid with interest.

HOW MUCH FINANCIAL AID WILL I RECEIVE?



HOW YOUR FINANCIAL AID IS CALCULATED:

**COST OF
ATTENDANCE
(COA)**

—

**EXPECTED FAMILY
CONTRIBUTION
(EFC)**

=

**FINANCIAL
NEED**

COMPLETING THE FAFSA

Dependent students – must report parent's financial information

Independent students – only report their own financial information

- To qualify one of the following must be met:
 - Married
 - Veteran or member of US Armed Forces
 - Orphan or Ward of the Court after 13th birthday
 - Has legal dependents
 - Emancipated Minor
 - Homeless or at risk of becoming homeless

COMPLETING THE FAFSA

Question 52: “At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?”

- Selecting “yes” qualifies student as independent
- Do not need to submit parental financial information

Ward of the Court Letters

- OESP/OAS Office can verify, create and submit to post-secondary institution or financial aid office

COMPLETING THE FAFSA

Questions 53 & 54: Emancipated Minor & Legal Guardianship “Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you?”

- Student must be able to provide a copy of a court’s decision that as of today they are an emancipated minor or are in legal guardianship. Or they can provide a copy of a court’s decision they were an emancipated minor or were in legal guardianship immediately before they reached the age of being an adult in their state. The court must be located in their state of legal residence at the time the court’s decision was issued.

COMPLETING THE FAFSA

Questions 55-57: Homeless & Unaccompanied Youth

- “Homeless” means lacking fixed, regular and adequate housing. Youth may be homeless if they are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if they are living in any of these situations and fleeing an abusive parent, they may be considered homeless even if their parent would otherwise provide a place to live.
- “Unaccompanied” means youth are not living in the physical custody of their parent or guardian.

NJ STATE TUITION AID GRANT

After completing your Free Application for Federal Student Aid, HESAA will send an email to the email address listed on the FAFSA which will contain your NJ State/HESAA ID. You will be instructed to create a NJFAMS User ID and password to log into your NJFAMS Student Portal.

- Available to NJ residents with financial need
- Students must attend an approved New Jersey college, university or degree-granting proprietary school
- Higher Education Student Assistance Authority (HESAA)
- For more information or to apply for state aid visit: www.hesaa.org



NEW JERSEY ALTERNATIVE FINANCIAL AID APPLICATION

Allows NJ Dreamers enrolled in eligible New Jersey colleges and universities to apply for state financial aid.

Students must meet the following criteria:

- Attended a New Jersey high school for at least three (3) years
- Graduated from a New Jersey high school **or** received the equivalent of a high school diploma in New Jersey
- Registered for Selective Service (male students only)
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status **or** will file an application as soon as you are eligible to do so.



FINANCIAL AID VERIFICATION

As part of the financial process, students may be required to verify their independent status. Once a student receives notification that they have been selected, they should contact their financial aid office to confirm what information is needed. This may include:

- Ward of the court letter (most common)
- Verification worksheet (most common)
- IRS tax return transcript (most common)
- Marriage certificate
- Social security or alien registration card
- Other information/documentation



THE NEW JERSEY FOSTER CARE SCHOLARS PROGRAM

NFC SCHOLARS

This program is made possible through:



NEW JERSEY FOSTER CARE SCHOLARS PROGRAM



The New Jersey Foster Care Scholars (NJFC) Program provides funding for eligible foster, adoptive, kinship, and homeless youth to pursue a post-secondary education.

- This program is reviewed on an annual basis and therefore is subject to change.
- Updated information is always available on the embrella website: www.embrella.org.

TWO FUNDING SOURCES

Federal Education & Training Voucher Program (ETV)/ State Option (SO)

**Can be used at any U.S. schools that accept
Federal Financial Aid (Title IV Funding)**

•Students may receive Educational Supports for :

- Tuition & Fees
- Room & Board
- Books & supplies
- Transportation
- Computer/Tablet
- Child care costs

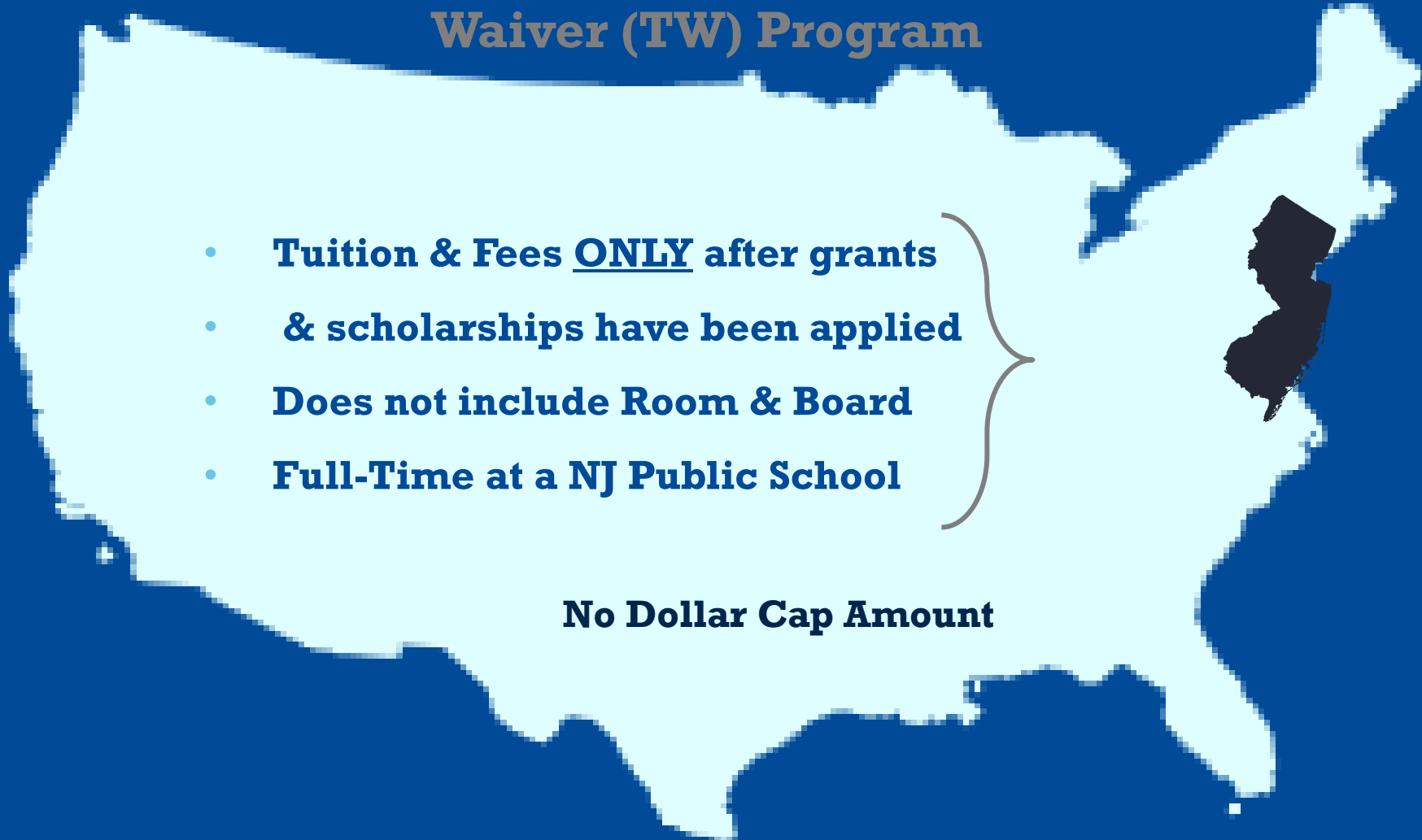
**Maximum of \$5,000 per year, split between terms.
Not every student will receive full \$5,000**

TWO FUNDING SOURCES

New Jersey State Tuition Waiver (TW) Program

- Tuition & Fees ONLY after grants
- & scholarships have been applied
- Does not include Room & Board
- Full-Time at a NJ Public School

No Dollar Cap Amount



WHO IS ELIGIBLE?



CP&P Out-of-home Paid Placement

- 9 months or more after 16th birthday
- 18 months or more after 14th birthday



Adoption & Kinship Legal Guardianship

- Adopted through CP&P after age 12
- Entered KLG after age 16



Youth Experiencing Homelessness

- Reside or have resided in a Transitional Living Program or independent living arrangement (State funding only)

GENERAL ELIGIBILITY REQUIREMENTS



- ✓ **Be between the ages of 16 and 23**
- ✓ **Have a High School diploma or certificate of High School equivalency (GED)**
 - Graduating High School Seniors may apply, but award is contingent on graduation.
- ✓ **Be granted admission to a college or vocational program**
 - School must accept Federal financial aid

A COMPLETED APPLICATION MUST HAVE:

Completed and Signed Application and Waivers

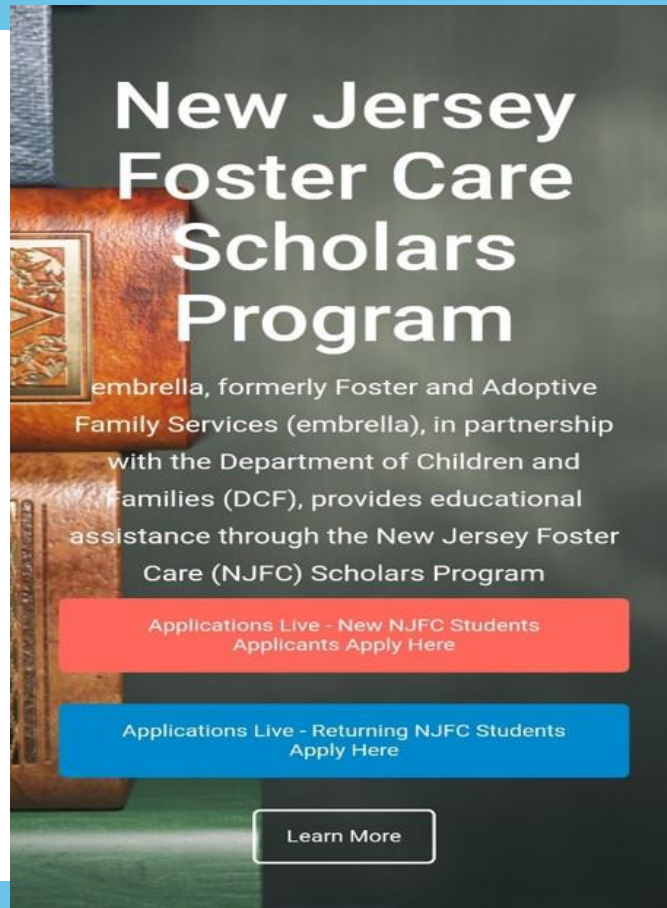
FAFSA Student Aid Report (SAR)

Most Recent Transcripts (returning applicants only)

Proof of Acceptance or Enrollment

Email Verification (new applicants only)

NJFC SCHOLARS PROGRAM APPLICATION



New Jersey Foster Care Scholars Program

embrella, formerly Foster and Adoptive Family Services (embrella), in partnership with the Department of Children and Families (DCF), provides educational assistance through the New Jersey Foster Care (NJFC) Scholars Program

Applications Live - New NJFC Students Applicants Apply Here

Applications Live - Returning NJFC Students Apply Here

[Learn More](#)

Only the application for the academic year the youth is planning to attend will be accepted. All students are required to complete a new application each academic year.

Application Deadlines for the 2021-2022 academic year:

- **July 1st, 2021 Priority Deadline for Fall & Spring Semesters**
- **September 1st, 2021 for Fall & Spring Semesters**

NJFC TIMELINE

Student submits completed application.



Eligible students are mailed a Welcome Packet containing their funding type and further information.



NJFC SCHOLARS
2019-2020 Academic Year

The NJFC Scholars Program provides financial support for eligible public school students who are in a CMJ District of the Newark CPS-124 or Essex Department of Education or in the counties of Burlington, Essex, Hudson, and Warren, and are working to complete their high school education. The program is open to students who are currently in high school.

This program is funded by State and Federal funds, each with its own eligibility criteria. The student's placement history will determine the source of funding and services provided (see page 2).

The NJFC Scholars Program provides eligible students with the opportunity to attend private schools, attend out-of-state schools, and attend out-of-state camps (summer camps). If a student is attending a school outside of NJ, the student's placement history will determine the source of funding.

A student's placement history will determine the type of funding. Contact the office at 908-282-2222 for more information. Funding will be provided according to the student's placement history.

ANNUAL APPLICATION DEADLINES:
Completed applications with all documents will be accepted until September 1, 2019 for the Fall and Spring Semesters.
February 1, 2020 for the Spring Semester.

FALL PRIORITY DEADLINE - JULY 1, 2019
Allow 3-6 weeks for completed applications to be processed.

ONLINE APPLICATIONS AVAILABLE:
New NJFC Applicants: <https://www.njfc.org/apply>
Returning NJFC Applicants: <https://www.njfc.org/apply>

MAIL, FAX, OR EMAIL COMPLETED APPLICATIONS AND ALL REQUIRED DOCUMENTATION TO:
NJFC
Attention: Scholarship Department
181 Convent Road East, 2nd Floor
Princeton, NJ 08540
Tel: 908-282-2222
Phone: 908-282-2222
scholarship@njfc.org

Visit www.njfc.org for more information on NJFC Scholars and other NJFC services.

NJFC Scholars is made possible through:

Application forwarded to DCF (OESP) and eligibility is determined.



NJFC TIMELINE

Inquiry Forms are sent to schools requesting information about student's account and academic progress.



Schools return completed inquiry forms with registration and account information.

THEN WHAT?

ETV/ State Option Students

- Check mailed to school for current balance (tuition & fees/room & board).
- Requests for educational supports can be honored.
- Students will not receive more than \$2,500 per semester.

TW Only Students

- Checks mailed to school for tuition & fees only.
- If student's tuition is covered by grants, no funding can be sent.

ACADEMIC POLICY



The NJFC Scholars program does not have a GPA policy to be accepted into the program.

Once accepted, a student must meet the NJFC Academic Policy and maintain at least a 2.0 GPA every semester they are active with the program.

Students must also be mindful of the GPA policies at their respective post-secondary schools. Loss of financial aid, or academic dismissal from their school will also impact their standing with NJFC Scholars.



ADDITIONAL EDUCATION RESOURCES

SCHOLARSHIPS

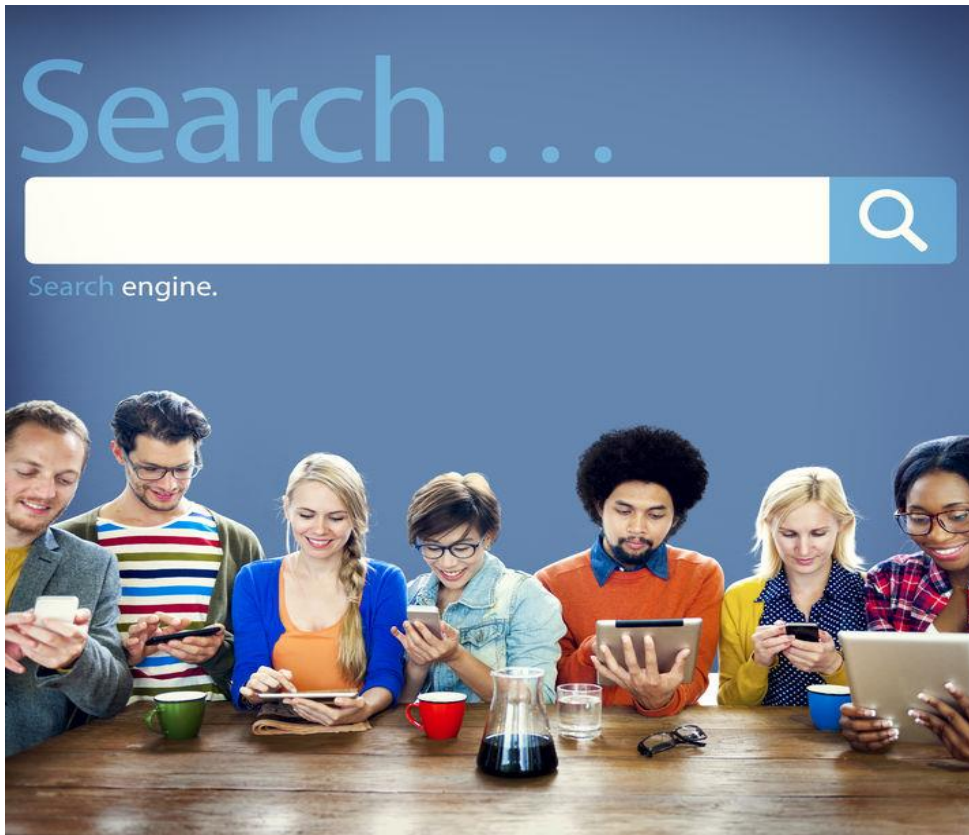


There are thousands of different scholarships available for students with all types of skills and hobbies.

Organizations that offer scholarships can include:

- Employers
- Companies
- Religious groups
- Professional associations
- High schools and colleges
- Foundations and nonprofit organizations

SCHOLARSHIP SEARCHES



- Scholarships specific to youth in care
 - Keyword searches
 - “Foster”
 - “Adopted”
- Scholarship databases
 - www.bigfuture.collegeboard.org
 - www.fastweb.com
 - www.cappex.com
 - www.chegg.com
 - www.unigo.com
- School based awards

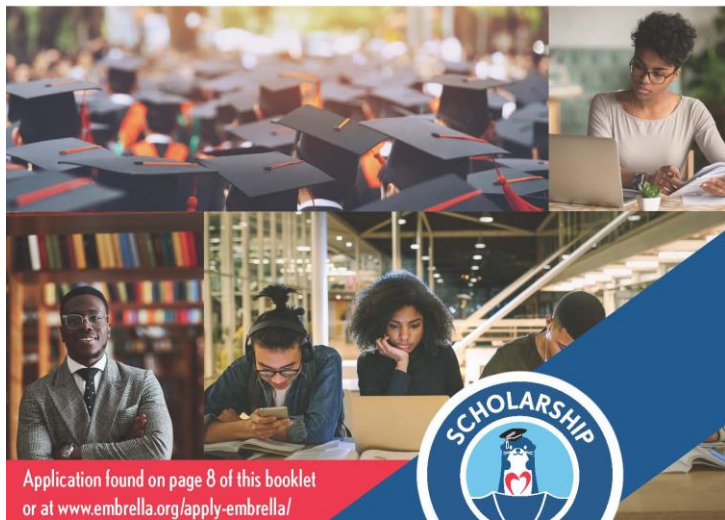
PATHWAYS TO ACADEMIC & CAREER EXPLORATION TO SUCCESS (PACES)

The Pathways to Academic and Career Exploration to Success (PACES) Coach is responsible for supporting youth in foster care, ages 16-21, in their successful transition to and retention in post-secondary education, career technical education and workforce readiness.

- Region 1: Warren, Sussex, Passaic, Bergen, Hudson and Morris – *Care Plus*
- Region 2: Hunterdon, Somerset, Middlesex – **embrella**
- Region 3: Mercer, Monmouth, Ocean – **embrella**
- Region 4: Essex and Union – *Community Access Unlimited*
- Region 5: Burlington and Camden – *Acenda Integrated Health*
- Region 6: Cumberland, Gloucester, Salem, Atlantic and Cape May – *Acenda Integrated Health*



Private Scholarships & Grants



Application found on page 8 of this booklet
or at www.embrella.org/apply-embrella/



DEADLINE!

Your Application is due by
MARCH 1ST, 2020.

EMBRELLA

embrella, offers privately funded, academic scholarships & opportunity grants for youth who are or were in foster care, were adopted or have entered Kinship Legal Guardianship through the Division of Child Protection and Permanency (DCP&P) in New Jersey.

These awards are separated into two distinctions:

- Academic Scholarships
 - Opportunity Grants
- Visit www.embrella.org for more information

NJFC SCHOLARS APPLICATION WORKSHOPS



Each year, **embrella** hosts workshops and webinars throughout New Jersey to help eligible students complete their FAFSA and NJFC Scholars Program applications.

For more information:

- **Contact Ebony Lenard, Scholarship Programs Manager**
 - 609-520-1500 ext. 318

EDUCATIONAL OPPORTUNITY FUND



The New Jersey Educational Opportunity Fund, also known as the Educational Opportunity Program (EOP) or Educational Opportunity Scholars (EOS).

- Provides financial assistance and support services to NJ residents from “economically and educationally disadvantaged” backgrounds
- Offered at many NJ schools
- For more information visit: www.nj.gov/highereducation/EOF

NEW JERSEY CAREER ASSISTANCE NAVIGATOR



NJCAN is a free web-based guidance system, designed to support lifelong career exploration, career planning and decision-making through easy to use straight forward search and sorting utilities.

- Various assessments such as the “career cluster inventory” or “interest profiler”.
- Students can research and save information on various schools, careers, and find additional resources to help fund their education
- For more information visit : www.njcan.org

NJYRS: NJ YOUTH RESOURCE SPOT



NJ Youth Resource Spot Features:

- New Jersey Youth Events
- Resources
 - *By County*
 - *By Need*
- Announcements
- National Youth Transition Database (NYTD)
- Wraparound Funds
- Videos
- FAQs

KEY POINTS

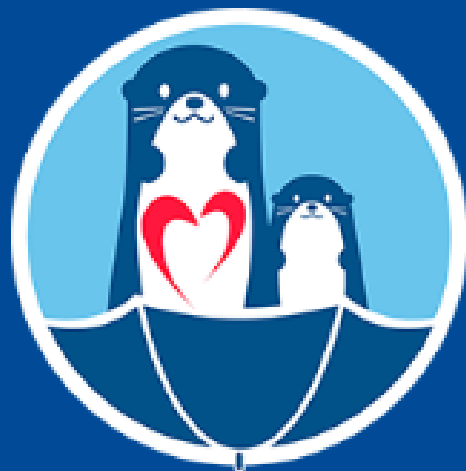


- Students can complete their FAFSA beginning October 1st.
- Students in foster care **any time after 13** - are eligible to complete the FAFSA as an independent student.
- Remember to apply for NJ State Aid- Tuition Aid Grant or New Jersey Alternative Aid Application.
- The New Jersey Foster Care (NJFC) Scholars Program priority deadline is July 1st, however applications will be accepted until September 1st.

“Education is the
most powerful
weapon which you
can use to change
the world.”

- Nelson Mandela





embrella™

Embracing & Empowering Families

Scholarship Department

101 College Road East, 3rd Floor

Princeton, NJ 08540

609.520.1500 or 800.222.0047 (Tel.)

609.520.1515 (Fax)

www.embrella.org

scholarships@embrella.org