

# CROSSROADS



**A handbook for youth  
in transition to adulthood**



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## **Acknowledgments**

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The information provided in Crossroads is intended for the use and convenience of interested persons. The information contained herein is updated on a regular basis but should not be considered a substitute for the appropriate official documents or the advice of legal counsel. The official version of the rules is available by contacting the Administrative Code Division of the Illinois Secretary of State's office in Springfield, Illinois. Illinois statutes are available in the book "Laws of Illinois," published by the Illinois Secretary of State's office in Springfield, Illinois. For more information, contact the DCFS Office of Child and Family Policy at [cfpolicy@idcfs.state.il.us](mailto:cfpolicy@idcfs.state.il.us) or 217/524-1983.

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## Introduction

When people first look at this guide they all react the same way. Everyone agrees that there are a lot of pages in it. This guide is longer than most informational materials produced by the Department of Children and Family Services. But, it is lengthy because all of the pages are necessary to share this information that can help young men and women as they move from dependence of their adoptive families, their foster parents or their guardians toward independence. The information contained in Crossroads is updated on a regular basis, but young people, foster and adoptive families, and guardians should check with their caseworkers or program administrators for the most current information.

Many mark a particular date as the day when they became independent. For some it is the day they moved into their own apartment, and for others it is the day they left home for college or when they entered one of the branches of the armed service. However, there really is no one independence day in the life of a young woman or man. The movement to independence extends over several years. It begins about the time a youth enters high school and for many continues even past the first day of living on their own. The name for this time has become "the transition period."

Everyone makes transitions in their lives. These are the times of change, times of movement from one place to another, from one condition of life to another. For example, a man and woman may move from being single to being married. A young person may move from being a timid 9<sup>th</sup> grader to a confident senior. An athlete may move from being on the freshman basketball team to becoming a star on the varsity team. Many of these moves are made naturally, with little or no fanfare or attention. Others require assistance. The timid teen needs support, encouragement and counseling from friends, teachers, family, perhaps a clergy person or counselor to become a confident, mature young adult. Without knowing it, he or she probably used many of the resources that are available to help with the difficulties of the transition period.

Over the past few years there has been considerable interest in the young men and women that are leaving state care and moving to independence. Study groups, conferences, agencies and individuals have asked questions and raised the awareness of the difficulties faced by these young people. Some of the issues that they have raised are:

- ◆ Are the youth in transition properly prepared emotionally?
- ◆ Do they have the life skills necessary for adulthood?
- ◆ Can they support themselves in an adult world?
- ◆ Do they have the same opportunities as their peers?
- ◆ Is there sufficient support for them to turn to when they meet difficulties?
- ◆ Do the young people know about the opportunities they have for training and education?
- ◆ Do the young people and their families take full advantage of transition planning?

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These questions are being raised throughout the country. All states, not just Illinois, are looking at this time and asking how to best help the young people. This guide is one tool to use in the transition. It is an attempt to pull together a number of topics that may arise in transition and put them in one document. It does not answer all the questions. It offers information on a wide variety of issues. This guide is a beginning. For those who are seriously planning their transition, it offers suggestions for further investigation. It is hoped that this document produces a spark – a starting point on the journey to adulthood that will result in each young person searching out the opportunities that can make him or her a successful adult.



*An important part of the transition process is knowing about the opportunities that exist.*

This guide is also a *tool for foster and adoptive parents, guardians, teachers, counselors and caseworkers; anyone involved in the transitions of the young people*. It is vitally important that the young men and women can turn to the people they trust the most in their lives for support, information and guidance. Most youth struggle with the problems and decisions they face during this time. They should not have to seek their future alone, because there are so many people who, if they are willing to respond to the needs of the young person, can help. Many of the youth have obstacles in their lives that they must overcome before they can move on to independence. They may feel that their circumstances limit their future, or worse, they may think they have closed doors that in fact are open. Their concerns may not be based on fact. Yet, it is unrealistic to believe that the youth and their support network know the answers to all the issues that arise during the transition period. The youth, parents, counselors, teachers and others who read this guide will find information that addresses the specific circumstances of youth that are in foster care, are living with guardians or have been adopted.

An important part of the transition process is **knowing about the opportunities** that exist and how to access them. For example, if those working with youth do not know about the programs that give college financial assistance, they may never suggest that the youth consider college. One has to know that a Pell Grant exists before he or she can apply for it (The reader will learn about Pell Grants later). Most people know that there are grants available to help with college or training after high school. But it is not common knowledge that youth in foster care or youth in guardianship arrangements can use exemptions that make them eligible for state and federal grants using only their income to determine the amount of aid. This guide contains information that may help them **take advantage of the opportunities** rather than miss those chances.

After studying this handbook, youth and their support team will:

- ◆ Become familiar with options available
- ◆ Participate fully in the transition plan
- ◆ Be encouraged to look for the financial benefits available
- ◆ Ask the right questions
- ◆ Be in control of at least part of the transition to independence
- ◆ Know how to apply the rules and the exceptions

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## How to Use this Guide

There are rules that apply to all youth in general, but some rules and eligibility requirements apply specifically to youth in state care, youth in a guardianship arrangement or to those who have been adopted. Publications usually are “one size fits all,” and they list the rules and regulations that apply to the public in general. It is difficult, if not impossible, to find the exceptions that apply to the youth in foster care, living with guardians or to those who have been adopted.

To make this information as clear as possible, this guide includes sections that cover the *transition programs in general* with information common to everyone. Everyone should read those sections. To insure that each group receives the information that is *specific to their needs*, there are sections that discuss the **details appropriate to the circumstances of:**

- ◆ Adoptive families
- ◆ Guardians/subsidized guardians
- ◆ Foster parents
- ◆ Young men and women who are in transition

It is important that readers go through **both** the **general sections** and the **specific sections** that apply to them. *Those professionals that work with all these youth are encouraged to read the entire guide* because they will encounter all the youth and their families in their work. This is not a tool to use “one-time” and then discard. This guide can be referred to over and over again in establishing plans and during the course of transition. At the end of the guide, there are a few pages with the names, addresses, phone numbers and Internet addresses of important resources. There is a **checklist and timeline** that can be used as a model for planning for college or other training after high school. Finally, there is a Glossary with definitions of some of the terms used in this guide.

## This Tool Fits a Lot of Hands

This guide is important for **young men and women** who are currently in DCFS care, who are living in guardianship arrangements or who have been adopted. It is equally important for **foster parents, guardians and adoptive parents** to read the sections appropriate to their situation. **Caseworkers** will find information that will be useful in planning for the transition of these young people. They may want to include information found in this guide in the *Transition Services Component* of the *Individualized Educational Plan (IEP)*. **Anyone involved in any way with youth in transition** will find this information valuable. For example, a ninth grader, knowing that he or she has a chance to go to college



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after graduation, might approach high school classes motivated by that dream. It is recommended that the young men and women, teachers, caseworkers and counselors incorporate the suggestions offered in the guide into their formal plans immediately upon entry into high school. **Parents, caseworkers, counselors and the youth should plan together, so that there is a unified effort to accomplish realistic goals.** The plan could include planning the high school schedule, looking at the options, selecting a school, insuring that the forms to obtain financial aid are completed and sent in, and enrolling and completing all the steps necessary to go on to college. (Hint – consider using the checklist and timeline.) Knowing that college is a possibility may change the entire high school experience. Not knowing about the opportunities and not planning can mean a young man or woman will not have the keys to open the doors that can lead to a productive adult life.

## Section 1. Information Common to Everyone

Over the next few pages the rules and eligibility requirements for college financial aid, vocational training, Social Security and Supplemental Security Income benefits that apply to young men and women in general will be discussed. Readers are advised to focus on the sections that contain specific information about their own circumstances.

### The College Planner

Many young men and women transitioning from high school to the next step in their lives often consider college or other training as their first option after high school. Young men and women in foster care or in a guardianship arrangement may have extraordinary circumstances that they must consider. They should create a support team composed of their teachers, counselor, foster parents or guardians, and perhaps a DCFS Educational Advisor (see page 25 for a description of the Education Access Project) – anyone whom they trust and who can help them explore their options. They should discuss their concerns with their support circle and pose their questions, because answers cannot be found unless the questions are raised with the right people.

For a variety of reasons, some young people feel that they do not want anyone to know their life stories. The right to privacy is important, but sometimes that concern for privacy hinders the chance to move ahead. The next few pages discuss special rules that apply to youth in foster care and guardianship arrangements. The youth and those helping them may know these rules and exceptions. But, *if the staff of the college or training*



*College can be  
part of the  
future.*

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*institute do not know that a youth has been in foster care or lives with a legal guardian they cannot apply the special rules.* The schools do not need to know much more than that a youth has been in foster care or has lived with a legal guardian. Generally, the paperwork does not tell a school that a youth has been in foster care or lives with a guardian. It is important to communicate this information to the school's financial aid officer. They need to know to insure that a student receives the aid they are entitled to.

The following pages discuss:

- ◆ How and when to complete the *Free Application for Federal Student Aid (FAFSA)*, and the purpose for this application
- ◆ How to begin the process of applying for school and for aid
- ◆ What young people in foster care or in guardianship arrangements must do to be considered for financial aid correctly
- ◆ What financial aid is available to young men and women who have been adopted
- ◆ DCFS programs that assist with college education
- ◆ Federal and state grants and other assistance available
- ◆ Federal loans
- ◆ Private scholarships
- ◆ Applying for college and financial aid provided by a college



This section focuses on **college financial assistance and resources** available to students who currently are, or have been, in foster care, who are in guardianship arrangements or who have been adopted. Financing an education **is only one part** of the process of moving on to higher education, but, because it is so important, this discussion will begin there.

## Some Facts about College

First, there are new terms, a new language and a new approach to school that must be learned. Even though the words are in English, they need interpretation. Some of this is not new to many readers, but for some it may help to know these things when looking at schools.

**Tuition** is the charge per semester for a student to attend the school. Tuition is charged per “credit hour” that a student takes a class (see below). For example, a school may charge \$100.00 per hour and classes usually meet three hours per week. So, tuition for one three-hour class would be \$300.00, and \$600.00 for two three-hour classes. There is a maximum tuition set by most colleges for all full-time students. For example, if 12 hours are considered full-time attendance by a school, a student will pay the same tuition if he or she takes 12, 15 or 18 hours. Some schools charge additional tuition when students take an unusually heavy schedule such as 21 or more hours. Both **public and private schools charge tuition**. Each school sets the payment schedules, but most schools require that all bills, including tuition, be paid by the end of each semester.

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**Fees** are charges to students for costs other than those covered by tuition. There will be a group of mandatory fees – everyone has to pay them, even if they may never use the service. There are also optional fees that apply to specific classes or circumstances. Examples of fees are library fees, parking fees, graduation fees, etc. Fees can amount to a sizable sum of money, and must be paid by the end of the semester.

**Books** for college classes are much more expensive than what a high school student is used to. The cost of books can amount to **hundreds of dollars per semester**. Students should check to see if any financial aid could be applied toward the cost of books and supplies (Not all can be applied). There are usually bookstores on or near the campus. Students should verify their class schedule and go to the bookstores, which will have the books required for each class. The bookstores will display the class code from the school catalogue over the books for that class. Some professors use the same textbook for more than one year. Students usually can sell those books back to the bookstore and the bookstore will sell them as used books. The student who gets his or her schedule set up early and gets to the bookstore first has a better chance to buy used books. DCFS has agreements with the nine state universities in Illinois to pay the book fees for DCFS wards



*Financing is  
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to higher  
education*

**Equipment** for college work may be highly specialized. Professors may require special tools of every student who participates in a particular class. For example, high school students are accustomed to using a scientific calculator in their mathematics and science classes. If they enroll in an engineering class, they may find that their scientific calculator is not what they can use. They will likely have to purchase a highly specialized calculator/computer that can cost over \$200.00. Most dormitories on college campuses are equipped with computers that can be rented for a reasonable fee. The student must check to see if the type of computers available in the dorm will run the programs required by his or her professors. All schools now have computer labs that students can use at no cost, but they are busy places and a student may not be able to get a computer when he or she needs it.

**Cars** are usually not permitted on campus for first, and sometimes even second year, students. This may limit a student's chances to work off campus.

**Semester hours** refer to the number of hours of class that a student registers for. Another way to look at semester hours is the number of credits one receives after completing a class. This usually corresponds to the number of hours students attend a class per week. If a student takes four classes that are designated as three semester hour courses each, he or she will receive credit for 12 semester hours upon passing all four classes, and will attend 12 hours of classroom instruction per week. The schools set the number of semester hours required for graduation, usually about 128. A student would have to average 16 hours per semester to graduate in four years. Schools that are on the semester system have two terms per school (academic) year, that are 16 weeks long. Students should recognize that tuition, fees, books, etc. must be paid each term, so they pay tuition and fees twice per year when a school is on a semester schedule. If a school offers a summer term, students can earn semester hours, but the classes are held over a shorter time and are more intensive. There is a separate tuition for summer school. Some schools, especially training programs, will have a set number of weeks to complete the program and do not use a semester hour system.

**Quarter hours** are similar to semester except that schools on the quarter system usually have three terms of 12 - 14 weeks per academic year. The student must pay tuition and fees three times when a school is on the quarterly schedule. The third term is not a summer term, but is a standard academic term just like the

other two. The required number of quarter hours to graduate after four years would be about 190. Quarter hours usually do not transfer 1:1 to a school on semester hours. There is an adjustment made to equalize the hours.

**Student housing** is the general term for dormitories and other housing provided by schools on-campus. Students that plan to attend a school that will require them to live away from home should check with the school about housing rules. Most schools expect freshmen to live on-campus. This is also part of the college learning experience, because there will be students from all over the state, even the world, that live in the dormitories. Older students are designated as Resident Assistants (RA) and help keep order in the dorms as well as serve as advisors to the students. If a young person has never visited a dormitory and expects to live in one, he or she should visit the school's dormitories to get an idea of the size of the room, what is in the room and if decoration is permitted or required. Most dorm rooms are small, and two people have to share the space. There is a limited amount of space for storing clothes, etc. There are questionnaires that the student will complete, and part of the information is used to match him or her to a roommate. It is a good idea for the roommates to contact one another before the start of the school year. Current students know which dorms are considered "the best." Take time to talk with students and get that basic kind of information from them, and then get your application for housing in early. The students ask for the preferred dorms first.

**Class schedules** in college are nothing like high school classes where students go from one class to another in the same building. Class sizes will range depending on the size of the school and the subject. Some classes may meet in a lecture room that will hold hundreds of students. In college a full-time student will take four, five or six classes. Most meet three or four hours per week. They may be in the morning, afternoon or evening. The student usually moves from one class to another.

The following might be a typical weekly college class schedule:

Class Time	Monday	Tuesday	Wednesday	Thursday	Friday
8:00	Math 101		Math 101		Math 101
9:00		Psy 103		Psy 103	
10:00		until 10:30		Until 10:30	
11:00					
12:00			Eng 101	Bio 104	Eng 101
1:00	Eng 101	Bio 104		Bio Lab	
2:00		Bio Lab	(6-9 Geo 104)		
3:00					

In the above example, the student has free time except for the class time. He or she may use the time as they choose and they are not expected to remain on the campus. Colleges expect each student to work on class assignments and reading outside of the class time.

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When a student continues educational instruction after high school, there are many options. There are public and private schools, community colleges, four-year colleges and universities, technical schools, correspondence programs, on-line “campuses,” junior colleges, nursing schools, schools for a variety of medical programs, etc. For many youth, this may be the first attempt to go to college so these terms are not familiar. This information is basic and needs to be included in any guide.

- ◆ **Public colleges** – These schools offer courses for freshmen, sophomores, juniors and seniors that lead to a **Bachelor of Arts/Science degree**. Depending on the curriculum one follows, he or she will receive a Bachelor of Arts or a Bachelor of Science degree after completing the school’s requirements for the degree. Since these schools are publicly funded, the tuition is usually lower than the private colleges’ tuition. These schools are often among the larger institutions. Most schools have large dormitories and expect out-of-town students to live on-campus for at least one year. Examples of these schools would be the University of Illinois and Northern Illinois University. Universities also offer post-graduate programs to students that want to obtain a Masters degree, Doctorate, or other advanced degrees. Some professions require the advanced degrees before one can enter that field.
  
- ◆ **Private colleges** – These schools offer courses similar to the public colleges. They range from very small schools (a few hundred students) to large schools. Expect the tuition to be higher, but the schools want to attract good students and offer private scholarships. Students must apply for the school aid. Some private colleges are affiliated with religious denominations, but not all are. Prospective students should be certain that a national accrediting organization recognizes a school. This information is usually displayed in all the school’s recruiting literature. Examples of private schools are Illinois College, Bradley University and Northwestern University. There are many private colleges in Illinois, and youth should not rule them out based on the higher tuition. If a private school interests a student, he or she should contact that school and discuss the options. Like public universities, private universities may offer post-graduate study and advanced degrees.
  
- ◆ **Community colleges** – The State of Illinois Community College System provides a college opportunity to students generally within commuting distance of their homes. The community colleges offer two-year associate degrees, and students who want to complete the Bachelor’s degree requirements must transfer to a four-year school for their junior and senior years. The community colleges also offer programs to strengthen a student’s academic preparation for college and skills needed to be successful in college. The community colleges offer training in a variety of fields that lead to certification in that job. For example, nursing programs are offered along with such things as truck driving training. The costs at the community colleges are reasonable. Youths often feel they want to leave their home area, but they will find that the community colleges offer an excellent opportunity to begin their college careers. Students should contact an advisor and work with them to be certain to take the classes that will transfer and are required by the four-year school. Examples of community colleges are Lincoln Land Community College and Belleville Area Community College.
  
- ◆ **Private junior colleges** – These colleges offer associate degrees (two-year programs) and students must transfer to a four-year college for the junior and senior years to obtain their Bachelor’s degree. Students should work with an advisor to be certain that their choice of classes will allow

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them to be accepted directly into the degree program at the four-year school. These schools are usually small, offer a low teacher-student ratio and specialize in offering individual attention. The tuition at these schools will be higher than that of the community colleges.

- ◆ **Medical/Nursing programs** – Many hospitals offer training for health care positions that are needed in the hospital or the community. For example, respiratory therapy training, registered nurse programs and licensed practical nursing programs may be offered. Contact the hospitals in the area to learn if they offer programs. If they do not, they will know where programs are being offered. The costs of these programs vary and often include some work-study arrangements or commitments to work at the hospital for a reduced tuition. Some of the hospitals work with local colleges and community colleges in cooperative programs that may give the student credit at the college for the classroom work completed in the training program. Students may or may not receive Pell and MAP grants while attending these programs. Ask the school if students qualify for aid.

- ◆ **Technical and vocational schools** – These types of schools usually offer training in a specific area, such as cosmetology, electronics, culinary arts and restaurant management. There are hundreds of these schools throughout the state. The tuition will vary, and students should study the contract that must be signed to enter many of these programs. Some contracts require full payment even though the student does not complete the program. Check the accreditation of the school if you do not know the school's reputation. Check to see if there is a placement service after graduation and if it has been successful. Some of these schools may be under the sponsorship of the local school district. The training is available to those who have already graduated from high school. Students, and those helping them, should verify if the students attending the school are eligible for financial aid.



*Technical Schools offer training in specific areas, such as culinary arts.*

- ◆ **Correspondence schools** – Such schools offer training and even college degrees to students who do their work from home. Some require a “residency” on the school’s campus for a period of time. They usually do not have a set time to complete the courses, so a student can work at his or her pace. The school provides the books and other learning materials. The student completes projects or assignments and submits them to the school, usually through the mail, for evaluation. If a student is interested in a correspondence school, they should check with the local Better Business Bureau to see if there are any complaints against the school. It would also be wise to check on the school with the Illinois Board of Higher Education or the local Superintendent of Schools. Find out what you will receive when you complete the school – a certification, a license or degree. Do not think that these schools will be less expensive simply because one is working from home.
- ◆ **On-line education** – This is a rapidly rising method of presenting educational and training topics over the Internet. Some schools offer entire degree programs, including advanced degrees, over the Internet. Some have requirements to attend a portion of the classes on campus, but many offer

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the complete program on-line. Students interact with professors over the Internet and via e-mail. There are other programs that offer training in specific areas, not as degree programs. As with all programs it is wise to check the accreditation of the school and transfer possibilities, if one decides to later attend a traditional school. These programs are not inexpensive.



*Local unions offer programs to prepare you for a career in a specific industry.*

- ◆ **Building/Trade schools** – Local unions, builders and schools offer training that will prepare students for a career in a specific industry. These do not involve academic programs, but rather are hands-on, and the classroom presentations are on things related to the job. For example, the plumbers’ local union office might operate an apprentice program for those who want to become plumbers. Skilled and experienced plumbers will teach the classes to a limited number of students who are selected each year. If one is interested in such a program, check first with the high school counselor who may have information on the local trade schools, or contact the local building trades union office. They will know what classes are offered and when.

In some of the above discussions it was pointed out that students should check the school’s reputation and accreditation before enrolling. This would be a good practice to follow with any school. Most schools offer a high quality education, but if a youth or his or her planning team do not know the school, the first step should be to verify that a school or program is accredited and has a good reputation among its alumni and people in that field.

To make this material less confusing, “college” refers to any post-secondary education in the next sections of the guide. If a student is interested in a school other than a community college, public college or university or private college or university, he or she should ask the school if students qualify for Federal or State student financial assistance. If they do, when the term “college” is used here, the discussion applies to that school. When schools or training programs do not qualify for State or Federal aid, they may offer their own financial assistance plans.

## Self Test - Financial Aid

Let's begin with a test over the basic facts of financial aid. Are the following statements True or False?

- T F 1. The Federal Government provides the majority of financial aid available to students.
- T F 2. Attending college is an investment in a young person's future.
- T F 3. Students must repay the amount of Federal Pell Grants they receive.
- T F 4. A student must have A and B grades to get financial assistance.
- T F 5. Young men and women who have been in foster care, or who live with a guardian, can receive financial aid to pay for a college education.
- T F 6. The Federal Government holds the foster families and guardians responsible for the cost of sending their son, daughter or ward to college.
- T F 7. Adoptive parents are treated the same as birth parents for financial aid purposes.
- T F 8. The cost of a college education is out of the reach of independent youth.
- T F 9. A student may apply for loans without a parent or guardian's signature.

(Answers: 1.T, 2.T, 3.F, 4.F, 5.T, 6.F, 7.T, 8.F, 9.T)

Question 4 is false because students can qualify for aid based on need and their potential for being at least an average college student. This document is intended to encourage all students to look at the possibilities available even though they may not be near the top of their class. Question 6 is false because the youth that are in foster care or that are in guardianship arrangements are exempt from the usual rules for determining family contributions toward college expenses. This guide will explain when youth are considered independent and how to pursue a college education with the confidence that they will receive substantial assistance.

The rules that apply to families in general apply to the adoptive family. The adoptive family does not enjoy the exceptions that are mentioned above and is expected to contribute toward their son or daughter's college education. The amount of the family contribution is determined after the *Free Application for Federal Student Aid* (FAFSA) is submitted (The FAFSA will be discussed on the following pages). **The DCFS College Scholarship Program** is the major exception to this rule. The DCFS programs are discussed on the following pages. Many private scholarships and school grants are not based on need and all students may compete for them.

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## The Beginning of College is in High School

The road to college begins in either your junior or senior years. Most colleges require either the **American College Testing Program (ACT)** or **Scholastic Aptitude Test (SAT)** for admission. The tests are used to identify the recipients of some merit scholarships, but the widest use is for admission to colleges. All students who attend a public high school in Illinois are required to take the Prairie State Achievement Award (PSAE) during their junior year of high school. The PSAE is comprised of the ACT and two additional tests. If the student is satisfied with his or her score on the PSAE, they do not have to take an additional ACT.



***Most Illinois colleges use the ACT score for admission***

A student can arrange with the high school counselor to take the ACT and SAT tests. Most high schools and many community colleges and area churches offer test preparation classes for the ACT and SAT. Fees for the classes range from free to quite expensive, so students should check with their high school counselor before enrolling. Most colleges require a minimum score on the ACT or SAT before a student can be admitted. Check with the colleges to find out what their ACT, SAT and other requirements for admission are. Students should not put off taking the test appropriate for the college that interests them. Most Illinois colleges use the ACT scores for admission.

The youth, with their families and advisors, should make a list of colleges to consider. It would be wise to visit as many of the schools on the list as is reasonable before applying for admission. During visits to the colleges, make an appointment to meet with the admissions counselors and the financial aid office staff. Find out about admission requirements (such as the ACT or SAT). Get all the information on the financial aid the school offers, how to apply and any deadline dates. Early in the senior year, narrow the list down to include only the schools that are realistic choices. Apply to each for admission. Most schools require a non-refundable application fee, but some colleges will waive the application fees for financial reasons. The high school counselor sometimes can request an application fee waiver or ask the admissions counselor if they can waive the fees (Note - Many schools require separate applications for admission and financial aid). After applying, students will receive a letter from each school admitting them to the school or declining to admit them. Once a final decision has been made on **THE COLLEGE**, contact all the other schools to tell them the student will not be attending their schools (Note – it is wise to delay the choice until after financial aid information is received from all of the schools).

Begin the search for **scholarships from private sources** no later than the first semester of the senior year. Talk with counselors and keep checking with them on announcements of private scholarships. Note the deadline dates for applying, and submit the applications before those dates. The **Illinois Student Assistance Commission (ISAC)** has a web site that can help with the search for scholarships. ISAC's Internet site address is [www.isac-online.org](http://www.isac-online.org). **ISAC-ONLINE** offers a variety of valuable services. Click on "**Higher-EdNet.**" One of the selections is to complete the *Student Profile Form* that will match the student's needs to private scholarships and other sources of financial aid. There is no charge. If the Internet is not available, obtain a paper copy of ISAC's **The Easiest Way To Search For Grants And Scholarships** from the high school counselor and complete the form. There is a \$10.00 fee for the paper search. In either case, the family will be sent a listing of scholarships or assistance that specifically match the student's entries. It is a good idea to bookmark this web site and come back to it often to visit the other sections of **ISAC-ONLINE**. ISAC also offers a number of pamphlets that discuss the entire financial aid process. Families

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**There are a number of resources that may be available to youth if:**

- ◆ They are considering occupational, vocational or technical training
- ◆ There is a literacy problem
- ◆ The youth has a disability

should obtain copies of these excellent resources: **A World of Opportunity, What Could Be Yours** and *Choices*. These pamphlets are free and they contain the same information that could cost up to \$50.00 from private sources.

There are a number of resources that may be available to youth, 1) if they are considering occupational, vocational or technical training, 2) if there is a literacy problem, or 3) if the youth has a disability. These young people may receive special counseling, tutoring and a wide variety of support services. When the family visits the various schools, ask if there is a **Special Populations Coordinator or Office of Minority Affairs** on campus. These individuals can help with the transition to college and can arrange

for services that can relieve many of the barriers that may hinder performance in college. Not all schools use these specific titles, but there is usually an office on campus that assists students with special circumstances, and youth will want to take advantage of the services. Not all schools provide these services, so this may be a factor to consider when selecting a college or vocational program. There are also many Internet web sites that offer information to students with disabilities who want to go to college. Two of them are: [www.maximumedge.com](http://www.maximumedge.com) and [www.kidsource.com](http://www.kidsource.com).

## **The Criteria for Receiving Financial Aid**

All financial assistance starts with the **Federal Student Financial Aid Programs through submission of the Free Application for Federal Student Aid (FAFSA)** (We will discuss the FAFSA later). Eligibility for most assistance follows the criteria set out by the U.S. Department of Education. To qualify, a student must:

- ◆ Have financial need (except for some loans)
- ◆ Be a high school graduate or have a GED
- ◆ Be working toward a degree or certificate
- ◆ Be enrolled in an eligible program (the college should inform the student when a program is not eligible, but most are eligible)
- ◆ Be a U.S. citizen or eligible noncitizen
- ◆ Have a valid Social Security Number
- ◆ Register with the Selective Service (for males only). (If you have not already registered, you can do it when you complete the FAFSA.)
- ◆ Pass a required number of courses to make satisfactory progress toward a degree
- ◆ Not be convicted of selling drugs or of possession of drugs (There are time limits to these bans, and participation in a rehabilitation program can remove this restriction.)
- ◆ Not be in default on federal student loans (for those just starting college this will not pose a problem)
- ◆ Be a resident of Illinois for state assistance

Private scholarships may include some, or all, of these requirements and may add others such as grade point average or rank in class.

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## Complete the Free Application for Federal Student Aid

Virtually every student applying for financial assistance must complete the *Free Application for Federal Student Aid* (FAFSA). All assistance based on need requires the completion of the FAFSA. This is how the colleges and government agencies determine if a student meets the criteria listed above. Even when a family thinks they do not qualify for assistance based on need, the college likely will require that the FAFSA be submitted. The prospective college student and family must complete the FAFSA as soon as possible after January 1 of the year that you plan to start college, e.g., if you plan to enroll in college for the Fall 2003 semester, you must complete the FAFSA during the spring of 2003. There are two booklets published by the U.S. Department of Education that are “must reading” for all families looking at college. They are **Financial Aid - The Student Guide** and **Funding Your Education**. These booklets prepare you to understand the FAFSA, the aid programs and terms used in financial assistance. These booklets are available through the high school counselors, the college financial aid offices and on-line at [www.ed.gov/studentaid](http://www.ed.gov/studentaid). The guides answer the questions about Federal Student Assistance and the FAFSA. The web site contains a Question & Answer section on financial aid and the FAFSA, as well as an on-line version of the FAFSA (Note - the FAFSA for the 2003-2004 school year is available after January 2003). It is a good idea to complete the FAFSA on-line, if you can. But, you should look at the paper version beforehand to be prepared to complete the on-line version.

### The Most Important Questions on the FAFSA

There are some **questions** that are **most critical to the youth in foster care or guardianship arrangements**. It is unlikely that those completing the form recognize the importance of these questions, so their importance is stressed in this paragraph. The responses to these questions determine the status of a student as 1) **independent** or 2) **dependent** (discussed below). Most college students are considered dependent on their families, and the family is expected to contribute toward the educational expenses of their son or daughter. There are circumstances when the young man or woman’s family is not expected to contribute toward the cost of the college education. A set of questions on the FAFSA gathers the information used to determine dependency. Those questions may not be identical, but they will be similar to those shown below. They are located near the middle of the form. Because the form changes every year, the exact numbers are not available.

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1) Were you born before January 1, 1980? (School year 2003-2004)                                | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2) Will you be working on a degree beyond a bachelor’s degree in the school year 2003-2004?     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3) As of today, are you married?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4) Are you an orphan or ward of the court or were you a ward of the court <b>until age 18</b> ? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5) Are you a veteran of the U.S. Armed Forces?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6) Do you have children who receive more than half of their support from you?                   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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The fourth question is the most critical question. *All youth living in foster care should answer YES. The youth who are living with a guardian after being in foster care should answer YES.* Anyone who was adopted before they were age 18 must answer NO to this question. When an applicant answers YES to any of the above questions, they are considered **INDEPENDENT STUDENTS**. Their parent's income is not considered when the formula is applied to determine the Expected Family Contribution (EFC). If all the questions are answered NO, the student is considered **DEPENDENT** unless **SPECIAL CIRCUMSTANCES** apply. The adoptive family may have unusual circumstances that should be considered (e.g., providing care for a sick parent). Only the college financial aid officer may include special circumstances on the FAFSA, so if a family thinks they have circumstances that apply, they must discuss them with the financial aid officer.

## The Student Aid Report

A few weeks after the FAFSA is submitted, the **STUDENT AID REPORT (SAR)** will be received. This is a specially colored form (each year has its own color) that lists each of the answers you gave on the FAFSA and some applications of those answers. Check the SAR for accuracy immediately. If there are errors, they must be corrected as soon as possible. Make the corrections on the form, on-line at the U.S. Department of Education web site or through the nearest college financial aid office. Once all the information on the SAR is correct, take note of the **EXPECTED FAMILY CONTRIBUTION (EFC)**. The EFC is located on the first page of the SAR on the top right and indicates how much the family and student are expected to contribute toward the education. Even if the EFC is 0, it does not mean that all of the cost of college will be paid. However, the lower the number, the higher the amount of assistance that can be offered.



*The Expected Family Contribution indicates how much the family and student are expected to contribute toward the education.*

If a student has been accepted for admission to a school and has applied for financial aid, the college puts together a **financial aid package** based on the information taken from the SAR. Only the schools listed on the FAFSA receive the SAR information. If a college has been omitted, follow the instructions on the SAR to add a school and call the Dept. of Education to request that the school be added. Also, the financial aid officer at the school can add a school. After the school receives the SAR, the financial aid office calculates all the aid a student is eligible for. The financial aid office sends the student an award letter that includes a list of all the Federal and State assistance for which the student is eligible. Besides Pell and MAP grants the letter includes Work-Study, loans and any school scholarships that may have been awarded (See the chart on the following page for an explanation of the various types of aid). The total aid cannot exceed the **COST OF ATTENDANCE** at the school.

**A student must notify the financial aid office of any private scholarships that have been awarded.** The school is required by the U.S. Department of Education to adjust financial aid packages taking into account the amount of the private scholarships. The student must return a copy of the financial aid award letter to the financial aid office accepting or declining the offer of each item on the financial aid award. The award letters may confuse families, especially if they have never been through this process. If anything is unclear, the family may arrange to meet with the financial aid officer to discuss the award letter before accepting the package. For example, there is no obligation to take out a loan, if it is listed. This means only that the student is eligible for the loan.

## The Various Types of Financial Aid

This chart below summarizes the various Federal and State Assistance Programs. Families should obtain the U.S. Department of Education’s booklets and the Illinois Student Assistance Commission’s pamphlets for a complete discussion of each program. In general **the FAFSA is the application**, and a requirement, for all of the programs. However, there are further application requirements for the special teaching grants offered through ISAC, and all loans.

Type of Aid	Source	Conditions *	Amount **	Repayment Requirements
Merit Recognition Scholarship	Illinois Student Assistance Commission	One-time award to Illinois students who ranked in the top 5% of their class at the end of the 7 <sup>th</sup> semester.	\$1,000	None
Federal Pell Grant	U.S. Department of Education (through the school)	Must have financial need. Funds must be used for room, board, tuition, fees and living expenses.	\$400 to \$3,125	None
Federal Supplemental Educational Opportunity Grant	U.S. Department of Education (through the school)	Must have exceptional need. Students who receive Pell Grants may receive the FSEOG beginning with the lowest EFC.	\$100 - \$4,000 Depends on funding available to the school and when student applies.	None
Federal Work-Study	U.S. Department of Education (through the school)	Must have financial need. Student works either on or off campus at jobs included in the program.	Depends on the hourly rate of pay and the number of hours worked, but is at least the Federal minimum wage.	None
School Work-Study	School	Financial Aid Office arranges for placement in jobs.	Depends on the hourly rate of pay and the number of hours worked.	None
Monetary Award Program (MAP)	Illinois Student Assistance Commission (through the school)	Must have financial need. Grant must be used for tuition and mandatory fees.	Up to \$5,116	None
Illinois Incentive for Access Program (IIA)	Illinois Student Commission (through the school)	Limited to freshman students that have a \$0 - \$500 EFC.	Up to \$1,000	None
Bonus Incentive Grant (BIG)	Illinois Student Assistance Commission	Limited to holders of Illinois College Savings Bonds.	\$15 - \$440 per \$5,500 of value at maturity	None
Minority Teachers of Illinois Scholarship Program (MTI)	Illinois Student Assistance Commission	Available to: African-American/Black, Hispanic-American, Asian-American and Native-American Students	\$5,000 per year	Must teach at a school meeting certain minority requirements full-time for each year each year assistance was granted.
ITEACH Teacher Shortage Scholarship Program (formerly David A. DeBolt Teacher Shortage Scholarship Program)	Illinois Student Assistance Commission	Available to students that will pursue careers as teachers in disciplines that have been designated as Teacher Shortage Disciplines.	Up to \$5,000 per year	Must sign a teaching commitment and promissory note to fulfill a teaching requirement or repay.

Robert C. Byrd Honors Scholarship Program	ISAC – Subject to being funded by Federal Government	Student must be academically exceptional.	\$1,500 per year	None
Illinois Special Education Teacher Tuition Waiver	Illinois Student Assistance Commission	Student must be in the special education curriculum.	Tuition waiver	Must teach in special education upon graduation
Subsidized Federal Stafford Loans	U.S. Department of Education (through the school or a lending institution)	Based on financial need. Student signs for the loan.	Up to \$2,625 as a first year student.	Must be repaid. Government pays the interest while student is in school.
Unsubsidized Federal Stafford Loans	U.S. Department of Education (through the school or a lending institution)	Is not based on financial need. Student signs for the loan.	May borrow up to the amount of EFC or the Stafford limit for the year in school.	Must be repaid. Interest is charged from date of disbursement of loan. Can allow it to accumulate while still a student.
Parent Plus Loans	U.S. Department of Education (through the school)	Parents borrow the money. Student may borrow if the parents are ineligible.	May borrow up to the difference between the <i>Cost of Attendance</i> and <i>Financial Aid</i> received.	Must set up a repayment plan that begins while the student is still in school. Interest accrues.

*\*This chart is a summary of the State and Federal grants, scholarships, and loans that are available to students that meet the eligibility requirements. The minimum qualifications are listed. Each grant, scholarship and loan has detailed requirements. See the guides distributed by the various agencies for details of eligibility requirements.*

*\*\* The amounts listed are those paid in the academic year 2002-2003. The amounts of the current academic year grants are not available until after the first of the year. They will be available on the various web sites. The amount of aid depends upon funding levels.*

*Every student who receives assistance must sign a **Satisfactory Progress Agreement** at the School.*

## DCFS Scholarships, YIC and YIE Programs

The Department of Children and Family Services offers three important programs that families should be aware of while they plan. They are the **Youth In College Program (YIC)**, the **DCFS Scholarship Program**, and the **Youth In Employment program (YIE)**.

### The DCFS Scholarship Program

The DCFS Scholarship program provides 48 scholarships each year. Scholarship recipients receive up to four consecutive years of tuition and academic fee waivers to be used at participating Illinois public colleges and universities, a monthly maintenance grant of \$444.85 and a medical card (until the student turns 21). Scholarships do not cover room, board or dormitory fees (But, students eligible for Pell Grants may apply the Pell Grants toward room and board). Students may attend other colleges or universities but the state tuition waiver will not apply. If they are awarded the scholarship, but attend a non-state school, they receive the same monthly maintenance grant benefits as those students attending state-supported schools.

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The **eligibility requirements** for the DCFS Scholarships are:

- ◆ The applicant must be at least 16 years of age.
- ◆ The applicant must possess a diploma from an accredited high school or a GED by the end of the current school year.
- ◆ DCFS must have court-ordered legal responsibility for the applicant, or DCFS must have had legal responsibility for the applicant immediately prior to the adoption being finalized, or the child must be placed in a private guardianship arrangement.



If a student is eligible for the DCFS scholarship, contact the caseworker to begin the application process or call the Scholarship Coordinator in Springfield at (217) 524-2030. The student will receive detailed information on the scholarship program. The application package must contain the following:

***Contact your caseworker to begin the application process.***

- ◆ Scholarship Program Student Application (CFS 438)
- ◆ Case history and statement of qualifying characteristics
- ◆ Transcript of high school grades
- ◆ ACT or SAT test scores
- ◆ Three (3) letters of recommendation from persons unrelated to the applicant
- ◆ Other information that the applicant wishes to provide in support of their application

The caseworker or the Scholarship Coordinator can provide deadline dates to apply for the DCFS Scholarship.

Each Spring the Scholarship Committee meets to review submitted DCFS Scholarship applications. The Department notifies each applicant of the award decision by mail. Scholarship recipients are expected to maintain at least a “C” average and carry a minimum of 12 credit hours each semester.

## **Illinois Community College Agreement**

In July 2001, DCFS and the Illinois Community College Board (ICCB) entered into an agreement that will enable more DCFS wards to obtain a college education. DCFS will pay tuition costs for wards attending an Illinois public community college for up to four semesters of tuition payments. As part of this agreement, community colleges will also provide supportive services such as career selection, financial aid advisement, placement services, and tutoring to ensure a successful educational experience for DCFS youth.

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## The Youth In College Program (YIC)

The DCFS Office of Education and Transition Services administers the Youth In College program (YIC) for youth under the guardianship of DCFS. The youth are provided a monthly stipend and a medical card (until age 21). The monthly stipend is \$444.85. The stipend is paid directly to the student. There is no waiver of tuition and fees through this program, and the student must apply for financial aid available through the federal and state programs. Youth interested in the YIC program should contact their caseworker.

The requirements for eligibility to participate in the program are:

- ◆ The applicants must be between the ages of 17 - 20.
- ◆ The applicant must be a high school graduate or have a GED.
- ◆ The caseworker and applicant must complete a Referral Package and Application. In Cook County, the applicant and caseworker must attend a Youth in College staffing, also known as a Placement Review Team (PRT) meeting in their assigned DCFS Region.
- ◆ The applicant must be accepted by a college. The letter of acceptance from the college is required.
- ◆ The applicant must apply for all other financial assistance available and provide a copy of the Financial Aid Award Letter verifying submission.
- ◆ A copy of the Service Plan must be submitted.
- ◆ A current social history must be submitted.
- ◆ The referral must contain an updated Life Skills Assessment.
- ◆ The applicant must have current (not older than one year) medical and dental exam records.
- ◆ A Transition Plan that addresses any current medical, dental, clinical, social or academic issues must be included, when applicable.

While in school, YIC participants must meet certain requirements. The youth must carry 12 credit hours and maintain a 2.0 grade point average. They must verify that they are in current attendance each semester/quarter, must submit grade reports to the Office of Education and Transition Services after each semester/quarter is completed, and must apply for financial aid each semester. They must continue to be in contact with their caseworker, and they are required to report any change of address.

The youth cannot reside in a living arrangement that receives maintenance (room and board) payment from DCFS for the youth for any period of time during which the youth receives the stipend. The monthly stipend will be paid directly to the student while he/she is in school. If the youth is interested in continuing in the program during the summer months, he or she must be enrolled for six semester hours, and be able to pay tuition or apply for MAP or Pell grants for the summer.

If the youth is not in the YIC program, but is working at least 20 hours per week, he or she could apply for the Youth In Employment program over the summer (see the following page). The Youth in Employment program does not extend beyond emancipation from DCFS.

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## The Youth In Employment Program (YIE)

The DCFS Office of Education and Transition Services administers the Youth in Employment program (YIE) and is responsible for ensuring that DCFS youth between the ages of 14 and 21 receive employment and training opportunities.

Employment training helps prepare youth for self-sufficiency and independence and provides them with opportunities for career discovery and increased self-confidence. Youth who participate in this program receive a monthly stipend (\$252.00) and a medical card.

The eligibility requirements are:

- ◆ The youth must be between the ages of 17 and 21
- ◆ He/she must be a high school graduate or have a GED
- ◆ He/she must be a current ward of the state
- ◆ He/she must have received the Life Skills Training
- ◆ He/she must submit a completed Life Skills Assessment
- ◆ He/she must be employed at least 20 hours per week

DCFS youth can access programs that can help teach them the following pre-employment and employment skills:

- ◆ Job readiness and preparation
- ◆ Interviewing
- ◆ Maturity skills
- ◆ Completing employment applications
- ◆ Resume writing
- ◆ Career counseling
- ◆ Money management
- ◆ On-the-job training

The DCFS Statewide Youth Employment Coordinator can assist youth with:

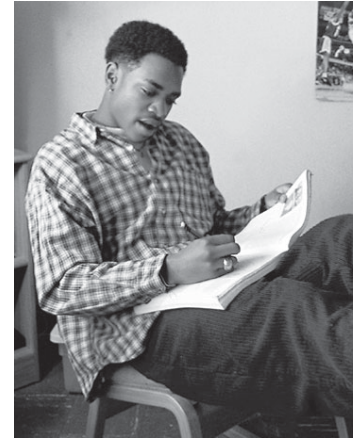
- ◆ Job search training
- ◆ Job skills training
- ◆ Job placement
- ◆ Job development
- ◆ Job coaching
- ◆ Career exploration

Youth interested in the YIE must complete an application with the caseworker or call the Office of Education and Transition Services in Peoria at (309) 693-5150 and request an application.

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## The DCFS Education Access Project

One final resource is the **DCFS Education Access Project**. When youth and parents or guardians need to discuss concerns or difficulties, the first person they turn to is usually the caseworker. This is true of all issues when considering the transition from DCFS care to independence. School counselors may also be involved in the transition planning. It is appropriate to involve others in the planning when their expertise appears to be necessary. An example would be an **Educational Advisor with the Educational Access Project at Northern Illinois University (NIU)**. The Education Access Project has established a number of services to assist the children and youth to obtain a quality education. The Education Access Project provides support and services to the children and youth throughout all their years of education, including training or college after high school. Each DCFS Region has at least one Education Advisor. The Education Advisors assist families with many difficult educational issues that may arise, including the planning for college or other training. To find out who the Educational Advisor is for a particular region, call (815) 753-4321.



## Pregnant and/or Parenting Youth

For youth who are either pregnant and/or parenting, there is no need to put college plans on hold. Most community colleges, universities and four-year institutions will assist the young person that has an infant. Special planning needs to take place if you are in this category. It is important to visit the school prior to the start of classes to establish housing, appropriate day care, transportation, health care and other services to the college community.

*Millions of students are eligible for financial aid, and adopted youth can be in that group.*

## Bringing This All Together

The majority of college financial aid comes from the Federal Government. However, Illinois young people who are interested in an Illinois college or university have a great resource in the Illinois Student Assistance Commission programs. The youth who meet the requirements for the DCFS Scholarship program may compete for the 48 DCFS scholarships available, and they should take advantage of this opportunity. The youth that are currently under DCFS care have the additional support available through the Youth In College and the Youth In Employment programs. Youth are cautioned that most state grants are not available if a student goes to an out-of-state school.

Adoptive families should not be discouraged because many of the programs seem to favor current wards and those in guardianship. Remember that millions of students are eligible for financial aid, and adopted youth can be in that group. The cost of attendance at a college and the Expected Family Contribution (EFC) determine need. While much of the financial aid awarded is based on need, not all is. To get an estimate of the aid for which a student may be eligible, log on to the **ISAC-ONLINE** web site after the Student Aid Report with an EFC is received. Even if the family's income and assets do not demonstrate "need" according to the financial aid rules, there are scholarships that are not based on need. These may require extra effort, but the effort is worthwhile for the future of the young man or woman.

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Families have many resources available to them to plan for college. There are many more available through local libraries and high school counselors. The Internet has many web sites that provide help at no cost. For example, look at The SmartStudent™ Guide at [www.finaid.com](http://www.finaid.com). The “Connect for Kids - Children and Foster Care” web site ([www.connectforkids.org](http://www.connectforkids.org)) discusses opportunities available for youth aging out of foster care. Virtually every college has a web site that contains useful information on the school and financial aid. Explore the options available. There is no guarantee that someone will find all the financial assistance that they feel is necessary, but the research puts the student and family in the best position to follow through until the maximum financial aid has been obtained.

## Other Benefits

### Supplemental Security Income for Youth

The Great Depression helped identify many social problems that existed in the United States. To address some of these problems, federal legislation was passed that established the programs that would become known as the welfare system of the United States. The programs that provided help to aged, blind and disabled adults originated with Title XVI of the Social Security Act. The administration of these programs was given to the states. In Illinois, the Department of Public Aid administered these programs along with other programs that helped needy groups such as poor children.

In 1974, Congress changed the way America provides basic income to needy citizens. Title XVI of the Social Security Act was repealed and a new Title XVI was passed. The new legislation created the Supplemental Security Income (SSI) program. The Federal government now administers SSI through the Social Security Administration Offices. SSI pays monthly benefits to needy, blind, disabled and aged citizens. SSI benefits can be paid to both adults and children. To be eligible for the SSI aged benefit, a citizen must be age 65 or older. There are strict definitions of disability and blindness in the SSI law, but there is no lower age limit. SSI recipients must have limited income and assets. For most children, part of the income and assets of their parents count against their limits until they reach age 18. If a child does not live with his/her parents, the income and assets of the parents are not used in determining need. This exemption applies to children in DCFS care and children in guardianship arrangements. At age 18, all young people are considered adults and are independent of their parents according to SSI regulations. Only the income of the young adult and his/her spouse counts when determining if they meet the income and asset limit.

Children qualify for SSI disability benefits if they have a severe physical or mental impairment or a combination of these impairments that significantly limits their ability to function as their peers do. They also must meet the asset and income limits. Children may be eligible for SSI if they meet at least one of the following:

- ◆ Received or are receiving psychiatric services
- ◆ Have been in residential care facilities
- ◆ Currently receive special education services
- ◆ Receive regular counseling or therapy
- ◆ Receive services to address developmental delay

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- ◆ Have severe learning problems
  - ◆ Have mental retardation
  - ◆ Receive intensive medical services or treatment
  - ◆ Were born at very low birth weights and continue to experience delays
  - ◆ Have severe behavioral problems
  - ◆ Have other conditions specified in the Social Security definition of disability such as cerebral palsy, autism or blindness

If a child appears to be eligible for SSI, a parent, guardian or other person responsible for him/her may file an application with the Social Security Administration. Social Security determines if the child and the family meet the income and asset tests. In Illinois, the Bureau of Disability Determination Services contracts with Social Security to make the medical decisions. If a child is in DCFS care, there are two agencies that contract with DCFS to file SSI claims for the children with disabilities and blindness. **MAXIMUS** files the claims for children who live in Cook County. **The Center for Economic Progress** files the claims for children who live in the other 101 counties. If a child is approved for SSI, the monthly benefit is directed to DCFS as his/her guardian. The money is used by DCFS to pay for the cost of care of the child.

Any amount remaining over the cost of care may be used for other items and services such as:

- ◆ Personal needs assistance
- ◆ Special equipment
- ◆ Housing modifications, such as making the home accessible
- ◆ Therapy or rehabilitation
- ◆ Personal aids to facilitate living and learning, such as assistive technology for communication and mobility, modified instructional materials and specialized transportation
- ◆ Special clothes, such as adult-size pants with snap-crotch for older and incontinent youths and other clothing needs
- ◆ Food and veterinary care for a guide dog
- ◆ Camp fees
- ◆ Educational needs such as a computer
- ◆ Hobbies, trades
- ◆ Transportation



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The amount of the SSI benefit is \$552.00 per month in 2003. Other income, whether earned or unearned, will reduce the amount of the SSI after appropriate disregards are applied.

Caseworkers can check with the Children's Accounts Unit in Springfield to determine if there are funds in a child's account. They can work with the family to meet specific needs of the child when there is a balance available. However, everyone should recognize that there is little chance that a child will have an accumulation of benefits built up. The SSI money must be used to meet the on-going cost of care and other needs of a child.

For the child leaving DCFS care, SSI can be an important source of income. The implications will be in the "Specific Sections." However, we should mention that when a child who is eligible for SSI leaves DCFS, the determination that they are disabled follows them.



***SSI money must be used to meet the on-going cost of care and other needs of a child.***

- ◆ If a child leaves at age 18 or later, only his/her income and assets will count when Social Security determines whether they continue to meet the income and asset limits. (Note: a home or apartment furnished rent-free is counted as income.)
- ◆ If a child is younger than 18, his/her living circumstances determine if the parents' income counts.
  - 1) Income and assets of adoptive parents must be taken into account.
  - 2) If a child returns to his/her birth parents' home, the income and assets of the parents counts.
  - 3) If a child moves to a guardianship arrangement, the income of the guardian will not count, but if a subsidy is paid to the guardian, the subsidy may count (See the "Specific Section" for further discussion).
  - 4) If a child lives in a foster home or residential placement, the incomes of the foster and birth parents do not count.

## **SSI and the Youth in Transition**

If a young man or woman who was receiving SSI is leaving DCFS care because he or she is moving on to adult life, his or her SSI eligibility must be redetermined by Social Security according to adult standards. Social Security has two sets of standards for determining disability, The Adult Listings and The Childhood Listings. While the young people were in care, they most likely were under age 18 and his/her SSI was determined under the Childhood Listings. When they reach age 18, Social Security evaluates them according to the Adult Listings. The Adult Listings more clearly define how severe a disability must be to prevent a person from doing all work. If they meet the Adult Listings, their SSI will follow them into their independence. If a young person is not able to manage his or her own money, Social Security will require that a Representative Payee be appointed. The payee will receive the monthly check and must agree to use the monthly check to meet the care and maintenance needs of the SSI recipient.

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There are youth with disabilities who leave DCFS at age 18 or later who have never had an application for SSI filed on their behalf. This is usually because they have been eligible for other benefits that prevented entitlement to SSI. DCFS is identifying these youth and is referring them to MAXIMUS and the Center for Law and Human Services to begin the SSI process before they leave care. However, there may be some young people with disabilities that leave care, and no claim for SSI has been filed. These young people should contact the Social Security Office nearest their residence to file. If they cannot take care of this themselves, agencies and interested individuals are encouraged to file on their behalf.



***SSI law includes provisions that allow recipients to attempt to work.***

SSI eligibility must be redetermined periodically. Social Security contacts SSI recipients directly, or the representative payee, when the Redetermination is due. If a recipient continues to be disabled and has need, the SSI will remain in effect throughout his/her life. They must cooperate with Social Security or the SSI will be suspended for “failing to cooperate”. It is important to respond as soon as possible to all letters from agencies like Social Security so that no benefits are lost.

When people with disabilities receive SSI, they often think they cannot go to work. The SSI law includes provisions called *Work Incentives* and the *Ticket to Work* that allow SSI recipients to attempt to work. These provisions are extensive and only those that are most important to younger SSI recipients are mentioned here.

The first provision that they may want to take advantage of is the **Plan for Achieving Self Support (PASS)**. The **PASS** allows the recipient to file an agreement, the PASS plan, with Social Security that outlines work goals for becoming a person who can support him/herself. Income or resources that are needed to permit them to become self-supporting may be disregarded, or set aside, for a period of time so that a full SSI check may be received. Accumulated savings needed for the plan may be excluded, if they exceed the SSI resource limit of \$2,000. For example, the job your son or daughter has decided to prepare for may require special tools that cost \$3,500. A PASS plan can specify that \$3,500 is being saved and earmarked to purchase those tools. Even though he or she exceeds the \$2,000 SSI resource limit, he or she remains eligible for SSI while the PASS is in effect. The PASS plans can be written by anyone, but the Social Security staff will help. In Illinois, counselors at the Department of Human Services, Rehabilitation Services Offices can assist clients with developing a PASS plan. Centers for Independent Living also can help with the PASS.

In addition to the PASS there are provisions relating to **student work exclusions**, and there is a general **exclusion of the first \$65 plus 1/2 of the remainder of any income that is earned on a job**. Ask the Social Security staff if any of the work incentives apply. SSI recipients are encouraged to try to work, to take a chance. If a young person attempts to work while receiving SSI, he, she or the Representative Payee must contact the Social Security office to discuss the effect of the work on SSI. They must also report all income from work, or other sources, to prevent incorrect SSI payments. Social Security staff will apply the Work Incentives that are appropriate, or prepare a Ticket to Work, so that the young person does not lose SSI unnecessarily, or receive SSI benefits incorrectly. However, timely reporting of any work is necessary to avoid problems. If he or she is successful in their work attempt, and proves that he or she can hold a job and support him or herself, some or all of the SSI will eventually stop. But, if one later becomes unable to work again, he or she can reapply for SSI.

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## Social Security Benefits for the Youth in Transition

Children may become entitled to Social Security in a number of ways. When a parent who has worked long enough under Social Security covered employment retires or becomes disabled, his/her spouse and children may also become entitled to monthly benefits. If a worker who has paid into Social Security for enough years dies, his/her surviving spouse and children may become entitled to monthly survivor benefits. If a retired or disabled worker's benefits stop, the benefits to his/her family stop.

Children of the retired, disabled or deceased worker remain eligible for benefits until age 18, or to age 19, if they are in high school. Social Security does not pay benefits to assist a child with college. The youth may also be eligible for Disabled Adult Child benefits. A Disabled Adult Child beneficiary becomes eligible for **Medicare** after he or she has been entitled to the monthly benefit for 24 months. The amount of the Social Security benefit is calculated based on the worker's earnings over his or her lifetime.

When a child is in DCFS care, DCFS notifies MAXIMUS or the Center for Economic Progress when it is known that a parent has retired, is disabled or dies. (Information on MAXIMUS and the Center for Economic Progress may be found in the phone numbers section of this guide.) The agency files a claim for the benefits on behalf of the child. The monthly benefits are sent to DCFS as the guardian and representative payee. Benefits continue until age 18 unless the youth marries. The young person turning age 18 may file for benefits as a Disabled Adult Child, if he or she has a severe disabling condition that prevents all work. It is likely that MAXIMUS or the Center for Economic Progress will have identified the young people who are eligible for this benefit, and the paper work will have been filed by one of the agencies. However, a birth parent may retire, become disabled or die after the young person leaves DCFS care. If the youth has not been adopted, he or she may be eligible for the benefit. It is especially important that someone help the young men and women whose condition is so severe that they cannot pursue an application on their own.

When a young person receiving Social Security nears age 18, the parent or guardian will receive form SSA-1387 from Social Security. Social Security must verify the following:

- ◆ Is the young person still in high school? The monthly benefits can continue if the youth is in high school. They will remain in effect until age 19 or graduation, whichever occurs first.
- ◆ Does the young person have a severe disability? The young person may be eligible for Disabled Adult Child's Benefits. This is a benefit paid to a child eligible for Social Security benefits from a parent's record, if that child became disabled before age 22.
- ◆ Is the young person now ineligible for benefits? When the young man or woman is neither in high school, nor disabled, the Social Security benefits will stop at age 18.

After Social Security receives a reply to the form SSA-1387 they will know if benefits should continue. Social Security regulations require that a representative speak with the young person directly for benefits to continue. It is important that he or she takes this seriously and contacts Social Security when requested. The representative will ask the young person a series of questions that will provide the information necessary for Social Security to make a decision about future benefits.

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- ◆ They will ask the young person to complete a form SSA-1372, if he or she is still in high school. School attendance will be verified by Social Security.
  - ◆ If the youth is disabled they will help him or her file for Disabled Adult Child benefits. When the young person files for Disabled Adult Child benefits, he or she must establish that they became disabled before age 22. The youth, or someone filing on his or her behalf, must provide information about:
    - When he or she became disabled
    - What the disabling condition(s) is (are)
    - How the disability affects daily life
    - Which doctors have treated the youth (must give names, addresses, phone numbers and dates)
    - Where he or she may have been hospitalized and the dates of hospitalization
    - Medications taken, including the dosage and frequency, and the results of taking the medication
    - Schools attended, including any special classes or training, and the names of the last teachers
    - Any work that has been attempted, including usual hours worked, pay rate and duties
    - How the disability affected any attempts to work

### **Summary - Social Security Benefits**

The Bureau of Disability Determination Services makes the disability decision. The adjudicator working on the claim may need more information, or may request that the youth go to an examination. It is essential that cooperation be given so that the file is complete.

If a youth that receives a Disabled Adult Child benefit wants to take a job, there are work incentive provisions in the Social Security law that will allow him or her to try a job. It is best to discuss any work with the Social Security staff to be certain what work incentives may apply to the youth's case.

In summary, for youth in transition, if they are entitled to Social Security, the entitlement will continue as long as they meet the requirements. If they leave high school, or reach 19, the Social Security benefit terminates. If they marry, the benefit terminates. Disabled Adult Child benefits will continue as long as the young person is disabled and the parent/worker remains eligible.

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## Section 2

### Specific Information for the Youth

It may be a slight exaggeration, but it seems that everyone who meets a seventeen or eighteen-year-old asks what they will be doing after graduation. They may not have thought much about life after high school, or they may have thought long and hard about it. Some are certain about their plans, some are uncertain. The youth in foster care or living with a guardian know that they will gain their independence at some point, and that may be their only goal. For some, independence may be a step that they are approaching with concerns. There are many unknown factors in the future. This guide was written with that in mind. It is hoped that youth will not look at this guide as another annoying reminder that they need to be deciding what they will be doing. This guide presents some facts that they should be able to use as they make very important life-decisions about careers and education. It does not contain all the answers, but it may help answer some of the important questions they are facing. **Read Section 1 carefully before reading this section.** Section 1 contains basic information that is necessary for understanding the more specific information offered in this section.

### College or Other Training for Youth

For youth who have been in foster care or guardianship, it may be difficult to consider going on to college or a technical school after high school. People whom they trust and respect may encourage them to look into college. Some may discourage them from pursuing further schooling. If they have not considered college, it may have been because they thought that they could not afford to go to college or a vocational/technical school. There were many sources of financial assistance and other resources presented in the first section. It is hoped that the information in Section 1 encouraged them to think more about attending college, a vocational or technical school. Youth can begin to think about their options any time during the high school career. They can work with those people who are involved in their lives to develop a transition plan that meets their needs, including the steps they must take and the resources they need to accomplish their goals. If they can look at their plan as a series of steps that they can take one at a time, and not as an overwhelming dilemma, then the life decisions will become easier. The transition can be orderly.

There is a calendar and checklist in the back of the guide that offers suggestions for a time frame to follow that will keep any young man or woman on track to go on to college after high school. Ideally, he or she should begin this process in the sophomore year, if possible, and no later than the junior year. However, some may already be past the timeframe suggested in the checklist. That is okay. Adjust the checklist to fit the time frame he or she is on. In addition to the checklist, a student must prepare him or herself in the classroom. Take the classes that counselors and teachers recommend as the basics to prepare for college. Some students may already be in their junior or senior year, and they feel they are not prepared, but they have the talent to go to college or another school. It is not too late to start. Many colleges offer programs that prepare students who are not ready to take the traditional freshman-level classes. The programs have many names, such as bridge, remedial or study skills. Whatever the name, they offer a “second



*Friends who have already attended college can offer advice.*

chance” to a student who may not qualify for college based on his or her high school achievements. But the school is willing to accept the student on condition that he or she completes these courses. Some of these courses may not count toward graduation requirements, but their value is unlimited if they prepare a student to succeed in the classroom and eventually to graduate. Many schools have offices designated to help students who are starting college with some hurdles to jump. They can arrange a variety of services, and if a student puts in the effort, the student can “catch up” with his or her peers and compete well in classes. Everyone has heard of the success of late bloomers. That name could be applied to many students who woke up a little late, but they applied their talents and have been successful. If one is a late bloomer, he or she can include conquering this obstacle in a transition plan.

The transition plan should include becoming informed about a number of colleges so that a student can select the school that best fits his/her needs. There will be many opportunities to learn about schools. The key is listening and recognizing those opportunities. Listen to friends and others who have already attended college. They can offer practical advice. Listen to graduates of a school. Do they speak well about their school? Ask teachers about their college experience. The colleges create mailing lists with the names of students who might attend their school and every student will begin to receive informational material during their junior years. Students should take the time to read the informational packages they receive. Don’t routinely pitch them in the trash without at least scanning them. One of those envelopes may contain the information that can change their entire life. A good practice would be to organize a system to help remember schools that look interesting and may merit looking at again. If a student looks at many schools, they will begin to blend together. To help remember what was interesting about different schools, he or she can make notes and set up reminder files that include specific information on schools and scholarships. **Each young person is** the one most responsible for his or her future, and **he or she should take charge** of the process of applying for admission to college and securing financial aid. Section 1 gave the general information about the steps involved, but each youth must apply that information to make an education possible. There are grants and scholarships available, but they are not awarded without applications. If young men and women are dedicated and committed to meeting all the deadlines and cooperating with the school counselors and college officials, the chances are good that they will be able to go on to their choice of education after high school.

People have already made it. The following stories illustrate how the process can work.

*Mary Ann worked to pay her bills even in high school. Her father had left the family when she was young and her mother could not keep the family together. She and her sisters were placed in foster care when she was 12. No one in her family had ever attended college and she had no idea how to get into college. Her counselors told her many times that she was college material. She was a good high school student and decided she would go to college if she could get enough financial aid. She tried to take care of all the college business without help. Unfortunately, she filled in the FAFSA incorrectly and the Student Aid Report came back with a very high Expected Family Contribution. Even though it looked like there was no way for her to afford college, she took a college day and visited a local college. She visited the college’s financial aid office and explained her situation to the financial aid officer. Her story just did not sound right to the financial aid officer, so she helped Mary Ann arrange for the Student Aid*

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Report to be sent to the college. They set up an appointment to talk again after the SAR was sent to the college. When the appointment day came, Mary Ann told her foster mom there was no hope of her ever attending college, but she decided to keep the appointment. The financial aid officer took time to go over the entire Student Aid Report. She quickly saw that there was income for her father shown on the SAR. Mary Ann told her that her father had not lived in the home for years, so she knew that was wrong. Mary Ann had thought she had to list his income on the FAFSA. She had no idea what he might earn so she guessed and put that down on the FAFSA. The financial aid officer explained that she did not have to include her father's income because she was in foster care. After a few more items were corrected, they sat down at the school's computer and Mary Ann entered the corrections. To her surprise the corrected SAR showed that her family was not expected to contribute anything toward her education. She was eligible for the full amount of federal and state grants plus an academic scholarship because of her high school grades. Knowing that she would have some financial help, she went on a tour of the campus and found that the biology department was top notch. She wanted to major in Biology. She applied to the school and was accepted. Her financial aid paid for her tuition, fees and her books. She learned that college schedules are a lot different than her high school schedule had been, and she could work part-time to earn spending money and still go to school. It will not be easy for her, but she can handle the load and she will graduate on time.

**Milton** was a young man who had spent his high school days playing on every team that was in season. He never took his classes seriously. As long as he passed and stayed eligible for sports he was happy. Milton also lived with a foster family. He will tell anyone who will listen now that every day either his foster mother or father reminded him that he was intelligent, but he was wasting his abilities by not trying. When he was a senior, other guys on the teams began to talk about college and he always told anyone who asked him about college that he could not afford to go. He did pick up some information from the counselor's office and began to read about the financial aid that he might be able to get to pay for college. At six feet seven inches tall and weighing 265 pounds, he attracted the attention of some college football coaches, and that sparked a little more interest in college. His poor study habits made him a risk, but he thought he might be able to play football in college and an athletic scholarship would pay his way. Milton's knees let him down. His size and the many years of playing all the sports caused his knees to become arthritic. In his junior year he began to spend as much time in the whirlpool as he did on the playing fields. Milton knew that his hopes of receiving an athletic scholarship had ended. One of the college coaches who had taken the time to get to know him encouraged Milton to go to school anyway. He told Milton the financial aid director at the school should be able to help him get some financial help. Milton decided he had nothing to lose so he made an appointment with the financial aid director. After the meeting Milton knew he needed help to get his life together. That night he sat down with his foster parents and told them he had found out that he could go to the local community college and financial aid would cover almost everything. He had found out that he had to maintain at least a C average, but he knew he could do that. At his next IEP meeting he explained what he had found out to his caseworker and his teachers. They set up a plan that would put the burden on him to raise his grades during his senior year and they would help him take the tests and complete the paperwork necessary to get into school and to qualify for financial aid. He did begin to take more interest, though it was terribly hard after years of little effort. His friends did not share his interest in trying to improve and often challenged him, but at his size, they backed off and let him go on. He eventually went to a junior college where the class sizes were small and he could get individual help. He made the Dean's list his second semester and became known as a young man who would challenge any professor who had him in class. His wit and intelligence became known around the small campus. He graduated and is now attending a four-year college where he will earn his degree.

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Both of the young people in the examples did not understand the system, but they were assertive and confident enough to ask questions, to look for information and to not become discouraged and quit. They did not know a path to college existed for them, but they found one. They began to allow themselves to dream and now they are achieving some of those dreams. The keys to their success were that they had the ability to go on to college, and they took the initiative to keep working and seek help from the people who know about the financial aid system. Not everyone can be as successful as they have been, but their stories may inspire others to try. They will tell anyone who will listen that this is not easy. They have to work hard, but they recognized that they have a chance and they are earning the right to improve their lives.

The next story is quite different.

*Randy was diagnosed at age seven as having a learning disability. He attended special classes most of the time, but he also took some vocational classes in high school, discovering a talent that he had never used. He could do auto body repair as well as anyone in the class. After talking it over with his family, he decided to see if he could attend the local community college and take more vocational-technical classes on car repair, especially painting and detailing. He was surprised to find that the college admission counselor referred him to the Office of Student Academic Services. The counselor he met there became his mentor and friend. She helped him apply for financial aid. She explained that college would be far different than any school he had ever attended. He would not be in special classes. He would be in regular classes, but she would arrange for him to have tutors to help him if he ran into any problems. She said he would have a chance to use the talents he had found. He is in his second year now, and while he is not able to take the regular Math and English classes, he is doing the best he has ever done in all aspects of his life. The college is far larger than his high school and he has made friends among the students. His life has been changed, but it was up to him to take advantage of the opportunities to allow those changes to happen.*

To continue to receive financial aid, it is important to understand that there are some requirements every student must meet. Serious students will not have difficulty meeting them. First, to receive financial aid the regulations require that the recipient of aid must maintain a Grade Point Average that is 2.00 on a 4.00 scale (a “C” average). Second, the student must make “satisfactory progress” toward a degree. Every

**There are requirements every student must meet to continue to receive financial aid:**

- ◆ A “C” average must be maintained.
- ◆ Every student must make “satisfactory progress” toward a degree.

school must define what *satisfactory progress* means, and each student who receives aid is required to sign a form that indicates they agree to comply with the GPA and Satisfactory Progress requirements. The rule of thumb for satisfactory progress is that a student must pass enough classes each semester so that they stay on track to graduate. Students must be certain that they understand how their school defines satisfactory progress, because the definition can vary. Some students can attend school full-time for four years and will graduate in four years. Others go to school part-time and may take years to graduate. Both may receive aid for their entire college careers, if they are meeting the GPA and Satisfactory Progress requirements. The amount of the aid will depend on their status, receiving less if they take fewer classes. But financial aid is not an endless source of funds. The financial aid office is required to track the performance of each student and they must notify any student when he or she is falling behind in making satisfactory progress toward the degree

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or if he or she has exhausted the time limits. For those whose GPA falls below the 2.00, the school may offer the student a chance to improve his or her grades before his or her financial aid is suspended. This process is called financial aid probation. The student can receive aid while he or she tries to raise his or her GPA. If the student succeeds, he or she comes off financial aid probation. If he or she fails, financial aid can be terminated.

If a traditional college is not in the plans, but a youth wants to attend a vocational or technical school, he or she should ask the school he or she is interested in if students are eligible for Federal Financial Aid while attending that school. He or she should review the schools that offer the courses he or she wishes to study. If a contract must be signed, the youth should know what he or she is agreeing to before signing. There are schools that offer vocational training where students can receive the same financial aid that is offered at traditional college campuses. They should talk with a high school counselor to get advice on the schools where they can receive financial aid.

### **SSI and the Young Person**

If a youth has a disability that prevents him or her from working, there may be financial help available. The Social Security Office administers the Federal Government's Supplemental Security Income (SSI) Program that pays monthly checks to children and adults who have a disability or blindness, if they are in need. The benefit amount in 2003 is \$552 per month. Most young people transitioning from DCFS care will not have enough income or assets to make them ineligible for SSI. Social Security considers a young man or woman an adult when they reach age 18. If the youth has a physical or mental disability or a visual or hearing impairment, he or she can file their own claim for SSI benefits at the nearest Social Security Administration office. The qualifications are listed in Section 1. If the youth needs help managing money, Social Security will appoint an individual or an agency to be the Representative Payee. The Representative Payee must use the monthly check to pay for food, housing and clothing. The Representative Payee has accepted a responsibility to see that the daily needs are met. It is best to work with him or her. Remember, the youth is receiving no more than \$552 per month, so the payee must carefully budget to insure that the youth has a place to live, clothes and food. If a youth or his or her support team feels that he or she is eligible for SSI, they may want to include a plan for filing for SSI in the transition plan so the caseworker can help with the paperwork.



*The qualifications for receiving Social Security benefits are listed in Section 1.*

Some youth in transition are already receiving SSI because DCFS filed a claim for them while they were in foster care. Social Security regulations require that the claim must be reviewed when the youth reaches age 18. Social Security must decide if the youth who has been receiving SSI under the childhood rules will continue to receive SSI as an adult.

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It is important that the youth cooperate with the Social Security representatives as they gather the information necessary for them to decide if he or she is eligible for SSI. If a young man or woman decides to go to work after they begin to receive SSI checks, he or she must let the Social Security office know. Otherwise the youth may receive payments from SSI that he or she should not have received due to work. If a SSI recipient receives money that is not due, he or she may have to pay back some of the SSI. There are special provisions that are designed to help SSI recipients go to work. The Social Security representative can explain them. The SSI check may be reduced because a recipient is working, but the work incentives in the law may permit payment. It is important that SSI recipients tell Social Security if they work, move, receive other income or get married. Failure to report these things can cause incorrect payments that have to be returned to Social Security. To report any of these changes, call 800/772-1213.

## **Social Security and the Young Person**

Social Security may seem like it should not be part of a transition plan because most youth think of Social Security as a benefit for older Americans. However, a youth may be a recipient of a monthly Social Security check. If one or both of the birth parents has died, is disabled or has retired, their child could be eligible for benefits based on their work record. The birth parent must have a work record under Social Security covered employment and paid FICA for the required number of years. The benefits are paid only until the youth reaches age 18, unless he or she is still in high school or has a disability. Shortly before a youth who is receiving Social Security reaches age 18 he or she will be contacted by Social Security to see if he or she is still in high school or has a disabling condition. If the youth is in high school, the Social Security benefits will continue until he or she finishes high school or until the youth turns 19, whichever comes first. If the youth has a disability, the benefits will continue until he or she recovers, goes to work and can earn enough money that is considered substantial by Social Security or marries.

While the youth are working they will have to pay into the Social Security system. On the pay stub there is a block for FICA deductions. That is the amount of the Social Security contributions. A worker should always use the correct Social Security Number when he or she takes a job. While the youth is working he or she is earning protection in case a disability develops that prevents work. If a worker becomes totally disabled he or she can receive a monthly check. Youth are not thinking of retirement now, but they are building a retirement income and if they start a family, the family will have an income if the worker would die.

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## Section 3

### Specific Information for Foster Parents

Please read Section 1, *The Information Common to Everyone*, before reading Section 3. There are general topics that will help the foster parents with the transition of their sons and daughters to adulthood. What is discussed in this section supplements the information found in Section 3. To make it easier to understand, this section will refer to foster sons and foster daughters as sons and daughters.

### Specific College Information

Foster parents may be reluctant to encourage their son or daughter to go to college because of the uncertain financial situation of the young person. However, in Section 1 of this guide, foster parents discovered that their son or daughter might be eligible for substantial financial assistance. Foster parents play a key role in the transition. Their son or daughter may be leaving home after they finish high school, and what happens beyond that time may seem “out of bounds” to the foster parent. That is not the situation at all. Foster parents can be the leaders of the team encircling their young person. They can attend Financial Aid Seminars, College Fairs or Information Nights with their son or daughter to learn more about the financial aid available and the college application process. These events are very helpful and foster parents are not obligating themselves or the student to anything by attending these events. **A foster child is considered an independent student for financial aid purposes.** It is important to repeat that here so that foster parents know that their income should not be included on the FAFSA. Because they are independent, and likely will have a low Expected Family Contribution (EFC), these young people qualify for near maximum needs-based financial aid if they meet the other qualifications for aid that were listed in Section 1. However, it is unrealistic for the youth to think that their education will be “free”. The amount of the aid will be substantial, but they must carefully evaluate their circumstances when they select a school. They also should expect to work part-time and during breaks to pay for part of their school expenses. These young men and women will be able to borrow through the loan programs on campus. If the youth has not had experience with the responsibilities attached to borrowing, he or she needs to learn how to manage his or her resources. Students sometimes confuse loans with grants. Grants do not have to be repaid. During a college career an independent student can **borrow** over \$20,000.00. Students need to understand that loans, while relatively easy to obtain, **must be repaid**.

### An Insert about Other Children in the Home

Birth or adopted children may also be of college age. It is important to point out that they do not qualify for the Independent status for financial aid that a foster son or daughter has, unless they meet one of the other requirements discussed in Section 1. If they do not meet one of the requirements, Independent status cannot be requested. However, a son or daughter may qualify for aid even though he or she is “**Dependent**”. Thousands of young people qualify for aid as Dependent students. They must complete

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the FAFSA just as it was explained above, but the sections requesting information about the parents' income and assets must be completed. That information will be included in establishing the Expected Family Contribution (EFC). When the Student Aid Report is returned, locate the EFC. To get an estimate of the amount of state and federal aid, go to the Illinois Student Assistance Commission web site ([www.isac-online.org](http://www.isac-online.org)) and click on "ISAC INFO Café." At that page click on "State & Federal Aid Estimate." Follow the instructions to obtain the estimates. Also, on the ISAC web site click on "Higher-EdNet" and take time to complete the "CASHE Student Profile" form to find other scholarships. (The site address is [www.isac-online.org](http://www.isac-online.org).) When visiting colleges, be sure that financial aid officers understand that the family includes both birth or adopted and foster children that are looking at the school.

## More Information about Youth in Foster Care

The young person should file for the DCFS Scholarship and Youth In College Programs through his or her caseworker. The youth should visit the Illinois Student Assistance Commission web site and visit the "Higher-EdNet" by following the instructions in the paragraph above to find out more about other scholarships and aid available.



***Even after the youth turns 18, foster parents are still an important influence.***

The foster mother and father can assist their son or daughter by helping them visit and evaluate the schools on their list of possible choices. The family should be sure the financial aid office understands that the son or daughter looking at the school has been in foster care and is an *Independent student*. Those two words will alert a financial aid officer to pay special attention to the young person's application. The financial aid office can help the student complete all the forms correctly, if they know the correct information. They may have thousands of students to deal with, but their administrative responsibilities include ensuring that every record is accurate and that they are claiming the correct amount of aid for every student.

Even though a foster parent may no longer have that official title after the youth reaches age 18, they may still be an important influence in the youth's adult life. Encourage him or her to maintain the grade point average (GPA) required by the school to continue to be eligible for financial aid. Federal and state rules require a student to maintain a minimum of 2.00 (a "C" average) to remain eligible for grants, and they must continue to make progress toward a degree. It is important that the student understands what "progress" means in the school's policy. Financial aid is usually given in lump sums at the beginning of a semester. Most young people have not had the chance to handle as much money as they can receive. They could use help preparing a budget so their funds last the entire semester.

Students may apply for loans through their schools. For some young people this may be their first experience with loans. They can borrow more than \$20,000.00 over their college career. They must understand that they must repay these loans.

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Foster families can find information about private scholarships and grants by searching the Internet or by visiting their local library and researching the scholarships available to young men and women in foster care. For example, **Adoptive Families Today** provides scholarships to youth who have been in foster care. Specific information about this scholarship source may be obtained by contacting Adoptive Families Today via the Internet at [www.adoptivefamilies.com](http://www.adoptivefamilies.com), by E-mail at [adopadov@aol.com](mailto:adopadov@aol.com) or by writing to: Adoptive Families Today, Scholarship Committee, P.O. Box 1729, Barrington, IL 60011-1726. Applications are accepted between April 1<sup>st</sup> and May 31<sup>st</sup>.

Another example of a private source of financial assistance is the **Casey Family Programs**. The Casey Family Programs and the Orphan Foundation of America have joined together to provide scholarships to young men and women who are in transition.

The basic requirements for the scholarships are that the young person must:

- ◆ Have been in foster care for at least 12 months
- ◆ Have not been adopted
- ◆ Have been accepted by an accredited post-secondary school
- ◆ Have financial need

These grants may be up to \$10,000.00 and may be renewed each year. Almost every student needs someone to call and discuss problems or a shoulder to cry on, and the Casey Family Scholarship recognized this. The scholarship recipients are matched with mentors who become the support for the students. Information about the Casey Family Programs is available on the web at [www.orphan.org](http://www.orphan.org), or by writing to: Casey Family Scholarship Coordinator, Orphan Foundation of America (OFA), Tall Oaks Village Center, 12020-D North Shore Drive, Reston, VA 20190.

To explore the Internet for more grants and scholarships for foster children simply enter key words – “foster child and scholarships.” To find information for adoptive children enter “adoptive families and scholarships.” These words will produce an overwhelming number of sites to visit that offer information on organizations and institutions that provide scholarships or other services to the young people and their families.

## **SSI-Specific Information for Foster Parents**

When a child is in DCFS care it is likely he or she has been evaluated for potential entitlement to disability benefits under the Federal Supplemental Security Income (SSI) program. Foster parents may have been involved in this process by completing forms regarding the youth’s disabling condition and by taking him or her to examinations required by Social Security. When a child is eligible for SSI, the benefits are sent to DCFS as the Representative Payee of the child.

When the young person who is eligible for SSI reaches age 18, he or she is considered an adult and independent for SSI purposes. Social Security reviews every SSI record and applies the adult disability standards when a recipient reaches age 18. If the young person meets the adult standards, SSI will continue. If the young person is capable of managing his or her own money, he or she will begin to receive

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the checks directly. If medical reports and other information collected by Social Security indicate that a youth is not capable of managing his or her own money, Social Security must appoint a Representative Payee. The Representative Payee receives the monthly checks and is responsible to Social Security for how that money is used. If the transition to adulthood includes the young person's becoming a client of another agency after leaving DCFS care, that agency would be the most logical choice to become Representative Payee. However, Social Security can appoint any individual or agency that they decide has the best interests of the young person in mind.

**It is important to know that the SSI application may not have been filed for every young man or woman with disabilities or blindness before they leave DCFS care.** Some youths with disabilities are not eligible for SSI while in DCFS care because they were eligible for other Federal benefits that exceed the SSI benefit. Families know when a young person with a disability or blindness is nearing the time for leaving DCFS care. They can provide a service for the young people by verifying whether they are, or are not, entitled to SSI. Check with the caseworkers. Transition Plans can include identifying the SSI status and then either establishing entitlement, or arranging for the SSI payment to go to the youth upon leaving DCFS care. MAXIMUS and the Center for Law & Human Services review the records of the youth with disabilities that are leaving DCFS care. The agencies will file for SSI on behalf of the young people. However, if no application has been filed before the youth left care, he or she should file his or her own application at the nearest Social Security office. To find out where the nearest Social Security office is located call Social Security at 800-772-1213 or by going to the Social Security web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)). At the web page click on *Top 10 Services*, and then on *How to Contact a Local Office*. Enter the Zip Code as requested and complete information on the local Social Security office will come up, including how to make an appointment.

## Social Security Specifics

According to the Social Security Law, when a parent is receiving Social Security because he or she has retired or is disabled, or when a parent has died, his or her children may qualify for Social Security benefits. (The parent must have worked the required number of years in Social Security covered employment.) Even though a child has been in DCFS care, he or she may be eligible for Social Security benefits as a child of the retired, disabled or deceased worker/parent. A foster son or daughter may be receiving Social Security benefits from the record of a birth parent who has died, is disabled or has retired. The monthly benefits are paid to DCFS as the Representative Payee while the child is in care. When a foster son or daughter who has been receiving Social Security benefits turns age 18, he or she may continue to be eligible for Social Security if he or she is still in high school or has a disabling condition. Both of these circumstances require action to continue the benefits. About three months before the youth's 18<sup>th</sup> birthday, forms will be sent to the home that must be completed promptly or benefits may be interrupted or stopped completely. A representative of the Center for Economic Progress or MAXIMUS will contact the youth to assist with the completion of the forms. This existence of the Social Security benefit may be news to the youth. The foster parent should encourage their son or daughter to complete the forms and return them promptly. If he or she is in high school, the forms must be completed that provide information about attendance in high school. After they are returned, Social Security will verify school attendance. A Social Security representative must speak with the young person. The monthly checks will continue until the youth completes high school or reaches age 19, whichever comes first. If the young person is not in school, benefits stop at age 18, unless he or she is disabled. See Section 1 for the discussion of the Disabled Adult Child benefit.

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## Section 4

### Specific Information for Guardians

Please read Section 1, *The Information Common to Everyone*, before reading this section. The information contained in this section supplements the information found in Section 1. There are specific circumstances that apply to the young people living in guardianship arrangements. We will look at that information in this section.

#### Specific College Information

The Federal regulations regarding Student Financial Aid include the definition of a parent for financial assistance programs. This is a critical definition because the Federal Regulations require anyone that meets the definition of parent to contribute toward meeting the expenses of their child while attending school. In some circumstances the college student is considered *Independent* and the parents' income and assets are not considered in the formula used to determine financial aid. **One of those exceptions is a child that lives with a court appointed guardian. A former DCFS ward that lives in a guardianship arrangement is Independent for financial aid purposes. The guardian's income and resources are not used to determine financial need for the young man or woman.** He or she can file for federal and state financial assistance, and for private scholarships as an Independent student. (Refer back to Section 1 for the discussion of the Independent student status.) If the young person completes the *Free Application for Federal Student Aid* correctly, the *Independent* status should be listed on the Student Aid Report when it is received. Verify that the status is **Independent**. This can be found on the top right side of the first page of the Student Aid Report. If the word **Dependent** appears on the form, the student must correct the FAFSA as soon as possible. To make the correction look over the Student Aid Report and find the section that has the wording "Ward of the Court at age 18." If the answer to this question is "NO", that is why the Student Aid Report shows "Dependent" on the front. It may not have been clear when the first FAFSA was sent in, but, because he or she is living with a guardian, he or she should answer this question "YES". Resubmit the form either on-line or by mail with the correct answer. A new SAR will be sent to the home. Check to be sure the correction was made and the new SAR shows **Independent**.

#### An Insert about Other Children in Your Home

**NOTE** – The family may include birth or adopted children of college age. It is important to point out here that they do not qualify for the Independent status for financial aid that the son or daughter in the guardianship arrangement does, unless they meet one of the other requirements discussed in Section 1. If they do not meet one of the requirements, Independent status is not given automatically and it cannot be granted. However, a son or daughter may qualify for aid even though he or she holds "**Dependent**" status. Thousands of young people qualify for aid as Dependent students. To receive financial aid they complete the FAFSA, filling in the sections requesting information about the income and assets of the parents. That information will be included in establishing the Expected Family Contribution (EFC). When the Student Aid Report (SAR) is returned, locate the EFC on the first page. To get an estimate of the

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amount of state and federal aid the student can expect, go to the Illinois Student Assistance Commission web site ([www.isac-online.org](http://www.isac-online.org)) and click on “ISAC INFO Café.” At that page click on “State & Federal Aid Estimate.” Follow the instructions and enter the data and soon the estimates will appear. Also, when visiting colleges, be sure that financial aid officers understand that the family includes both a birth or adopted son or daughter and a young person in a guardianship arrangement. This may seem like an insensitive suggestion, but applications do not ask for this information and the only way the school officials can award the correct financial aid is if the family shares the information with them. To obtain more information, visit the Illinois Student Assistance Commission web site, click on “Higher-EdNet” and complete “CASHE Student Profile” form to find other scholarships. (The site address is [www.isac-online.org](http://www.isac-online.org).)

## More Information About Youth in Guardianship Arrangements



*The financial aid officer can help you complete the forms correctly.*

Besides filing for the federal and state aid, the young person should file for the DCFS Scholarship and Youth In College Programs through his or her caseworker. He or she should visit the Illinois Student Assistance Commission web site and visit the “Higher-EdNet” by following the instructions listed in the paragraph above to find out more about other scholarships and aid available.

It is important that the guardian help the young person evaluate and visit the schools on their list of possible choices. When visiting college campuses, be certain that the admissions office and financial aid office understand that the young person has a court appointed legal guardian, and that this was set up through the court and the Department of Children and Family Services. Once they understand the guardianship arrangement correctly, the financial aid officer can help you complete all the forms correctly. They may have thousands of students to work with, but they want to insure that each record is accurate and that they are claiming the correct amount of aid for every student.

## SSI-Specific Information for Guardians

This paragraph discusses the younger children who may live with guardians more than the youth in transition. If a young person living with a guardian has a disability, he or she may have been eligible for SSI while they were in foster care (Refer to Section 1 for a complete discussion of SSI). DCFS has a program in place to see that SSI claims are filed with the Social Security Administration for the children in DCFS care who have disabilities or blindness. If the young person in care was eligible for SSI because he/she was found to have a disability or blindness, their SSI may be continued after the guardian assumes responsibility for him or her. If Social Security does not contact the guardian within a few weeks after the youth comes to live with the guardian, the guardian should contact Social Security and ask to be appointed **Representative Payee**. The SSI monthly benefit will be sent to the guardian’s home, or to a bank or other financial institution by direct deposit. Social Security will explain that the duties of a Representative Payee include using the SSI money for the current care and maintenance of the young person and reporting any changes in their lives. Representative Payees are required to make an accounting with Social Security of how they spend the SSI money.

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If a young person is seriously disabled, but is not currently receiving SSI, the guardian may file with Social Security for SSI (See Section 2 for a listing of disabling conditions). One should not assume that the child is ineligible for SSI because he or she was not receiving SSI benefits before the guardianship was established. There may have been another issue that prevented the child from receiving SSI, other than the disability. After the young person is in a guardianship arrangement, the reason for ineligibility may have been removed. The guardian can contact the nearest Social Security office to file for SSI. It is best to call first (800 772-1213) and make an appointment to file. The claim can be filed in person or by telephone. It is a good idea to prepare for the interview. The guardian may not know about the child's medical history, but Social Security will ask about the disabling condition(s) and how they affect the young person's life. If the guardian talks the child's case history over with the caseworker, he or she will be prepared.

### Information that Social Security will need:

- ◆ Names, addresses and phone numbers of doctors and hospitals who know about the disability
- ◆ When the child visited each provider
- ◆ Medications, including the names and dosages

The information that Social Security will need includes: 1.) names, addresses and phone numbers of doctors and hospitals that know about the disability, 2.) when the child visited each medical provider, and 3.) medications, including the names and dosages. Besides requiring this information, the interview with the Social Security representative will include completing forms that collect the information on how the child spends a typical day. This information is important to the process. Be sure to answer these questions with accurate descriptions of what goes on. The guardian is the person who spends many hours each day with the young person, and he or she knows more than anyone does about how the disability affects daily life. For example, someone in the family may have to remind the young person to change his or her socks, or they would wear the same ones every day, report that. It is not good to try to paint a picture other than one that describes what happens in the home on a daily basis. The disability decision must be based on current medical reports. If the person making the decision feels that he or she needs more information, the person may ask that the youth go to a doctor for an examination at the expense of Social Security. Be sure he or she keeps those appointments. They are critical to the evaluation of the disability.

At age 18 the youth with a disability or blindness is considered an adult by Social Security, and he or she may take care of their own SSI claim. If the youth has already been receiving SSI, Social Security will evaluate him or her at age 18 to decide if he or she meets the **Adult Disability Listings** in the SSI law. If he or she meets the Adult Standards, Social Security will also decide if he or she is capable or receiving the SSI check directly. Young adults can usually manage their own money, but if Social Security decides that they cannot be paid directly, they may ask the guardian to act as the Representative Payee, or for a suggestion about an agency or an individual that would be an appropriate Representative Payee. The guardianship may have been terminated when the young person became an adult. Social Security does require the Representative Payee to become a guardian. Social Security may appoint any individual or an agency interested in the young man or woman to be the Representative Payee. A Representative Payee assumes responsibility only for the SSI funds and is accountable to Social Security for the use of the money they receive. The SSI benefit must be for the care and maintenance of the young person.

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If a young person is age 18 or older, and has a disability or blindness, but has never filed for SSI, the guardian can help them start the process. Contact Social Security at 800-772-1213 to make an appointment for the young person. If he or she is unable to file for himself or herself, the guardian, an agency, or an individual responsible for the young person can file on his or her behalf. The same information outlined in the second paragraph above will be needed, plus any work history. To find out where the nearest Social Security office is located, call the 800 number or go to the Social Security web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)). At the web page click on *Top 10 Services* and then on *How to Contact a Local Office*. Enter a Zip Code in the box when it appears and complete information on local Social Security office will appear on the screen, including how to make an appointment. This web site also contains general information on SSI and examples of the disabilities that meet requirements set out in the SSI law.

## Social Security-Specific Information

Children are eligible for Social Security monthly benefits if their father or mother is retired, disabled or has died, and the parent paid into the Social Security System long enough to qualify for a benefit. If a child that is receiving Social Security benefits from a birth or adoptive parent's record enters into a guardianship arrangement, there will be no change in the Social Security eligibility. A guardian can check with the caseworker to verify entitlement to Social Security. If the young person is receiving Social Security, the guardian should contact the nearest Social Security office to file to become the Representative Payee for the young person. The Social Security representative will explain how Social Security benefits must be used for the **care and maintenance of the child**. The guardian will be required to make an accounting with Social Security of how the monthly checks were used. It is a good idea to keep records of all expenditures made for the child so it will be easier to make the reports to Social Security. If a birth parent retires, becomes disabled or dies after the child enters into guardianship arrangement, the guardian should file for benefits at the Social Security Office nearest their home. Social Security may attempt to contact the people responsible for a child potentially eligible for benefits, but they may have no way to know that a recipient is living with a guardian. However, it is best to not wait for Social Security to call. Call the Social Security Administration at 800-772-1213 before visiting the office to learn what information is needed.

Guardians should refer back to Section 1, Social Security and the Youth in Transition, if the young person in their home will soon turn age 18 and he or she is receiving a Social Security check. Benefits will end unless the youth is still in high school or has a disability that is severe enough to meet the Social Security Law's definition of disability. Any work must be reported to Social Security and a marriage must be reported because it can end the Social Security benefit.

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## Section 5

### Specific Information for Adoptive Parents

**The information in Section 1 applies to most young men and women, and adoptive parents should begin by reading that section.**

Adoptive parents are the same as birth parents, according to the Student Financial Aid regulations. Many adoptive parents immediately see this as a disadvantage. The rules assume that birth and adoptive parents will share in the cost of post-secondary education. Adoptive parents should not conclude that their child will not receive financial aid. There are many thousands of young people receiving assistance who live with their birth or adoptive parents. Just as those thousands receive aid, adoptive families may qualify for aid as well. Adoptive parents should understand that the informational material published by the federal and state programs, by schools and by private sources refer to students or young people in general terms. They do not distinguish adoptive children in any way. In this context the terms “student” and “young people”, etc. include adoptive children. “Families” include the adoptive families. In the same way, if there are birth children of college age, the following information applies to them as well as to the adopted son or daughter.

### College Information for the Adoptive Parents

The adoptive parent enjoys no exemptions that can be applied specifically to their situation to obtain financial aid for their son or daughter. The definition of parent includes birth and adoptive parents for financial aid purposes, so the discussion of *Independent* status does not apply to young men and women who have been adopted. The rules of financial aid in general assume that a youth is dependent on his or her family for part or all of the income necessary to pay for his or her education. It is possible that one of the other exceptions discussed in Section 1 might apply. A “Yes” to one of the other questions in this section would mean that son or daughter could be considered Independent. For example, the youth may have chosen to enlist in one of the U.S. Armed Forces after high school, and could be considered a veteran after his or her service is complete. This would give him or her Independent status for financial aid.

A common misconception among parents is that if they do not claim a child on their tax returns, that action will make the student independent for financial aid purposes. If the child is under age 23, this is not true. The rules assume dependency. However, there is another provision that may be applied by the financial aid officer. If a student cannot answer “Yes” to any of the set of questions on the FAFSA that automatically determine Independent status, the Financial Aid Officer may apply his or her “judgement” and determine that a student is Independent. The family must submit convincing evidence that supports a decision that the student has been living independently of the family, supporting him or herself. Some schools do not consider this a possibility. For those schools that permit the Financial Aid Officer’s judgement to be applied, the student and family must provide evidence such as receipts, paid bills, lease agreements, insurance, and the like. They must clearly show that the youth has been self-supporting for a period of time, usually at least a year.

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## Independent vs. Dependent

Not meeting the requirements for **Independent** status does not mean that the student does not meet the standards for financial aid. The vast majority of all students are considered **Dependent**. This means that when the FAFSA is completed, information about the parents of a dependent student must be included. Dependent means that the family is expected to contribute toward the cost of the education based on the formula for identifying need. Financial aid based on need is determined by a common formula. The financial aid cannot exceed the **Cost of Attendance**, which is set by the school, **less the Expected Family Contribution (EFC)** that is based in the information given on the FAFSA.

In Section 1, the Free Application for Federal Student Aid (FAFSA) was discussed. After the FAFSA is processed the family will receive the Student Aid Report (SAR). The Expected Family Contribution (EFC) is shown clearly on the front page of the SAR. The financial aid officer can estimate the amount of PELL and MAP from the EFC, or the family can go on-line to the ISAC web site and obtain an estimate of both federal and state aid. Other grants may or may not be based on the EFC. It is a good idea to meet with the financial aid officer to discuss your family situation, especially if the family has extraordinary expenses. When a family has unusual circumstances, the financial aid officer can include any extra expenses and reduce the family income. In the informational guides and books, these expenses are referred to as Special Circumstances. When special circumstances are included in the formula for determining the amount of financial aid the EFC may be lowered. This may make it possible to qualify for PELL and MAP grants as well as other financial aid. Even if there are no unusual circumstances, it is a good idea for the family to meet with the financial aid officer to make sure that all the possible sources of aid have been explored.

## Comparing College Costs ~ An Example

- ◆ College A's offer is a \$15,000 package and Community College B's offer is a \$1,500 package. On the surface it would seem that College A is offering the best deal, but it would be unwise to simply accept College A's offer because it is \$13,500 more than Community College B's offer.

A more realistic comparison:

Bill's family is exploring College A and Community College B The EFC from the SAR is \$5,000	
<ul style="list-style-type: none"><li>◆ College A has established that the cost of attendance is \$20,000 per year.</li><li>◆ The "demonstrated need" determined by College A is \$15,000 (\$20,000 [COA] less \$5,000 [EFC]).</li><li>◆ The financial aid officer at the school may award financial assistance up to \$15,000. For sake of illustrating the point, let us assume that College A offers \$10,000 in grants and scholarships that will not have to be repaid, and another \$5,000 in the form of loans.</li></ul>	<ul style="list-style-type: none"><li>◆ Community College B has set the cost of attendance at \$6,500 per year.</li><li>◆ Their "demonstrated need" determined by Community College B is \$1,500 (\$6,500 [COA] less \$5,000 [EFC]).</li><li>◆ Let us assume that Community College B is offering \$500 in grants and scholarship that does not have to be repaid, plus a \$1,000 loan.</li></ul>

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- ◆ Bill and his family will have to provide up to \$10,000 per year to finance an education at College A (\$5,000 EFC and \$5,000 in loans).
  - ◆ Bill and his family would be expected to provide \$6,000 per year at Community College B (\$5,000 EFC and \$1,000 in loans).
  - ◆ Even though the financial aid offer at College A is \$13,500 higher, the cost of attending Community College B is \$4,000 less.

**NOTE:** The cost to the family and student should not be the only factor in selecting a school. The family should discuss all the pro's and con's each school offers, especially the area of study the student wishes to pursue. Also, other options can be explored. In this example, perhaps Bill could attend Community College B for two years and transfer to College A for his last two years.

If the young man or woman is a good student and demonstrates a high potential for success in college on the ACT or SAT, he or she should apply for academic scholarships. There are a number of reference guides available through colleges and high schools that list private scholarships. There are scholarships offered by the employers of both parents and students. Follow the suggestions offered in Section 1 for finding and applying for private scholarships, especially the Illinois Student Assistance Commission's many resources. Do not miss the deadlines for DCFCS scholarships and others for which a son or daughter may be eligible. Colleges and universities want good students on their campuses and they will work with a family to try to help them get their son or daughter into school. However, the family will find that financial assistance will not magically appear. Hard work and dedication to finding available financial resources often will be rewarded.



*Families can obtain a wealth of information from the Internet.*

Parents should be aware that a student can apply for student loans on his or her own signature. No parental signature is required if there is demonstrated financial need. The Financial Aid Award Letter lists the types of aid offered, including the type of loans the family is eligible for, and if the loans may be made to the student or must be made to the parents. Be aware that students can make arrangements for loans without the parents knowing and those loans can amount to thousands of dollars over a college career. Students must participate in loan counseling from the college before they can receive a loan. Most student loans do not have to be repaid while the student remains in school. Eventually the student will leave school by graduating or deciding not to continue and then he or she must begin to repay the loans.

If a student is not eligible for a loan, parents may borrow through the ParentPlus loan program. This is usually up to the amount of the EFC. The parent must take out the loan, and repayment starts immediately after the last disbursement in the year. Both student and parent loans are arranged through the college Financial Aid Office.

Though it may take some patience to narrow down the selections, families can obtain a wealth of information from the Internet. Play with keywords like "adoptive families and financial aid," "adoptive families and scholarships," "adopted children and college" and "adoptive children and scholarship." There are hundreds of web sites that discuss financial aid that is available in a variety of forms for adoptive families. Mix and match the keywords to get more results.

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Financing a college education involves a number of decisions. It would be good for parents, and their sons and daughters, to develop plans for financing a college education. If it is possible, that planning should start well before it is time for the student to start applying for college, even as early as the freshman year of high school. The Illinois Student Assistance Commission web site ([www.isac-online.org](http://www.isac-online.org)) offers excellent resources for this kind of planning.

## SSI and the Adopted Child

If an adopted son or daughter has a disability or blindness, it is likely that a claim for Supplemental Security Income (SSI) was filed on his or her behalf while in DCFS care. After a child is adopted, Social Security, the agency that administers SSI, must take into account the income and assets of the family, along with the size of the family. This process is called “deeming.” Because of deeming, a child may not have been eligible for SSI or may receive a SSI benefit reduced by the amount of the income “deemed” from the parents to the child. Deeming applies until the young person reaches age 18. If a family’s assets exceed the limit, the child is ineligible for SSI. There is no adjustment in the monthly benefit for excess assets. The benefit is terminated.

Many parents have found that their son or daughter was not eligible for SSI because the adoptive parents’ incomes exceeded the limit, but at age 18 their disabled son or daughter became eligible for SSI when the parents’ income no longer counted. At age 18, the young person is an adult for SSI purposes. The family’s income and assets no longer are taken into consideration. Only the income and assets of the young person are considered in determining if he or she meets the income and asset tests. To find the current SSI requirements go to the Social Security web site ([www.ssa.gov](http://www.ssa.gov)) or call 1-800-772-1213. If the young adult lives where they do not pay for the cost of their room and board, including the parents’ home, the value of the rent, etc. will be charged against them as in-kind income when the SSI benefit is calculated.

Besides looking at his or her income and assets, the young person’s SSI case must be evaluated according to Adult Disability Standards. The SSI law has two sets of standards for determining disability: 1) the Childhood Disability Listings and 2) the Adult Disability Listings. Social Security will contact the family

**The SSI law has two standards for determining disability:**

- ◆ Childhood disability listings
- ◆ Adult disability listings

The Bureau of Disability Determination Services makes the medical decisions for Social Security.

and they will arrange to complete the necessary forms for the adult evaluation process. The Bureau of Disability Determination Services makes the medical decisions for Social Security. An adjudicator for that agency will most likely contact the family to discuss how the disability affects a son or daughter’s daily living. The information that is provided during this interview is very important in the decision-making process. The family member answering the questions should be clear and specific so the adjudicator knows exactly what the young person can do or is unable to do. Social Security will inform the family by mail of the decision. If the benefit is stopped, the decision may be appealed with Social Security within 60 days.

Even though a son or daughter may have been turned down for SSI before he or she was age 18 because the parents’ income was too high, he or she may file again after age 18 when the parents’ income and assets no longer count. When the young

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person is age 18 or older and has a disability or blindness but has never filed for SSI, the family can help him or her start the process. Contact Social Security and make an appointment for the young adult. If the young person is unable to file for themselves, a parent, an agency or an individual responsible for them can file on their behalf. The requirements for entitlement are listed on the Social Security web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)) and in Section 1 of this guide.

To find out where the nearest Social Security office is located, call Social Security at 800-772-1213 or go to the Social Security web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)). At the web page click on *Top 10 Services*, and then on *How to Contact a Local Office* on the next page. Enter the Zip Code in the box, and complete information on the local Social Security office, including how to make an appointment, will appear on the screen.



*Social Security benefits can be paid to a child if their parent retires, becomes disabled or dies.*

If a young adult is determined to be eligible for SSI, but he or she cannot manage his or her own money, the parent will be made the Representative Payee. As Representative Payee the parent will be responsible for receiving and spending the monthly SSI check for the care and maintenance of their son or daughter. The Payee must report any changes, such as a move to a new living arrangement, marriage, work or receiving other income to Social Security immediately. The Representative Payee must make an accounting of the use of the SSI benefits annually. If it would work better for the family, another agency or individual can be selected as the Representative Payee and will receive the SSI monthly check on behalf of the young person.

## Social Security and the Adoptive Parent

Social Security benefits can be paid to a child if his or her parent retires, becomes disabled or dies. In the situation of the adopted child, Social Security law makes a distinction between the birth parent and the adoptive parent.

- ◆ First, a son or daughter may have been eligible for Social Security from the record of a **birth parent** who was receiving retirement or disability benefits before the child was adopted. The parent may have died, leaving children eligible for survivor's benefits. If a child was already receiving a Social Security benefit from the record of a birth parent before he or she was adopted, the benefit will continue after the adoption.
- ◆ Second, generally, a child cannot become entitled to Social Security benefits from a birth parent if the retirement, disability or death occurs after the child has been adopted. However, if the adoptive parent becomes aware of a birth parent's retirement, disability or death, the adoptive parent has the right to inquire about potential entitlement to Social Security on behalf of a child.

The rules regarding when a child is eligible for Social Security benefits from the **adoptive parent** are very technical. If the adoptive parent becomes eligible for Social Security retirement or disability benefits, or if an adoptive parent dies, it is possible that the child can receive a benefit from the adoptive parent's record. But, the child must meet a number of qualifications that are set out in the Social Security Law. The specific circumstances of each child and parent must be reviewed before their status is decided by Social Security. It would not serve adoptive parents well if we listed even the most general rules of entitlement for adoptive

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children here. These rules contain very specific time frames and support requirements that must be met, and they must be applied on a **case by case** basis. Adoptive parents may want to discuss their specific situation with Social Security, especially if they have a son or daughter who has a serious disability. It would be wise to know if that son or daughter will qualify for Social Security as an adult at the time the adoptive parent retires, becomes disabled or would die. The Disabled Adult Child benefit is paid to the son or daughter of a worker who is entitled to Social Security or has died, if the son or daughter became disabled before age 22 (This benefit is discussed in detail in Section 1).

## Section 6

### General Information about Other Programs

There are other resources available to the youth in transition. The next paragraphs discuss some of the agencies and the services that are offered to young men and women. This discussion does not cover all of the services available. Obtain more details by visiting the offices listed. Visit the web sites where families can find links to other web sites that offer information on more services. There is a treasure chest of information that can be found on the Internet. It costs only the time it takes to explore. If a family does not have access to a personal computer, they can go to the local public library. Many libraries provide access to the Internet. Take this guide along and ask for help in locating the web sites.

Youth seeking employment can visit the **Illinois Department of Employment Security (IDES)** offices. This agency offers a variety of services to the young person at no cost. Besides identifying potential employers through a database of employers, IDES provides training and educational services. The IDES web site ([www.ides.state.il.us](http://www.ides.state.il.us)) includes a page dedicated to the needs of youth, the *Youth Resources Page*.

The Illinois Department of Human Services (DHS) provides a wide variety of services through the **Office of Rehabilitation Services**. There are offices throughout the state that assist youth with disabilities in finding employment and then keeping that job. Counselors in these offices provide services such as testing to evaluate an individual's job skills, counseling and guidance, placement in jobs and on-going support. The **DHS Vocational Rehabilitation Program (VR)** assists people with serious disabilities who are attempting to work. The counselors will help the participants identify employment that suits the individuals, arrange training, provide job coaches and other support services and medical services. The VR offices can help participants obtain assistive devices.

The **Secondary Transition Employment Program (STEP)** helps high school age youth who have significant disabilities become employable. Talk with high school counselors and the staff at your local Office of Rehabilitation Services to see if you qualify for services through STEP.

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The **Supported Employment Program** is a valuable resource for the youth with disabilities who want to work. This program provides assessment, job coaching, job placement, aids and counseling that can help a young person become prepared for employment and perform on the job. For information on any of these programs, call 1-800-843-6154.

The **Home Services Program** helps people with severe disabilities remain in a home by providing daily living assistance. Youth in transition may want to explore the wide variety of services available through this program. Those services may make independent living possible.

Young people with disabilities who want to live independently can find assistance in locating housing and support services at **Centers for Independent Living**. The staff at the Centers for Independent Living also can help you with questions about the Americans with Disabilities Act. The Centers offer a wide variety of services that can assist a young person in transition as well as sustain them through their adult years.

The Department of Human Services **Bureau of Blind Services (BBS)** offers services for those who have a visual impairment. These services are designed to provide the support necessary for the visually impaired to find employment. Youth can arrange for evaluation and counseling, job training, and for help with job placement and job support services.

The **Office of Vocational Rehabilitation Services** provides specialized services for deaf and hearing-impaired youth through the local offices. To find out more about these services, call 1-800-843-6154 or TTY 1-800-447-6404.

If a young man or woman finds that their transition to adulthood does not go well and needs help to get started, one place to contact is the local **Department of Human Services** office. The department offers cash assistance through the Temporary Assistance to Needy Families (TANF) program and help with buying food through the Food Stamps program. Contact the local Department of Human Services to file for this assistance. He or she can also file for Medicaid at the same office to get help with medical bills. Caseworkers at the local office will interview the youth and help him or her through the procedures to obtain all the assistance for which he or she may be eligible.

If a youth in transition has a mental illness, he or she can contact the **Office of Mental Health** or the local **Mental Health Center** to discuss the services available through that office. There are extensive services that can make it possible for the youth to live in the community. This office is part of the network of agencies that provide comprehensive services for mentally ill citizens. Once the young person becomes part of this network, a number of agencies will cooperate to provide the necessary support services.

The **Office of State Guardian** can help any citizen that may need a guardian. The Illinois Probate Act provides that a disabled person who cannot make or communicate responsible decisions about his or her personal care or finances may have a guardian appointed by the court. Not all people with mental illness or developmental disability require a guardian. Two types of guardians exist. A guardian of the person is appointed when one cannot make or communicate responsible decisions about his or her personal care. This is important when there are medical treatment decisions that must be made. A guardian of the estate is appointed when one cannot make or communicate responsible decisions about his or her financial affairs. The guardian is accountable to the court for his or her performance as the guardian. The Office of State Guardian can help anyone arrange for the care of a disabled person by a guardian.

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Rather than list requirements for each program and their services, we suggest that anyone needing the services call the Department of Human Services at 1-800-843-6154 and ask for information on programs and services available. Better yet, if at all possible, visit the Department of Human Services web site. At the site, click on the services that are needed or click on the fact sheet for the program. The fact sheets clearly define the services each program offers and who can receive the services. These fact sheets can be copied for future reference. Start the search at [www.state.il.us/agency/dhs](http://www.state.il.us/agency/dhs). A person can spend an evening sitting at a computer and obtain more information than they could gain by taking days to visit each office. These web sites will help the viewers to prepare for a visit to the offices that provide the services.

**The Technical Assistance about Transition and the Rehabilitation Act** maintains a very useful web site. It offers links to a number of sites with information on transition and rehabilitation services. The site is a resource library at the fingertips on transition information for youth with disabilities. The address is [www.isbe.state.il.us:80/spec-ed/transiti.htm](http://www.isbe.state.il.us:80/spec-ed/transiti.htm).

The **Illinois Assistive Technology Project** offers comprehensive services for youth with disabilities through their offices and a web site that everyone will want to bookmark. To get to this valuable site go to [www.iltech.org](http://www.iltech.org) and click on *TECHNOTES*. Next, click on the TechNote *Rights of Passage*. This may well be where families should start gathering information about transition for a youth with disabilities. This project offers suggestions on how to incorporate transition planning in the Individual Education Plan (IEP). The site presents a “roadmap” for transition that challenges the youth and family to be in charge of the process. It also offers a list of resources for families that includes books and links to virtually every agency listed in this guide, plus many more.

When a youth begins to work, he or she also will begin to pay taxes. The Center for Economic Progress, through the **Tax Counseling Project**, will help him or her file income tax forms at no charge. The Tax Counseling Project has numerous sites throughout the state that are open from mid-January to April 15. Call 888-827-8511 or 312-341-1666 to find out where the nearest tax site is located and the hours that it is open. The TTY service number is 312-252-0280. The web site address is [www.centerforlaw.org](http://www.centerforlaw.org).

The **Illinois Student Assistance Commission** web site ([www.isac-infocafe.org](http://www.isac-infocafe.org)) offers visitors more than information on financial aid and colleges. The site includes a page, *Internet Resources for Parents and Students Education-To-Careers*, which contains links to a number of education sites and includes links to career and job information. We highly recommend that youth take the time to visit the ISAC web site. It offers a wealth of information on skills, jobs and resources available to help with the transition to adulthood.

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## A Final Word to Young Men and Women

Good results do not happen simply because we dream about them. As you can see by reading this material, it takes discipline and effort to gather information, to plan and then to take the actions necessary to make your dreams come true. Once you have set your plans into motion, you must stay with them, be sure paperwork is sent to the right places on time and then follow up. Present yourself well when you are interviewed for jobs or scholarships and then apply yourself so that you can continue to pursue what you have worked hard to gain. Ask for help when you need it, but don't expect the world to hand you your future in a gift-wrapped box. We hope you now know that there are many tools available to you to shape your future. You have been introduced to programs, benefits, scholarships, training and educational opportunities available. Identify those that apply to you. Just as the sculptor can use her tools to shape a piece of stone into a beautiful work of art, you can use these resources to shape your adult life. You have a future, time for everyone moves on. Don't just let your future happen. Plan well and control what you can.

### Conclusion

This guide attempts to provide families and young adults with information to help the teenager make the transition to the young adult who is enjoying the first experiences of independence. Many support services, programs and agencies are available to young men and women. Young men and women with disabilities may need more support services than some of their peers, so this guide dedicated a large number of pages to them and their needs. All young people find this time to be at least somewhat stressful, filled with the anticipation of what will be coming next in their lives and filled with mixed emotions about leaving home. The transition time can be filled with a teenager's most exciting days, days that will be remembered and talked about for years. Other times may not be so happy and are remembered only as days of confusion, pressure and searching. All of this is part of the transition process.

Families have been presented many resources. As they explore those that have been recommended, they will discover others that are equally valuable. Youth are encouraged to become actively involved in the planning for their transition, along with their families, caseworkers, teachers and counselors. Involve those who have been suggested throughout this guide for their expertise in various areas. Not everything presented here applies to every youth in transition. Families should identify those things that apply to their situation to create a personalized plan that will be a guide through the next few years.



*You can use the resources in this guide to shape your adult life.*

## A Calendar and Checklist for the College Bound

Activity	Suggested Time	Date Accomplished
Take the ACT and /or SAT Tests.	Junior year	
Do your homework on schools.	Through the junior year	
Research private scholarships. Check deadlines and set up a calendar to insure you apply on time.	Through the junior year	
Attend a College Information Night or a College Fair.	During the second semester of junior year	
Use the ISAC Higher-Ed Net and other resources available.	During the junior year	
Identify your interests, abilities and career goals. Make a list of requirements for a college based on what you identify.	Always keep in mind, but at some point in the junior year or early in the senior year	
Work and earn some money that is saved to pay for admission fees and other fees in connection with applying to colleges.	Summer between junior and senior years	
Visit the colleges that you may want to attend. Interview the school according to your requirements for an education that will prepare you for life.	Summer between junior and senior years	
Complete the homework on the colleges. Narrow your choices to a workable number of preferred colleges.	Early in the senior year	
Complete the visits to colleges.	Early in the senior year	
Apply for admission to your preferred colleges.	First semester of senior year	
Receive Notices of Admission to the schools.	Some weeks after you applied for admission to your preferred schools	
Apply for financial aid at your preferred colleges.	First semester of senior year	
Apply for private scholarships and grants.	First semester of senior year	
Attend a different Financial Aid Night or Fair than you did in your Junior Year.	First semester of senior year	
Apply for the DCFS Scholarship and Youth In College Program	During your senior year	
Obtain informational materials on Federal Financial Assistance and Illinois Student Assistance Commission aid along with a copy of the previous year's FAFSA and become familiar with the terms.	November of senior year	

Complete the <i>Free Application for Federal Student Aid</i> and submit it electronically, if possible. Can submit paper form.	January or February of senior year	
Receive the Student Aid Report from the Federal Processor. Review it and correct any mistakes. Sign the correct copy.	About four weeks after you submit the FAFSA	
Receive Financial Aid Packages from the colleges.	A few weeks later	
Review the offers against your requirements for the best college for your talents, etc. that you made up earlier. Choose the preferred school and notify the financial aid office that you accept all or part of the financial aid package. If necessary, meet with the financial aid officer to discuss the financial aid package. When you have ruled out a school, notify them that you will not be attending and will not accept the financial aid offer.	Based on the deadlines given by the financial aid offers	
Notify the financial aid office if you are the recipient of a private grant or scholarship.	Anytime	
Study the financial aid package and decide if a loan or other resource is needed. Contact the school to confirm when you should apply for a loan.	During the summer between the senior year of high school and college	
Complete the <i>FAFSA</i> on time and apply for any assistance that must be renewed. Meet the deadlines!	Every year of college	

## Social Security and SSI for Children in Transition

Benefit	Child Adopted Before Entitled to Benefit	Child Adopted After Entitled to Benefit	Child Aging Out (18) Disabled & Entitled to Benefits	Child Aging Out (18-19) - Still in High School	Child aging Out - Not Entitled	Child Returns to Home of Parent	Child Moves to Home of Guardian
<b>Social Security</b>	Must discuss with SSA the effect of adoption on future benefits.	Benefits continue	Must establish disability with SSA- benefit may continue as a Disabled Adult Child. (1)	Must complete forms mailed out by SSA and benefits will continue (4)	If disabled before age 22 may become entitled to SS, if parent is eligible for Social Security due to death, retirement or disability.	Benefits continue	Benefits continue
<b>Supplemental Security Income (SSI)</b>	N/A - If child is disabled, parents may file for SSI with local Social Security Office	Adoptive parent's income and assets must be considered in determining continued eligibility and payment amount.	Must be evaluated under adult standards before SSI will continue.	Attendance in high school is not a factor in SSI entitlement. SSI considers the child an adult and counts only his/her income assets and living circumstances.	If disabled, may file for SSI as a disabled person through SSA. Only child's income, assets and living arrangements are considered. (2)	If <b>age 18 or older</b> , parent's income and assets do not count. If <b>under age 18</b> , part of parents' income and assets may be <b>deemed</b> to a child.	Part of the subsidy may count in determining the SSI payment amount (3)

- (1) The Center for Law & Human Services or MAXIMUS will have initiated action to continue this benefit. If the action has not been completed when the child leaves the DCFS system, family/child will continue to pursue the claim.
- (2) Title IV-E eligibility may have precluded SSI to this point. The caseworkers must be alert to this and refer the child to the Center or MAXIMUS, as appropriate, to file the SSI claim when the child reaches age 18.
- (3) If the subsidy includes Title IV-E funds, the SSI will be reduced dollar for dollar by the amount of the subsidy. If the funding source is other than Title IV-E, the SSI will not be reduced.
- (4) DCFS Eligibility Determination Unit forwards the SSA School Attendance forms to the caseworkers for completion.

## Phone Numbers and Web Sites

Adoptive Families Today (Scholarship Committee)		<a href="http://www.adoptivefamielstoday.org">www.adoptivefamielstoday.org</a>
American College Testing (ACT)		<a href="http://www.act.org">www.act.org</a>
Casey Family Programs (Scholarship Information)		<a href="http://www.orphan.org">www.orphan.org</a>
DCFS Office of Education and Transition Services	(309) 693-5150	
DCFS Scholarship Coordinator	(217) 524-2030	
DCFS Youth Hotline	(800) 232-3798	
Dept. of Human Services – Independent Living Unit To Locate a Center for Independent Living	(217) 782-9689 (Springfield) (312) 814-4037 (Chicago)	
Downstate Children’s SSI Project	(800) 841-2812 or (217) 544-5200	<a href="http://www.centerforprogress.org">www.centerforprogress.org</a>
Education Access Project at Northern Illinois University	(815) 753-4321	
Illinois Assistive Technology Project	(800) 852-5110	<a href="http://www.iltech.org">www.iltech.org</a>
Illinois Department of Employment Security	(312) 793-7378 (Chicago/Suburbs) (888) 337-7234 (Outside Chicago ) (800) 662-3943 (TDD/TTY)	<a href="http://www.ides.state.il.us">www.ides.state.il.us</a>
Illinois Department of Human Services	(800) 843-6154 (800) 447-6404 (TTY)	<a href="http://www.state.il.us/agency/dhs">www.state.il.us/agency/dhs</a>
Illinois Department of Veterans Affairs	(800) 437-9824 (217) 524-4645 (TDD)	
Illinois Medicaid Program (Department of Human Services)	(800) 252-8635 (800) 447-6404 (TTY)	
Illinois Student Assistance Commission (ISAC)	(800) 899-ISAC (4722)	<a href="http://www.isac-online.org">www.isac-online.org</a> <a href="http://www.isac-infocafe.org">www.isac-infocafe.org</a>
MAXIMUS (Cook County SSI Project)	(312) 782-5300	<a href="http://www.maximus.com">www.maximus.com</a>
Social Security Administration	(800) 772-1213	<a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>
Tax Counseling Project of Center for Economic Progress (Tax Information)	(312) 341-1666 (Chicago Area) (888) 827-8511 (Downstate)	<a href="http://www.centerforprogress.org">www.centerforprogress.org</a>
The College Board		<a href="http://www.collegeboard.org">www.collegeboard.org</a>
The SmartStudent™ Guide		<a href="http://www.finaid.com">www.finaid.com</a>
The Technical Assistance about Transition and the Rehabilitation Act		<a href="http://www.isbe.net/spec-ed/transition.htm">www.isbe.net/spec-ed/transition.htm</a>
U.S. Dept. of Education	(800) 433-3243 (800) 730-8913 (TTY)	<a href="http://www.ed.gov/studentaid">www.ed.gov/studentaid</a>

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## Glossary

<b>Adult Disability Listings</b>	A listing of impairments for each body system and the level of severity that is considered disabling for Social Security benefits. The disability adjudicators first review the evidence submitted to determine if the condition meets one of the listings. If a listing is met, the applicant is found disabled. If no listing is met, the adjudicators continue through the evaluation process until the applicant is found disabled or all possibilities are ruled out.
<b>American College Testing Program (ACT)</b>	A college admissions test covering four skill areas, English, Mathematics, Reading and Reasoning. Most Illinois schools rely on the ACT in their admissions process. ACT™ provides more than the testing program and their web site contains a wealth of information for young people in transition.
<b>Bonus Incentive Grant (BIG)</b>	A grant available to those who have participated in the Illinois College Savings Bonds program, subject to requirements in the law and funding by the Illinois General Assembly. See the ISAC Web site for a full discussion.
<b>Bureau of Disability Determination Services</b>	The agency in Illinois that makes the disability decisions for the Social Security Administration (SSA) on claims filed with SSA.
<b>Childhood Disability Listings</b>	This is a listing of impairments for each body system. A child must have either marked limitations in two areas of functioning, or severe limitations in one area to be considered disabled.
<b>College Fairs</b>	Afternoon or evening programs where a sponsoring agency invites representatives from colleges, lending institutions, ISAC, etc. to set up booths where parents and prospective students can ask questions about the colleges, admission procedures and financial aid.
<b>Cost of Attendance (COA)</b>	A dollar figure colleges must develop that reflects what it actually costs a student to attend that school, usually for one year. The COA includes tuition and fees, cost of room and board, books, supplies, transportation and other miscellaneous expenses. There may be separate COA for students that live off-campus, for half-time students, and for three-quarter time students. The COA is used to determine financial need for each student.
<b>ITEACH Teacher Shortage Scholarship</b>	A state program that provides up to \$5,000 per year to qualifying students who plan to teach in disciplines that have been designated as Teacher Shortage Disciplines. Check the ISAC web site for information on the current Teacher Shortage Disciplines.
<b>DCFS Children's Accounts Unit</b>	The DCFS office that receives the SSI and Social Security benefit checks and oversees the use of those benefits.
<b>Dependent Student</b>	For Financial Aid purposes, a student who should expect to receive financial assistance from his/her family up to the amount of the EFC.
<b>Disabled Adult Child Benefits</b>	A Social Security Benefit paid to the adult son or daughter of an individual that receives retirement or disability benefits or has died. The recipient of this benefit is not a "child". The beneficiary is an adult who became disabled before he or she reached age 22. He or she cannot be married.

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<b>Expected Family Contribution (EFC)</b>	The amount that has been determined that a family can reasonably be expected to provide a dependent student based on information provided on the FAFSA. This number is provided to the family on the SAR.
<b>Financial (Aid) Need</b>	The amount that remains after deducting the Expected Family Contribution from the Cost of Attendance estimated by a college. Colleges will work with a family to try to fill this need. Need-based aid cannot exceed this amount.
<b>Financial Aid Award Letter</b>	The notice from a college that advises the student of the Cost of Attendance, the financial need, and the various kinds of financial aid the school is offering the student. The letter will include the amount of the state and federal aid the student is eligible to receive. Usually the school requires the student, and sometimes the parents, to check off an acceptance or rejection of each type of aid, to sign the letter, and to return it.
<b>Financial Aid Information Nights</b>	Evenings sponsored by a variety of schools and agencies where professionals in financial aid make presentations to groups on the entire scope of aid available, deadlines, and responsibilities of the student and family.
<b>Financial Aid Office</b>	The office on the college campus that is responsible for receiving the Student Aid Reports, determining financial need, matching financial aid to the students' needs, and enforcing the federal and state requirements for receipt of financial aid. This office also administers the financial aid offered by the college.
<b>Financial Aid Officer's Judgement</b>	A student may request the financial aid officer to change his or her status from dependent to independent. After reviewing the situation of family and/or student, the Financial Aid Officer may change the status to independent if, in his or her judgement, the evidence presented supports the change.
<b>Financial Aid Package</b>	All the Federal, State and non-government aid offered to a student by the college in the award letter.
<b>Financial Aid Seminar</b>	A presentation in a variety of settings where types of financial aid, the applications process, requirements for receipt of aid are presented.
<b>Free Application for Federal Student Aid (FAFSA)</b>	The form required by the U.S. Department of Education before any Federal Aid is awarded. The information submitted on this form is used to determine the amount of need-based aid for which a student is eligible. Most colleges require this form be completed and the SAR be received before aid is awarded.
<b>Grade Point Average (GPA)</b>	Schools that use a numeric system generally use the system that establishes 4.00 as the highest grade. In that system, the student must maintain a 2.00 average to remain eligible for financial aid. If the school uses the alpha system, the student must maintain a "C" average to remain eligible for aid. If a student falls below 2.00 or C, he or she may be placed on financial aid probation, if they remain a student in good standing with the school.
<b>Guardianship Arrangement</b>	As used in this brochure – the home and relationship provided by the person that the court has appointed guardian of a child or youth who previously was a ward of DCFS.

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<b>Illinois Incentive for Access Program</b>	A State grant to freshman students only, that have an EFC from 0 - \$500.
<b>Illinois Special Education Teacher Tuition Waiver</b>	A program that offers tuition and fee waivers at an Illinois public institution, if the student is in a special education curriculum that is preparing them to work in special education in an Illinois school. See ISAC ON-LINE.
<b>Illinois Student Assistance Commission (ISAC)</b>	The State Agency that administers the programs providing state financial assistance to eligible students. Among the services ISAC offers is an informational program that provides comprehensive pamphlets and a web site that is invaluable to youth in transition.
<b>Independent Student</b>	For financial aid purposes, the status granted to a student who <ul style="list-style-type: none"> <li>• Is 23 or older on January 1 in the year the FAFSA is completed</li> <li>• Is married</li> <li>• Is in graduate school</li> <li>• Has a dependent</li> <li>• Is an orphan or ward of the court (or was a ward of the court at age 18)</li> <li>• Is a veteran of the U.S. Armed Forces</li> </ul>
<b>MAXIMUS</b>	The agency that has a contract with DCFS to process SSI applications for children in state care that live in Cook County.
<b>Merit Recognition Scholarship</b>	A one-time, \$1,000 monetary award granted to otherwise eligible students that rank in the top 5 percent of their class as of their seventh semester of high school. This is non-needs based and must be used in an Illinois school or one of the Service Academies. The scholarships are subject to funding by the Illinois General Assembly (See ISAC ON-LINE).
<b>Minority Teachers of Illinois Scholarship Program</b>	A State program that provides scholarships up to \$5,000 per year to qualified minority students that plan to teach in preschool, elementary or secondary school. A teaching commitment is required, or the scholarship converts to a loan (See ISAC ON-LINE).
<b>Monetary Award Program (MAP)</b>	The State program that provides grants to qualified undergraduate students based on need. The grants do not have to be repaid, must be applied to tuition and fees, and must be used in an Illinois college. See ISAC ON-LINE for details of this grant and the current year grant amount. The FAFSA is required and serves as the application for MAP.
<b>Parent</b>	For financial aid purposes, <ul style="list-style-type: none"> <li>• The biological parents if the student is living with both of them</li> <li>• The biological parent with whom a student lives the most months in a year, if the parents are separated</li> <li>• Adoptive parents</li> <li>• A stepparent who lives with the student</li> </ul> <p><b>Note 1:</b> for financial aid purposes a foster parent is not treated as a parent and a legal guardian is not a parent;</p> <p><b>Note 2:</b> if divorced or legally separated, the parent with whom the student lived the fewest number of months is not the parent. These distinctions are important when completing the FAFSA questions regarding parent's income and assets.</p>

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<b>Parent - Plus Loans</b>	<ul style="list-style-type: none"> <li>• Parents of a dependent student that have good credit rating may borrow money to pay for the educational expenses of their son or daughter. The U.S. Government sends Direct Plus Loans to the school.</li> <li>• FFEL Plus Loans are sent to the school by a lending institution. Repayment begins after the last installment of the loan is made for the school year, and interest begins to accrue after the first installment is made. Parents can apply through the school for either loan.</li> </ul>
<b>Pell Grant</b>	A grant from the U.S. Government paid to qualified undergraduate students based on need. The Pell Grants do not have to be repaid. Check the U. S. Dept. of Ed. web site for details, such as the maximum amount of the grant for the current academic year. The grant is paid to the school, but funds may be used for any educational expense. This student can receive the funds, if other sources have paid all the tuition and fees.
<b>Perkins Loans</b>	Loans that can be made to students with demonstrated need. The school is the lender. Funding is through the U.S. Government and the school. The loan is repaid to the school.
<b>Plan for Achieving Self Support (PASS)</b>	An agreement by a SSI recipient to set aside income or assets that will be used to become self-supporting. This can increase the amount of the SSI payment, or prevent suspension of benefits when a protected asset exceeds the asset limit of \$2,000.
<b>Post-secondary Education</b>	Any type of school or training beyond high school. Not all schools are eligible for participation in the federal and state financial aid programs.
<b>Representative Payee</b>	A person or agency selected by Social Security Administration to receive Social Security or SSI benefits on behalf of a minor or adult who is not capable of taking care of their own financial situation. The Representative Payee must use the monthly checks for the current care and maintenance of the beneficiary. The Representative Payee does not have to be appointed legal guardian. The Representative Payee must provide an accounting for the use of the benefits to the Social Security Administration.
<b>Robert C. Byrd Honors Scholarship</b>	A scholarship program administered by ISAC, but funded by the U.S. Government. The scholarship provides aid to students who have demonstrated outstanding academic performance. Grant may be up to \$1,500 per year for 4 years. Check ISAC ON-LINE for details and funding status.
<b>Satisfactory Progress Agreement</b>	The college financial aid office prepares a statement that must be signed by the student as a condition of receiving financial aid. The statement defines the number of classes a student must pass and the GPA that must be maintained to be on course to graduate or earn a certificate.
<b>Scholastic Aptitude Test (SAT)</b>	The college admissions test administered by the College Board and is usually taken in the junior year of high school. Students must check with the college to determine which admission test the school uses. The College Board offers other services, including a web site that is useful to students and parents alike.

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<b>Severe Disabling Condition</b>	<p>The phrase used in Social Security disability applications to describe the level of disability required to be eligible for benefits.</p> <ul style="list-style-type: none"> <li>• To be considered disabled, an adult must have a physical, emotional or mental disability that prevents all work and is expected to last at least 12 months, or will result in death.</li> <li>• To be considered disabled, a child must have a physical or mental condition that is expected to last at least 12 months, or will result in death, and causes marked and severe limitations.</li> <li>• See Adult Listings and Children’s Listings.</li> </ul>
<b>Social Security Benefits</b>	<p>Monthly checks paid to workers that have paid in to the Social Security system and their eligible family members when the worker retires, becomes disabled or dies.</p>
<b>Special Circumstances</b>	<p>A family may have situations that are unusual, such as high medical expenses, unreimbursed care of a parent, etc. These are referred to as <i>Special Circumstances</i> when related to financial aid. A financial aid officer may include extraordinary expenses that a family might incur in the calculation of financial need.</p>
<b>Special Populations Coordinator</b>	<p>Staff or individuals in Community Colleges that work with students with disabilities, and other specific circumstances, who want to pursue vocational/technical careers.</p>
<b>Stafford Loan (Direct or FFEL Loan)</b>	<p>A U.S. Government program in cooperation with the school and ISAC. It provides loans that are sent to the student through the school. The loans can be subsidized or unsubsidized. The source of funding is the basic difference between the loans. FFEL Stafford – source is a lending institution; Direct Stafford – source is the U.S. Government. The student and family complete the paper work through the financial aid office at the college. The FAFSA is required for the subsidized loan.</p>
<b>Student Aid Report (SAR)</b>	<p>The form that is returned by the Department of Education to the student that displays the answers that were given on the FAFSA. The form includes some interpretations of those answers and the EFC. If the EFC is followed by an asterisk (*), the student has to be selected at random for verification. The family and/or student must present tax returns and other documentation requested by the college financial aid office.</p>
<b>Subsidized Federal Loans</b>	<p>Loans based on need that can be made to students. The interest is “paid” by the Federal Government while the student remains in school on at least a ½ time basis until repayment begins.</p>
<b>Supplemental Educational Opportunity Grant</b>	<p>A special grant from the U.S. Government for students with exceptional need as demonstrated by the information provided on the FAFSA.</p>
<b>Supplemental Security Income (SSI)</b>	<p>A U.S. Government program that pays monthly benefits to needy, disabled, blind and aged citizens. The Social Security Administration administers SSI.</p>
<b>The Center for Law &amp; Human Services</b>	<p>The agency that has a contract with DCFS to process SSI application for wards with disabilities or blindness in all counties outside of Cook County.</p>
<b>Ticket to Work</b>	<p>Beginning in 2001, Social Security and SSI disability beneficiaries can choose to receive a <i>ticket</i> that they may use to improve their chances to become employed. The ticket may be used to obtain services from approved providers.</p>

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<b>Transition</b>	In the context of this brochure, and in the lives of the youth that have been in DCFS care or in a guardianship arrangement, this is the movement from foster care or the care of a guardian to adulthood and independence.
<b>Transition Planning</b>	The process in which the youth and those involved with him or her, such as case workers, teachers, counselors, nurses and foster parents, meet regularly to discuss, plan and document the activities that must be undertaken to prepare the youth for adulthood and independence. This can begin as early as age 14 and continue until the youth leaves DCFS care.
<b>U.S. Department of Education</b>	The federal agency that administers the programs that provide financial aid to approximately 2/3 of all students. The contact point is the Federal Student Aid Information Center. Among their services are informational material and a web site that all prospective students and parents should visit.
<b>Unsubsidized Federal Loans</b>	Loans that can be made to students that are not based on need. Interest begins to accrue when the loan is made and continues until the loan is repaid.
<b>Work Incentives</b>	These are regulations in the Social Security Act that allow people with disabilities to work while receiving Social Security disability benefits or SSI benefits. For the youth in transition who is a SSI recipient, the Work Incentives might include continuation of Medicaid; PASS plans; deduction of work expenses related to the disabling condition needed to make it possible to work; continued payments while in a vocational rehabilitation plan.
<b>Work-Study</b>	A financial aid program that requires the student to work at a job, usually on campus, but the job could be a community service provider, and earn an hourly wage that is paid directly to the student. Work-study includes the Federal Work-Study grants and school programs.
<b>Youth</b>	In this brochure, a general term referring to young men and women over age 14.





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