

Democracy's College Podcast

Episode 40: How Youth-in-Care in Illinois Can Access Educational Resources to Pursue a Postsecondary Education

Announcer Sal Nudo: Welcome to the Democracy's College Podcast series, a product of the Office of Community College Research and Leadership, or OCCRL, at the University of Illinois at Urbana-Champaign. This podcast focuses on educational equity, justice, and excellence for all students in P-20 educational pathways. We encourage you to learn more about our office at occrll.illinois.edu.

In this episode, Chequita Brown, a research assistant at OCCRL, discusses with Patricia Palmer how the youth in care population in Illinois can access various educational resources to pursue a postsecondary education.

Host Chequita Brown: Here with me for the Democracy's College podcast is Patricia Palmer, postsecondary education specialist, statewide program coordinator for the education and training voucher program for the Illinois Department of Children and Family Services. Thanks for being with us today. I appreciate your time.

Guest Patricia Palmer: I appreciate the opportunity to be able to share with more people about the programs that can help our young people.

Chequita Brown: Yes. Well, let's get started. So Pat, in the state of Illinois, we know there are a number of youth in care. Can you share with us how maybe postsecondary education fits into their transition to adulthood?

Patricia Palmer: Not every young person is going to want to attend postsecondary school or college, but for those who do, we have a number of programs that can assist financially for those young people. You have to always remember that all of the DCFS programs are meant to *supplement* the FAFSA related funding and other funding that the students can get from school. We have a number of programs. The ones that I particularly am involved in are the Education and Training Voucher Funding, and we call it ETV. It's federal funding that is funneled through each state, and the amount of money that is awarded each state is dependent upon how many youth are transitioning into postsecondary age frame. It allows for up to \$5,000 for what we call "cost of attendance items" at a school. That can be tuition and fees, room and board, books and supplies, but it's all based on the other awards they get. So our funding plus their other funding cannot exceed that magic number the school has assigned to that student for a budgeted cost of attendance. I know that sounds very confusing.



Chequita Brown: Yeah, just a little bit. In that response, you gave *a lot* of good information, and so to make sure that our listeners understand it, I want to unpack that a little bit. It may even sound like you're repeating something, but I want to make sure we understand exactly what students are eligible for. What are the eligibility requirements for the programs? And even for the different programs, maybe let's start right there. What are some of the eligibility requirements for a resource, like, for instance, the Education and Training Voucher?

Patricia Palmer: Education and Training Voucher eligibility is really quite simple. You're currently youth in care or you were adopted or went into guardianship at age 16 or older, or you emancipated at age 18 or older. And the second part of that is you have to be enrolled and attending an accredited postsecondary school that's listed at the U.S. Department of Education's website. Those are the two main requirements. They have to be under the age of 26. You have up to five years of eligibility. Do not have to be a full-time student, do not have to be consecutive years.

Just like all the rest of us, you know, life happens and maybe at age 18 you might've decided, "I'm going to go to school, I really want to go to school," but you go to school and then something happens in your family or your life, and you have to get out of that postsecondary education situation and maybe earn a living. Sometimes there's pregnancies or children that come along. That happens, and so you can pick up later as long as you're under the age of 26. It does stop at age 26.

Chequita Brown: Now is there a loophole in there somewhere, the youth must access those funds; they must at least initiate it by a certain age. Is that true?

Patricia Palmer: That is no longer true. It was the rules from the federal government that youth had to access before age 21 in order to have access through age 23. But the rules were changed last year. Now there is no longer that requirement that you have to access before age 21, and the funding is now available through age 25 instead of through age 23, because it does take most of our young people, not just our foster kids, but most young people have to go five years to get a bachelor's degree. That's just the way life is. You would have to go complete full time, 15 credit hours, 15 credit hours, and then through the summer really in order to get through in four years. And that doesn't take into consideration that sometimes when you start a program, you discover that's not a good fit for you and you need to change to something that is more in line with your own personality and your own desire to make a change in the world.

Chequita Brown: You mentioned briefly about the supplemental programs like ETV, Education and Training Voucher, which is federally funded as a supplemental program. Are you suggesting that students must apply for financial aid? Is financial aid connected to their ability to access the Education and Training Voucher?

Patricia Palmer: Filing FAFSA and completing the financial aid paperwork at schools is a requirement for *all* of the DCFS programs. Not just the ETV program, but the

Youth in College program, Youth in Scholarship program, and the tuition and fee waiver program all have a major requirement that first the students have to file their FAFSA. And filing FAFSA is only step one in getting financial aid. You really have to then follow up and make sure all of your financial aid verification is done at the financial aid department of the school that you are going to attend. It makes a huge amount of difference. For our young people who are independent students, which is if you're in foster care, FAFSA rules are different than the state rules. So filing FAFSA, if you were in care at age 13, and that's the rule, it's the cutoff, and then, say, at age 13 and one day you were then adopted or you went home to your parent, you are still considered an independent student for financial aid purposes.

Let's say this year, the dollar amount for a Pell Grant for an independent student is \$6,195. That's vitally important that they get that information to the federal government so they can get that money. The state has what they call a Monetary Award Program or MAP funding. That can be up to \$5,340 for a year. That is over \$11,000 in grant money just from those two programs. Now the state MAP funding is based on the school's cost of attendance and you also have to be a 15-credit hour per term rather than 12-credit hour per term for full-time student status to be able to get that much money.

So yes, it is very important that our young people understand that they need to file that because \$11,000 is a lot of money.

Chequita Brown:

Yes, it is.

Patricia Palmer:

Yeah, when you look at an example of let's say they want to attend Illinois State University, ISU. Right now, the published cost is \$24,000. If you have your MAP Grant and your Pell Grant, that's going to bring it down to right around \$12,000. And then if you have the up to \$5,000 in ETV funding, that's going to bring it down to, like, \$7,900. And then if you are in one of our other programs called Youth in College where you get a monthly stipend, you can get that down to around \$1,500 rather than \$24,000. So, it's *huge* that our young people be aware that first they file FAFSA, but then work through their case workers and try to find the access to all the other programs that the department has available to them.

Chequita Brown:

That's really good information. You mentioned something in regards to these programs because it seems like there are a lot of resources that are available for postsecondary pathways to help students find, access college and have financial support while in college. I think you mentioned Youth in College, you mentioned tuition fee and waiver. You mentioned also the Education and Training Voucher. When you have so many options, is there a time when foster care youth should seek one resource over the other? Who decides which resource they should pursue?

Patricia Palmer:

They are totally different programs. Youth in College—we would call it Youth in College Vocational Training, actually. I'm sorry. I messed that up when I

shorthanded it. But Youth in College is actually a *placement*. Most of our young people are in foster care when they're in high school. There are some other placements, but they have to decide that they are going to go into Youth in College, and they have to be a full-time student and they have to then make at least a C average. That is generally used for our young people who are going to four-year universities, where they're going to be living on campus. That's a placement. They can get \$537 a month while they're living in that placement, which, really, it sounds like a lot until you try to pay bills with it and you try to pay anything with that. If you're living off campus, you're not going to be able to find a place to live with that much money, but it is additional funding.

You can access Youth in College and ETV at the same time because ETV is additional funding. Youth in College is a placement. There are some caveats with that. We can use it for tuition and fees. Generally, that's the first priority for Education and Training Voucher funding. And then we can also use it for room and board, but if the youth is already getting funding from the department for room and board, then they have to subtract out a portion of what they're receiving from Youth in College in order to make a payment through this other funding source.

And then Youth in College is an application process that has to be started with that young person's case worker. And so the case worker and the young person sit down together and they fill out this application and they send it along with their schedule and their financial aid award document, and if they've been in school prior to the application, their previous grades. That's sent and reviewed. And then they're in a program called Youth in College.

But we do have another program called Youth in Scholarship. Very similar; it's a placement. It's competitive. So every year, January 1 through March 31, there is an application process for the DCFS scholarship. And it has the same \$537 a month monthly board payment. They also get tuition and mandatory fees waived at our Illinois state-funded universities and community colleges. Schools get to keep the MAP Grant or any other tuition-specific, but after that, their tuition and fees are waived. And they still have to come up with room and board money, but they also get a medical card throughout the time they're in that program. The program is for five consecutive years. This program really is different than the ETV because it is consecutive years. So they can't drop out of school and then come back and still have access to that scholarship.

Chequita Brown: Wow. This is a lot of information to digest and –

Patricia Palmer: It is a lot.

Chequita Brown: It is, right? And I'm really thinking about a foster youth, or youth in care, as the correct terminology, that's actually in a middle of a transition trying to navigate college and housing and all the other challenges, and then on top of that having to process this information of what resources to take. You mentioned the importance of working with a case worker. I'm curious about the type of hand-

in-hand supports that are available to assist foster youth in this transition to postsecondary education. Because we know that caseworkers are extremely overworked and just curious about what other supports would a foster youth have to help navigate this process as well as understand all of the options that are available because they have the resources, but do they really understand what's available to them?

Patricia Palmer:

I understand that's very difficult. Unfortunately, the caseworkers are probably their best access to that information. I will tell you that when a student files their FAFSA, when they do that October 1 of each year, beginning their senior year and then every year thereafter, there is a question they will be asked: Were you ever in foster care? And that's *separate* from the question where they'll mark a box. Because if they look at that question and they click a box, it will say, "You may be eligible for ETV programs in your state." And so they are directed to call the ETV coordinator for the state. But they can get information directly from me. And then we also have another postsecondary education specialist, Laura Gutierrez, in our Chicago-area offices. But we do have different responsibilities.

It's *not* an easy process and I really wish that we had a better method of getting the word out. We are making more effort to get out and talk to administrative case reviewers, or ACR reviewers, so that they can make sure that when they have a case review that the caseworkers are made aware of these different programs. Caseworkers not only have a large caseload, but there's a lot of turnover in caseworkers throughout the state. I work on a floor, actually, with caseworkers and I don't think the same caseworkers are there from year to year very often.

It is difficult. Illinois Student Assistance Commission, or ISAC, they are aware of our programs. I have in the past given training to them in July so that they are current with the types of programs that we have. But it's just like we're searching out every avenue we can get.

Laura and I also belong to an organization, ILASFAA, which is Illinois Student Financial Aid Administrators, so we can get the word out through the people who work in financial aid with any student, but then they're kind of, "Oh, let's see. You're in foster care." Not all of our young people are going to self-identify, but those who do, most of the financial aid administrators are aware of the various programs and will contact us or tell the students to contact us so that they can get some additional assistance.

One thing that we didn't talk about yet was the new tuition and fee waiver, which is another funding source. For those where I talked about the scholarships, and it's a competition, what I didn't tell you was there were only 53 of those awarded each year.

Chequita Brown:

And that's for the Youth in Scholarship, right?

Patricia Palmer:

That's Youth in Scholarship. We may have 200 or 300 people apply for those scholarships. Last January of 2019, a new program was put into effect called the Tuition and Fee Waiver. That is available to students who were basically any time in DCFS care. So they were in foster care, they were adopted at any age, they went into guardianship at any age, and what that gives them is a tuition and mandatory fee waiver at those same Illinois state-funded universities and their local community college as if they would have gotten the scholarship.

It doesn't give them any extra money, but it does give them the tuition and fee waiver. The one *bad* thing about this particular program is the schools are allowed to keep both the MAP and the Pell Grant before they award anything to that student, before they waive anything. Most times with our foster youth, they are not getting a lot of money for that, but those who had been adopted are receiving quite a bit of benefit because, most generally, the parents have had them since maybe they were young kids and they are not eligible to receive the MAP and Pell Grants because of income base.

But that is definitely a new program and a new benefit. That is five consecutive years. If they apply, if they're enrolled and attending prior to age 26, they still get five years. So let's say we have a young person who maybe they went to work right after they graduated from high school, and they got their family started and they're settled down a little bit and they're in their—I guess if you're, yeah, 25, it's mid-twenties; then they could still take advantage of the tuition and fee waiver at these schools. And it's only those Illinois state-funded universities and the community college. But that's ISU, that's U of I has three campuses, Southern has two campuses.

Chequita Brown:

Eastern, Western.

Patricia Palmer:

Northern, Eastern. And the ones I usually forget, for some reason, are Governors State, Chicago State, and Northeastern. They're scattered throughout the state and there's an opportunity for somebody to be able to maybe afford to go to school. Maybe they're living at home by that time, so they don't have to worry about room and board, but they can have their tuition and fees reduced so that they can afford to get that degree. That makes a tremendous amount of difference to anybody, either a degree or a certificate or if you get into jobs with trades. You have to have *something* to offer an employer to be able to get a living wage. I mean, we can all work at McDonald's and maybe some of the people who go into management, but we want our young people to be able to support themselves and support their families.

Chequita Brown:

Right. That's good. You mentioned the state schools and also the community colleges, which, trade, right? You can definitely do trade as well as get a certificate because we don't want to send a message that our students only need to go to a four-year institution, but they can go the path to earning a certificate as well and these resources will benefit that too.

Patricia Palmer:

The community college has access to what's currently happening in their community. As far as the employers, what are the employers needing? Well, they're needing welders a lot of times. They're needing people who can do machine work. They're needing CNAs and phlebotomists. And almost all of those programs are available at your local community college.

Community colleges have boundaries, just like your high schools and grade schools. And so your in-district community college, you need to check that one first and make sure they have that. Because if you go outside that boundary, then those schools can charge you up to three times the amount of your tuition.

Chequita Brown:

Can you elaborate on boundary, Pat?

Patricia Palmer:

Well, boundaries are just like a squiggly line around an area. And the tax payers in that area are paying for that community college. Let's say I live in Peoria, but I, for some reason, want to go over to Heartland. Heartland is outside of the taxpayer area, the boundaries, so when I go over to Heartland, they're going to say, "Nope, I'm sorry, but our taxpayers are paying for our school. You want to come here, you're going to have to pay more." So we need to be very careful about those boundaries. And the schools can tell you with your address whether you're in district or out of district.

If somebody wants to, let's say, go to cosmetology school or dental hygiene or something of that nature, there are for profit schools out there, or private schools, and they can access that same amount of FAFSA-related funding as long as they are accredited. They can still get those same types of funds and ETV funds to attend those schools. So we don't want to say we're only wanting our children to go to state-funded universities. There's a lot of good schools out there. And one thing that we really haven't touched on is if we know how much the school's going to cost and we know we're counting up our dollars and we're going, "Oh my, I need \$20,000 more to be able to afford to go to that school that I want to go to," there's scholarships out there that need to be applied for and you need to apply before you go away to school.

You don't want to enroll at a school and they go, "Oh, I'm going to figure it out. I'll figure it out." That just creates additional stress, because if you don't have the money, then at the end of that term, the school's going to say, "I'm sorry, unless you can come up with X amount of dollars, we can't let you stay here." There's a couple of scholarship search engines that I like to refer people to. One of them is called fastweb.com, like you're running fast and you got caught in a web. And the other one is [collegegreenlight](http://collegegreenlight.com), all run together, .com. And, you know, in addition to that, when you're still in high school, make sure you're in contact with that guidance counselor. A guidance counselor is a wealth of information who can tell you, "Oh you want to go there? Well, how about if you look at this scholarship? How about if you look at that scholarship?"

There is funding out there a lot of times that we just don't really seek because one of the big misinformation that a lot of our young people have gotten over

the years is if they're in DCFS care that college is free for them. And we want to make sure that they understand it's not free. Because you were in foster care, you get *a lot* of additional money, but it does not mean that you don't have to pay anything. Be wise when you're choosing the school that you want to go to, and if you really, really want to go to a school, contact that school and say, "I really want to go to your school. Where can I come up with some more money?" I have young people at Bradley University this year. I have a young person at Illinois College in Jacksonville and MacMurray, private schools all over the United States, but they have to seek additional funding if they *really* have their heart set on going to an out-of-state school. The *best* financial path for a young person, if they can do this, is to go to their local community college, get an associate's degree, because if they're going to their community college, that's where everything is paid for, really.

Because when you look at your state grant and you look at your federal grant, that more than covers the cost of going to your in-district community college. Most of our young people will actually end up receiving a refund, which they can use for whatever purposes they need, whether it's food, whether it's whatever. Or they can put it aside and save it for when they go to that four-year university. That is one thing we do encourage, is to look at doing things in steps. Go to your community college, then transition to the four-year university so that you can afford and not end up with this *huge* student loan debt, which a lot of us have had.

Chequita Brown:

I know, right? Pat, this information has been so helpful and I'm pretty sure our listeners will agree with me. I want to throw out one last question for you, and it's simply a call to action or *any* advice that you would like to share with our listeners in terms of strategies that can help us increase the awareness of postsecondary opportunities and supports that are available to former and current foster youth. If you can come up with *any* idea, what are some ways we can increase that awareness of these opportunities that you shared today?

Patricia Palmer:

The biggest thing is file their FAFSA, because when they file their FAFSA, that will put at least my name and phone number available to the young people, and then I can refer them to other people who might be able to assist them. If you are going to school and you don't know exactly where you want to go yet, your community college is wonderful as far as guidance testing, but also referring them to people like Laura and myself so that they can say, "Oh, I didn't know I had that available to me."

And then I wish we could keep our caseworkers a longer time period, but it's really difficult. That case worker always has a supervisor, and that supervisor is generally there longer and has more information than each individual caseworker. So call to action is ask questions, don't be afraid to ask questions. And if we don't have the answer, we're going to find somebody that maybe can get you the answer so that you can get that postsecondary education that is so vital to your survival.

Chequita Brown: Thank you so much, Pat.

Patricia Palmer: I appreciate the opportunity.

Chequita Brown: You did a great job.

Patricia Palmer: Okay, thanks Chequita.

Chequita Brown: Thank you.

Announcer Sal Nudo: Tune in next month when Colvin T. Georges Jr., a research associate at OCCRL, talks with Dr. Nidia Ruedas-Gracia about what a sense of belonging means and how it affects college students from historically minoritized racial groups. Dr. Ruedas-Gracia is an assistant professor in the Department of [Educational Psychology](#) at the College of Education at Illinois.

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