

SECTION 21D - SECTION 21G

D. COLLEGE EXPOSURE & PREPARATION

TIP! See [Appendix G2 College Exposure, Planning, Enrollment and Persistence Flow Chart](#).

COLLEGE EXPOSURE/EXPLORATION

Coaches help expose students to post-secondary pathways starting in 9th grade (or as early as possible, if they come into foster care at a later age). Sometimes, young people cannot envision themselves attending or succeeding in college or a post-secondary setting, as they may not have performed well in school and/or they may not know many (or any) adults who graduated.

Early post-secondary exposure, combined with career exploration and career development activities, can help young people envision success and start to plan and prepare for their post-secondary journey.

If **“Conduct College Exploration/Exposure”** is selected as a Goal*, some of the associated Steps include:

- ☐ Young person to meet with College Specialist and/or Coach to learn more about college
- ☐ Attend peer group related to college
- ☐ Explore colleges online
- ☐ Attend a college fair
- ☐ Visit college(s)
- ☐ Discuss college experience with current/former student or credible messenger
- ☐ Engage foster parent/parent and/or significant adult figure(s); encourage them to provide support
- ☐ Discuss college options with other adults involved in the young person's life

*If youth is still in high school/HSE program, Coach to meet with the high school guidance counselor and student to discuss options, progress towards graduation, and a plan for the remainder of high school. (see [Appendix F6 High School Graduation Checklist](#)).

If the young person is interested in a trades, vocational, or other post-secondary pathway, the Goal [“Explore vocational or other sector-based certificate programs/post-secondary pathways”](#) should be selected.

In this case, the next step would be:

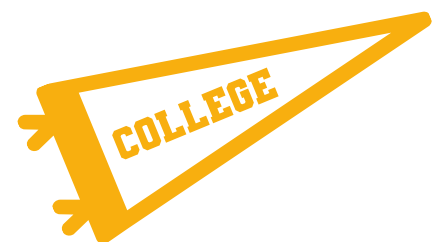
- ☐ Meet with Coach and/or Career Development Specialist (and high school counselor, if applicable) to explore other post-secondary pathways. (Then proceed to the [Career Development Goals Roadmap](#) in [Appendix E Goals & Steps Guide and Worksheets](#).)

If after this meeting a vocational or other career pathway seems to be the best fit, then the appropriate goals should be selected in the Career Development section (e.g., enrolling in a workforce or vocational program, etc.).

PREPARATION/PLANNING FOR COLLEGE

If the young person is in a high school and wants to attend college, the goal [“Conduct College Preparation”](#) should be selected. It is the Coach's role to ensure that students have the supports they need to succeed in high school and are enrolled in the proper coursework in order to graduate and pursue their post-secondary goal.

In the 9th grade, the student should be meeting with their Coach, Guidance Counselor, and the College Specialist. These meetings can take place separately, but all parties should be on the same page.



Key preparation/planning activities include:

- ❑ **Review the student's current (or most recent) transcript** with them to determine what their college roadmap could look like, based on their performance and the high school that they are enrolled in. For students in the 9th grade, even if performance was not strong in previous years, it should be emphasized colleges only look at grades from high school (not middle school) and they will have a wide range of great college options if they remain on-track with their studies.
- ❑ **Provide an overview of 2-year vs. 4-year college pathways**, and what each would entail in terms of their high school performance. See [Fair Futures Program Manual Section 22E](#) for additional guidance.
- ❑ **Review cost of attendance and the financial resources available to students with foster care experience**
This is important, as some students may be under the impression that they cannot afford college. In reality, as long as the student maintains good academic standing and attends a CUNY or SUNY school, in almost all cases the student will have to pay little or nothing toward the cost of college. Thanks to the College Choice Program, out-of-state public schools and many private schools are also now viable options for students so long as they remain in foster care until they begin college. If they and their Coach/College Specialist follow all of the application and financial aid steps appropriately, the student will likely be able to cover most or all of their living expenses (food, transportation, etc.) without having to earn additional income. See [Appendix G19 College Budget Tools](#).
- ❑ Inform young person about **The College Choice Program** (see [Appendix G13 Fair Futures Guide to College Choice Funding](#)). It is important to make sure that the young person is aware of the eligibility requirements for College Choice, which include being currently in foster care as of the time you enroll in the program, as well as attending an accredited not-for-profit college, applying for all financial aid, and maintaining a full-time courseload and good academic standing.
- ❑ **If appropriate, discuss out-of-state and private college options, and their pros and cons.** The most competitive private colleges (like Vassar and Harvard) have "100% of need met" financial aid policies that cover the full cost of attendance. Out-of-state public schools and private schools without 100% of need met financial aid are much more expensive and may require extensive funding through College Choice to be viable.
- ❑ **Discuss the student's long-term goals.** Why are they potentially interested in going to college? What do they hope to take from it? What are they hoping to do with their college degree? This can be a good opportunity to help students research and explore the connections between college majors and career goals: for instance, students may think that they have to study social work in undergraduate to become a social worker, when graduate schools of social work accept students with any major.

TIP! For all post-secondary planning/preparation activities, broken by grade and semester, see [Appendix G4 College Planning and Preparation Timeline](#).

GOALS & STEPS

For students whose Goal is to "[Conduct College Preparation](#)":

Required Steps include:

- ❑ Meet with high school counselor, Coach, and/or College Specialist to put a plan in place; ideally engage parent/foster parent
- ❑ Develop a college list (6 CUNY, 4+ SUNY, and others if eligible)

Potential Steps include:

- ❑ Enroll in A.P. classes
- ❑ Take PSATs
- ❑ Work with school to request needed accommodations on PSATs, SATs and A.P. exams
- ❑ Receive PSAT or SAT tutoring (or enroll in prep program)
- ❑ Take SATs
- ❑ Re-take SATs
- ❑ Re-take Regents exams to bring scores up to SUNY/CUNY's college readiness standards (70+ in Common Core Algebra and 75+ in Common Core ELA at CUNY and most SUNYs).

TIP! Students with disabilities should refer to [Appendix G3 College Planning for Students with Disabilities](#).

E. COLLEGE APPLICATION & SELECTION

COLLEGE ADVISING



The College Specialist should assist the student in applying to colleges at the appropriate juncture, typically in the summer/early fall of that student's final year of high school. However, if students are applying to 4-year colleges, they should be preparing their materials in their Junior year.

Students should aim to have their college applications and the FAFSA completed by the end of October ideally, and by the end of November at the latest - they should not wait until the school's admissions deadline to apply. This will put them in the best position to be accepted into opportunity programs, receive school-based financial aid, and more.

However, if students are applying to selective 4-year colleges that will require essays and recommendations, it is especially important that they begin preparing these materials in the summer prior to their senior year, or earlier.

See [Appendix G4. College Planning and Preparation Timeline For High Schoolers](#).

FOUR KEY QUESTIONS THAT STUDENTS SHOULD THINK ABOUT AT THE BEGINNING OF THE COLLEGE ADMISSIONS PROCESS:

Question 1: Is the student qualified for and interested in attending a 4-year college directly out of high school, or is a 2-year CUNY college more appropriate?

Generally speaking, 4-year colleges should be the starting point for students who are academically eligible to attend, as students attending 4-year schools tend to experience better on-time graduation outcomes than students who start at 2-year schools. (It also often takes high performing students 2.5 to 3 years to earn an Associate's degree, and another 2+ years to transfer and finish a Bachelor's degree.) Students with GPAs in or above the 75-80 range can feasibly begin to look at 4-year schools, particularly if they also have SAT scores above 400 per section.

That said, many students enter their senior year without the academic credentials needed to obtain admission to a four-year college, or with developmental needs in reading, writing, or math. These students should be matched with a two-year college and great care should be taken to ensure that they are connected with a support program or enroll at Guttman Community College, as students in these programs are much more likely to graduate college in a timely fashion.

Question 2: What majors/fields of study is the student interested in? This will help narrow down potential colleges.

Question 3: Where does the student want to live during college, and what is the student's housing situation right before entering college? This may be informed by the student's housing/permanency status.

The major categories here are:

- Somewhere out of the city.
- Somewhere in the city but in a dorm (for instance, in one of the dorms partnered with College Choice).
- Somewhere in the city and not in a dorm (i.e. in a foster home).

Question 4: Are there other aspects of a potential school that are especially meaningful to the student?

These might include prestige, demographics/diversity of the student body, proximity to family, size of the school, and more. It's vital that everyone involved in the college coaching process listen carefully to what the student considers to be important in evaluating a school match.

For each potential school match, it is important to consider the graduation rate and cost of attendance of the school.

Graduation rates differ widely between schools; some graduate just 10 or 20% of their students, while others have graduation rates of 98 or 99%. Some of this has to do with the preparedness and affluence of the students who attend those schools, but the level of support available at the school is also an important factor in graduation rate.

Resources for assessing graduation rate and cost of attendance include:

[College Scorecard](#), a publicly available resource from USDOE that includes information about annual costs, timely graduation rates, long-term outcomes for students who enrolled as freshmen, and socio/economic and racial diversity at the school.

[College Results Online](#), which offers a deeper dive into graduation rates for specific student demographics, as well as information about collateral statistics such as first-year retention and transfer rates.

A student's permanency and housing status may influence their decision. (See [Fair Futures Program Manual Section 23](#)).

For example, student situations may impact eligibility for certain programs:

Students in foster care and or who have previously received funding from College Choice, are eligible for a \$60/day stipend, up to \$15,000 toward tuition, and up to \$30,000 toward room and board through the College Choice program.

Students who are adopted, reunified, or aged out; and with housing, and who have not received College Choice funding before are not eligible for College Choice benefits.

See [Appendix G13 Fair Futures Guide to the College Choice Program](#) for more information.

TIP!

If a student is currently in foster care or has previously received College Choice funding, the Coach should refer the student to the College Specialist to help the student apply. **All eligible students should apply for the College Choice program each semester.**

EXPLORING 4-YEAR COLLEGES

For students exploring 4-year colleges, the major categories are: SUNY schools, CUNY schools, and private schools.

FOR EVERY YOUNG PERSON IN CARE, THERE IS OFTEN A SCHOOL THAT THE STUDENT WILL BE ABLE TO GRADUATE FROM WITHOUT DEBT.

Guidelines for students applying to 4-year schools include:

Students are encouraged to submit, at a minimum, the full complement of free applications to CUNY and SUNY schools. See [Appendix G5 Applying to CUNY Tip Sheet](#) and [Appendix G6 Tips for Applying to SUNY for Youth in Foster Care](#).

Students interested in 4-year CUNYs are counseled to include no more than one 2-year CUNY, ranked at the bottom of the application (since they will be accepted there automatically).

- They can always direct admit to a different 2-year CUNY later in the process if they want; 2-year CUNYs other than Guttman accept 100% of first-time applicants on a rolling basis.

Students are encouraged to apply for **Opportunity Programs**, which provide additional financial assistance and a range of supports. See [Appendix G8 Opportunity Programs](#) (and [Appendix G9 CUNY Support and Opportunity Programs](#)).

Students should consider non-profit private schools as long as these schools have **100% of need met financial aid policies** and/or are willing to commit to covering the student's tuition/room and board gap. Out-of-state public schools should generally be avoided unless the student has a clear plan for establishing residency in that state or is receiving a substantial scholarship (since public schools charge much higher tuition for out-of-state students and generally do not offer much financial aid). These considerations become less pressing if the student is eligible for College Choice, but it is generally good to avoid choosing schools where a student would be fully dependent on this kind of funding in order to pay cost of attendance.

[Here is a list of the schools](#) that offer 100% of need met financial aid, or come close. Schools that students in care can attend for free (and have 100% of need met financial aid policies) include all of the Ivies (e.g. Harvard, Yale, Princeton, Cornell, Columbia), Barnard College, Georgetown University, Vanderbilt University, Union College, and more. There are also organizations such as the Posse Foundation that offer full tuition scholarships at some schools.

Other private schools, like St. John's, Long Island University, and Mercy College, have high tuition costs and do not offer full financial aid to students currently and formerly in foster care. Students who wish to attend these private schools should be advised of CUNY/SUNY options which may, in many cases, be an equivalent or better fit and be far less costly to attend. Outside scholarships will usually not provide enough money to pay for private schools without 100% of need met financial aid policies.

Students should avoid applying to for-profit schools! In almost every case, these schools require students to take on student loan debt while also offering a lower-quality education and credential than the student could get at a college that they could attend without taking loans. **These schools are also not eligible for College Choice funding.**

Guidelines for students planning to attend 2-year/community colleges:

- Incoming 2-year college students should usually start at CUNY due to the support programs and proximity to agency resources. The student generally guides the decision regarding the specific CUNY school choice based on proximity to where they expect to live and choice of majors. See [Appendix G5 Applying to CUNY Tip Sheet](#).
- While there is some variation between the quality of CUNY community colleges, and it is worth reviewing graduation rates in the process of considering options, the differences are generally fairly small, with the exception of Guttman Community College, which has a 3-year graduation rate of 45%, much higher than the CUNY average.

KEY NOTES ON GUTTMAN COMMUNITY COLLEGE:

All students looking at 2-year colleges should consider **Guttman Community College**, which has a range of on-site supports and a higher graduation/persistence rate compared to other 2-year CUNY schools.

The Guttman Community College model is based on national best practices and incorporates experiential learning. While it is academically rigorous, it also can be a good fit for students with remedial needs. While every CUNY school now offers “co-requisite” courses rather than remedial classes, meaning that students with remedial needs can fulfill them while earning credits at the same time, Guttman has by far the most experience with these course offerings, as they adopted the co-requisite model years before their other CUNY counterparts. It also has an extended-year schedule (the semesters are “Fall 1, Fall 2, Spring 1, and Spring 2”) which allows students to take more coursework if needed.

The Guttman Community College application process and other considerations when applying includes:

Guttman accepts students on a first-come, first-serve basis and typically does not accept applications after the February 1st admissions deadline. Thus, the key to getting in is to apply via the CUNY portal as soon as it opens in the fall and to make sure to sign up for an informational session as soon as it is offered.

In January/February, the student should receive an email for an Orientation/Informational Session at Guttman. If the student does not sign up for one, he/she cannot proceed with the application process. Guttman will not allow students who miss the Orientation/Informational Session to enroll. There are no exceptions under any circumstances.

- **The Coach should be aware of this deadline and remind the student to check their email.** The Coach should also ensure that the student still has access to the original email address the student provided on the CUNY application.

After the Orientation/Informational Session, students will have to sign-up for an interview. While the interview is technically not to screen for academic eligibility, it does not hurt to prep the student so that they can explain why Guttman is a good fit for them.

Reasons Guttman Community College may NOT be a good fit:

- There is a limited number of majors.
- Students are not encouraged to hold full-time (or even part-time) jobs during Year 1, which is very intensive academically. As most students in foster care should receive full financial packages (including College Choice stipends for eligible students), and are eligible for work/study, this typically should not be an issue, unless the young person has other life/financial responsibilities (e.g., parenting).
- Guttman Community College is a single-site school, class sizes are small, and the model is heavily focused on peer/group work. For some students, this provides a very supportive, collegial environment. Other young people may find this socially overwhelming (particularly if they are very introverted) or might just prefer a more conventional college campus setting.

COLLEGE SELECTION

Once the student receives letters of acceptance, the student should sit down with the Coach, College Specialist, Guidance Counselor, and parent/caregiver (if applicable) to discuss selection. If a meeting with all of these individuals cannot happen in one setting, separate meetings can occur; Coaches should ensure, however, that the advice given is consistent.

Review [Appendix G12 Selecting a Best-Fit College](#), which outlines key factors to consider when selecting a college.

Key Factors for Selecting a Best-fit College:

LIFESTYLE CONSIDERATIONS:

- Housing options;
- Campus location;
- School size;
- Campus diversity & demographics;
- Food plans;
- Safety statistics.

ACADEMIC CONSIDERATIONS:

- Majors offered
- Academic standing requirements
- Support Programs
- Retention & graduation rates
- National college rankings
- Supports for students with learning and other disabilities

FINANCIAL CONSIDERATIONS:

TIP! See [Appendix G19: College Budget Tools](#).

COLLEGE ENROLLMENT

Once the student selects the college, they need to officially send their acceptance (typically by May 1st for selective 4-year colleges) and accept all financial aid grants (while rejecting all loans unless they are absolutely necessary to meet the cost of attendance). Schools typically request that students submit a “commitment deposit” in order to secure their space in the incoming class; this fee can often be waived by contacting the admissions office at the school and requesting a waiver due to the student’s foster care status.

F. FUNDING COLLEGE & FINANCIAL AID



There are many financial resources available to college-bound students in foster care. The key funding streams available to foster youth (some require maintaining a 2.0 or higher GPA) that students should apply for include:

Federal PELL Grant

New York State TAP grant

ETV (Education & Training Vouchers)

Opportunity Programs (SEEK/CD, EOP, HEOP, CUNY ASAP)

Foster Youth College Success Initiative (FYCSI)

The nsoro Scholarship

ACS College Choice Program

(if currently in foster care or already received College Choice funding)

The Coach should ensure that the student is meeting with the College Specialist to apply for all of the above forms of aid. Applying for all forms of aid and College Specialist meetings are **Required Steps** to ensure that no student “falls through the cracks” due to a lack of staff knowledge about these supports.

TAP AND PELL GRANTS

The PELL grant is a federal grant and TAP is for students living and attending school in New York State. Both applications should be filled out as soon as the student applies to colleges. While TAP and Pell usually consider family income when determining financial aid eligibility, students who are in foster care, aged out of foster care, or were adopted out of foster care after reaching age 13 are considered independent students, which means that they do not need to submit financial information for their parents or foster parents, even if they were adopted. In practice, current and former youth in care almost always receive the full TAP and Pell awards. If a student is applying to a CUNY or SUNY school, these awards alone will fully cover their tuition and fees, and they will receive a \$2,000+ reimbursement per semester to use for dorming or other living expenses.

See [Appendix G7 Completing the FAFSA & TAP Applications](#) for detailed information on how to apply and important tips.

ETV

The Chafee Education and Training Voucher (ETV) typically provides youth who are in foster care, or were adopted or discharged to kinship guardianship (KinGAP) from foster care after age 16, or were reunified with parents after age 14, or aged out of foster care, with up to \$5,000 per year, depending on financial need. **Students must receive their first payment by age 21 in order to be eligible.** ETV funding can be used for accredited college or vocational/technical training programs. If students have outstanding balances on their college accounts, ETV will issue a check directly to the college; otherwise, students receive a monthly check in the mail, which helps them with income smoothing.

See [Appendix G10 Educational and Training Vouchers](#) for detailed information, how to apply, and key tips.

OPPORTUNITY PROGRAMS (SEEK/CD, EOP, HEOP, CUNY ASAP)

First-time freshmen who enroll in college in New York State have access to a group of programs called “Opportunity Programs”.

These programs include benefits such as:

1. Admissions to the college for students whose applications would normally be rejected
2. Additional funding (type and amount varies by school)
3. Connections to supportive adults
4. Academic tutoring and career support
5. A summer program to help students get oriented to the school

Opportunity programs are very similar across colleges, but they have different names like SEEK, CD, EOP, or HEOP depending on the type of college where the program is located (see the table below).

Type of College	Name of Opportunity Program
City University of New York (CUNY) 2-Year Colleges	CD (College Discovery)
City University of New York (CUNY) 4-Year Colleges	SEEK (Search for Education, Elevation and Knowledge)
State University of New York (SUNY) All Colleges	EOP (Educational Opportunity Program)
Private Colleges (i.e. Colgate, Columbia, Cornell)	HEOP (Higher Education Opportunity Program)

Note that CUNY has other outstanding program offerings outside of its Opportunity Programs, including [ASAP, ACE, and Start](#). (Students cannot be in SEEK/CD and ASAP/ACE/Start at the same time - for more information about these programs and how to choose between them, see our guide to Support and Opportunity Programs at CUNY ([Appendix G9 CUNY Support and Opportunity Programs](#))).

It is critical for students going to CUNY or SUNY schools to apply for the opportunity programs if they can, particularly if they are applying to competitive 4-year colleges; the opportunity programs at these schools can vastly increase the chances of being accepted, particularly when the school is an academic “reach”. Students interested in enrolling in an Opportunity program should check [Appendix G8 Opportunity Programs](#) for more information and make sure to apply well before the college’s regular admissions deadline: ideally, their application and any needed supporting documents should be submitted by the end of October of their senior year, as Opportunity Program spaces fill up quickly.

CUNY ASAP AND ACE

In addition to its Opportunity Programs, CUNY offers two key support programs to students attending its 2-year colleges and some of its 4-year colleges. They are called ASAP and ACE and are highly recommended to students in care.

ASAP is a program that focuses on helping students graduate from CUNY community colleges as soon as possible (in 3 years or less) through a combination of advisement, tutoring, early registration, block scheduling, free MetroCards, book vouchers, and other resources. Students in ASAP have a 3-year graduation rate of 53%, which is more than double that of their peers who are not in a support program - students not in ASAP graduate in three years 25% of the time.

While ASAP is only available at 2-year colleges, a similar program called **ACE** is now available at CUNY four-year schools including John Jay, Lehman College, and York College.

Students cannot participate in both ASAP/ACE and College Discovery/SEEK - they need to pick one of the two.

For more information on ASAP/ACE and on how to choose between the program offerings, see [Appendix G9 CUNY Support and Opportunity Programs](#).

Finally, students attending CUNY and enrolled in any support or opportunity program (including SEEK, CD, ASAP, ACE, or Start) can receive additional foster-care specific support and resources through CUNY’s Foster Care Initiative (FCI).

SCHOLARSHIPS

There are several scholarships available to current/former foster youth. See [Appendix G11 School-Based Aid & Outside Scholarships](#).

Two important scholarships to know about include:

- **The nsoro Foundation scholarship:** Any current/former foster youth who is aging out or aged out of foster care and applying to college or in college is eligible (adopted students are not eligible). The scholarship requires a 2.0 high school/college GPA upon enrollment and encourages students to maintain above a 2.0. It provides a minimum of \$2,000 per student each year towards tuition, room, board, fees, books, and/or a laptop. Once accepted, students do not have to re-apply each year, and nsoro will fund them all the way through the completion of a Master's program. Every year, two scholars are selected to receive a \$10,000 scholarship.
- **New Yorkers For Children Nick's Scholars Program:** This scholarship is for youth who are aging out or aged out and have a 2.5 GPA or above; it's competitive, but provides a \$500-\$700 monthly stipend to students among other supports. Students must be attending a CUNY, SUNY, or NYC private school to apply.

THE FOSTER YOUTH COLLEGE SUCCESS INITIATIVE (FYCSI)

FYCSI is a program specifically for students who have experienced foster care to provide them with additional financial assistance to help them succeed in college. Students are eligible if they were in foster care at/after age 13 and admitted and enrolled in a SUNY or CUNY college or university, or at a private college or university that has an HEOP program. Students need to send a consent form (which can be found [here](#)) to FCY4College@ocfs.ny.gov and then visit their college's financial aid office to receive FYCSI funds. See [Appendix G20 Foster Youth College Success Initiative Information Sheet](#) for detailed information on the supports, application process, etc.

THE ACS COLLEGE CHOICE PROGRAM

The College Choice Program is an ACS funding program jointly administered with New York Foundling (a foster care agency) that connects youth in care in NYC with coaching and tutoring support as well as **extensive** funding. Financial resources available through College Choice include a \$60/day stipend, coverage of dorming costs (not including meal plans) up to \$30,000/year, and coverage of tuition expenses up to \$15,000/year. **All college students in ACS foster care, so long as they are going to an accredited not-for-profit 2/4 year degree granting institution full-time, are eligible for College Choice and should apply for this program.**

College Choice is designed to offer an unprecedented level of financial and practical flexibility to students in foster care who are attending college. Participation in tutoring and coaching is not mandatory to receive funding, and students can choose where to dorm, including on-campus and off-campus options both inside and outside of NYC and New York State. Because of the amount of funding available, college options that were once very difficult for students in care to fund are now possible to graduate from debt free, including HBCUs like Howard University and Morehouse University, and Spelman College, so long as students continue meeting program requirements (see below).

While the financial rewards of this program are immense, they also come with substantial documentation requirements to which students, coaches, and college specialists should pay careful attention throughout the year. In order to maintain College Choice funding, students must send in an application due several weeks before the start of their semester, and then follow up with documentation including a schedule, proof of enrollment, transcripts (for continuing students), bursar bills, lease agreements, and more. In addition to meeting the documentation requirements, students must also maintain a 2.0 GPA and pass 65% of courses taken at their college of attendance (students who fall below this requirement must submit an academic plan developed in conjunction with their academic advisor to maintain funding) and maintain full-time enrollment in school (though part-time enrollment will be accepted on a short-term basis if "approved" by the student's college, for instance, as a disability accommodation). *Students who miss documentation or application deadlines may lose thousands of dollars of funding that semester.*

Finally, because College Choice is a "last dollar" funding program, students must apply for all available financial aid, each semester, including TAP, Pell Grants, ETV, and FYCSI funding, in order to receive College Choice.

Once students are enrolled in the program, they are able to continue receiving College Choice benefits even if they leave foster care in the meantime. How long a student can stay in the program is based on number of semesters rather than the student's age: students pursuing an Associate Degree have 9 semesters of College Choice eligibility, while students in a Bachelor's Degree program can remain in College Choice for up to 15 semesters. When students leave college, they can elect to continue receiving the College Choice stipend for up to 6 months post-graduation as they pursue job or postgraduate degree opportunities.

See [Appendix G13 Fair Futures Guide to College Choice](#) for additional information on how to apply, supports received, and key tips. The College Choice application can be found at www.fosteringcollegesuccessinitiative.org.

OTHER SOURCES OF POTENTIAL FUNDING FOR CURRENT/FORMER FOSTER YOUTH APPLYING TO COLLEGE INCLUDE:

Loans: Students are also eligible for subsidized and unsubsidized loans. However, given the abundance of resources, loans are strongly discouraged. Students should be advised that loans must be repaid, and because of interest, the amount of money to be repaid is going to be larger than the amount received. Also, federal student loan debt is one of the only kinds of debt that cannot be resolved by filing personal bankruptcy. Building strong relationships with students and giving advice about alternatives proactively rather than waiting until the student is faced with the choice about whether to accept loans is absolutely critical.

The NYS Excelsior grant is also available to students in foster care and covers any remaining gap for the cost of attendance at CUNY and SUNY schools after TAP and Pell grants are applied. However, given that the financial aid typically available to current/former students in foster care exceeds CUNY/SUNY's cost of attendance, this is usually not needed. The main group of students with foster care experience who benefit from the Excelsior scholarship is for certain undocumented students formerly in care, since DREAM Act TAP doesn't always cover the full cost of college attendance. **As a result, we recommend that students not accept NYS Excelsior grant funds if they can avoid it.**

The Excelsior Scholarship is very restrictive – for example, it requires students to stay on track to graduate from a bachelor's program in 4-years, which can be challenging for some. Students may also have to return Excelsior funds they've already received if they stop meeting the academic progress or residency requirements.

G. REMEDIAL/DEVELOPMENTAL/CO-REQUISITE COURSES

When students enroll at a CUNY or at a 2-year SUNY school, they may need to take a remedial or co-requisite course to bring their academic skills up to a “college ready” level.

At 2-year SUNY colleges, and at most community colleges across America, students whose grades or test scores are below the level that corresponds to the college's standard of college readiness in Math, Reading, or Writing must enroll in zero-credit remedial courses in the corresponding subject before taking credit-bearing college introductory courses.

CUNY colleges have a similar system for measuring college readiness, but have fully shifted to a co-requisite model for addressing developmental needs, meaning that students who once would have had to take remedials are instead given credit-bearing classes with extra instructional hours built in to address fundamental skills. As of this writing, **no remedial courses are being offered anywhere in the CUNY system.**

Because remedial courses are very time-consuming, do not offer college credits, and generally are associated with poor academic outcomes, students are advised to avoid remedial courses wherever possible. One sure way to do this is for 2-year-college-bound students to attend CUNY rather than SUNY! If a student is determined to attend SUNY for community college, then they should familiarize themselves with SUNY's remediation requirements and the various methods by which they can test or place out of remedials (see below for more info).

Co-requisite courses are less punitive, but students who can place out of CUNY co-requisites and into a typical introductory course will save themselves a considerable amount of added time and effort in their first semester.

At SUNY 2-year colleges students will generally need to either score highly on the Regents exams or SAT/ACT, pass a placement test offered by the college, OR already have passed a college course in the subject in order to place out of remedial classes. Remedial policies and cutoff scores can vary somewhat based on the college and can typically be found on the college's website.

At all CUNY schools, students can place out of co-requisites by:

- Scoring above the cutoff score on the Regents exam (70+ on Common Core Algebra and 75+ on Common Core English).
- Earning a high ACT or SAT score
 - 480+ on the SAT ERBW section or 20+ ACT English score to place out of Reading/Writing
 - 500+ on SAT Math or 21+ ACT Math score to place out of Math
- Passing a college-level course in the subject
- Being considered “college ready” by CUNY's Proficiency Index, which weighs students' GPA and standardized test scores to evaluate their chances of passing a college-level course in English or Math. Little is known about how the Proficiency Index is calculated, and coaches working with students in care should not count on the Proficiency Index as a way of waiving remedial requirements.

Students with Regents scores below their target school's college readiness cutoff should be encouraged to retake the Regents exam as long as there is a reasonable chance that they will be able to earn a score high enough to place out of remedial or corequisite courses. Students in NYC schools can retake the Regents exam as many times as the test is offered.

To avoid taking co-requisite courses at CUNY, another option is to participate in either **CUNY Start and/or Math Start**, which do not require financial aid, but do not allow students to earn any credits. It's also worth noting that they carry very strict attendance requirements.

- **CUNY students with two or more developmental needs** can consider enrolling in a semester-long remedial support program, called CUNY Start, before starting credit-bearing classes at their college.
- **Students can resolve their math remedial need through a related program called Math Start** during the summer prior to their freshman year of college (or during the year). Math Start is an intensive 8 to 12-week program for students who need assistance building college-ready math skills.

See [Appendix G9 CUNY Support and Opportunity Programs](#) for more information on applying to CUNY Start and Math Start and some key considerations.

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