NAVIGATING THE FINANCIAL AID SYSTEM IN THE COMMUNITY COLLEGE: THE LIVED EXPERIENCE OF STUDENTS FORMERLY IN FOSTER CARE

By

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To the Faculty of Washington State University:

The members of the Committee appointed to examine the dissertation/thesis of RACHEL SOLEMSAAS find it satisfactory and recommend that it be accepted.

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NAVIGATING THE FINANCIAL AID SYSTEM IN THE COMMUNITY COLLEGE: THE LIVED EXPERIENCE OF STUDENTS FORMERLY IN FOSTER CARE

Abstract

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For many low-income and disadvantaged students formerly in foster care, community colleges are the main post-secondary educational pathway to socioeconomic opportunities. However, students formerly in foster care face many barriers in accessing college as well as actually succeeding in achieving a college degree. Although considerable efforts have been made to expand opportunities for foster youth to earn college degrees, low educational achievement and attainment continue to characterize this population.

This qualitative study represents the stories of 12 former foster youth and their collective experience relating to what it is like to be a former foster youth navigating the financial aid system. The purpose of this phenomenological study was to understand the process of financial aid as seen through the lived experiences of former foster youth. This study presents the opportunities and barriers faced by these individuals in accessing financial aid; as such, it provided a community of students a voice that could help improve policies and practices towards the process of awarding and coordinating financial aid to students formerly in foster care. The themes and subthemes that emerged from this study constitute three main categories: accessing financial aid benefits; timeliness of financial aid awards; and sufficiency of financial aid benefits.
The participants in this study experienced difficulty in accessing their financial aid benefits resulting from the emerging themes that include their lack of knowledge and awareness of accessing appropriate financial aid opportunities as well as their attempt to overcome the complexity of the financial aid process. The poor timing of financial aid awards for the participants emerged from themes on the delays in knowing about their aid and in receiving their financial aid funds. The emerging themes that support whether the participants of this study have sufficient financial aid include their ability to manage the challenging expenses of attending college and the ways they supplemented their financial aid awards.
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1. Emerging themes from 12 former foster youth navigating the financial aid system
Chapter 1: Introduction

Nationally about 300,000 young adults between the ages of 18 and 25 were formerly in foster care (Wolanin, 2005). Although this group of foster youths represents the prime college-going age group, Wolanin cites that only half of these young adults graduated from high school and just 20 percent attended post-secondary education, with the majority attending a trade school or a community college. There are two main reasons for this statistic: (1) foster youth face many unique obstacles that make them highly likely to drop out of high school as compared to non-foster youth; (2) youth who do make it to college often do not have the practical knowledge and skills to navigate the college application process successfully, including access to appropriate financial aid.

A considerable amount of research has focused on barriers faced by foster youths that may prevent them from developing into productive functioning adults. For example, this group has a higher rate of unemployment (Brandford & English, 2004; Casey Family Programs, 2008; Courtney et al., 2005; Harris, Jackson, O'Brien, & Pecora, 2009), a higher rate of homelessness (Casey Family Programs, 2008; Cook, 1994; Courtney et al., 2005; Pecora et al., 2005; Pecora et al., 2003), and a higher rate of incarceration (Casey Family Programs, 2008; Courtney et al., 2005) relative to non-foster youth populations. Recent studies have also shown that foster youths, relative to non-foster youths, are more likely to have low or failing grades (Choice et al., 2001; Fanshel, Finch, & Grundy, 1990; Fanshel & Shinn, 1978; Pasztor, Clan-en, Timberlake, & Bayless, 1986), low persistence rates, and low completion rates (Blome, 1997; Burley, 2009; Burley & Halpern, 2001; Davis, 2006; Wolanin, 2005). Reasons for this failure to thrive in education include frequent changes in home placements (Choice, et al., 2001; Cochrane & Szabo-Kubits, 2009; Pecora, et al., 2005; Wolanin, 2005), lack of home support for education...
from their foster families, and interference from emotional and mental health issues (Brandford & English, 2004; Casey Family Programs, 2008; Courtney, et al., 2005).

As a result, foster youth have higher dropout rates from high school than non-foster youth (Blome, 1997; Burley, 2009; Wolanin, 2005; Zimmerman, 1982). For example, Blome’s (1997) comparative study showed foster youths consistently had a higher rate of dropping out of high school and a significantly lower rate of subsequently completing a GED. Wolanin (2005) estimated the average high school completion rate among foster youths is 50% compared to a 70% completion rate for all youths.

Although few foster youths complete high school, even fewer enter post-secondary education. The foster youth who do enter into the higher education system most likely attend a community college (Burley, 2007; Casey Family Programs, 2008; Whiteman, Lieb, & Burley, 2010). Most community colleges are publicly funded, which means state and local subsidies are provided to its resident students to lower their costs of attendance. As most foster youth qualify for financial aid, lower tuition costs at a community college may allow foster youth to use financial aid and other grants for housing and other independent living expenses.

Recognizing how difficult the path to college can be for foster youth, the federal government created programs to improve a foster youth’s independent living skills while providing additional funding to supplement their financial aid. In addition, there has been an expansion of other public and private funding programs for foster youth resulting in increased availability of college aid, grants, and scholarships (Whiteman, Lieb, & Burley, 2010). However, Wolanin (2005) contended that the awards provided by financial aid programs were not adequate to meet the escalating costs of tuition and fees as well as the costs foster youth needed to live sufficiently on their own while attending college. For example, Courtney et al.
(2005) reported that the lack of access to stable and affordable housing to foster youth had made college unattainable.

Other studies claimed that foster youth lack the knowledge about college opportunities and that the financial aid process is lengthy and mired with complexity (Cochrane & Szabo-Kubitz, 2009; Whiteman, et al., 2010). For instance, Cochrane and Szabo-Kubitz cited that completing the Free Application for Federal Student Aid (FAFSA) is daunting for many students, but it is an even bigger hurdle for foster youth who may not have resources or support to help them navigate the process. Whiteman et al. (2010) recommended that efforts to consolidate the current online application used for federal and state supported financial aids should be extended to private scholarships to create a single application and eligibility process for foster youth seeking college assistance. Further, the study noted that the online application simply reproduces the questions asked on the paper application and that a more instructive online tool is needed. This complexity has been recognized by the Washington State legislature, who mandated a workgroup in 2009 and tasked them to streamline the processes of awarding aid to students formerly in foster care.

**Statement of Issue/Problem**

Attainment of post-secondary education becomes particularly critical for foster youth if they are to be successful in today’s knowledge-based economy. Of those foster youth who go to college, community colleges have been shown to be the point of entry into the higher education system for the majority of foster youth (Burley, 2007; Casey Family Programs, 2008; Whiteman, et al., 2010). With the open access mission and relative affordability, community colleges seem to play a pivotal role in a foster youth’s pathway to educational success. However, studies have shown that students formerly in foster care who then enter the community college system have low persistence and completion rates relative to non-foster youth (Dougherty, 2006; Grubb,
Badway, & Bell, 2003; Kolesnikova, 2009; Monk-Turner, 1995; Pascarella & Terenzini, 2005; Townsend & Wilson, 2006).

There has been an increase in the number of programs and funding sources that are available to community colleges in Washington State to support foster youth transition to adulthood, including access to higher education with financial aid (Whiteman, et al., 2010). Whiteman et al. found that foster youths had not fully accessed these awards due to the timeliness and complexity of the financial aid process. A recent report that examined why former foster youth in California were not receiving the aid they were eligible for, discovered that inadequate information about college costs and financial aid, plus structural obstacles within the aid process and support programs, posed as barriers to accessing college resources (Cochrane & Szabo-Kubitz, 2009). This study seeks to understand why students who are formerly in foster care in Washington State, have lower persistence and completion rates relative to non-foster youths and whether these students are able to navigate the financial aid system appropriately.

**Purpose Statement**

The purpose of this qualitative, phenomenological study was to understand the experiences of former foster youth students at Washington State’s Community and Technical Colleges as they accessed financial aid. By talking to students to learn about their lived experiences, and identifying what worked well and what did not work well, policies and practices in the process of awarding and coordinating financial aid to former foster youth can be strengthened.

**Phenomenology**

Phenomenology is a philosophy, methodology, and a method used to study phenomena through an exploration of the meaning of a unique lived experience. Through a phenomenological inquiry an essence of shared experiences that exists among the research
participants can potentially be identified and described (Creswell, 2007; Patton, 2002). By employing a phenomenological inquiry approach, this study explored the question: What is the experience of students in foster care as they navigate the financial aid systems and processes? The exploration reflected the lived experiences of 12 students formerly in foster care and their reports of incidences, relationships, and experiences as they navigated the financial aid system while pursuing their educational goals. An overarching interest existed in determining what role the community college financial aid offices played in helping these students succeed.

Consistent with the phenomenological approach, the study used the most appropriate data collection techniques with complementary analytical procedures. These were then used to describe the richness of the experiences of foster youth as well as help formulate a thematic understanding of their lived experiences. The lived experiences of these students could potentially provide meaning and increased awareness that could lead to more appropriate programmatic changes in the financial aid system of community and technical colleges as well as expand opportunities for foster youth.

Research Questions

Paramount to establishing boundaries to a study is the need to articulate well-formed guiding research questions. The research questions that guided this study are as follows: (1) What are the financial aid policies, procedures, or practices in place (including those adopted specifically for students formerly in foster care) for the selected community or technical college, and do they help or impede college attainment of students formerly in foster care? (2) What are the lived experiences of students formerly in foster care in navigating the financial aid policies, procedures, or practices of the selected community or technical college? (3) What kind of resources, dispositional skills, and knowledge do students formerly in the foster care possess to
help them navigate through the financial aid processes, and how did they impact or influence their experience in accessing financial aid?

These questions explored the relationships that the students had with a community and technical college through their interactions with the financial aid system. Guided by these questions, this study provided a voice to students formerly in foster care, as they conveyed their experiences in the foster care system, their aspirations and hopes from the college experience, and how they accessed the aid they needed for their college education.

**Significance of the Study**

The purpose of this research was to capture descriptive narrative data through the stories of these 12 students and shed light on their unique human experiences, in their words and with their perspectives which quantitative data is not able to do (Patton, 2002). This study attempts to contribute to the limited knowledge on foster youth by giving voice to 12 former foster youths who currently attend a community college in Washington State. The goal is to use their experiences to inform policy makers, social workers, teachers, foster parents, and college faculty and staff about the foster youth experiences. The findings may also encourage more former foster youths to speak out. These stories are important because they will bring about a better understanding of the complexities that surround the foster youth experience in accessing financial aid and inform policy that will improve services and support to foster youth as they pursue their educational goals.

**Limitations**

This study was limited in its ability to make generalizations beyond those typically associated with the qualitative research approach in three general ways. First, this study was conducted at selected suburban-based community colleges in the northwest. There is inherent
variation to the financial aid system of each college given each college’s autonomous
governance and structure.

Second, this study engaged 12 participants. The participants represented students who
were dependents of state care for at least a year anytime on or before their 18th birthday. These
students were registered, had applied to, or were enrolled at the selected community college sites
in Sound County from 2007 to the date of interviews. As with all qualitative research,
“transferability” of the findings depends on how useful and meaningful the findings are to others
in similar situations (Lincoln & Guba, 1985).

Third, the scope of this report is mostly limited to the challenges foster youth face in
accessing financial aid; however, youth in foster care face many other challenges that impact
their educational attainment that are relevant and can hardly be overstated. These challenges
include frequent changes in placements, the lack of home support for education, as well as
interference from emotional and mental health issues.

Report of the Study

The report of this study consists of six chapters. Chapter One introduces the study,
provides background, discusses the research problem, outlines the phenomenological inquiry
method, lists the research questions, and highlights the study’s significance. Chapter Two begins
with a brief history and progression of the foster care system, as well as current trends with a
focus on educational attainment and outcomes. It also provides a review of applicable literature
on community colleges, the costs of higher education, access to financial aid, and financial aid
policies. In addition, the role of education in upward mobility and the theory of cultural capital
that provided a framework of the study are reviewed. Chapter Three outlines the research
methodology of this study. This includes background on site and participant selection, data
collection and analysis, and efforts that ensured data validity and reliability.
Chapters Four and Five represent the lived experiences of 12 former foster youths, and provide a summary of the essence of their common experience through themes and subthemes. Chapter Four illustrates the lived experiences of 12 former foster youth through storytelling. Each of their stories was presented individually in the same format: (1) their lives in foster care; (2) their educational journey to college; and (3) their experience navigating the financial aid system. In Chapter Five, the stories are pulled together to create a collective experience through themes that will give a sense to what it is like to being a former foster youth navigating a system to secure their financial aid benefits. Finally, Chapter Six provides the reflections on the process and findings from the research with implications for research, policy, and practice.
Chapter 2: Literature Review

The following review of the literature provided a greater understanding of foster youth and the opportunities and barriers they faced in their educational experiences, including the costs of higher education and access to aid. A review of community colleges’ ability to maintain their open access mission through affordable offerings is included in this chapter as students formerly in foster care who manage to enter into higher education will most likely attend a community college (Burley, 2007; Casey Family Programs, 2008; Whiteman, Lieb, & Burley, 2010). Also, this chapter includes a review of literature that provided the framework for this study. First, literature about the concept that education promotes upward mobility for low-income students, including foster youth, while they attend a community college was reviewed. Second, Bourdieu’s (1973) theory of cultural capital and the studies that followed this theory provide a framework for the research questions and methodologies used in this study.

Who Are Foster Youths?

The code of federal regulations Title 45 defines foster care as a “24-hour substitute care for children placed away from their parents or guardians and for whom the State agency has placement and care responsibility” ("Social Security Act," 2000). The term foster care denotes that a child or youth is designated by the courts as a ward of the state. The state thereafter designates the care for a foster child or youth to a certified caregiver, often referred to as foster parents. The foster child or youth is placed in the foster parent’s place of residence called a foster home. Foster parents receive from the state a stipend that will cover room, board, and clothing expenses for the foster youth, while Medicaid coverage covers a foster child or youth’s medical and health care need (Wolanin, 2005).
Foster care in the United States originated from the English Poor Laws in 1562, where children from poor families were placed with wealthy families as indentured servants (National Foster Parent Association, 2010). Although there was evidence of abuse and exploitation, it was considered an improvement as compared to the conditions in orphanages where children did not learn a trade necessary for their survival as adults. Half a century later, out of concern about the negative effects of growing up in orphanages, private agencies and eventually the federal and state government began the practice of placing orphans with foster families (Murray & Gesiriech, 2004; National Foster Parent Association, 2010).

According to the most recent US Department of Health and Human Services (2011b) Trends in Foster Care and Adoption report, there are an estimated 408,000 children in foster care in the United States, a declining trend since 2005. The report shows that children in foster care are on average 9 years old, with a large group (27 percent) between the ages of 14 through 17. Racial and ethnic disparity exists among foster youth as compared to the general US population. White non-Hispanic children account for 41 percent of all foster youth as compared to 61 percent in the US population; black non-Hispanic children account for 29 percent of all foster youth as compared to 16 percent in the US population (US Department of Health and Human Services, 2011a).

**Educational attainment of foster youth.** Studies have documented the poor educational outcomes of students in foster care in their primary and secondary education level. For example, several studies found that 33 to 59 percent of foster children were functioning below grade level (Fanshel, et al., 1990; Fanshel & Shinn, 1978; Pasztor, et al., 1986). Another study reported that 68 percent of foster youth were identified as having special needs; however, only 36 percent of these youth were actually receiving special education services (Choice, et al., 2001). These students often had behavioral problems, and were more likely than other youths to repeat a
Blome (1997) compared the high school and post-high school experiences of a group of foster youth with those of a matched group of youth living with at least one parent using the existing longitudinal data from the “High School and Beyond” survey that was administered by the Department of Education from 1980 through 1986. It showed foster youths consistently dropped out of high school at a higher rate and had a significantly lower rate of subsequently completing a GED. In addition, this study found that foster youth were more likely to participate in on-the-job and classroom-based training programs and less likely to participate in college preparatory classes.

This was corroborated by Wolanin (2005), who found that 50 percent of foster youth completed high school, as compared to 70 percent in the general population. Wolanin also found that foster youth high school graduates were less likely to go to college. Davis (2006) reported that foster youth represented only 0.4 percent of the 19.2 million undergraduates attending college in academic year 2003 to 2004. Davis also found that only 26 percent of foster care alumni who entered higher education in 1995 completed their degrees within six years, as compared to 56 percent of all other undergraduates.

**Barriers in college attainment for foster youth.** Studies reported life in foster care that includes fractured family relationships, living in group homes, and frequent moving and changing of schools. These conditions have a negative effect on their ability to reach their educational potential (Davis, 2006; Wolanin, 2005). Cochrane and Szabo-Kubitz (2009) revealed similar findings in their study and found that “multiple school placements create and widen educational gaps that leave students ill-prepared to meet the demands of college-level coursework” (p. 4). About one third of foster children experience three or more home care placements, and approximately 12 percent experience at least five placements (Choice, et al., 2001). Frequent changes in home and school make it harder to develop the relationships students
need to be successful, such as with positive role models like teachers, counselors, and administrators. Wolanin (2005) summarized that the rate of college enrollment among foster youth is low as a result of poor academic preparation, low aspirations for degree attainment, a general lack of awareness of available opportunities for college, the rising costs of higher education, and the challenge of navigating the complex financial aid system.

**Profile of Washington State Foster Youth**

Nearly 10,000 youth were placed in foster care in Washington State due to abuse, neglect, or abandonment in 2005 (Children’s Administration, 2005, p. 27). The report also stated that 65 percent of these children were reunited with their families or were adopted, and 35 percent remained in care for two years or more. Of the children who remained in foster care, about 56 percent were age 12 or older and had experienced five or more placements.

Washington State’s high school students in foster care from the 2004–2005 through 2007–2008 academic years had lower educational success as compared to their non-foster care peers, including a high percentage of foster students who were behind at least one grade level and had a lower grade point average (Burley, 2009). The Washington State Foster Youth Transition to Independence Study reported that only 50 percent of former foster youth in Washington State reported graduating from high school or receiving a GED (Brandford & English, 2004).

Burley and Halpern (2001) found that 38 percent of Washington foster students had college aspirations but only 26 percent of former foster youth had attended college or other post-secondary training 6 to 12 months after leaving foster care. The authors emphasized how this is only about half of the college entrance rate of 57 percent for the general student population in the state.

**Affordability of Community Colleges**
Community colleges are often the main avenue to higher education and upward mobility for students from lower socioeconomic status, such as students in foster care (Haveman & Smeeding, 2006). This is because community colleges have a relatively low tuition as compared with four-year universities and colleges. In addition, they have an open door policy that allows anyone, no matter what background and level of preparedness, to enroll. As Levinson (2005) stated, community college “is a venue where access is provided to all, often at a cost far below the ‘market costs’ for a college education” (p. 65). Most community colleges are publicly funded, which means state and local subsidies are provided to its resident students in order to lower their costs of attending college. Lower tuition costs allow foster youth to use financial aid and other grants for housing and other independent living expenses.

**Soaring higher education expenses.** The costs for attending community colleges and other institutions of higher education continued to rise in the last decade. For the 2010–2011 school year, the average cost of tuition and fees, plus room and board, at public two-year colleges was $7,260; these same expenses at public four-year colleges and universities was $16,150 (College Board, 2010). Without any financial aid, this total cost amounts to 14 and 32 percent, respectively, of the median household income of $50,221 (Noss, 2010). This continuous and consistent trend of increasing tuition has been occurring over the last several decades. For example, from 1995 to 2010, the average cost of a public two-year institution increased from $7,900 to $9,970 or by 26%, while public four-year institutions increased from 9,640 to 16,150, or by 67% (College Board, 2010).

**Rising tuition costs.** Like other publicly funded higher education institutions, community colleges must contend with the effect of continued erosion of public funding relative to other budgets. For example, Clawson and Leiblum (2008) found that, “States would need to increase their appropriations by one-third in order to allocate the same proportion of their
budgets to higher education in 2007 as in 1980” (p. 19). These relative budget cuts in higher education funding have resulted in large tuition increases for students.

As the cost of higher education escalates, a smaller proportion of a college’s total revenue comes from state appropriations. In the most recent data from the National Center for Education Statistics (2005), current fund expenditures per full-time-equivalent student increased (in constant dollars) from 1981 to 2001 by 48.4% for community colleges. Since costs per student increased rapidly, while state support per student declined, institutions of higher education were forced to raise tuition and fees and/or place increased reliance on all possible means of generating revenue.

**Access to aid.** In meeting the increasing costs of tuition, fees, and living expenses, students draw on a variety of resources to pay for college. Such resources may include family resources, personal earnings, and financial aid. There are two categories of financial aid: need-based and merit-based aid. Need-based financial aid is awarded to students who have a documented financial need, while merit-based aid is awarded to students for their commendable achievements such as good grades. The majority of financial aid is awarded as “gifts” wherein the funds do not have to be paid back (e.g., grants and scholarships). Another form of aid, referred to as “self help,” requires working for the funds (e.g., work study) or returning the funds at a later date (e.g., loans).

**Types of financial aid in Washington State.** Prospective college students, including foster youth or foster youth alumni in Washington State have an array of options available to finance their post-secondary education. The Washington Higher Education Coordinating Board (2009) through its GEAR UP\(^1\) program has recently published information relating to financial aid.

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\(^1\) GEAR UP stands for Gaining Early Awareness and Readiness for Undergraduate Programs. In 2005, the state of Washington received a six-year $21 million federal grant to ensure that underserved students have access to the
aid opportunities called Finance Your Future. This publication outlines the costs of attending college with different types of higher education institutions in Washington and the various ways of paying for a college education that are available in the State such as saving plans, scholarships and financial aid. For instance, it describes the Washington Guaranteed Education Tuition program as a college savings tool and the State Need Grant as an aid available to Washington residents with financial need. Table 1 below lists the types of aid available to students in Washington State for the academic period 2011–2012.

Table 1.

Financial Aid Available to Students in Washington State for 2011–2012

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant (PELL)</td>
<td>Administered through the US Department of Education, the Federal Pell Grant is awarded to students with financial need. The maximum amount that can be awarded to a student is $5,550 for 2010–2011 academic year. (US Department of Education, 2010b)</td>
</tr>
<tr>
<td>Supplemental Educational Opportunity Grant (SEOG)</td>
<td>Administered through the US Department of Education, SEOG as a formula based grant is awarded directly to institutions which are required to match the grant by 25 percent. (US Department of Education, 2009b)</td>
</tr>
<tr>
<td>Washington State Need Grant (SNG)</td>
<td>Administered through the State’s HECB as a formula based grant to the institutions. SNG is awarded to students based on the availability of funds provided to the institutions. (Higher Education Coordinating Board, 2011)</td>
</tr>
<tr>
<td>American Indian Endowed Scholarship</td>
<td>Administered through the HECB, this scholarship helps financially needy students with close social and cultural ties to the Native American community in their pursuit of undergraduate and graduate studies. (Higher Education Coordinating Board, 2010a)</td>
</tr>
<tr>
<td>Robert C. Byrd Honors Scholarship</td>
<td>Administered through the HECB, this scholarship is an award given by invitation only to high school seniors with high academic achievement. (Higher Education Coordinating Board, 2010b)</td>
</tr>
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people and the information needed to graduate from high school and go to college. The program provides access to financial aid resources, and provides for student support and mentorship opportunities.
<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Description</th>
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<tr>
<td><strong>Federal Work Study (FWS)</strong></td>
<td>Administered through the US Department of Education, FWS is a program for students from low- and middle-income families that provides them an opportunity to earn money for college by working part time in jobs that may be related to their career goals. (US Department of Education, 2009c)</td>
</tr>
<tr>
<td><strong>State Work Study</strong></td>
<td>Administered through the HECB, this is another program funded by the State for students from low- and middle-income families that provides them an opportunity to earn money for college by working part time in jobs that may be related to their career goals. (Higher Education Coordinating Board, 2010c)</td>
</tr>
<tr>
<td><strong>Perkins Loan</strong></td>
<td>Administered through the US Department of Education as a low interest loan for undergraduate and graduate students with financial need. In addition, student borrowers who provided public, military, or teaching service employment may have all or part of their loans forgiven. (US Department of Education, 2009a)</td>
</tr>
<tr>
<td><strong>Federal Direct Loan Program (FPLP)</strong></td>
<td>Administered through the US Department of Education, FPLP provides three different types of student loans for undergraduate and graduate students. (US Department of Education, 2010a)</td>
</tr>
<tr>
<td><strong>Basic Food, Employment and Training (BFET)</strong></td>
<td>Administered through the State Department of Social and Health Services (DSHS) who contracts with local community and technical colleges to provide access and services to food stamp recipients in Washington State. Services include job search and job search training, education and skills training, and support services to Basic Food recipients not participating in the state’s Temporary Assistance for Needy Families (TANF) program. (Washington State Board of Community and Technical Colleges, 2011a)</td>
</tr>
<tr>
<td><strong>Worker Retraining</strong></td>
<td>Administered through the SBCTC who allocates worker training funds to community and technical colleges that can help pay for training expenses for individuals who lost their jobs due to economic changes and for those receiving Unemployment Insurance (UI) benefits (Washington State Board of Community and Technical Colleges, 2011b)</td>
</tr>
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The rate of increase in tuition and fees has continued to outpace inflation and income, making it more challenging for federal and state governments to offer enough need-based aid to students with financial need. Long and Riley (2007) reported that “Grant programs that have traditionally addressed issues of financial need have not kept pace with growing tuition costs”
For example, the federally funded Pell Grant in 1976 covered an average of 72% of costs for Pell-eligible students to attend a four-year university. These grants in 2001 covered only 42% of costs (Committee on Appropriations, 2006). The relative purchasing power of Pell grants continued to decline such that in 2006, the maximum Pell Grant would have needed to double in order to provide the same purchasing power it did in 1976 (Committee on Appropriations, 2006).

Rising tuition costs and relative lower aid have resulted in an increase with the number of student loans. The National Center for Education Statistics (2005) found in 2003 to 2004 that over 65% of students borrowed funds to attend college, and that the average amount of debt owed by a borrowing graduate of a public university was $17,250. Gladieux and Perna (2005) found that many students accumulated significant loan debt, but did not complete their degrees. These students were ten times as likely to default on their loans.

Establishing financial aid eligibility. Financial aid eligibility for all federal financial aid, and many types of state and institutional aid, is determined through the use of the Free Application for Federal Student Aid (FAFSA). The FAFSA is completed online. In general, the FAFSA captures a student’s income and assets, and the same information for the spouse or parent(s) based on their dependency status.

Dependency status. Students’ dependency status is determined by the following: age; marital status; number of dependents; attending graduate school; military veteran status; or being an orphan or ward of the court such as foster youth. The student’s status will determine whose income and assets are reported on the FAFSA. An orphan or ward of the state is considered to have independent status and therefore only needs to report his/her income and assets.

Changes to the 2009–2010 FAFSA are expected to increase the percentage of students eligible for independent status for the 2009–2010 academic year. These changes include the
addition of four questions regarding dependency consideration to help determine if students are considered at risk for homelessness. The definition of “ward of the court” was made broader. In addition, the web application encourages students to ask for an appeal to be considered as “independent status” if they have unusual circumstances.

**Expected family contribution (EFC).** Long and Riley (2007) found that the EFC is the primary variable used to determine need-based eligibility for the student. The EFC, which is derived from information captured in the FAFSA, includes information such as the size of the family and the number of family members attending college. The EFC estimates the amount a family can contribute to their student’s higher education expenses. The lower the EFC, the greater the financial need of a student.

**Cost of attendance (COA).** Another variable used to determine the size of a financial aid package is the cost needed to attend college. Each institution of higher education is required by the federal government to determine a cost of attendance (COA), or student budget. The COA comprises elements such as tuition and fees, books and supplies, room and board, transportation, miscellaneous, and personal expenses. Colleges create different budgets based on student’s circumstances such living situation, enrollment status, terms of enrollment, and even exceptional expenses.

**Student need.** The EFC is subtracted from the COA to calculate the student’s need. Although a student’s EFC remains the same regardless of the institution, the student’s need varies depending on the cost of their higher education expenses (i.e., the COA). Based on this need, institutions develop a combination of available financial aid grants, loans, or scholarships to cover the calculated student need.

**Unmet need.** The gap between the COA and the EFC, plus all grant aid, is referred to as unmet need (Long & Riley, 2007). Despite the billions of dollars provided in grants and tax
benefits by the federal government, states, institutions, and private sources, many students employ different strategies to make up the difference between the aid they have received and the actual cost of attendance. Such strategies include acquiring loans, working excessive hours, or by attending part-time to reduce costs.

Long and Riley (2007) found that in 2003–2004, public two-year college students attending full time, for a full year, faced an average unmet need after grant aid of over $5,000. However, unmet need has grown in recent years. For example, for the eight year period from 1996 to 2004 unmet need increased by 68%, compared to 59% at public four-year institutions and 49% at private four-year institutions for dependent, low-income students as of 2003–2004 (Long & Riley, 2007). This likely reflects the inability for financial aid and other resources to keep pace with rising tuition costs.

**College Costs and Aid to Washington State Foster Youth**

Washington State, like its nationwide counterparts, continues to be challenged in making college affordable to its low-income residents. This has become more apparent during the current recession that began in 2008. The 2011 Washington State Legislature authorized an 11 to 20 percent tuition increases for the public four-year institutions and 12 percent tuition increases for the public community and technical colleges after just increasing tuition by 14 percent at the four-year universities and 7 percent at the two-year colleges in 2009 and 2010 (2ESHB 1087, 2011).

Despite these increases, foster youth in Washington State are provided with several aid opportunities to help cover the cost of pursuing and completing their post-secondary education and training. These programs are designed to help cover the costs of a college education from the most affordable public two-year colleges to the higher-cost public research universities.
Aside from the federal Pell Grant and State-based need grants, the following student financial aid programs are available to foster youths in Washington State (Whiteman, et al., 2010):

1. **Education and Training Voucher (ETV).** This program was established through the Foster Care Independence Act (i.e., the Chafee Act). It is a federal program with a required 20 percent match from states. It is a source of funding designed to be available for foster youth after all other sources of federal and state financial assistance have been exhausted. The vouchers can be used to pay for tuition, books, housing, and living expenses.

2. **Passport for Foster Youth Promise.** This program was established in 2007 as a six-year pilot program designed to provide (1) financial aid to help foster youth with the cost of attendance at participating colleges and universities; (2) pre-college outreach and planning through the Supplemental Educational Transition Planning program (SETuP) program; and (3) targeted student support services for foster youth recipients. The Higher Education Coordinating Board (HECB) administers this program. Youth are eligible to receive Passport scholarships if they were in foster care at least one year after their 16th birthday and were dependents of the state on their 18th birthday. Youth must also have Washington residency, not yet have a Bachelor’s degree, and not be pursuing a degree in Theology. Passport students must enroll in college or training programs at least half-time by age 21 and, if enrolled by 21, can continue to receive awards through their 26th birthday.

3. **Washington College Bound Scholarship.** This program began in 2007 to help low-income students in Washington prepare and pay for college under the auspices of the HECB. Foster youth qualify for this program regardless of family income.
4. **Foster Care Endowed Scholarship.** This was established in 2005 for current and former foster youth. Scholarships are for youth between the ages of 16 and 23 with financial need and who had been in foster care for at least six months since turning 14. This endowment program is still under development and scholarships have not yet been awarded.

5. **Washington State Governors’ Scholarship for Foster Youth.** This is a privately funded Governors’ Scholarship for Foster Youth created in 2001 by Governor Locke. The goal of the scholarship is to help former foster youth enroll in and complete college in the state with a degree or certificate. The College Success Foundation manages this scholarship, with awards ranging from $2,000 to $4,000 per year, per recipient.

In Washington State, a continued commitment to improving the lives of foster youth is evident with the increase funding and programs as described above. Although these financial aid award opportunities are available, the complexity of accessing these aids poses a challenge to students in foster care. This complexity has been recognized by the legislature that mandated a workgroup in 2009, tasked to streamline the processes of awarding aid to students in foster care. (Whiteman, et al., 2010, p. 28). The report also emphasized the role of the State’s community and technical colleges, as a more affordable option for former foster youth.

**Frameworks of the Study**

Previous studies regarding students in foster care focused on several conceptual frameworks to help illuminate the reasons for their poor educational outcomes. For instance, Harris, Jackson, O’Brien, and Pecora (2009) adopted Bronfenbrenner’s (1979) ecological theory in their study of racial similarities and disparities of foster care children. This theory provided the authors a framework to explain and link developmental outcomes of foster children with their system of care. Another study uses Bowlby’s (1969) attachment theory to understand the link of
pre-care experiences of foster children to their poor educational outcomes (Mata, 2009). This theory provides a variation in understanding how a foster child’s early attachment needs—if not met—could lead to their difficulty in managing their school setting.

Although these theories offer a plausible framework on the educational outcomes of foster children, the body of knowledge on foster youth lacks the recognition that barriers exist in educational systems that promote cultural and social inequities. In addition, for the majority of foster youth to achieve upward mobility, education is imperative. To provide context to the lived experiences of foster youth accessing a higher education financial aid system, this study relied on literature that specifically addresses the following: (1) the role of education towards upward social and class mobility; and (2) the theory of cultural capital, and its function and impact on students in the lower socioeconomic class, in which our former foster youth students are characterized.

**Education towards upward mobility.** The open society of the United States is characterized by individual social mobility, where opportunities exist to transcend one’s socioeconomic position (Wolniak, Seifert, Reed, & Pascarella, 2008). The moral and philosophical foundations espoused by our American founders demonstrated an American ideal society of equal opportunity where “an economic equality in which distinctions based on wealth should be minimized; and social equality, in which invidious discriminations would be abolished” (Main, 1965). Henretta (1977) further clarified that the American society purported a system of equal opportunity and not a system of equal condition, contending on how social class inequality, despite its existence in a capitalist society can be mitigated meritoriously. Opportunity in this country is more and more a function of education (Bosewell & Wilson, 2004). Carnevale (2004) has observed the following:
In today’s economy, access to post-secondary education or training has become the threshold requirement for individual career success…Unlike the European welfare states that guarantee access to income and benefits irrespective of individual educational performance, our increasing reliance on education as the arbiter of economic opportunity allows us to expand opportunity without surrendering individual responsibility. As a result, we emphasize equality of educational opportunity rather than equality of economic outcomes. (p. 39)

Education is widely viewed in open societies as the primary mechanism by which individuals can change their socioeconomic position and gain upward mobility, particularly for those individuals in poverty. Education is particularly important in today’s knowledge-based economy where failure to obtain a college education can be economically detrimental. It is anticipated that the best-paying jobs require the most education. A 1999 US Census report indicated that workers over age 25 with only a high school diploma earned, on average, $8,450 less a year than workers with an associate’s degree, and $29,810 less than workers with a bachelor’s degree (Rios, 2008). Post-secondary education will be among the most important determinants of labor market success, and therefore one of the nation’s most crucial means of reducing persistent economic inequalities (Haveman & Smeeding, 2006). Higher education is viewed as essential to advancing an individual's contribution to the country and improving an individual’s economic and societal standing (Cohen, 2001).

Today, as in the past, education continues to be held up as the best escape route from a life of poverty (Gans, 1995; Levine & Nidiffer, 1996; Mortenson, 1998). Many of those who rise to middle-class standing in the United States do so primarily by obtaining a college education (Higginbotham & Weber, 1992). However, people struggling with poverty are the least likely to become literate and achieve a college education (Mortenson, 1998). Socio-
economic status continues to be a strong predictor of those who will attend, persist, or obtain a post-secondary education. Lyall and Sell (2006) emphasized how over the past decade, low-income students have become an increasingly smaller portion of the entering classes at public 4-year institutions. This has resulted in a shift to community colleges, which are less selective and more affordable. Levine and Nidiffer (1996) wrote as follows:

The odds of a poor student attending a community college are considerably higher than the odds of the same student enrolling in an Ivy League university or another highly selective college. This is hardly news. However, what is of great concern is that the odds are even higher that a poor person, even one who graduates high school, will not attend at all. And in recent years the odds against the poor have grown increasingly larger. (p. 53)

The problems of youths with lower socioeconomic status, in which foster youth are characterized, in entering higher education represent a clear obstacle to social mobility. This lack of mobility constrains their educational and life trajectories. It also has broader implications to our society in two main areas: remaining competitive in a global market that requires highly skilled workers; avoiding the undermining of our social service system (Mayer, 1997; McLoyd, 1990).

**Cultural capital.** In the early 1960s, the French sociologist Pierre Bourdieu, together with Jean Claude Passeron, developed the concept of cultural capital. Through this concept, they intended to explain the “disparities in the educational attainment of children from different social classes” (Pierre Bourdieu & Passeron, 1979, p. 8). Since then, notable scholars have applied empirical research methods to Pierre Bourdieu’s concept of cultural capital and developed a variety of definitions for this concept. For instance, Aschaffenburg and Maas (1997) defined cultural capital as “proficiency in and familiarity with dominant cultural codes and practices—for example, linguistic styles, aesthetic preferences, styles of interaction” (p. 573). David Swartz
(1997) specifically described cultural capital as it relates to the school system stating “verbal facility, general cultural awareness, aesthetic references, information about the school system, and educational credentials” (p. 74). Bourdieu (1986) differentiates cultural capital from economic capital, with the latter being described as the control over resources like cash and assets, asserting that above and beyond economic factors, “cultural habits and...dispositions inherited from the family are fundamentally important to school success” (p. 14). Economic capital possesses materialistic and objective characteristics so it is easily accumulated and transferable. Cultural capital, by contrast, is non-materialistic and subjective and is harder to accumulate and transfer (Kim & Kim, 2008). There are two other main forms of non-cultural capital described by Bourdieu (1986): (1) social capital, defined as having resources based on group membership, relationships, networks of influence and support; (2) symbolic capital defined as having resources available to an individual on the basis of honor, prestige, or recognition. Each social class possesses these forms of capital and they are actively deployed in making hierarchical distinctions and in reproducing social inequalities (Walpole, 2007b).

**Types of cultural capital.** Bourdieu (1986) further described three types of cultural capital namely embodied cultural capital, objectified cultural capital, and institutionalized cultural capital. Embodied cultural capital is described as “the ensemble of cultivated dispositions that are internalized by the individual through socialization and that constitute schemes of appreciation and understanding” (Swartz, 1997, p. 76). Objectified cultural capital refers to material objects, such as paintings, which require embodied cultural capital to appreciate; and institutionalized cultural capital refers to academic qualifications, highly regarded in the educational system, wherein one is able to acquire through its high levels of embodied cultural capital (Dumais & Ward, 2010).
As embodied cultural capital influences the other types of cultural capital, it is critical to understand *disposition* as an aspect of its definitions. Tishman (2001) defined dispositions as “broad intellectual behaviors that include skills but also include attitudes, motivations and emotions” (Tishman, 2001, p. 72). Disposition is characterized as an ability to think and act beyond a person’s cognitive ability but also with a person’s psychological ability to use such skill. Tishman (2001) described three necessary components for dispositions: ability, sensitivity, and inclination. As she defined them, “Ability concerns the basic capacity to carry out a behavior. Sensitivity involves alertness to opportunities to initiate the behavior. Inclination is the motivation or impulse to engage in and sustain the behavior” (p. 73). The effective use of these components may explain why a student may not do their best thinking not because they are not able to, and not because they do not want to, but because they simply do not recognize occasions to do so (Perkins, Tishman, Donis, Ritchart, & Andrade, 2000). The theory of cultural capital claims that middle- and upper-class status have embodied or cultivated effective dispositions skills than those from the lower-class status.

**Use of cultural capital in an educational system.** Bourdieu (1973) emphasized the significant role of cultural capital in the reproduction of the social class structure. Yet disparities of educational attainment continue to widen among socioeconomic classes (Haveman & Smeeding, 2006). One reason for this is that empirical studies following Bourdieu’s concepts provide evidence that children possessing cultural capital, mainly students from upper and middle-class backgrounds, may receive more attention from teachers, may achieve better educational outcomes, and may be more successful in navigating the educational system than students from lower class background (Dumais & Ward, 2010). Cultural capital, in effect, affords students better opportunities in accessing and succeeding in college and thereafter in
securing prestigious occupations, resulting in reproducing the social structure through
generations.

Bourdieu’s concept of cultural capital has been studied with great interest, using both
quantitative and qualitative types of inquiries in order to explore the role of education.
Specifically in educational institutions that seem to proliferate class hierarchies rather than
promote social mobility (Pierre Bourdieu & Passeron, 1979). Quantitative and qualitative
studies tend to consider cultural capital differently. Dumais and Ward (2010) stated as follows:

While most quantitative studies have operationalized cultural capital as participation in or
appreciation of high culture, many qualitative studies have focused on individuals’
strategic interactions with important gatekeepers, such as teachers or school
administrators. In both types of studies, cultural capital is more common among
members of the upper class; moreover, many studies have shown that possession and
activation of cultural capital are associated with positive educational outcomes. (p. 246)

Tramonte (2010) further delineates this concept by classifying cultural capital into two types
namely:

Static, which includes both the possession of high culture goods, such as artworks,
musical instruments, and classical music; and highbrow activities, such as going to
museums or the ballet or theatre; while Relational embodies the resources and
experiences of children that they can use in society to interact strategically and
successfully in achieving their goals. (p. 203)

Quantitative research models on static cultural capital. Most quantitative studies of
cultural capital consider the concept as knowledge of or participation in cultural activities,
especially those considered part of the elite status culture. This interpretation can be traced back
to the work of Paul DiMaggio (1982) in his article on the relation between cultural capital and
school success. He supported Bourdieu’s idea that teachers recognize and reward students’
participation in society’s dominant culture. Consistent with the definition for static cultural
capital, DiMaggio set the stage for other types of studies that referred to cultural capital as
students cultural participation in activities such as artistic performances, attendance in art, dance,
and music classes, attendance at museums and cultural performances, educational resources in
the home, reading behavior, and presence of a cultivated self-image (DiMaggio & Mohr, 1985;
Dumais, 2002, 2006; Eitle & Eitle, 2002; Katsillis & Rubinson, 1990; Roscigno & Ainsworth-
Darnell, 1999; Teachman, 1987).

Quantitative studies further expanded the concept of cultural capital to include the
parents’ cultural participation, reading behavior, and interest in politics and philosophy (N. D.
De Graaf, De Graaf, & Kraaykamp, 2000; P. M. De Graaf, 1986, 1988; Kalmijn & Kraaykamp,
1996), and others have considered both the parents’ and the children’s cultural participation
(Aschaffenburg & Maas, 1997; Kaufman & Gabler, 2004). The reference to reading behavior,
described as a dimension of intellectual resources, is an interesting variation to the static cultural
capital definition. These intellectual resources are a sharp distinction between a status culture,
which revolves around prestige versus ability, with the latter further revolving around technical
skill and knowledge. For instance, De Graaf et al. (2000) attempted to differentiate cultural
skills, knowledge, and reading behavior from participation in highbrow cultural pursuits. Their
study showed an alternative dimension of cultural capital when reading behavior proved to be a
more powerful factor in their model (Lareau & Weininger, 2003).

Some studies have found a positively correlated effect of static cultural capital on
educational outcomes such as grades (DiMaggio, 1982; Dumais, 2002; Roscigno & Ainsworth-
Darnell, 1999). Others have not found a consistent cultural capital effect on grades (P. M. De
Graaf, 1988; Eitle & Eitle, 2002; Katsillis & Rubinson, 1990). Regardless, many studies
provided significant positive correlation of cultural capital on educational attainment (N. D. De Graaf, et al., 2000; P. M. De Graaf, 1988; DiMaggio & Mohr, 1985; Kalmijn & Kraaykamp, 1996; Teachman, 1987), test scores (Eitle & Eitle, 2002; Roscigno & Ainsworth-Darnell, 1999), and college enrollment (Aschaffenburg & Maas, 1997; DiMaggio & Mohr, 1985; Kaufman & Gabler, 2004). In summary, the association of static cultural capital on positive educational outcomes results from “teachers ... to communicate more easily with students who participate in elite status cultures, give them more attention and special assistance, and perceive them as more intelligent or gifted than students who lack” these cultural traits (DiMaggio, 1982, p. 190).

Some quantitative studies have shown that cultural capital does not always serve to reproduce the social class structure but can actually serves as a vehicle for mobility when one crosses into the cultural norms of another class structure. For instance, DiMaggio (1982) argued that his findings provided support for a cultural mobility model in the United States:

Active participation in prestigious status cultures may be a practical and useful strategy for low status students who aspire towards upward social mobility. Even if their cultural capital is not as natural as the cultural capital of the upper classes, it is a signal of respect for and knowledge of the dominant culture, and it is rewarded. (p. 190)

However, Dumais and Ward (2010) argued that even when less privileged students acquire cultural capital as DiMaggio described, “they may not be rewarded at the same rate as those students from more privileged backgrounds” (p. 247) because their cultural capital requires more effort to achieve and are not as natural than that possessed by upper-class students.

**Qualitative research models and relational cultural capital.** Qualitative types of research have been commonly used to explore a concept that focuses on cultural capital as a level of comfort in interacting with gatekeepers. This was described by Lareau and Weininger (2003) as the strategic use of knowledge, skills, and competence with institutions dominated by elite
standards such as schools. The authors emphasized how “these specialized skills are transmissible across generations, are subject to monopoly, and may yield advantages or ‘profits’” (p. 569). They found that middle-class parents were more assertive in their interactions with teachers, making sure that their expectations for their children are known. These parents were also more likely to encourage their children to be as assertive.

This concept is consistent with what Tramonte and Willms (2010) described as relational cultural capital. In relational cultural capital, students and parents from high or middle classes enter the educational system with dispositional skills and knowledge that helps facilitate their ability to conform to an institutionalized system. Patricia McDonough (1997) used this concept of cultural capital in her qualitative study of influences on the college choice process. McDonough characterized cultural capital as the parent’s knowledge of college admission processes that are not typically promoted by schools such as the significance of SAT scores and the use of private counselors as tutors to help raise SAT scores. Another qualitative study on class differences in the college application and enrollment process found that parents’ active involvement resulted in a more successful application and enrollment experience (Lareau & Weininger, 2008). These kinds of strategic approaches are examples of cultural capital that can benefit the educational trajectories of children. For example, Dumais and Ward (2010) emphasized “strategic interaction, particularly in the form of parents’ gathering information and resources on behalf of their children, is associated both with access to higher education and graduation” (p. 262).

Farkas, Grobe, Sheehan, and Shaun (1990) offered yet another characteristic of relational cultural capital associated with school behavior, academic habits, and motivation such as homework completion, dress, and disruptiveness. These types of cultural capital have an influence on grades through the teachers’ propensity to perceive and reward students with good
and acquiescent behavior above and beyond which would be credited by their mastery of the subjects. This concept is similar to what Lisa Delpit (2006) described as cultural capital where students need to abide by the rules of dominant culture or culture of power in order to succeed. This type of cultural capital is one that can “relate to linguistic forms, communicative strategies, and presentation of self; that is, ways of talking, ways of writing, ways of dressing, and ways of interacting” (p. 25). Given both the quantitative and qualitative studies described here, it is argued that to be true to Bourdieu’s theory, arts participation (static) and strategic interactions (relational) must be taken into account (Dumais & Ward, 2010).

**Cultural capital of low socioeconomic status (SES).** The possession and later activation of cultural capital has been established to perpetuate social class inequalities (Pierre Bourdieu, 1973; Pierre Bourdieu & Passeron, 1979; N. D. De Graaf, et al., 2000; P. M. De Graaf, 1988; Delpit, 2006; DiMaggio, 1982; DiMaggio & Mohr, 1985; Dumais, 2002, 2006; Dumais & Ward, 2010; Katsillis & Rubinson, 1990; Lareau & Weininger, 2003; Swartz, 1997; Teachman, 1987; Tramonte & Willms, 2010; Walpole, 2007b). Children from a higher SES already possess more cultural capital that is rewarded in most educational systems by the time they enter school than do children from a lower SES. In addition, this capital accumulates during their educational careers at a faster rate than does the cultural capital of children from a lower SES (Aschaffenburg & Maas, 1997). As such, children of higher SES are more likely promoted into upper social class positions similar to those of their parents.

To fully understand how cultural capital influences socioeconomic classes through and within the higher educational system as described above, it is important to identify the characteristics of individuals referred in this framework as low SES. Walpole (2007a) offered a way to integrate these students into one umbrella term called economically and educationally challenged (EEC), referring to “students from low socioeconomic backgrounds, students whose
parents did not attend or graduate from college, and students whose parents work at lower-status jobs or have lower incomes” (p. 2). The author further explained how these studies employed various ways of measuring EEC students, including variables relating to parental income, education level, and occupational status. Despite the variation of how EEC subjects were described in studies, Walpole revealed the consistencies in these studies that established EEC students having lower educational aspirations, persistence rates, and educational attainment than students from middle and high SES. As EEC students reveal similar characteristics to those of foster youth, and in fact, can be identical, Walpole’s comprehensive review of the literature on EEC, provides an understanding on how cultural capital frames the ability and success of foster youth in the educational system.

**Summary**

Community colleges have been a gateway to economic and social opportunities for low income and disadvantaged students like foster youth. However, foster youth face many barriers in accessing and eventually succeeding in attaining a postsecondary education. This is despite efforts to increase funding and support to them. The continuing trend of rising tuition costs, declining availability of aid, the difficulty in accessing aid, makes college attainment difficult.

This chapter reviewed various literature relating to foster youth and their educational trajectories starting with a profile of foster youth nationally and then in Washington State. As foster youth who attend an institution of higher education most likely attend a community college, a review of community colleges affordability was presented. Literature regarding rising tuition costs and access to various aid were investigated followed by a review of financial aid policies and eligibilities. Financial aid programs established for foster youth were also presented.
The studies cited in this chapter provided a framework on the role of education in promoting upward social mobility. In addition, the poor educational outcomes of foster youth are a result of the educational inequality trend in American society. The cultural capital theory posits how these inequalities are reproduced or often permeated in the educational institutions that are supposed to promote social mobility. The quandary between the role of education in promoting equity while at the same time these same educational institutions unintentionally perpetuate inequality, as presented in the literature, is particularly relevant to the plight of the children and youth in foster care.

The diverse and unique experiences of foster youth and the lack of qualitative research on foster youth led me to set aside the use of conventional theories in an attempt to explain the foster youth’s experience in navigating the financial aid system. My goal was to apply the traditions of phenomenology to explore, learn, and discover the lived experiences of 12 former foster youths.
Chapter 3: Methods

Among the traditional types of research conducted in education, qualitative methods of inquiry are used for various reasons (e.g., the exploration of a phenomenon that has not been studied before or to add rich detail and depth to the existing knowledge of a phenomenon) generated by other research methods (Ospina, 2004).

Research Design

This study employs a qualitative research method to explore and understand the lived experiences of students from foster care who have navigated the financial aid system while attending a community college. The phenomenological method influences the qualitative methods used in this research study. Creswell (2007) described the phenomenological method as a study that “describes the meaning of several individuals of their lived experiences of a concept or a phenomenon” (p. 57). The phenomenological approach developed in the early 20th century by Edmund Husserl (1931, 1970) explores the personal experience of participants. This was later known as Transcendental Phenomenology, a view expanded by Moustakas (1994) that delineates this method’s focus on describing the experiences of the participants rather than the interpretation of the researcher. Another approach in phenomenology is van Manen’s (1990) hermeneutical phenomenology, which concentrates on researching the lived experiences and the process of interpreting the life experiences. The process is dynamic; it progresses from the phenomenon to concern and interest, and finally to the establishment of themes from the experiences of the participants.

Both transcendental and hermeneutical phenomenological approaches attempt to accurately describe and understand how individuals construct meaning from their lived experiences with a phenomenon and provide for ways to describe the themes that might emerge
from these experiences. A phenomenological approach assumes that the experiences of the participants can be understood from their perspective; ultimately, a common thematic experience would or could emerge among several participants.

Creswell (2007) describes five traditional approaches to qualitative inquiry found in “social, behavioral, and health science literature” (p. 9). These five approaches, which provided methodical procedures for inquiry, are narrative research, grounded theory, ethnography, case study, and phenomenology. Of these, phenomenology provides the most promise for the study of foster youth and their experiences in traversing the financial aid system of a community college.

Phenomenological inquiry, as described by Patton (2002), focuses on the following question: “What is the meaning, structure, and essence of experience of the lived experience of this phenomenon for this person or group of people?” (p. 104). Another dimension of phenomenological inquiry is an assumption that an essence of shared experiences exists among the research participants. Although different individuals are asked to speak of their personal experiences, some common essence of the experience exists and can be identified.

Employing a phenomenological inquiry approach, this study explored the students’ reports of incidences, relationships, and their lived experiences navigating the financial aid system while pursuing their educational goals, with an overarching look at what role the community college financial aid offices played in the overall success of these students.

**Framework of the Study**

This study was influenced by two conceptual perspectives. First, the concept that education promotes upward social and class mobility influenced the selection of the sites and the participants to this study. Two community colleges serve as the sites for this study. These colleges, like other community colleges in the nation, were established based on the altruistic
nature of its open access principles that support the attainment of social and economic mobility. The primary social mobility role of community colleges lies in their ability to raise college completion rates among disadvantaged youth, such as foster youth (Haveman & Smeeding, 2006). The purposeful selection of students formerly in foster care as participants to this study corresponds to the facts of life in foster care that include fractured family relationships, living in group homes, multiple moves with corresponding changing of schools, which often result in delaying or preventing former foster youth from fulfilling their educational potential (Davis, 2006; Wolanin, 2005). To protect the identity of the participants in the study, pseudonyms were used to refer to the participants, the selected sites, and their location.

Second, the use of cultural capital theory (Pierre Bourdieu, 1973; Pierre Bourdieu, 1986) posits how inequalities are reproduced or often permeated in the educational institutions that are supposed to promote social mobility. The various social issues are particularly relevant to the youth in foster care; they have helped frame the research questions, the analysis, and the representation of emerging themes in this study.

**Research Questions**

In qualitative studies, research questions initially frame a study and provide direction for inquiry. The research questions that guided this study were as follows: (1) What are the financial aid policies, procedures, or practices in place (including those adopted specifically for students formerly in foster care for the selected community or technical college), and do they help or impede college attainment of students formerly in foster care? (2) What are the lived experiences of students formerly in foster care navigating the financial aid policies, procedures, and practices of the selected community or technical college? (3) What kind of resources, dispositional skills, and knowledge do students formerly in foster care possess to help them navigate through the
financial aid processes, and how do they impact/influence their experience in accessing financial aid?

Site Selection

Students in foster care who manage to enter the higher education system will most likely attend a community college (Burley, 2007; Casey Family Programs, 2008; Whiteman, et al., 2010). For example, in Washington, of the 157 students enrolled in the Passport to Foster Youth Promise program in 2008, 118 students (75 percent) were enrolled in the state’s community and technical colleges (Whiteman, et al., 2010).

Today, Washington has 34 public community and technical colleges that confer about 24,860 certificates and degrees in academic programs, workforce training, basic skills, and home and family life enrichment each year. The system served 266,703 students representing 147,703 average annual full-time equivalent students (FTES) in 2008–2009, compared to 98,292 average annual FTES at four-year public institutions (Higher Education Coordinating Board, 2009).

Two community colleges were chosen from the 34 community and technical colleges geographically dispersed across the State. NWCC and SWCC are suburban colleges. They have similar missions in offering academic transfer degrees, professional technical programs, adult basic education, and continuing education. Both institutions serve as a resource for financial aid for foster youth through the partnership established with the Passport for Foster Youth Promise scholarship program. These colleges have in place an outreach program for foster youth that includes a designated staff dedicated to support foster youth. However, the outreach plans and the access of pertinent information for foster youth vary between these colleges.

NWCC financial aid services. Since 2008, NWCC website has a dedicated site for foster youth and foster youth alumni called NWCC Connect. This provides valuable resources and links to help foster youth enter and succeed in college. It is easily accessible being listed
under the Perspective Students or the Financial Aid sites, or by using the college’s search engine. Printed program brochures are also distributed to local high school counselors, the local welfare office, and Youthnet, a local non-profit entity that supports foster youth.

NWCC has established a coordinated team approach to better support students formerly in foster care. The team includes a Passport designated advocate in Enrollment Services, a financial aid advisor, and the TRIO-Student Support Services director. Together, they track all prospective foster youth applicants and make the initial contact to assist them with enrollment and admission. Once enrolled, these staff maintain a file on each student to monitor his/her attendance and academic progress. The team develops an individualized student service plan for each student, and then meets weekly to review the files and plans to ensure each of the students formerly in foster care persist and complete their course of study.

Since most NWCC students, including foster youth, need to access the financial aid department, the NWCC financial aid website provides an online step-by-step process for applying for aid. The website provides links to forms and information for the different types of aid available at the College. The site is formatted using simple questions such as, “How do I start?” and, “How do I apply for financial aid?” that serve as links to the more detailed instructions and directions regarding financial aid.

Students are also welcome to come to the office to meet with a financial aid advisor to learn how to apply for aid. Prospective students formerly from foster care are referred immediately to the Passport advocate or to the designated financial aid advisor for foster youth.

**SWCC financial aid services.** SWCC Passport outreach program for foster youth is under the auspices of the Office of Diversity Affairs, and has been serving the students who are eligible for Passport for Foster Youth Promise program since 2008. SWCC focuses on mentoring and supporting the academic success of Passport students who are already enrolled at
the college. The college has a website for the program, in which they provide linkages to mentors at the college and the Passport designated advocate. As these students are already enrolled, any support relating to financial aid originates in the Financial Aid Department.

Returning and prospective students formerly in foster care at SWCC rely heavily on the Financial Aid Department for assistance in accessing aid. The department has a dedicated website providing forms, instructions, and information about financial aid. The first link on the left side is the Financial Aid Quick Start web page, which delineates nine steps to be followed in applying for aid. Step number three is an online Financial Aid Information Session that new, returning, and continuing students, are required to take. At the end of this session, the student must respond to 10 questions testing their familiarity of the financial aid information provided during the session.

Like NWCC, students are also welcome to come to the SWCC’s financial aid office for assistance. The college does not have an official financial aid advisor designated for foster youth; however, the majority of the applications from foster youth have been designated to one particular financial aid advisor. This advisor has also been a resource for the college’s designated Passport advocate and the students they serve.

**Participant Selection**

Drew, Hardman, and Hosp (2008) emphasized that “to assure that a study is conceptually sound, a researcher must select participants who are appropriate to the topic under study” (p. 82). The participants should reflect the characteristics directed and guided by the research questions. Further, a phenomenological research method requires essential criteria in selecting participants to include the following:
The research participant has experienced the phenomenon, is intensely interested in understanding its nature and meanings, is willing to participate in a lengthy interview and (perhaps a follow-up interview), grants the researcher the right to tape-record, possibly videotape the interview, and publish the data in a dissertation and other publication.

(Moustakas, 1994, p. 107)

Purposeful criterion sampling was used in selecting the 12 participants in the study. As described by Patton (2002), purposeful criterion sampling aims to “review and study all cases that meet some predetermined criterion of importance” (p. 238). This study attempted to find participants by sending 260 letters of invitation (Appendix A) to students who are in or were dependents of state care for a minimum of a year anytime on or before their 18th birthday. These students had also registered, applied, or enrolled at the selected community college sites from 2007 to the time the letters were sent in 2010. The invitation described the nature and purpose of the study and enlisted their participation that included a monetary incentive for their time and effort.

The lists of students as potential participants were generated through the registration dataset of the selected colleges. In order to comply with the Family Educational Rights and Privacy Act (FERPA), the letters were distributed and mailed by the college directly. The invitation included instructions on how to participate in the study, including a preaddressed reply card with a prepaid postage. In addition, 100 announcements of the study (Appendix B) with letters of invitation were left at the local DSHS Community Services Offices (CSO) and at the local office of Youthnet, a non-profit advocacy group for foster youth.

The study yielded 14 responses from the letters of invitation. Each one was contacted by phone to verify his/her interest and fit for the study, as well as to offer more background information on the study. Two of the respondents eventually withdrew from participation. The
resulting 12 students agreed to participate; interviews were scheduled. Creswell (2003) states that the phenomenological method should “involve studying a small number of subjects through extensive and prolonged engagement to develop patterns and relationships of meaning” (p. 15).

Before proceeding with the interview, the informed consent form (Appendix C) and the interview protocol (Appendix D) were approved by the Institutional Review Board of Washington State University, NWCC, and SWCC.

**Data Collection**

**Interviews.** The primary source of data for this study was in-depth individual interviews that were informal and interactive (Moustakas, 1994). The study used semi-structured interviews as a way to encourage the participants to share their thoughts and experiences, focusing on the specific themes related to their lives in foster care and their preparation for college. This assisted in the development of a narrative to describe the phenomena in navigating the financial aid system (Drew, et al., 2008).

The interview sessions started with the closed-ended questions (Appendix E) that obtained information on each participant’s demographic status and educational background. The questions had predictable choices, but the partially closed-ended form allowed for responses that did not necessarily fit the participant’s situation (Salant & Dillman, 1994). The questionnaire triggered more conversation regarding each participant’s foster care experience and his/her pathway to college.

The sessions continued with open-ended questions using an interview guide that provided a frame from which to begin the inquiry on their lived experiences regarding the financial aid system. The questions gave direction without imposing restrictions, allowing the participants to direct the conversation (Moustakas, 1994). Each participant was interviewed for at least an hour. All participants agreed to be recorded on tape while notes were taken to supplement the
recording and to capture observational data during the interview. The recorded interviews were later transcribed verbatim.

**Document analysis and observation of the financial aid flow.** To provide context to the study, documents related to financial aid at the selected colleges were collected. The use of the college’s website has been the prime source of information for students in accessing financial aid. Although some students physically go to the college to complete their financial aid process, self-service kiosks set up in these locations, and financial aid advisors at the service counters, often refer the students back to the website. The study included the review of the financial aid information, including the links to printable forms, online applications, and other sites.

This study also benefited from the observation of the flow of process in accessing financial aid at these colleges. Direct observation, as informed by Patton (2002), enabled the following: (1) allowed the researcher to better understand the context in which the participants experienced the financial aid system; (2) helped determine what information is significant; (3) inferred meanings outside the awareness of the participants and the staff involved in financial aid; (4) enabled the researcher to learn or see things that were not disclosed; (5) allowed for a deeper interpretation of the lived experiences of the participants as they navigated the financial aid system.

**Data Analysis**

The analytic approach used in this study followed Creswell’s (2007) version of the Stevick-Colaizzi-Keen method. The first step of this process is to remain true to the traditions of phenomenology by applying what Moustakas (1994) refers to as “Epoche.” This is when the researcher sets aside his/her personal beliefs and perspectives to experience the participant’s lived experience. Transcripts of the interviews, along with the researcher’s field notes, were read repeatedly to identify significant phrases, sentences, and parts of sentences, which stood out or
spoke to the phenomena. The verbatim transcripts from the 12 participants resulted in 608 significant statements. Meanings were then formulated for these statements.

The formulated meanings were clustered into emerging themes that were categorized and assigned to codes. Open coding was used initially to conceptualize these themes from which core categories were developed. These core categories were then reassigned to the themes where selective coding occurred. Textural and structural descriptions for each participant and their experiences were developed. These type of descriptions were referred by Creswell (2007) as “what the participants experienced and how the experienced happened” (p. 159), respectively. Finally, a composite description that speaks to the “essence” of the shared experience was generated to provide depth and a thorough description of the phenomenon.

**Data Validity and Reliability**

Patton (2002) described that credibility of a qualitative inquiry can be achieved with rigorous methods, credibility of the researcher, and the philosophical belief in the value of the methods applied in the study. This study took a number of steps to ensure the soundness of the data collected. First, selected advocates for foster youth reviewed the interview questions and a pilot test interview was conducted with two students formerly in foster care at another community college. Their input resulted in modifications to the questions and an improvement to the flow of the interview.

During the interview, participants were informed of the importance of the study and its value to the participants to encourage openness and depth to responses. The participants were also asked to review and validate the themes and descriptions developed from their interview. Any changes or any new data from their review were included in the final analysis.

The study examined information from four sources to ensure the reliability of the data analysis: interviews, observations, field notes, and document analysis. The four sources of data
were used “because each method reveals different aspects of data collection and analysis provide more grist in the research mill” (Patton, 2002, pp. 555-556). Field notes, document analysis, and observations, were reviewed and compared with the significant statements and themes that emerged from the transcribed interviews. Staff from each college, the Higher Education Coordinating Board, and the Children Administration were asked to review and validate the descriptions on the forms and documents presented. The study maintained, and listed appropriately, the data sources revealed during the research. The analysis included the words of the participants have shared, providing more depth and meaning to their experiences.

Summary

The research questions for this study require an in-depth understanding of foster care students’ perspectives and experiences. Therefore, this study utilized a phenomenologically oriented qualitative method to capture the richness and depth of the students’ lived experiences. Consistent with the phenomenological approach, this study collected data through individual, face-to-face, semi-structured interviews; the data were analyzed and interpreted for emerging patterns and themes. The role of education in promoting upward mobility influenced the selection of community colleges over other institutions and the choosing of participants for this study. Bordieu’s (1973) cultural capital theory framed the research questions, analysis, and examination of the data.

In general, the research methods for this study integrated, under the umbrella of a phenomenological perspective, the most appropriate data collection techniques with complimentary analytical procedures. These were then used to describe the richness of the experiences of foster youth gathered through in-depth interviews, observations, and analysis of the underlying policies supporting the financial aid system in a community college. The methodology helped formulate a thematic understanding of their lived experiences, providing
meaning and raising awareness that could lead to more appropriate programmatic changes in the financial aid system of community and technical colleges and expand opportunities for foster youth.
Chapter 4: Findings

The purpose of this qualitative, phenomenological inquiry was to explore the lived experiences of students formerly in foster care as they navigated the financial aid system of a selected community college. Using van Manen’s (1990) analytically based approach in organizing phenomenological text, this chapter presents the lived experiences of 12 students formerly in foster care, who subsequently used financial aid to attend a community college. According to van Manen, an analytical approach to the study is appropriate “if the research involves in-depth conversational interviews with certain persons, then these interviews may be reworked into reconstructed life stories, or the conversations may be analyzed for relevant anecdotes” (p. 170). Each life story resulting from in-depth conversational interviews seeks to capture the essence of the individual and his/her story and experiences. These individual stories offer a unique and personal glimpse into the students’ lives in three particular areas: (1) their lives before and while in the foster care system; (2) their educational journeys to higher education; and (3) their navigation of the financial aid system as they access higher education.

The purpose of phenomenology is not to generalize. As such, these life stories are meant to provide us with some understanding of what it might be like to be a foster youth with their accompanying abilities, motivations, and sensitivities to apply strategies to gain the social advantages of the education system through financial aid. These stories were an important step in developing the emergent themes that will be described later in this chapter.

Individual Life Stories

To provide context and meaning to the individuals whose stories will be presented here, as well as to accurately discern emerging themes, each life story has the same format: a brief introduction of the student’s profile; the student’s lived experience in foster care; the student’s
journey to college; and the student’s experience in navigating the financial aid system.

Appendix F lists the characteristics and profiles for each of participant and serves as a summary reference to each participant.

**Amy Garnes.** Amy is an alumnus of foster care. She is a 19-year-old woman who attends NWCC. She first enrolled in Spring of 2010 after receiving a certificate in the mail stating that she was eligible for the Passport for Foster Youth Scholarship, one of many grants and scholarships she was qualified to receive as a former foster youth. She continues to attend NWCC while working about 50 hours per week at a local theater and the local YMCA. Amy plans to complete an Associate in Arts and Science Transfer Degree and eventually transfer to a university to pursue a degree in Human Services and Social Work.

**Life in foster care.** Amy Garnes lived with her parents and a sister, who is a year younger than her, until both girls were placed in a foster home when she was 12. About this same time, her brother was born, and her parents separated. Amy described this event as the beginning of an end to her familial structure: “It was when my brother was born that things kind of went downhill. Because that was when my family situation kind of went downhill.” Amy’s parents did not complete high school; both are currently unemployed. Amy’s father used to work in construction until a spinal injury rendered him disabled; her mother has “…pretty much always been a waitress.”

Amy described belonging to a “brazilion foster families.” Amy and her sister were placed in transitional housing for two weeks and later returned to live with her mom. Two years later, they were back in the foster care system and moved between group homes, shelters, and finally a foster family on the east side of the state. She stayed with this family until she was 16 and then was placed in a group home and another foster family in Olympia. She moved back
with her mom at age 17 stating that, “I moved back with my parents—not because of the living situation changed—just because foster care was a little bit ridiculous. And I didn’t want to deal with it anymore. So I decided to go home and to pack up.”

_Journey to higher education._ Amy went to 20 different schools before graduating high school. Amy did not consider school as enjoyable. She described doing really well in elementary school; however, due to the changes in her life, she barely graduated high school in June 2009 with a GPA of 0.89. Attending college was not discussed in any of the different homes she stayed with; moreover, it was not encouraged by the state case workers to which she was assigned. Although college was mentioned in high school by teachers and counselors, she does not remember getting information about it. The possibility of attending college emerged when Amy received a certificate in the mail about the Passport scholarship. She was curious about what the certificate meant and called the NWCC’s number referred to on the back of the certificate. She recalled:

I wanted to know what that was about because I didn’t think it was possible for me to go to school. And then I asked about that and I found out that not only was I eligible for that one, but there was a ton of other things that I was eligible for. And then it was like, ‘Oh definitely I want to go to school now.’

In January 2010, she began the enrollment process at NWCC for the Spring 2010 quarter. Amy just completed her first year and has plans to continue toward completing her associate’s degree. Her goal is to eventually complete a bachelor’s degree in Human Services and thereafter a master’s degree in Social Work. She shared that she is really enjoying school now because it is something she wants to do. When I probed her regarding why she chose this career pathway, Amy passionately related her experience in foster care and stated she intends to change the system. She stated the following:
A lot of the social workers that I’ve dealt with were people that wanted to save the world. They would get a bachelor’s degree in any reign of field that they wanted to and then get hired as a social worker. And so, they would come into that position not knowing that you get 40 cases you’re not going to be able to handle and that your car turns into a filing cabinet. And that you’re not going to save the world. You’re going to have angry foster kids. You’re going to have angry foster parents. You’re going to have crazy households that you have to deal with. And they come into that thinking, ‘Oh, I’m just going to save these little kids and everything will be better.’ And then they’re completely overwhelmed and they don’t get their jobs done. And then it’s the foster kids, the foster parents that need help with their kids suffer. And so I feel like I’ve seen both sides of it. I was a foster kid and I know how the foster system works. And so I want to be able to go into that. Because even though I haven’t done the job, I have experience. You could get just a bachelor’s but if you really want to get anywhere, you need a master’s. And even if you get a master’s, you make about $2,000 a year. It’s a horrible waste of a degree but at the same time I would rather go to a job where I’m happy with what I’m doing and not make that much money than make a lot of money and completely dread waking up in the morning. If I wanted to do that, I’d continue working where I am.

**Navigating financial aid.** After learning about financial aid opportunities, Amy began the registration process at NWCC last January 2010. She used the NWCC website to complete the online admission form. Another foster youth she lived with informed her that she needed to complete the FAFSA online. She used the GOOGLE search engine and found the FAFSA site. She completed the application online. She found the FAFSA “really easy” to complete. Once she indicated that she was a dependent of the state, the FAFSA site skipped several questions regarding parental information.
As the NWCC website indicated, Amy met with an advisor and took the required placement test used by NWCC to determine college level abilities in reading, writing, and math. Although Amy thought the tests were easy, finding the funds to pay for the test fee of $30 was difficult. Financial aid was not available to pay this fee. Since she had no job, she had to borrow money from a family friend. After receiving placement test scores, Amy met with an advisor and was provided information on her chosen course of study and how to enroll for classes before the quarter started.

By March, Amy went to NWCC to register for classes. An academic advisor helped her choose her classes and accompanied her to the financial aid office to arrange payment for these classes. She was instructed to complete another form. The form requested information that she did not have; however, Amy returned the next day to submit the completed form. As soon as she turned in the form, financial aid staff noted that she is a Passport student. They referred her to Becky Fall, the designated advocate for the Passport program at NWCC. As a Passport student, Amy had priority registration on her classes; her registration went through smoothly.

Amy was not aware what financial aid covered, so she borrowed $200 from a family friend again to purchase her books. To her surprise, she received $600 from financial aid in the mail; a few weeks later, another $2,400 came in the mail. Becky Fall helped ensure that Amy accessed all the aid that was available to her, including the Educational Training Voucher (ETV), in which funds are disbursed by the Department of Social and Health Services (DSHS). Amy used the funds to cover her living expenses such as her share of the rent, car repairs, gas, insurance, Internet service, books, and supplies. Amy felt the amount she received was sufficient because she was sharing a home with her mother.
Amy felt that accessing aid for this first quarter went fairly easy with the support she had been given by the college. However, maintaining her aid was a challenge that first quarter. Amy was aware that maintaining a GPA of 2.0 was required to keep her aid. However, she struggled to maintain a passing grade of 2.0 after missing two weeks of classes due to an emergency medical surgery. She was placed on academic probation and was required to submit an appeal for reinstatement to receive future financial aid.

Becky referred Amy to the NWCC’s TRIO program while at the College, where she received tutoring services. The TRIO program also helped her write the reinstatement appeal required by the financial aid office. Amy appreciated the support she received from this program. She relates, “If it were not for Trio, I would not be in school right now. They help you with pretty much everything. It’s like a normal advisor only they have time for you.”

Amy enrolled in the summer of 2010 with a full load equivalent to 15 credit courses or 3 classes. Accessing aid this time was easier. However, her housing situation was changing; she needed to move out of her mother’s residence. She moved in with an aunt, who eventually was evicted; thus, she needed to move again. She found her own living arrangements, but she needed to pay for the rent deposit. Managing the aid she received with these new living expenses was a bit challenging; however, she completed the quarter with a 3.5 GPA.

By fall of 2010, Amy was now living more independently and had to manage her housing situation and living expenses. She had to carefully budget her financial aid funds and ensure that her bills were paid in a timely manner. She received most of her financial aid funds at the beginning of the quarter, except for the ETV. The ETV requires expenses to be reimbursed when they are incurred or invoiced. It could take at least 14 days to receive a check from the ETV. Amy loathed the ETV process and the staff that works there as she described:
They were the worst people to work with I have ever dealt with and the perfect example of why I want to be a social worker. Because people like that drive me crazy… It’s supposed to take up to three weeks at the most. And they fire people randomly. They lose your files. They change the rules whenever they want to. And it usually takes about two months to get anything back from them. Yeah. So if you send in your grant hoping to get it back at least three weeks so that you can pay the rest of your bills, good luck with that!

The ETV can be set up to reimburse companies directly. However, Amy worries about disclosing her status as a welfare recipient:

You can set up where they pay the company instead. But you have to have them fill out all these forms and then it’s—at the same time, I don’t want to go to my car insurance and say, ‘Hey, DSHS is going to pay for my bills. Can you fill this out?’ I guess I’m not proud, but at the same time I’m not going to go to someone and have them make assumptions about me… I would rather work the 50 hours a week and not sleep and pay my own bills than have to say I’m on welfare or something.

Amy decided to work stating that “It’s really difficult to live like this and expect someone else to do their job. I’m kind of dependent on that so I decided to get a job. That way I had some sort of steady income every couple weeks.” Amy works about 50 hours a week while maintaining a full class load. Although she fears that her new source of income may have an impact on the amount of aid she will be receiving in the future, she relished the thought of not having to worry about her finances. “I’m OK with that because I would rather work and know that I’m making my own money… I don’t want to sit there and check the mailbox every day in the hope that I can pay my bills.” The extra income also afforded Amy the ability to move into a better apartment and enabled her to replace her old car with a more reliable car and a car loan. She seemed
apologetic for indulging with this decision, explaining that she must maintain a certain standard of living. Her rent is much more expensive than what is reimbursed by the ETV but she appreciates the better living conditions. The previous apartment she stayed in had a mold issue that made her sick. Her car payments include a 30% interest rate because she has no access to cosigners or credit. “I’ll end up paying about $3,000 for interest because of this car. But I feel like I’m paying for credit. I checked my credit score the other day, and I think it’s fantastic for being 19.” Her grades for the fall quarter were below 2.0, which put her back in academic probation. She claimed that this quarter was chaotic with moving from one apartment to another and with her new jobs. TRIO staff helped her with another reinstatement appeal, which allowed her to continue the next quarter.

**Brenda Weigel.** At age 28, Brenda Weigel is a single mother of three and is enrolled in the NWCC cosmetology program. She had been in foster care from age 5 until she petitioned for emancipation from the state system when she was 14. She worked full-time at a retail store, rented her own place, and was pregnant with her first child. After completing her GED, she attended several certificate programs in opticianry, patient technician care, and now cosmetology. Each program provided different experiences in accessing financial aid.

**Life in foster care.** Brenda shared that she could not recall life with her biological parents, both of whom did not complete high school. She has a sister who is three years younger than her. When she was five, both of the girls were placed in the foster care system but were placed in different homes. Her sister stayed with her grandmother, and Brenda was placed in a foster home. Her entire foster care experience was in one home, or as she recalled, “I had just one place. I got lucky.” This home is run by a woman who she remembers as having some type of an early childhood education degree.
Brenda considers herself as independently minded. At 14, she became pregnant and decided to drop out of school. She started to work, moved out of the foster home, and was on her own. She worked full-time at a retail shop, which enabled her to rent her own place. Her employer provided her with medical coverage during her pregnancy. She requested emancipation from the state system and proved to the courts that she could support herself. I asked her why she had chosen to leave the system so early. She responded, “I just wanted to work because I never wanted to deal with the system again after I left it. Because it’s just—I think the system is just kind of screwed up.”

**Journey to higher education.** Brenda left her high school as a sophomore. Her foster mother and the state case workers encouraged her to complete high school. Instead, she took the GED, got a job, and raised her child. While growing up, she did not hear anything about college or college opportunities.

Brenda continued to work full-time until she landed another job as a dispensing optician at Fred Meyer Optical. The district manager she reported to was impressed with her performance and advised her to consider pursuing additional education in this field. He referred her to Seattle Central Community College (SCCC) because they offered a certificate program in Opticianry. She took his advice and visited the campus. During this visit, she learned about the program. However, after hearing the costs for the program, she decided not to pursue it further because she could not afford it. Her district manager asked her once again about pursuing the opticianry program; when she responded that she could not afford it, he shared with her that she can easily apply for scholarships to pay for it. She was curious about the prospect of getting scholarships, so she returned and visited the financial aid office to inquire more about scholarships.
Navigating financial aid. She recalled how helpful staff were at SCCC, where she completed the FAFSA form on paper with their guidance. She was informed that as a single parent, and a former foster youth, she would be eligible for financial aid. To this day, however, she does not feel very knowledgeable about the whole process relating, “Well I never really—up until this day I really don’t know why I’m eligible besides the fact that I have children and I’m low income. Um, I really haven’t been explained thoroughly, financial aid—federal assistance and how it works.”

Six weeks later, she came in as instructed to pick up her financial aid check. To her surprise, she discovered that financial aid not only covered her tuition and books, but also about $2,000 for living expenses like room, board, and transportation. Fearing that she may owe this much back, she inquired about what the funds were for:

So I didn’t know what it was and—like I said, back then they really didn’t explain to you the whole process. They just—you walk in there and they automatically think you already know what’s going on. I was just like, ‘Well, I don’t know what’s going on. You may have to explain these terms to me.’

For a year, Brenda was a full-time student while working full-time and raising her child. Although the program lasts for two years, for personal reasons she decided to discontinue attending college after one year. She moved out of state to California. However, she intended to complete the program. Brenda enrolled at American Career College. The college assisted her in applying for aid; this time, to her surprise, she did not have any aid left over for living expenses. When she inquired about it, they explained that all the aid went to tuition and fees and that she needed to get a loan to cover her living expenses. She applied for and received a $5,000 loan to complete the Opticianry certificate program. She went to school full-time without working.
Seven years later, Brenda, now with two children, decided to move back to Washington State. She decided to pursue a career in the health care field as a nurse. She obtained a job as a caregiver, with an employer who also provided on-the-job training, including training as a nursing assistant. Instead of a career path in nursing, she opted to pursue the Patient Care Technician program to supplement the training she was receiving in her job. She enrolled at South Western Community College, stayed for two quarters, and did not complete the program.

Navigating SWCC’s financial aid system was difficult for Brenda. She was required to provide several documents, including court papers that proved she was a ward of the state. She found the process tedious and the staff unorganized. Her experience was that each time the staff reviewed her paperwork, they would ask for more information:

It was kind of frustrating because they would ask for these forms and then it was like they would process it and then they would send you another letter in the mail saying, ‘Oh, we need more information.’ And it was just like—OK. Why didn’t you ask for all this information up front when you had it?

She was also perplexed that the amount left for her living expenses was about half what she received when she was attending another community college. When asked whether she tried to find out why she received less, she said no “I didn’t even inquire. And that’s probably my fault but I didn’t inquire why I got less. Well, I just accepted it and just said, ‘Hey, you know. It’s better than nothing’.”

More recently, Brenda, now pregnant with her third child, and unemployed, decided once again to pursue another career path, this time in cosmetology. After inquiring at several programs, she enrolled at NWCC. Brenda experienced difficulty with the college’s financial aid system and was move to tears as she described, “Wow! I could pull out my hair with their
financial aid department. It’s very difficult. I don’t even think they recognize me as being—or
even acknowledged the fact on my application that I was a foster child.”

Brenda completed the FAFSA online, as instructed. She found the process difficult
because she did not have any of her parent’s information. She was then instructed to complete
the independent worksheet and mail it back. To her dismay, they lost her paperwork. On the
first day of class, Brenda, with two other students, was called to the financial aid office and was
informed that their tuition was not paid and that they could be dropped from the program.
Brenda recalled how frustrating that experience was because she had to complete the
independent worksheet again. Two weeks later, she received notice that the financial aid office
needed verification and copies of all her transcripts. She was advised that her record showed she
may be ineligible for aid by exceeding the limit in course credits she had taken in the past. She
was not aware of this requirement until now: “I didn’t understand it because I never knew that
you had a maximum credit limit with financial aid. They never explained that to me.” She
desperately needed help in getting copies of her transcripts:

This was a very difficult process because there was nobody in that office to help me. I
literally went up to the college and was standing there crying because I was frustrated. I
didn’t know how to contact all these schools. I didn’t know how to go about getting their
numbers. I was standing there crying, having an episode, and the lady she’s really sweet.

So she goes, ‘It’s going to be OK. I’ll help you.’

The lady was able to get someone from financial aid to explain to Brenda the policy regarding
maximum credits and the verification needed to process her financial aid. They also helped her
get the number for the schools she had attended. She asked for their assistance to call them and
get her transcript. She remembered the incident as follows:
She goes, ‘No, we can’t do that because we can’t request that type of information.’ And I said, ‘Why not? You’re the Financial Aid department? I don’t—I wouldn’t think it would be hard for you to contact another Financial Aid department at another school.’

She goes, ‘Well, we have to have your consent for them to speak to us.’ And I said, ‘That doesn’t make any sense. You have my social security number. You have my birth date. You have my ID. You have all my information. I don’t understand why one financial aid office can’t communicate with those other financial aid offices at another school.’ She goes, ‘Well if we did that for you, we would have to do that for hundreds of students that attend here.’

Brenda eventually received the copies of the transcripts needed for her application. She was denied any aid because she had reached the maximum number of credits allowed to receive aid. She was advised to appeal. Overall, Brenda’s frustration was with the timing of the information because the process took place past the start of the quarter: “I wish they would have said this ahead of time because that would have put me in a position where I could have at least started with the appeal process. Or I would not have attended school and just waited.” Her appeal was approved, but she only received aid to cover her tuition. She needed funds for the cosmetology kit and her living expenses. She was referred to apply for a student loan, which was a process she described as astonishingly easy. However, Brenda described that financing her education overall was a difficult journey. To this day, she does not fully understand how the process works; whatever knowledge she has is very disjointed and not very helpful.

So throughout my life and my process of going back and forth to school—or college—different colleges I’ve picked up a little bit of information here, or a little information here or a bit of information here. This person had more information than this person so
it’s like at the end, by now, I’ve gathered all this information from all these different schools.

**Corrine Bailey.** Corrine is 24 years old and a divorced mother of two children. Corrine have been pursuing a degree for the last eight years. She has stopped and started with different career paths as she struggled to maintain a full-time job and raise a family. Corrine became a ward of the state at age 15 when she was pregnant with her daughter. She is working full-time; she averages about 45 hours a week at a local casino as a server. Her employer provides support for employees pursuing higher education in a specific business program. She is currently enrolled full time in classes supported by this program.

**Life in foster care.** Corrine’s parents separated when she was young. She lived with two other siblings, mostly under her mother’s care. She was placed in the custody of the state when she was 16 and pregnant. She stayed in a residential facility for chemically dependent mothers with children. She was then moved to another group home, and then to the home of her aunt, who petitioned to take parental custody of her until her 18th birthday. After giving birth, Corrine’s mother was given custody of her newborn child. She described this period as being chaotic. She recalled: “I had no real kind of voice in where I was going.”

**Journey to higher education.** Corrine described having a positive experience in school before being in foster care. She did really well in high school. Her high school counselors encouraged her to start college classes at Skagit Valley College (SVCC) as a Running Start student. They outlined a career path in law and described to her how Running Start would help her complete her associate’s degree early. She would then transfer to a college or university that specializes in law like Pacific University. She enrolled at SVCC and attended two quarters before being placed in state custody. She recalled that it “all kind of crumbled and so the
thought of school was just kind of out there because trying to just establish living was a factor then.”

Corrine stated that her parents did not really encourage her to pursue college. Her caregivers at the group homes, as well as her aunt, encouraged her more to get a job and be more independent rather than go to school. For example, she shared that her aunt told her, “Get into one of those short-term colleges. Not something that’s going to take forever for you to graduate. Just something that will get your steps into—you know, a path.” She started working and focused on finishing high school, which she did at age 19 through independent study. Thereafter she pursued a short-term medical assistant program with a private college. This journey did not last long because financial aid covered only part of the tuition. Corrine described as follows:

That’s why I had to stop because I was paying for it all myself. Financial aid and the monthly payments and it was full-time and I was like ‘Ugh. Hands up, gotta throw in the towel guys.’ I was like, ‘I can’t afford this.’

By the time she dropped out of this college, she owed $2,500 in student loans. Corrine’s educational journey continued with an office assistant training program through the Washington Workfirst program, the welfare reform program for the State. She also prepared for the nursing program at NWCC, which she eventually had to forgo due to her work schedule and child care needs. She is currently trying to complete an associate’s transfer degree in business in hopes of transferring to a bachelor’s degree program. Her employer provides a scholarship and support for enterprise management, which closely aligns to her chosen degree in business. Corrine felt that her attempt to complete college has been an arduously long journey. She explained, “[I]t’s been eight years and I still don’t have a degree. I’ve been working full-time to even try to go to school and it just—I would think there’d be more resources, but there’s not.”
Navigating financial aid. Corrine’s first experience with financial aid was with a private college. She barely remembered the process except when she completed the FAFSA. She did not recall stating that she is ward of the state because she was not sure what her status was in the state system:

I mean they didn’t you know sit there when I was younger and say, ‘You’re a ward of the state.’ So you know it was just like, ‘What was I?’ You know so I didn’t know how to exactly identify it. And it’s not one that I like too much that to be associated with.

What Corrine remembered was that her financial aid barely covered any of her school expenses for the medical assistant program. In April 2010, Corrine applied at NWCC for the fall 2010 quarter. Becky Fall, the Passport advocate, who also serves as the enrollment services advisor, helped her during this process; she provided a tour of the campus and a referral to an academic advisor.

Corrine figured a five month lead time would be sufficient to get her financial aid process going. Unfortunately, her file was still pending by September 2010; she proceeded to enroll only for one class. She figured she could afford $450 if she was not eligible for financial aid. When she received her aid, it was sufficient to cover only her tuition. She paid for her books using her own money. By winter and spring 2011 quarter, she qualified for a Pell Grant and the State Need Grant because of her income status. She was unemployed when she applied for aid. The financial aid package covered her tuition, books, and $3,000 for living expenses. Because of her age, Corrine was not eligible for any other financial aid benefits specific to foster youth. Nevertheless, Becky served as her advocate and encouraged her to join the TRIO program for support.

Corrine was grateful about getting the aid. However, she was frustrated on the timeliness of her award letter. She did not hear whether she qualified for financial aid for fall until
December 2010, almost at the end of the quarter: “I was like—I was like sitting back—alright still waiting on them because I was in constant, constant contact with them but no one ever called me back.” The award letter for winter quarter came in so late that the classes she wanted to register for were already full. With the help of her employer, she managed to get to other classes.

The timing of the award letter, and the subsequent receipt of aid, made it difficult to prepare for classes. Corrine shared that, “I did have to pay for all my books. It was a few days into class before I actually did get the financial aid.” She could not imagine how she would survive the classes without her books, and she felt fortunate to be working. In addition, the $500 a month she received in aid did not cover her rent, gas, and child care expenses. She knew she needed to work. Corrine listed her basic expenses as the following:

I mean my rent is $950 a month. I’ve got my credit cards; I’ve got the two kids and you know there’s school expenses and you know just basic transportation. I’ve got car insurance, my phone, my electricity, everything. Survival for just being a full-time student.

Although Corrine felt she has some kind of flexibility in her hours at work, she works an average of 45 hours a week while going to school full-time. She fears this may reduce her aid next year, but she needs to cover her other expenses. She was excited to share that she was awarded a subsidy for her child care expenses. Even if financial aid was increased to cover her living expenses, Corrine realized that she needed to work at least 32 hours to maintain the health insurance benefits provided to her and her children. When I asked her how she balances her commitments at work and school, Corrine shared, “I don’t sleep. I just don’t I—like I told you, I go to sleep at one something.” Corrine described how more financial aid would make a difference in her academic success stating:
I wouldn’t have to work and I’d probably get more time with my kids and I’d actually have more study time. Um, I’m winging it right now the best that I can, you know. As far as school, I want to make school more of my priority than just work. It would be so much easier not having to balance it all and just concentrate more on my studies.

**Collin Bingham.** Collin is a 30-year-old male who has been in the foster care system since he was 12 years old. He has been unemployed for the last three years, but when he worked, he held blue-collar jobs in construction or machinery. He plans to enroll into a vocational training program for Advanced Machinery in hopes of landing a job.

**Life in foster care.** Collin grew up in a working-poor family in Texas with his parents, a half-brother, two half-sisters, and a full brother and sister. His father is a long-haul trucker, while his mother worked in manufacturing. His parents separated when he was nine. He lived with his mother; they moved to Washington to live with his maternal grandparents in a trailer park in Daysville.

Collin described life as a foster child as being “given up.” At age 12, he was diagnosed with severe emotional and mental disorders at Fairfax Hospital in Seattle, where he stayed for a month before his first foster care placement. As he recalled, “I had a major anger problem when I was younger… Um, I didn’t really listen to people very well. I wore a tank top and shorts to school in the dead of winter. I got there purple!” Since then, Collin moved from one group home or foster home to another, including a stay at the O.K. Boys Ranch in Olympia, until the facility was closed. He described some of the placements as being very difficult, but he managed to complete middle school: “I kept up with the work. Um, I had an anger problem. Um, at one point in eighth grade, I ended up running through the school drop-kicking every door that I found. I wasn’t enrolled long enough to care.”
In high school, he was placed with another foster home for only nine months. During this time, he was provided mental health counseling services. He continued to have problems at school and at his foster home; he was moved to another group home. Finally he was placed with a pastor and his family in Birmingham; they served as his last foster home.

Collin lives with his fiancée. She works as a part-time caregiver in a local nursing home. He shared that he has no plans of having children because he has nieces and nephews. He worries, however, that some of them will be placed in foster homes. Collin laments how unfortunate this would be, based on his own experience in the foster care system. He explained:

I really hate foster care. They’ll take a kid for two weeks and then the kid’s gone and they’ve gotten paid. Bouncing around between everything. The fact that there’s no stability anywhere in it. Um, my older sister Bobby, in truth her kids should have been taken and put in foster care a couple of years ago...And I’d still rather see them in that home as bad as it was than in foster care.

Journey to higher education. Collin’s multiple home placements made it difficult for him to succeed in school as he shared:

Because the school’s mess. I had been bounced around so much that I just didn’t care about school anymore. By the time I got there—um, half my grades were flunking simply because I was moved every three weeks—I couldn’t get the work done to satisfaction of schools because I wasn’t there.

He failed ninth grade and was placed in special education classes. He refused to go back to school unless he was placed back in regular classes. He was later transferred to Birmingham and attended the local high school. He passed some subjects and continued to struggle with others like history and social studies. He also attended the special Voc-Tech courses in which he worked with the school staff delivering food to other schools in the district. He was enrolled in a
landscaping or horticultural program in his junior year (i.e., eleventh grade). He described the program as on-the-job training where he received high school credit while earning money in landscape services. By his senior year, he was enrolled in a self-paced learning program to graduate: “I ended up doing about three year’s worth of work in nine months.”

Collin’s trajectory for a career pathway was focused on technical training. He shared that the school tried to introduce him to college, but he was not interested:
I wasn’t really interested in it. Um, most college courses actually don’t like what I like. I’m more into tech training—technical schools. Because I understand it better. It’s more—something that I can do and then be done kind of thing. Um, a lot of the schooling I just don’t care to memorize. I don’t have the memory for it. One of the reasons why I hated history and so forth is because that’s all it was memorizing this person and this date and this event that happened after this but before this.

After graduating high school and leaving foster care at 18, he continued to stay with his foster family and worked for them in their family business providing mechanical and construction services. He did this for five years; when his work hours slowly diminished, he knew he needed another job that most likely required some kind of training. His interest was in technical training in the automotive industries, and his foster family encouraged him to pursue this at Birmingham Technical College. After looking at the program, Collin did not pursue the program and was puzzled about the required general education courses as he described:

Yeah. I was looking at what the requirements were for college when I was first—or when they were trying to get me into it—and I remember asking her why I needed to learn a foreign language in order to do science or something like that. And I just really didn’t get it. And she made the comment that it was so I could be a well-rounded individual and I looked at her and I go, ‘What if I want to be a square?’

Collin decided then to move back to Daysville. He stayed with his birth mother and worked odd jobs until he was laid off. He went to NWCC to find a training program that would help him find another job. By the fall of 2008, NWCC introduced him to Advanced Machinery, a one-year certificate program. He attended for a quarter; the program closed thereafter. He was redirected to other training programs, but Collin is determined to complete the program he began. As of today, he is still waiting for a similar program to be offered in this part of town.
When probed about pursuing this training in other parts of the state, Collin confessed that he is only able to go within the area because he has no transportation. Due to felony charges, he does not have nor could he get a valid license to drive. He travels mostly by bus and on his bicycle.

**Navigating financial aid.** Collin’s experience with financial aid was related to a grant that was available for the program of study he was pursuing at NWCC, called the TRIAD program. The program was a funded through a national workforce grant providing training in advanced manufacturing. The program ended in 2009. The TRIAD program required specific application for funding from the financial aid system. Once Collin was approved for the program, it covered only tuition and books. Collin had to purchase the equipment and tools with his own funds, which came mostly from his unemployment benefits. He claimed that his tools were mediocre because they were the only ones he could afford.

Collin also described being referred between the financial aid office and the TRIAD office several times and the tedious process of completing various paperwork: “Getting bounced between the financial aid office to Triad office—all of the offices around campus that I kept getting bounced between… It’s because paperwork had to go from here to there—jumping through the hoops.” Collin also shared that he did not completely understand the value of the FAFSA because it did not seem to help with his funding. Collin completed the FAFSA online in 2008. However, the process required information and documentation about his parent’s income and resources, which Collin had difficulty getting. It took him a month to complete the FAFSA. Collin described FAFSA as follows:

> It was annoying. Um, mostly because it didn’t really get me anything. I was required to apply for it so that I could qualify for Triad but it wasn’t—it didn’t really do anything for me because I already had the fund—or had—I was already in contact with Triad before
FAFSA. Or before I filled out … And so for me, there was not much point in it. Other than the fact that Triad required me to have completed it.

Collin found financial aid and TRIAD staff helpful and knowledgeable even if he did not like the responses he was getting. After the application, the funding he was awarded took care of the tuition and the books that he purchased at the college bookstore. Collin had unemployment benefits to help cover his living expenses. When the funding for TRIAD ended, the college contacted Collin with suggestions for alternative programs for him to pursue. At this same time, Collin’s unemployment benefits ended. He assumed that any financial aid award he may receive in another program would not cover his living expenses, just tuition and books. Thus, he would not be able to afford school: “And so I had to have income. There was no point in trying to go to school if I was going to lose my home and everything.” He therefore quit school and devoted the time to look for a job.

Collin related his efforts in determining whether being an alumnus of foster care would get him educational benefits. When he was 19, he inquired about the automotive program at Birmingham; he claimed he was told that financial aid was not available to his program of interest. At 28, he was informed by NWCC that he had aged out of these benefits. Collin admitted that at this point, without appropriate funding for school and his living expenses, attending college is currently beyond his reach.

**Karina Faye.** Karina is 20 years old and homeless. She had to withdraw from Whatcom Community College because of her housing situation. With a part-time job, she is trying desperately to get back to school, preferably at NWCC, which is in close proximity to potential housing options for her. Karina was in foster care since she was nine years old.
Life in foster care. Karina grew up with her mother and seven other siblings until she was placed in foster care at age nine. She never knew her father. Her mother did not complete high school; Karina remembered her mother had a paper route in the evenings. Karina shared that her mother had just passed away a year ago. Karina remembers her mother wanting her children to have a good education and described her school experience as a place to escape, recalling, “Growing up the way I did, it’s kind of like going to school is kind of an escape. Plus she needed a place for us to go anyways because she’d sleep during the day.”

Karina had one foster home between the ages of 9 and 16. She shared this home with her siblings until her foster parents lost their license in foster care. Both of her foster parents did not complete high school, but her foster father works at Boeing. When she turned 16, she moved from staying with her siblings to another foster home, and then to a group home until she turned 18 and left the system. She continued to move around, staying with friends and siblings who would accommodate her.

Journey to higher education. Karina first heard about college and college opportunities in middle school when counselors introduced career and college options to students. She shared: They would have counselors come talk to you about your future and they would help you decide what classes to take. This was to help you decide what classes to take freshman year when you first get into high school because everybody’s scared and stuff. And uh, then they would tell you, ‘Choose these—if you want to go to a university when you’re done with high school, if you want to do this, or go to a Community College or whatever, these are the requirements you need to do. And so in high school, to prepare yourself to get into a university or anything, you need to take classes for the requirements.’ It was—I was excited to go to college at that time. I was like, ‘OK, sweet.’ This was when I really, really wanted to go to university and I had a certain university in my mind that I wanted
to go to and I was really excited at that time. Um, I’ve always wanted to go to Western Washington. That’s my school of choice. I even applied to go to that school before I graduated high school. But I didn’t get accepted so…

Karina attended college immediately after graduating high school. She had a GPA of 2.9. She had hoped to have a better GPA. However, she explained that, “I tried really hard to get three point and up with school. It’s just hard when you move around because from like 16 to 18, I actually bummed around places.” Karina attended at least three high schools in Birmingham plus one high school in North Western where she graduated. Although school had introduced her to career options and college, she felt that her mentor with the local Youthnet program had supported her more about college opportunities. Her mentor, and others at the group home where she stayed, helped her enroll at NWCC through a program called Project Ladder, a grant assistance program serving 15 youths transitioning out of foster care, and 13 homeless temporary aid for needy families (TANF) recipients. The program paid for her housing while she attended college. She took pre-college courses based on the result of her academic placement testing. When the program ended, she transferred to Whatcom CC to continue her program while staying with friends and siblings.

Navigating financial aid. Karina received several forms of support in accessing financial aid, such as her mentor at Youthnet, who informed and assisted Karina in completing the financial aid forms (which were mostly online). Despite the help, Karina reports that direct support from financial aid workers can be challenging especially in the Education Training Voucher (ETV) program:

Some of the programs, it takes a lot to get a hold of them because they are so busy. And they need to get—I think they need to get more workers. But also, they—I don’t really think they care. A couple weeks ago I called somebody and emailed someone too and the
lady that I was talking to was just so rude about everything. It was the ETV program.

Yes, the lady was just so—I felt so rude. She wasn’t helping me at all. She was getting frustrated with me. I mean just a lot of stuff. And it’s like, ‘Well, you’re the one who should be helping us. We went through this experience. We’ve had all these things.’

There was a time where I sent my things into them and they were like, ‘Oh we need this again.’ And it’s like, ‘I just sent that paperwork to you guys.’ But they needed it again.

So it’s really hard.

Karina related that financial aid has not been sufficient to help cover her basic living expenses, even if she worked. She reported that housing and transportation costs are critical for her to stay focused in school, but they are very hard to obtain. She also found it difficult to manage her funds when they are disbursed every three months:

All the money was gone for some reason. Like that money just—gone. Because you know rent, sometimes I needed gas because I couldn’t afford it because my—the job I was working at the time when I was in Birmingham, when I started school they just, they didn’t want to work with me. They didn’t want to help me. You know, provide me with more hours so I could work and stuff.

Karina was also frustrated with the requirements needed to maintain her financial aid, including the financial aid process as well as the forms she needed to complete in order to access the funds:

They pay them if you fill out a request form and send it to them in a timely manner before the date of everything. You know two weeks before the date’s due. They can pay for those bills, only certain bills. And so it’s really difficult when you need help paying for something because you can’t and they’re like, ‘We can’t pay for that.’ There’s too many things that—requirements that they require you to do to you know—like ETV—they make you turn in your grades. They make you turn in what classes you’re taking
and like a whole bunch of stuff. And then they make you do that, it seems like all the time. Like I’m always sending in paperwork for something. There’s never like a just break where you don’t have to send anything in for a little bit. There’s always something that you have to send in. Or something you have to request and it’s just really difficult to do in a timely manner especially for college students too. Like where are you going to find the time to do all this when you’re a student working and you got to figure out your bills and you’ve got to do this too. And you think, ‘Well how am I going to pay my rent this month?’

Karina is aware that maintaining a satisfactory academic progress like keeping an average GPA of 2.0 is required. Karina had failed several classes for various reasons such as health issues and homelessness. She had to withdraw from all her classes during the fall 2010 quarter due to the instability of her housing situation. This meant that she was on academic probation; to be reinstated, she needed to repay her financial aid. She owes close to $2,500 to repay her financial aid at Whatcom CC. Karina decided to enroll at NWCC; surprisingly, her repayment plan to be reinstated was lower (about half of what she owes at Whatcom CC). However, until she settles the repayment requirement, she cannot enroll, which delays further the completion of her degree and puts at risk any opportunity she may have in maximizing aid available to foster youth by eventually “aging out” of these benefits. Karina admitted the following about financial aid:

Is the biggest influence for me to go to school or don’t go to school. Um, when I was in high school and when I learned that I was not accepted at Western, I thought, ‘I don’t want to go to college at all. No, college isn’t for me.’ I wanted to just work, make money and not have to deal with everything. And my mentor was like, ‘You should go to college.’ I’m like, ‘I don’t want to.’ And then I was like, ‘I will go to college if everything gets paid for. So I don’t have to owe anything. I can just get it paid for and
everything.’ And so they helped me. But they don’t tell you that—they don’t tell you until later, ‘Well, if you do this, if you make one wrong move, then you’re going to have to give the money back.’ Nobody tells you that stuff. And so now here I am owing $1,200 because some things in my life have happened and I had to drop out and I withdrew. So you know, if their financing, housing—those are the two important things that foster kids need to get help with because—or just college issues in general. Housing and financing because they just—like me, I need housing. I need a place to live and with no money and paying all the bills, it’s like you can’t do that. I can’t go out and try to get an apartment because I can’t afford it. And so they need to get more housing and financing.

**Denise Albert.** Denise is 50 years old and is currently pursuing her bachelor’s degree in human services at WWU. She received her associate’s transfer degree at NWCC in 2009 after years of being in college. She graduated from high school in 1978. She is divorced with five children. Most of her children have married and moved out, except for one who just graduated from high school. All of her children attended or are attending college. Denise works at the State DSHS CSO office in North Western, which allowed her to use the state’s tuition waiver program for most of her courses at NWCC.

**Life in foster care.** Denise works as a case manager at the local CSO office; she manages 159 welfare families. She described this as a “crazy” workload, but she is passionate about her job and determined to make a difference to each and every family she is helping. Her background in foster care was a big factor to her chosen career path in social work and human services. Denise was first placed to a foster home at age four with her sister. At age eight, her mother returned and picked them up; they stayed with her until she was 15. After that, the two
siblings were once again placed in the foster care system, initially to a temporary home for three months and thereafter to a new foster family, until she graduated high school at 18 in 1978.

**Journey to higher education.** Denise attended college immediately after high school. Although she felt her foster family was supportive, she gave credit to her high school counselors for introducing her to college. She attended only for a year, got married, and then stopped attending school to raise her family. Her second attempt at a college degree was when she was divorced, working part-time, and trying to make it as a single mom. She attended only for a quarter, remarried, and got divorced again. She landed a full-time job as a case manager in the local CSO office and was advised of the tuition waiver program available to state employees. This opportunity, in conjunction with the value of education she wants to instill to her children, motivated her to persevere and pursue her AA degree at NWCC, even if she was much older, as she stated:

> I just had that opportunity. I thought it would be really good for my kids to see. Because I had children at home—that education was important to me and see me study and how important that was. And I just thought it would be better for me. I’m a single mom you know. And have a good job. But I’m kind of—there’s no movement. I can’t move up or anything where I’m at right now and so I decided I would go.

Taking a class at a time, Denise completed her AA transfer degree in 2009. She is currently enrolled Western Washington University (WWU) for a bachelor’s degree in human services. She hopes to continue and complete a master’s degree.

**Navigating financial aid.** Denise’s college experiences meant various interactions with the financial aid system. In the late 1970s when she enrolled after high school, the financial aid process (though mostly in paper) seemed simpler; she received financial aid that paid for her housing and living expenses. She was able to stay in a residential facility at the college. Her
second experience was rather complex; this time as an independent single mom, most of her financial aid benefits were related to her marital status and income level. Although she received funds to cover tuition, she recalled having to borrow books from the Workfirst program. She also worked and relied on child support to make ends meet.

When she finally decided to enroll at NWCC, financing her college education at NWCC through the state’s tuition waiver program made college affordable. She had assumed that her income with her full-time job at the State would make her ineligible for any kind of financial aid benefits; however, a 25 percent tuition waiver would at least make college affordable. She knew that she would not be eligible for any foster care alumni benefits due to her age. She pursued the waiver and described this experience as follows:

It was kind of a little bit of a hassle but once you get it, then you learned. It seems like I had to do it a couple of times in order to get my AA. So I had to like—figure out what classes I was going to take. I had to come to the school—to North Western and get the form to take back to my CSO so that the CSO could verify that I was working. And then I had to bring that form back here. Plus I couldn’t register for classes until the sixth day.

Denise had to cover the rest of her expenses like books and her living expenses. She took one or two classes at the time given that she needed to budget her income, including any child support, to maintain her family and home. Although it took her a while to get her degree, the journey for her was worthwhile. To her surprise, her financial aid package at WWU includes the Pell Grant; she can no longer use the tuition waiver. She is working closely with the university’s financial aid office to make sure she gets the most financial aid benefits that she qualifies for.
Denise had the tenacity and perseverance to succeed. If she had one wish about the financial aid system, it would be that more financial support is available:

Yeah it would have been nice to have more resources because I bought my books. And even the 25 percent—I remember I took like a class that needed a lab or some class over there. And the dollars and I feel like I was really blessed and lucky because I had child support coming in. A lot of my clients that don’t have any support—nothing. And maybe that would have made a difference and made me ineligible. But no, it was kind of tight when I had to pay and pay the 25…

Debbie Kaintz. Debbie is 30 years old, married with fraternal twins (a boy and a girl) who are now 11 years old. She was in foster care when she was in sixth grade and was placed in at least 20 different homes. She completed only seventh grade, took her GED, and in 2008 enrolled at NWCC to take prerequisite courses toward a degree in nursing. When she enrolled in college at the age of 28, financial aid benefits related to her foster care status were no longer available. Nevertheless, Debbie is determined to complete and achieve her degree. She feels fortunate to have her supportive husband and family, including her birth mom with whom she has reunited.

Life in foster care. Debbie grew up with one older sister and her mom. Debbie never met her father. Her mother, who had not finished high school, just recently completed her AA degree, also at NWCC. When Debbie was about 11 or 12 years old, she was placed into the foster care system with her sister. She lost track of the number of homes where she was placed:

I actually tried to get my record because I wanted to have an exact number. But they said they only keep foster care children’s records for a certain amount of time before they get thrown out. So I wasn’t able to get that. But I know it was a lot. It was at least over 20 homes.
Her foster care journey was very difficult with several group homes, transitional homes, foster homes, and overnight facilities. She was also a runaway youth for at least two years, homeless, and living in the streets around the avenue by the University District. She stayed at shelters and abandoned houses recalling that, “[S]ometimes I would get arrested and they would bring me back to DSHS and I’d just leave again. You know because they couldn’t stop me from leaving. But I really grew upset with the system.” Debbie felt let down and betrayed by the system, particularly from one of the foster families that she and her sister were placed and that she had hoped to be her home. She admitted rebelling during this time. This resulted in her being kicked out of this home and eventually separated from her sister. The worst part, as she described, was that they had asked her sister to decide whether they should take her back. She wished that she was given more counseling rather than being abandoned and rejected:

Me and my sister both did. We called them Mom and Dad. And um, I stayed there for quite a while. But then I started—you know I snuck out a couple times. I came in late for curfew. Um, I had a really bad case of selective hearing. I used to get in these blowout fights and then I started smoking cigarettes. It was like I wanted them to be my parents but at the same time, you’re not really my parents so you can’t always boss me around.

And then I ran away and stuff and uh—looking back on it though it was for the petty stuff. I didn’t do any—stuff. I didn’t do drugs. I didn’t you know—I wasn’t coming home with horrible grades. It wasn’t straight As, you know—I started to get some Bs and stuff but I still went to school. I didn’t skip you know. Looking back, it was very mild stuff. And more than anything, they had me go to counseling for like a couple of months maybe. They should have kept me in counseling. I should have been in counseling the
whole time actually. And probably with my sister—would have been nice too. There are things that happened with my sister I hadn’t even known about.

And, um, it was—they decided—from what I’ve been told, they left the decision to my sister on whether or not to let me back after I’d run away. Because I’d decided I did want to go back. And they said no—voted no. And it was hard. I became very disillusioned after that because they had me call them Mom and Dad—you know and I had been there so long and now all of a sudden I lost my Mom. I lost my sister, and I lost this home that had told me they were my family. But a real family doesn’t do that. You know—a real family doesn’t all of a sudden you start rebelling a little bit and they say—and they had two kids of their own. And I know that they would have not done that to their two real kids. They would not have just turned their backs on them because they started acting out a little.

When she grew tired of living on the streets and rebelling, Debbie went back to the system for help. She was placed with a foster family that she had stayed with previously. She stayed with this family from age 16 until she left the system at 18. When she left the system, Debbie was pregnant with her twins. She eventually married the father of her children. Her husband works at T-Mobile while Debbie pursues her college degree in nursing. Debbie admits that no system is perfect, but she wonders whether things could have been better for her family if only they were given the right resources like counseling:

But I know it’s not—no system’s perfect. You know and I understand that there are some kids that really need to be taken away that are in homes that are really bad. But you know, I do wonder sometimes if my Mom had been given help—counseling and drug therapy and stuff like that—if maybe we could have been put back. And I don’t know. It’s all questions.
Journey to higher education. Debbie considered herself a good student. She earned mostly A's in her classes until middle school when her family situation changed. By the sixth grade, she did not do well. With constant changes going on in her family life, she ended school in the seventh grade while occasionally attending Marshall alternative school in Seattle:

I don’t consider my time at Marshall really a high school. It was not a very school-like environment. There was—the kids that went there were not—they had problems. They had a lot of problems and so the teachers there—it was too laid back and everything.

There wasn’t a whole lot of learning. Sometimes there wasn’t even books.

She did not feel that her foster parents and her foster case workers supported her education. She claimed that they definitely did not enforce attending college: “In all honesty; it’s the foster care system’s fault that I only got my seventh grade. Because I moved around so much.”

By the time her children were at least two years of age, Debbie decided to try school again:

I wanted to go to college. I did. Being a stay-at-home mom was great but I knew I didn’t want to always be a stay-at-home mom. And I knew I did not want to be a fast food worker or waitress or something like that for the rest of my life.

She took her GED and enrolled at Highline Community College for her pre-college courses during a summer quarter. Three weeks later she had to withdraw because she was failing. Debbie reflected that it was too soon for her to go to school without appropriate guidance and preparation, “I didn’t get any guidance at first. I didn’t seek any out and I wasn’t provided any, and so it just—kind of flopped.” Debbie was overwhelmed by the experience given that she barely attended and completed middle school. She articulated this experience as, “So I want to say I felt stupid but I didn’t feel like I was up to par with the people around me. And so I was
very insecure about starting school, a lot of fear, afraid of failure.” Furthermore, the daycare situation for her children was unstable; the quarter, as a compressed schedule, went by too fast.

Two years ago, Debbie decided to try college once again; her kids are now in school, and her birth mother has moved in to help take care of her kids. She is also inspired by her birth mother, who went back to school and just recently received her AA degree. Debbie took several pre-college courses and began with her college courses toward her chosen career in health care. Her goal is to get a bachelor’s degree in nursing, work for a while, and then go back to school to become a nurse practitioner, which is a career that requires a master’s degree. This goal is attainable only with the availability of financial aid:

It will depend a lot on whether or not I still receive assistance because if I’m not, then I don’t know if we’ll be financially well enough to do that. I don’t—I hear different things of what nurses make. I know me and my husband—we have to pay off debt so a lot of it depends on if I would still receive assistance.

As much as she is inspired by her mother’s achievement in school, Debbie is passionate about providing college aspirations to her children:

I’m hoping to instill it because I’ve explained to them that—you know I’ve tried to do my best. I’ve tried to explain to them how important school is. A lot of people blow it off but you know it’s like a lot of people when I tell them I only had seventh grade education, they assume I dropped out. And I hate that assumption. I find it highly offensive actually because I wanted to go to school. I loved school. I was a good student. And before I got taken away, I was straight As in my class, you know. I worked hard and I—you know it’s hard for people to understand what they had available to them. They take it for granted you know. And I’ve tried to explain that to my kids. Don’t take it for granted because—you know there are places still where you can’t go to school.
Where people are—they don’t have that option. You should be grateful you’re given that.

**Navigating financial aid.** Debbie’s educational journey led to unique adventures with the financial aid system. When she first pursued college at Highline CC, she was able to access several financial aid programs to help her enroll. In addition to the college staff, she had support from local advocates for foster youth who encouraged her to access college resources. She was, however, not ready for school.

When Debbie was finally ready to attend college, with both the maturity and the motivation to persist, these benefits were no longer available: “You had to use it within five years of leaving the ward…So they said I was already past my deadline.” Debbie reported that dealing with financial aid staff at NWCC was challenging:

> I’m trying to be objective. I understand they’re overworked. They are. But I really think that the school is sloughing on hiring more people up there because the lines are insane. They’re crazy and there’s not enough people up front and I feel a lot of times—I’ve gone up there and I’ve turned in my paperwork and I’ve said, ‘OK, do you have everything?’ ‘Yes, we have everything.’ And then I’ll get a call, ‘Oh, you need this and you didn’t turn in…’ Then, ‘I asked you if you had everything.’ A lot of times there’s miscommunication.

In addition, she felt that the financial aid office could improve in communicating clearly the different requirements about maintaining financial aid. She was clear about the grade requirement, but she was not aware about the limits on credits, particularly credits regarding pre-college courses. She learned about the limits on financial aid the hard way when she took an elective class that was not covered by financial aid because she had exceeded the course limit
requirement. TRIO services helped her complete an appeal, but she was not pleased with the unnecessary time, effort, and anxiety it created.

Despite this, Debbie felt that the Passport advocate for foster youth and the financial aid staff assigned to foster youth were very helpful and accommodating. They assisted her in putting together her financial aid award package that included Pell Grant and the State Need Grant and loans. She admitted that she does not have any knowledge of what she is eligible for and relies heavily on financial aid staff to figure it out: “I always just applied for the—applied online—did the FAFSA. And then just the school did the rest. I don’t even really know how it works.” Her first experience completing the FAFSA was intimidating. She shared:

It’s very stressful. You put in all this information. It asks a lot of information. And then you know—when I first started doing it, I didn’t know that—You didn’t have to fill out everything - like about your parents’ background and stuff. So when I got to that part, I was trying to fill it in and I don’t know anything about my father really. I don’t know anything about that side of the family. He’s always been over in Missouri. I’ve only met my aunts from there twice when they came down to visit after we got taken away from my mom. And um—so I don’t know anything about them. So I’m trying to fill out this information and I’m like, ‘I don’t know any of this!’ You know what about us people who don’t know our parents’ background? I ended up calling my mom crying or something—freaking out. I don’t know what to do and then she’s like, ‘You don’t have to fill that out.’ Oh.

Debbie stated she would have preferred not to have loans; however, she felt her choices were limited if she was to complete school. Debbie currently supports her school expenses and living expenses with her husband’s income and whatever welfare benefits they receive such as housing subsidy and food stamps. Every month, however, they are short; when her husband earns a bit
more, she feels that they are penalized because the benefits that are reduced are higher than the one-time increase she had earned. She lamented:

It doesn’t make sense that they do that. It’s like a punishment. So of course people will stay on the system. It’s hard living off one income. It’s near impossible living off one income now. I mean we’ve really strived to not to get into a lot of debt because of the fact that I don’t work. But it’s been difficult so whenever there’s a choice of either me quitting school and going back to work or continuing school and getting a loan, we’ve gone for the loan so that I can continue school.

Debbie reported that the timing of the receipt of her financial aid was often delayed or came in too close to the start of the class. She found this very stressful as she prepared for her classes; she dreaded the use of credit cards and loans to buy books ahead of time:

That doesn’t give me really a sufficient amount of time to go get my um books and my supplies. I have to rush and make sure I have my stuff for the first day of class and stuff like that. So I’m not very fond of that. Although, I understand that—you know they’re probably doing the best that they can with how many students they have.

**Colleen Salvi.** Colleen is a 21-year-old single mother. She was enrolled at NWCC since 2009 and had been placed on academic probation by the college for failing three quarters. She plans to reassess her educational plan, including the possibility of enrolling in a private technical school for a short-term program.

**Life in foster care.** Colleen grew up in the foster care system. She was in foster care since she was 6 years old and had been in multiple placements between Washington and Idaho. Colleen’s biological family consists of her mother and father, a sister, and two brothers. Her father works in an apartment complex in Olympia; her mother, when she did work, was employed in accounting or administrative services. Her mother has a high school degree;
Colleen is not sure about her father’s education level. She is certain that neither one had a college degree or any kind of college experience.

At the age of six, Colleen was taken from her home to the foster care system. She shared: “Growing up, neither one of them—my Mom had all rights taken away and my Dad just chose not to be there.” Colleen remembered at least 10 group homes or foster homes that she stayed with between Idaho and Washington:

I’m from Seattle. I just had a really bad anger problem when I was growing up and I think it’s because they couldn’t find any place. And I kept bouncing from temporary home to temporary home and I missed like a lot of school. And um, finally they found a place but it was in Idaho. So that’s the only place they could get me into permanently.

As Colleen got closer to the age of 18, the time when she would no longer be in the foster care system, local advocates helped her transition to independent living. Part of that transition was earning her GED. As soon as she turned 18 and signed all the appropriate papers, she stayed briefly with her grandmother and then bought a ticket to Wisconsin to stay with her biological mother. She also planned to go to college there. This did not work out as Colleen had planned, and she moved back to Washington. She shared, “Me and her—um had a lot of unresolved past issues so it did not work out and I came back here.”

Thereafter, she attempted to stay with an aunt, and then her siblings in Orting, which also did not work out. After these options expired, she was homeless at the age of 18 years old.

Colleen stayed in the Salvation Army, a transitional shelter, in Olympia, until they linked her to Community Youth Services (CYS), a program for homeless youth between the ages of 18 to 24. The program helped her find an apartment in Olympia with other at-risk youth and helped her find a job at the local theatre. Colleen was experiencing difficulty with the other homeless youth
she used to hang out with. She moved out and quit her job. She was homeless once again.

Colleen shared what happened next, which resulted in her being sexually assaulted and pregnant:

I went to Motel 6 in Tumwater at a party, and there was a couple of guys there who were truckers from Georgia. Semi truckers and I was in the hotel room and people were doing meth and that’s one of my big things I’m just bad about because I’m not—I don’t do ‘em. My Dad and Mom did and so I’m very anal about it. And I was being peer pressured to do it and finally the trucker guys—because they were there asked me if I wanted to go with them and I said yes. So I left the state basically. It took about four days. We got there and come to find out I shouldn’t have went with them because they ended me basically...

CYS helped her travel back and assisted her to enroll at a college in Idaho. Once she found out she was pregnant, she moved back to Washington. Colleen decided to give her child up for adoption and made appropriate arrangements with the adoptive parents of her child. Local advocates also assisted her with housing and enrollment at the local community college to pursue a degree or certificate program. Once her daughter was born in May 2009, Colleen shared: “I decided at the last minute I wanted to keep my daughter. And I couldn’t be in that housing program with a kid.” She moved to North Western into a subsidized housing program. A month later, she enrolled at NWCC.

Journey to higher education. Colleen had difficulty succeeding in school. She attributed this to the instability of her various home placements as she explained: “[J]ust my experience bouncing back like crazy and missing a lot of schooling and even when I was in school, it was home schooled through a group home which isn’t—it’s nothing.” When I asked her if she considered herself a good student, Colleen responded, “No. I’d consider myself to try to want to get something. Um, but as far as my education, no. I don’t do well.” Colleen did not
complete secondary school; when nearing the age of 18, her local advocate and group home provider encouraged her to enroll at Seattle Vocational Institute to get her GED. She had dropped out of school and has been working in jobs at food services and retail earning minimum wage. They had hoped that the GED would at least get her on a vocational path.

At the age of 18, Colleen was homeless. After returning from the unfortunate trip to the state of Georgia, Colleen was referred back to CYS. She enrolled at Lewis-Clark State College. CYS arranged to pay for her cost to attend this college, including her housing expenses at the college’s dorm. Her educational plan was to pursue a degree in teaching. When Colleen discovered she was pregnant, her housing arrangement changed; she decided to move back to the State of Washington relating:

Only because I was very unsure what I was going to do as far as adoption or keeping her. And because I couldn’t afford a place out there as far as apartment goes, um and if I had my daughter in—when I was living at the dorms, I’d have to move out of the dorms.

YMCA and Treehouse, both local advocates for foster youth in King County, assisted her in finding housing, and helped her enroll at the nearby community college. At this time, she decided she wanted to put her child up for adoption. She then changed her mind. She wanted to keep her child, so she moved to North Western. Colleen stayed temporarily with a family she had stayed with in the past until she was placed in the local housing program. Once she has settled into her new home and just a month after giving birth, Colleen enrolled at NWCC. Although she received welfare benefits, the financial aid benefits from school would also cover her living expenses. This was appealing to Colleen. In addition, she had hoped that she would get child care services at the school while she attended her classes. She had planned to pursue a short-term certificate program, mostly online so she could stay with her child at home most of the time.
Unfortunately, Colleen was not able to place her child in the college’s child care services and was advised to wait a year or two until they had an opening. She arranged to have her foster family watch her child while she was at school. This arrangement was difficult because they were not readily available; she had to commute by bus to home and school. Colleen missed most of her classes and failed. She also did not anticipate the academic rigor required with online classes and felt that she had limited academic support with the faculty who were available only online. Needless to say, Colleen failed three quarters and is currently on academic probation. NWCC has placed her registration on hold until she complies with a repayment plan, and until she provides a plan that ensures satisfactory academic progress.

Frustrated by her experience, Colleen is considering attending private technical colleges, again with a focus on a short-term training or certificate program. With determination, she shared her desire to complete her education:

I want to go to school. I want to get an education. That is for sure. That’s like my main goal. Um, it’s just a lot of factors right now. You know there’s nothing—I mean a lot of people will say, ‘You’re backing down now so you’re not going to go.’ And that’s not me. I’ve always been wanting to do it. I mean, not you know—always been one to know that if there’s one thing in life—and especially now more than ever because of my daughter—I want to get an education.

**Navigating financial aid.** Colleen benefited from the support of local advocates in understanding the different financial aid opportunities that were available to her as a foster youth. Financial aid staff had helped her with the online FAFSA and the necessary admission and registration process for the schools in which she enrolled. At NWCC, however, Colleen reported challenges in accessing her aid:
The hardest part of the enrollment was the financial aid. They are very confusing and they tell you one thing and the next thing you will get something in the mail stating what you had just asked about even a week ago. I don’t like them. They really um pushed me around as far as like—I like to be on top of things. I’m one of those people who wants to be organized, make sure I got everything done and that. Not a couple weeks later I’m going to get piled with a whole bunch of stuff that I was trying to get done.

NWCC also required her to show proof that she was in foster care. This required a special trip to the local CSO office to obtain the proper paperwork. Colleen’s biggest challenge, however, is in maintaining her aid by keeping good grades. The NWCC Passport program advocate, Becky Fall, did contact her near the end of the winter quarter, when she was about to fail her second quarter. Becky had helped Colleen prepare for the appeal; however, the process was complicated and tedious. She reduced the number of classes she was taking, in hopes that this would help her focus and succeed. She was dismayed to discover that this had also reduced her financial aid benefits. Colleen reported her experience in understanding the probation and appeal process:

This is where it gets tricky because this is where I was telling you they were not on top of things. I applied—or I—what did I do? I tried to go to re-enroll for fall and my registration screen was telling me that I’m not able to. So I went up—I had gotten the note from financial aid saying that I needed to um—I had to do an appeal process right out of nowhere stating why I didn’t pass with a 2.0 or better and what I was going to do to make sure that that would not happen again. What resources was I going to take? What was I going to do? I did the appeal process the first thing. The reason that this was more so confusing was because financial aid. You try to like—I tried to go up there and be straight—ask them the questions that I know that um I could potentially be facing as far as, ‘Do I need any more forms? Is there any more to this appeal process? Do you—
whatnot.’ They had—it’s not so much that they didn’t send me paperwork, it was more so—I would come up here and I would talk to them, and they’d be like, ‘Oh no, it’s fine. Everything’s fine.’ And then a week later I would get something in the mail stating, ‘OK, you need to—you know do this or do that.’ And it was frustrating because I was trying to be on top and they weren’t working back with me.

**Jenny Adams.** Jenny is 20 years old. She has lived with her grandparents since she was 3 years old along with her two brothers and a sister. Although she is in touch with her mother now, her parents were not involved in her upbringing. Jenny attempted college immediately after graduating high school. She enrolled at SWCC, failed her first two quarters, and was placed on academic probation. She transferred to NWCC. She failed her classes again. Currently, she is looking for a job and reassessing whether she should go back to school again.

**Life in foster care.** Jenny barely remembered life with her mother and father when she was younger. As a ward of the state under kinship care, she was moved to her maternal grandparents’ care with her older brother, older sister, and a younger brother. The siblings were about a year apart and quite young when the move happened. She has not seen her father since she was about seven or eight years old. Her mother just recently became involved with the family. Jenny does not think her parents graduated from high school. Her mother now owns her own business cleaning boats and yachts. Jenny’s grandparents are retired but her grandfather previously worked as a surveyor, which is a career he gained through experience. Neither of Jenny’s grandparents have a high school degree. They have been very supportive of school and often advised them, “How come you’re not going to school? You have so much potential.”

**Journey to higher education.** Jenny’s apathy toward school was reflected during the interview. She does not consider herself as a good student: “I think it started you know with high school and kind of middle school area. I just was—bad skills, bad study skills and really
didn’t care you know. I don’t really know why that is…” Her grandparents ensured that Jenny and her siblings attend school and graduate high school, which Jenny did with a cumulative GPA of 2.0. She described this experience as, “I cannot do homework and pass tests so that’s what I did all through elementary—or middle school. And it worked in high school. I barely scraped by.”

Jenny had no aspiration to attend college. She planned to simply find a job after high school, similar to what her older sister had done. She had a change of heart when she found out that her older brother was going to college:

Unfortunately, my sister—she was the first. Not very good in school. She decided to get a job—a full-time job and not go to college. My brother and his girlfriend went on to college together. And so I was just graduating just behind him and I was, ‘Well if my brother can do it, I can do it. Right?’

Jenny enrolled at SWCC just like her brother. Her plan was to become a physician or medical assistant. Upon taking the placement test, SWCC advised her to enroll in several pre-college courses to meet the requirements of the program. Unfortunately, Jenny failed her classes for the two quarters she was enrolled at SWCC. In addition to Jenny being clinically diagnosed with Attention Deficit Disorder (ADD), Jenny admitted that her lack of motivation and interest in school (some subjects specifically) have impacted her school performance:

Motivation, yeah. Um, I really like—I took a medical assistant class in high school and Sno-Isle and I really liked you know the chem. Um, the human anatomy, biology and stuff like that. And I guess that’s why through the first part of the quarter I did so well in the Nutrition class. You know because I knew a lot of it. It was fun, interesting. It was—in my math class, I was just like, ‘Who cares about it?’ You know? “A” squared, “B” squared, what the heck?!
Also, it didn’t matter how many tests I took. I would fail every single test. You know but when I did go down to the Students with Disabilities because I am clinically diagnosed with ADD and I’m not sure how true that is. But it worked; you know to have a quiet study area, to just think by myself. You know. And also in high school we were allowed to listen to headphones. And for some reason the music just helped me focus better. Then you know in college, “No headphones!” You have answers on your iPod or something like that. So and then kind of taking that away was like, “Holy crap.” You know?

After SWCC, Jenny applied to NWCC. She was called by Becky Fall, the college’s Passport program advocate. Becky encouraged Jenny to go to college and helped Jenny appeal her academic probation status. Becky also referred her to TRIO services to get the appropriate academic advising and tutoring:

She called me and she like, ‘I noticed you applied and your financial aid came through. Were you still looking on attending the other college?’ And at that point I thought I was done with school. I was done with South Western. I was done with failing classes. And she’s like, ‘Well, we can get you set up.’ And so I went down and talked to her and—she got me set up with Nikki up in financial aid. And she told me—answered all these questions I had about ETV and Passport to College and—she was just elaborate and both of them together really helped.

To help her succeed, Jenny enrolled only in one class in order to focus:

I think I want to just take one class and—a night class and just kind of focus on one class at a time. Because I never really did good in high school with six classes. So I thought three classes would be good but those three classes are like a zillion high school classes.
Despite the support and her efforts Jenny failed her classes again: “I think I had my mind set from the beginning of the quarter that the school wasn’t—I just needed to give up. I don’t know.”

Jenny contemplates about her future now that she has been denied additional financial aid from both colleges. She would need to file an appeal to restore her benefits—something she is not sure about. She thought of joining the military so she can use the GI Bill benefits to pay for college someday when she feels she is ready. In the meantime, she is currently looking for a job or is hoping to see if she can work with her mother in her cleaning business. When I asked her about her progress in finding jobs, she responded, “Terrible. Hundreds of interviews and hundreds of applications out there and no calls.”

Navigating financial aid. Jenny received guidance and support in financial aid as a Passport student. An advisor from Youthnet visited her and her grandparents. The advisor briefed them on the different financial aid grants and programs available to Jenny. Jenny shared that with the advisor’s help, “I had already figured out a lot of things that I had to know—like basically the FAFSA was the big thing but she helped me get a couple of those to help pay for other stuff.”

Jenny described, however, a rather frustrating process at the SWCC financial aid office. Jenny felt misinformed about the dates needed to complete the application and by the time she had received her aid, it was two weeks after classes started:

I stood in line forever. They told me, ‘Fill out this paperwork, return it by these dates.’ I returned it within those dates and they said, ‘You’re too late for winter quarter. There’s no way—or you’re too late for fall quarter.’ I don’t know. It kind of got messed up in there. And then - and so I didn’t do fall quarter. They said I was too late so it was like, ‘OK fine, let me do winter quarter.’ They’re like, ‘Oh, you’re too late.’ And then I asked
one person who told me something else from another person and I just couldn’t get a straight answer from any of the people in the office. You know and so finally um—I got enrolled in classes. My financial aid eventually went through and my tuition was paid for two weeks after the quarter started. They—every person I talked to down there sent me to another person that sent me to another person who gave me a different answer from someone else.

Jenny referred to all her grant aid as FAFSA grants. She was not familiar with the different types of grants and she relied on the financial aid office to access the various grants available to her. By the time her tuition and fees were paid for, she received $600 back.

Advocates from Youthnet, however, taught her how to access the Educational Training Voucher (ETV) through DSHS. ETV funds came separately and were received as a reimbursement of costs. It could be set up to pay vendors directly; however, Jenny reported that setting up the payment was difficult:

My grandparents were paying for it (car insurance) and then they were getting reimbursed from it. And so I was like, ‘Let’s try and set it up.’ So I went down to my insurance and I was like, ‘Can you send this directly to them and have them pay it?’ Well, the last three—when I set it up in the fall—the last three months have been late. And now I’ve got like late notices and like $400—not $400—like $300 or something like that in car insurance. It’s like, ‘You were supposed to be paying this.’ And I just got an email a couple weeks ago about—they were switching over the care provider for me.

And so um—a bunch of paperwork got messed up and stuff like that.

The Foster-to-21 program provided reimbursement for housing and food to her grandparents as she continued to stay with them. She continued to have medical coverage under this program as well.
Jenny felt that she navigated NWCC’s financial aid processes better because of the assistance she received from Becky and Nikki: “I think every college needs them. They were kind of ladies that knew everything. They were willing to talk to other people to find out the exact answer to give me a straight answer.” However, Jenny had difficulty managing the financial aid funds she received to cover her living expenses. These funds were given to her as a lump sum at the beginning of the quarter:

It’s like, I do have a checking account but I was like the worst manager. I was—I just kind of—you know it was like, ‘Oh, I’ve got money. Whatever.’ You know and so I kind of took a couple trips up to my mom’s place on Camano Island. She lives on the south end which is—you know almost half a tank of gas to get up there. And then my money was slowly kind of dwindling away by the end of the quarter. I was like, ‘Holy cow!’ You know and so I was like, ‘Wait a minute, I took those trips.’

**Jonas Langley.** Jonas Langley is a 26-year-old student at NWCC and is pursuing a degree in accounting. He has been unemployed for two years. When he lost his unemployment benefits, he enrolled at the college. He was placed in foster care when he was 15 years old and left the system when he was almost 17. He stayed mostly in group homes and short-term housing. He was tired of the moving and changing schools. Eventually he dropped out of high school while a freshman (i.e., ninth grade) and took the GED. He started to work thereafter until he was laid off in his last job in 2008.

**Life in foster care.** Jonas grew up with his mother and two older brothers. He never knew his father except that he has remarried and had other children. Jonas described his father a trucker by trade, as a bigamist. They grew up in welfare; his mother then only had a GED. He remembered his mother attending SWCC while he stayed in SWCC’s daycare facilities. His mother now has several degrees, including a graduate degree from the University of Michigan.
Jonas described his mother as being unstable; he and his siblings grew up mostly living with his grandparents. Jonas was the only child in his family to be placed in foster care. This happened at age 15. His brothers were much older and already on their own. He described being a troubled child and that even his grandmother gave him up to DSHS: “My mom kicked me out. I never knew my father. So I ended up—I went to my grandmother’s and—she didn’t care. I ended up at DSHS. That’s how I ended up in foster care.” Jonas vividly described the time he was placed in care, “Well the cops came and got me in—and took me to DSHS. And I remember they weren’t being very nice to me. I remember that night I wasn’t even being arrested for a crime.” Jonas spent the next 2 weeks sitting next to the security guard at the local CSO office as state workers desperately tried to find a home in which to place him:

So they gave me a voucher for lunch then I’d go back to the office and sit there. They made me sit there by the security guard. You know—make sure you don’t run off or nothing. And then uh—after five, when the social worker went home, she’d walk me downstairs and they had what they called overflow. Sit in a room, call around trying to find me a place for the night. You just kind of sit there. And they find a place and they take you there and then a car comes for you bright and early in the morning to take you back to the office.

Jonas was finally placed in a group home, then another group home, and so on, between North Western, Shoreline, and Seattle area. He attended at least two high schools sporadically. Growing frustrated with all the moving, Jonas decided to try it on his own shortly after he was 16. He would “couch surf” and was homeless for at least six months, but he was working. At 17, he requested to be released from foster care:

I didn’t want to go back. I was done with foster care. I was done with the whole deal. I had a few bucks but anyway she told me, ‘You’re seventeen now. You’ve obviously
been taking care of yourself for this long. Maybe we could …’ Well we didn’t go through the emancipation process. She just said I would be released. It was like that in effect but I didn’t have to go through the process. It was good for both of us.

*Journey to higher education.* While living with his mother, Jonas completed all grades through the eighth grade. While under state care, Jonas was placed in multiple homes, and he barely attended ninth grade. He remembered attending Mountain High School for two weeks, and then was transferred again to another home and another high school called Evergreen, and then to West Seattle High School, Shorewood High School, and home schools like the Orion Center which he described as, “It’s like—not a bad outfit but not very—not a high level of academics at all. Like you walk in and there was a pool table. I remember they had a table and it was so fun.”

Before starting his sophomore year in high school or what he described as “second freshman year,” he dropped out. “I decided at that point I was fighting a losing battle with high school so I went right up the street to the CCA.” The Center for Career Alternatives (CCA) is a local non-profit entity that helped Jonas passed his GED. Jonas also joined their Work Experience Program called WEX wherein he learned trades and skills as a “paid volunteer” in community projects.

After release from state care, Jonas worked several jobs, including fast food, warehouse supply, and construction. He even considered working in Alaska to fish. He admitted that he did not seriously pursue attending college. He was not aware, nor was he being provided information about college opportunities that were available to him. His goal was independence and survival. He once tried to apply for financial aid when he was 19 by attempting to complete the FAFSA. However, the FAFSA asked for his parent’s information; since he had no intention on calling his mother, he decided to forgo any thoughts of going to school. By 2008, he was laid
off as a metal sheet worker; despite efforts to get another job, he remained unemployed for 2 years. With unemployment benefits expiring, Jonas turned to NWCC and decided to enroll and pursue a college degree in business.

Jonas is currently in his second quarter at NWCC; he is taking an accounting certificate program. He chose this program because he likes numbers, but he admitted that the program focuses on computer literacy, in which he has struggled. He managed to get a 2.65 GPA the first quarter and fears about whether he will earn a passing grade this quarter. When I asked him about his biggest challenge in staying in college, Jonas shared:

I think this not having—uh a high school background. I mean… well like one of my—I was talking to one person who said he learned Excel in high school. Not only did I not learn Excel in high school, there are a lot of things I didn’t learn in high school.

Navigating financial aid. Jonas is grateful to have financial aid to support his education as he relates, “Well without financial aid, it wouldn’t be possible for me to go to school. So that’s a big deal. Uh, you know—it would just be hard. It just wouldn’t even be an option.” However, Jonas described his journey in accessing financial aid as challenging and he related that he was relentless and desperate:

Many times and uh—probably at least five or six times I came to—and at first the response I was getting was that I wouldn’t receive financial aid of any kind. I thought—I knew there had to have been something because of my financial position that I thought I had the right.

Jonas met with Becky Fall to inquire about benefits for foster youth. Jonas was disappointed to learn he was no longer eligible because of his age as he described:

Age out, yeah. And I said, ‘Oh, I wish I would have known about that when I was younger.’ But she explained to me the program exists and it’s a fair program. And one
thing I noticed too—you’re right—they ask that on the financial aid application. And um—it did no good.

Jonas remembered applying for financial aid when he was 19 and had not pursued it because it asked for parental information, which he did not have. Jonas shared this experience as follows:

And I actually applied in the past just to see. I was like 19 or 20. Yeah, I was interested in going to school then. And uh—they told me because I was under the age of 24; I needed to report both my biological parents’ income and assets. And I think—I hope at some point in time they make an exemption because—there will be a lot of people that were in foster care that are estranged from their parents. They’re not going to get any kind of financial help.

FAFSA no longer requires parent’s information as long as the applicant indicates that he/she is in state care. Even when Jonas applied, he was not aware nor was he informed that an independent verification worksheet could have been completed on his behalf.

Jonas’ persistence with college staff paid off because he was able to access funds from the Opportunity Grant, Pell Grant, and State Need Grant. He was also able to maintain his food stamp benefits and access the Basic Food Stamp and Employment Training (BFET) funds that paid for his books and bus pass. He continues to explore other scholarships and grant opportunities while working hard to meet the grade requirement to maintain his current benefits. He watches his spending very closely and tries to live within his benefits. He decided to focus on school work and defer any kind of job-related work as he explained:

I don’t know if I can succeed in school anyway without working or not looking—so to put a job on top of that I think would be counter-productive in the sense that it just increases my odds of failing in school. A lot of people can do that—some people go to
school full-time and have a full-time job. My hat’s off to them. I don’t know how they do it. But I’m not one of those people.

**Marie Holmes.** Marie is 19 and in her second year of college at SWCC. Marie is considered a traditional student who went straight to college right after graduating high school. With strong support from school and local advocates, Marie had prepared for college since her junior year. She lived at SWCC’s residential housing program for two years and just recently moved out to live with her fiancée. Marie had been in foster care since she was three years old.

**Life in foster care.** Marie lived with her mother and someone she remembers as another older sibling until she was placed in foster care at three years old. She never knew her father. She was surprised to learn that she has at least four other siblings; two of them are older than her. She remembered being placed in so many homes; she stayed for as short as two weeks to as long as eight months: “All I know is it’s a lot. I—like people told me there was a point that I did not unpack my bags at all because I knew I was going to move again.” At age seven, Marie was adopted into a family with three other girls who were also adopted. Marie loathes this part of her life and shared that the adoption “went really bad.” She remembered her adoptive mother working and the father staying home. She moved back to foster care at 14 years old and began experiencing more home placement that included group homes. She finally was placed in a foster home that provided her some sense of support and family. She still keeps in touch with them.

**Journey to higher education.** Marie shared that the number of placements she experienced made it challenging to succeed in school; the worst part was the lack of support from the multiple adults in her life. She related, “Most of my foster parents and my adoptive parent told me that I was never going to make it. I was not smart. And college was not for me. I
would be more likely a person living on the streets.” She shared that state case workers were no different.

By the time she was in high school, she was placed in an alternative school in Arlington. During her sophomore year, Marie met a school counselor whom she described as her second mother. It is because of this counselor that Marie persevered to graduate high school and aspired to go to college. The counselor helped Marie identify all of the college-seeking opportunities, especially those available to foster youth. She encouraged Marie to be active in community work; some of this work has earned her scholarships. Marie admitted to have a love of learning because of her counselor:

I do enjoy school. I love learning about new things. It’s just exciting for me. I always—like want to go to college. You know I always thought, ‘Why should I be a statistic—you know in the foster care? I could always better myself.’ But you know—I always tried to like listen to my elders and do what my elders say. Even if you know—what they tell me is wrong. And so, then I met with my school counselor and she’s like, ‘Marie, I’ll give you the documents and you can fill them out right here in front of me.’ And I was like, ‘OK.’ And then I ended up getting a whole bunch of scholarships because of her.

During her high school years, Marie was also placed in a foster home: “The recent foster home that I just came out of, they are the ones who—you know really believed in me. They told me, ‘Yeah, you can make it.’” Between her school counselor and her latest foster parent, Marie felt ready for college: “Like people were still trying to figure out what they wanted to do and I’m like, ‘I know what I want to do. I’m ready.’”

Marie applied to several colleges while still in high school. Her foster parents and counselor advised strongly about choosing a college with a housing program. She remembered them explaining, “If you’re going to college, you’re going to live there. You’re going to get a
job there. It was too—Virginia was too far to travel to go to like college.” By applying early, Marie was able to secure housing with SWCC and the courses she needed to take for a degree in nursing, the career path she has chosen. Marie had to take pre-college courses the summer quarter prior to enrolling in the nursing program to stay on track with her course of study.

Marie met her fiancé, a very diligent student at SWCC, who migrated from Gambia, a country in West Africa. She recently moved in with him; together, they are motivating and providing support to each other. They are both on track to complete their degrees on time.

When I asked Marie what the future look likes for her, she described:

Graduating in June. I’ll probably get another job and get my license. Long-term—
getting married. Getting like working in a hospital or assisted living place. Or maybe a
nursing home. Continuing with my community service. So many goals. Yes, um my
boyfriend wants four children.

**Navigating financial aid.** Marie applied for her financial aid grants and scholarship while still in high school. Through the guidance of her high school counselor, she was able to obtain all the grants available to foster youth, such as Pell Grant, State Need Grant, Passport scholarships, and ETV. Her counselor guided her in completing the FAFSA form online. She remembered calling her five times the night of completing the form. Marie also qualified for the Foster-to-21 program retaining her housing, medical, and food stamps benefits. Marie also received other community-based scholarships as she recalled:

They gave me a packet about this thick full of scholarships. They said like, ‘OK Marie, look through these scholarships and pick the ones that you can actually apply for. Fill out the paperwork.’ And they were really on my back about filling out the paperwork. They were like, ‘Marie, have you filled out the paperwork yet?’ I’d say, ‘No’ and they’re like, ‘Marie, fill out the paperwork!’ On essays, I got a lot of help. Because like since it was
an alternative school, there was one-on-one with the teachers and counselors and
principals.

Marie described her first experience stepping into SWCC as exciting, “Oh my God. I’m here.
I’m here! I can do this.” She described that most of her aid was ready to go because she
completed the forms a year ago:

I also had to go and get papers and print out papers to sign—like turn in. Like the data
sheet and stuff like that. I went to South Western and I was like, ‘OK, what do I need to
finish my financial aid file?’ And they’re like, ‘Oh, OK, all you need to do is get this
signed. Get this paper and do this.’ And I was like, ‘OK. When do you need it back?’
And they’d say, ‘Oh next year.’ And I’d like, ‘OK. I’ll get it to you three months from
now.’ And they’re like, ‘OK.’ Yeah. I just like to do things early in advance so that I
know that they’re done. I don’t have to worry about them. I turned them in but my—the
college was like slow in filing like—making sure the files were complete and like saying
that their file was complete. I had to keep on checking online to see if it says ‘file
complete.’ If it is not—then going back to school and ask them, ‘OK, what’s wrong with
my file? Why isn’t it completed?’

Marie was diligently tracking her aid by checking on its status online; when she noted any
discrepancy, she followed up immediately. She met with an academic advisor to finalize her
classes; the amount she owed was all taken care of, including payment of her housing expenses.

Marie was glad that she prepared almost a year in advance; otherwise, she related how
long and challenging it would have been navigating the financial aid office at SWCC:

Like the only problem I see with the financial aid office is that they have students
working there and sometimes the students don’t know what they’re doing. Or like they
have a really, really like—heavy accent so you can’t understand them. And then there’s
also like—people—there are so many people working in that office that they don’t know what’s going on. And so they would have to ask someone else. And they’d go, ‘Yeah, we know—yeah, it’s all good.’ And it was just really like complicated because like it was just very difficult. And then like if you don’t get it done ahead of time, and then they can’t promise you that you’ll have money for next year.

She also experienced difficulty with the timing of receiving her aid. When she needed to take her pre-college courses during the summer, her aid was delayed. However, faculty and staff at SWCC were very accommodating and allowed her to continue attending the class, “I would go to the teacher and be like, ‘Hey, my financial aid hasn’t kicked in yet.’ And then they’ll go, ‘Yeah, we understand. Financial aid is always slow and backed up.’” She also experienced delay in getting her aid making it difficult to prepare for her class, which she overcame by getting resources somewhere else in the college:

Classes would start—my check would come that next week. So the first week—I would borrow someone’s books and just copy pages so I would go through it and some teachers hand out packets with the work connected to it. So I would just do that. Or the library would—you were able to borrow a book for a week and then return it. So I had the whole week to do the homework for that book.

**Sarah Bell.** Sarah is 24 years old and has been attending SWCC for the last four quarters. At the time of the interview, Sarah lived with her husband and was 8 months pregnant. Sarah also has shared custody with her daughter who is now three years old. Since her placement in foster care at 13 years old, she lived between foster homes, group homes, and the street—a life of drugs, alcohol, and petty crimes.

**Life in foster care.** Sarah grew up with her mother, an older sister, and a brother. Her father had not been a part of her life while growing up, but she stays in touch with him now. Her
brother has lived with their grandparents for the most part. He gets in trouble frequently, while her sister, who is four years older, has moved out. Sarah also stated that she has been doing “meth a little bit” during this time, mostly with her best friend and her family.

Sarah remembered her mother and her mother’s boyfriend had a big fight that resulted in her mother moving to Oregon. Sarah was left with her best friend’s family. When the family had not heard from Sarah’s mother for months, they petitioned the state for custody of Sarah as a foster parent. With custody of Sarah, financial support was provided for her living expenses. With the award of custody came the termination of her mother’s parental rights. Sarah, however, shared that shortly after the foster care placement was finalized, she was raped by her foster father. Sarah shared this unpleasant experience but also stated that she was taking methamphetamine and many other drugs continuously during this time with this family. She stayed with the foster family for four years without disclosing the rape with anyone:

So psychologically I didn’t really want to leave and with everything that had happened in me—one of those things too—better the evil you know than the one that you don’t. And it was the only time that the rape actually occurred. But there’s always comments like, ‘Show me your tits and I’ll give you another cigarette.’ Or another hit of dope or you know, whatever. And um, he was trying to hold it over my head like, ‘Do the dishes or else.’ Or ‘You can’t do dope during the week. You’ve got school.’

She finally left this family at 16 years of age and moved in with her older sister and her husband. This arrangement did not last long; soon thereafter, Sarah fled to Oregon. She stayed with her aunt to escape the state welfare; she feared not knowing where they would place her next. Sarah shared her foster care experience with her aunt. Sarah’s aunt contacted DSHS and handed her back to the system. Sarah was placed in a transitional facility until they found her another home.
Her former foster father was convicted for child molestation and was sentenced to prison. She reflected on the reasons why she had not disclosed the rape incident sooner:

Well because I didn’t want to—I didn’t want to have to deal with possibly going into another home where something worse could actually happen to me. The mind of a child. What do you expect? Not only that—they were giving me drugs. Drugs that I was already into. Why would I want to quit? It’s a Catch 22 situation. It’s really retarded. Like when I look back on it, I can’t even understand why I would have wanted to stay just to get high. But—what a life.

To date, she did not understand why he was not charged with rape: “I think there’s like controversy about how old I was—like if I was thirteen, it would be considered really bad but if I was 14, it would be a different. Why does that matter if he’s like 46?”

Sarah was then placed in a group home in Seattle called the Aloha Inn. This did not last long; at the age of 17, she ran away with her boyfriend and lived on the streets. Her life on the streets revolved around getting high on meth and other drugs she could obtain. She was caught shoplifting, stealing, and dealing drugs, resulting in several felony charges, “[B]ut back then it was just—we got all homeless, drugs, stealing cars, doing stupid shit. You know the typical stuff that comes with doing drugs.” When she was able to hold a job, they were mostly in housekeeping at what she described as “dumpy motels.”

By 21, Sarah was pregnant with her first child and felt it was now time to quit drugs completely: “I decided that I wasn’t going to abort the kid and I said, ‘OK, I’ve got to get clean.’ I quit doing meth cold turkey. I was still smoking pot until two days before I went into treatment.” She was also ordered by the DSHS to seek drug treatment to receive welfare benefits. She left the treatment six days earlier than scheduled and thought that she could do it
on her own explaining, “I ended up leaving because they were being extremely biased.” She told them, “Screw you. I’ve gotta go.”

Sarah, now with her child and her boyfriend, lived together under the state’s welfare program called TANF or Temporary Aid for Needy Families. They received a housing subsidy and food stamps. Her boyfriend was able to attend a short-term certificate training program in order to transition to work. When their relationship was not working out a year later, Sarah asked her case worker’s assistance to move out of the house with her daughter. She was placed in a transitional housing facility called Quantus House. While in this housing program, Sarah lost full custody of her daughter:

I got kicked out of the Quantus house because my case worker from the VOA (Volunteers of America) decided to tell me that she thought my child was scared of me and depressed and I went off on her. You can’t diagnose a two year-old with depression. I don’t care who you are.

Her daughter was placed in custody of her father. Losing full custody of her child also resulted in Sarah losing her TANF benefits. Sarah was even ordered to pay $158.00 of child support, which she has not paid because she had difficulty keeping a job. Sarah worked as a housekeeper while desperately trying to find out how she can support herself and regain the custody of her daughter. She learned about college opportunities, specifically the financial aid benefits that could potentially be available. This aid would cover her tuition and books, as well as an allowance for living expenses such as transportation and even childcare.

**Journey to higher education.** Sarah described that she attended classes regularly and earned good grades before her foster care placement. By middle school and when she moved in with her first foster family, she was exposed to drugs, which affected her attendance in school, as she remembered:
I didn’t have much of a mind for the homework back then. If I could finish it in class, I was fine. Um, tests I usually did really good on especially math and science. But if I had any homework, I never did it. I pulled mostly D’s and F’s at high school.

Sarah dropped out of school when she was a sophomore. She received her GED in Mount Valley where she lived with her sister after getting caught shoplifting in Seattle. The court had ordered her to complete her GED or risk being sent to a juvenile detention center. She was about 16 and had continued to live on the streets after completing her GED. She recalled inquiring about college when she was about 19 and thought it would be a nice change from homelessness but had not pursued it because she was strongly addicted to drugs.

At 23 years of age, Sarah was pregnant with her second child. She had lost full custody of her first child, was still homeless, and could barely hold on to a living wage job. This time, Sarah seriously considered education as a way out:

I want to do something better than be a shitty housekeeper for the rest of my life. I don’t want to clean up after people’s dirt constantly. Not only that, it doesn’t pay well for having two or more kids. And financially in this economy—most people that hire housekeepers don’t want to hire white people anyway. I know that sounds really stupid but it’s true. They’d rather hire a little Mexican or whatever because it’s faster and mainly for a little less money. They don’t complain.

Sarah had looked into different career pathways at SWCC before deciding to pursue an associate transfer degree on her way to becoming a math teacher. She has completed four quarters, but two of the quarters, she was placed on academic probation for failing. Sarah applied for reinstatement while doing her best to maintain a passing grade.
Navigating financial aid. When Sarah began her college journey at SWCC, she was 23 years old and the financial aid benefits available for foster youth had expired. Sarah shared her frustration as follows:

All they ask you is if you were in foster care for one year after your 16th birthday. And they don’t tell you why. And that the thing that I really don’t understand is like, ‘Why are you asking me if you’re not going to give me any extra funding?’

Nevertheless, Sarah enrolled at SWCC and was able to pull together a financial aid package consisting of Pell and state need grants, BFET, and student loans for about $1,500 a quarter or $6,000 a year. When asked whether she was worried with the amount of loans she would need to repay someday, Sarah shared that she heard that her loan would eventually be forgiven if she pursued a teaching degree.

Sarah shared that pulling this package together was extremely difficult and she felt that there are more scholarships or grants available and that it is simply not accessible through the college:

I talked to a specific math teacher who was my advisor for going into the teaching part and he knows there’s scholarships. And financial aid just looks at you and says, ‘Well, we only know what we got. We’re not even going to tell you what we got.’ They basically really only know about the grants that specifically go through their financial aid office at the school.

Sarah even considered hiring grant writers to access these resources, as she explained:

I mean if I wanted to get scholarships or outside grants, I have to work on all that on my own. Find a grant writer or write them myself which I have absolutely no idea. I do know a grant writer who will work on—what do you call it—they get the money when you get the money. I called him up like last month. He said, ‘Yeah, that’s me. Yes, I
will work on a basis where if you get paid, I get paid kind of thing. And I’ll write grants for you.’ But he’s going into surgery soon. He isn’t doing anything until after he recovers. And as far as I know, anybody else that I’ve talked to about being a grant writer, they say that’s not how it works and that you have to pay them a flat rate in advance. But this one—he’s willing to do the work as long as he gets a share. I’ve heard anywhere from $300 to $700 down. And I don’t have—I don’t have any money right now. This is totally retarded. Can’t you make it any more easily accessible for people to actually get the shit that you want to give them? Oh, it’s out there. All you’ve got to do is look for it. There’s all sorts of grants out there. Business starters felon grant and if you’re a felon and you’re having a hard time getting a job, you can start your own business.

Sarah also shared her frustration in accessing information from financial aid staff, “I found out that the school was basically—or at least financial aid—was dinking me around.” She complained about getting misinformation or incomplete information or being passed on to different staff with different information as she shared:

Yeah, it’s not easy. And I can’t even tell you exactly how I figured it all out because I don’t really remember now but I remember being totally flabbergasted and out of my mind. And like I was ready to just jump on the first person that looked at me sideways because of how screwed up I was being treated. It’s like, ‘Can you guys really not understand what it’s like to be a first-timer coming to school and trying to navigate through all this shit? And you won’t even give me…?’ I was so rude with the financial aid department it wasn’t even funny because they kept telling me different stuff and they don’t get it. They don’t understand. They just expect everybody to automatically know what they’re talking about and it’s totally not true. Ninety-nine percent of the people that
actually go to school have absolutely no idea what they’re doing. They’re applying for financial aid or waiting in line or anything like that. Gotta call; send letters, whatever the case may be. Let people know that they’re missing stuff before the deadline happens.

Sarah believes that the staff at the financial aid office was fellow students like her and not trained officials who are knowledgeable about the process:

No, it was always different people. And the really screwed up part about it is that the people behind that desk at the financial aid department are supposed to be working for the government—not for the school. Not like—I noticed a lot of people do work study in the financial aid department. So you’re talking to another college student about what’s going on with your college funding. And I’m like, ‘That’s not right. It’s supposed to be a government official who is actually qualified to tell me about government funding. Not somebody who’s going to the same school I am. It’s just stupid.’

Summary

In this chapter, each of the 12 students in this study had a different story to tell. Although these students experienced challenging childhoods, they all made that step to pursue their educational journey through a community college in hopes of a better future. While in college, these students all had the chance to access the financial aid benefits that were available to them with varying degrees of success and frustration. It was important to share their stories starting from their lives in foster care, their educational pathways to college, and their experiences in navigating the financial aid system.
Chapter 5: Emerging Themes

The complexity of any human experience will no doubt generate a lot of themes, particularly that of a foster youth. However, for the purpose of this study, only selected themes that spoke directly to the phenomena of students formerly in foster care navigating the financial aid system will be presented. The thematically based approach used in this study involved the process of going through the interviews, identifying statements or phrases of significance, and pulling out emerging themes or “experiential structures of experience” (van Manen, 1990, p. 79).

Once the themes were identified, a process to distinguish themes that were essential against those that were more incidentally related to the phenomenon was necessary. The process to determine the essential themes was described by van Manen (1990) as one that is used “to discover aspects or qualities that make a phenomenon what it is and without which the phenomenon could not be what it is” (van Manen, 1990, p. 107). Thus, the essential themes of this study were identified by asking the questions: Does the nature of the participant’s lived experience in navigating the financial aid system change if we alter or delete this theme, and will it lose its fundamental meaning without this theme?

The emerging themes identified in this study represent the essence on how the participants’ experienced the financial aid system. First, the participant’s ability to access financial aid benefits successfully resulted from their capacity to gain awareness and knowledge of these benefits and its processes. Second, the poor timing or the delays in knowing about their aid and in receiving their financial aid funds posed as the next hurdle for the participants in this study. Finally, the participants’ experiences shed a light to the sufficiency of financial aid benefits, given the challenging expenses they faced with their limited resources and the ways
they supplement or overcome these expenses. The rest of this chapter will provide details of the essential themes and their subthemes under each of these categories.

**Accessing Financial Aid Benefits**

The former foster youth in this study attributed financial aid benefits as a major influence in their choice and ability to enroll in college. By having access to financial aid, college became somewhat affordable and within reach for the participants. Knowledge of financial aid availability, what it could and could not be used for, navigating the application process, timing of notification of receiving funds, and timing of actual receipt of the funds were all major issues for the students, and each one represented a significant hurdle to their success.

**Lack of knowledge and awareness of financial aid opportunities and benefits.** Preparation for college often begins in middle school for students who attend post-secondary education immediately after high school. By the time traditional students reach their junior or senior year in high school, they have pursued the steps needed to finance their college education, including accessing the financial aid benefits that they may qualify for. This, however, is the not experience of the participants of this study except for three of them who have benefited from the support of mentors or local community advocates while they were in high school.

**Misconceptions about college financial aid eligibility.** Most of the participants in this study had not planned on attending college while in secondary school. The exceptions were Marie Holmes, Jenny Adams, and Karina Faye. These three participants had been informed while in high school of college opportunities and funding for foster youth from their high school mentors or community advocates. However, all other participants had perceived that the ability to attend college requires good grades and the financial ability to afford it. For instance, Amy shared that, “I felt like only super-intelligent kids that like apply for all these scholarships and stuff like that got scholarships.” Brenda explained that, “I didn’t know anything about—you can
further your education, I only have a GED…and how am I going to pay for this? So, I kind of brushed it off.” The participants shared several reasons for their lack of college preparation and aspiration including poor academic performance in secondary school, lack of financial support, lack of motivational/emotional support, and lack of information about college opportunities from the schools and the foster care system.

Several of the participants barely completed high school. The others acquired their GED only to gain independence from the system and to gain employment. Some of the participants did not consider themselves good students, whereas others considered themselves good students but multiple factors (e.g., multiple placements and emotional issues) affected their ability to maintain good grades. The majority of participants stated that the type of support by the adults within the foster care system was usually directed towards them getting a job and not attending college. Amy shared that her foster parents, who did not go to college themselves, never talked about college, and further, advised her after high school to “just do what was necessary. So it (college) wasn’t really something that was talked about.” Corrine recalled that her social workers encouraged her to “get a job. Be more independent rather than go to school.” Promotion of joining the workforce early rather than going to college were further engrained by high schools providing vocational training and apprenticeships rather than promotion of attending college. Such was the experience shared by Collin. Collin described that “It was through the high school. Part of the special ed—they just assigned me to the kitchen as a helper.” Jonas, on the other hand had not been given any information about educational opportunities after leaving foster care as he explained, “I’m not going to say that they didn’t care but it didn’t seem like there was much emphasis on it (college). I wouldn’t have even had my GED today without CCA (Center for Career Alternatives)”
Pre-college mentors makes a difference. Marie, Jenny and Karina, were all Passport-for-Foster-Youth-Promise students, and as such, were provided support to prepare for college. All three also received mentorship and guidance from local community advocates and their high school counselors. Marie shared, “I had a school kind of like counselor but she was more like a second mother to me. She like helped me apply to colleges. She helped me with financial aid. She helped me get the credits I need.” Marie had known her counselor since her sophomore year in high school and by her senior year, she had applied for financial aid, registered at the community college of her choice and had arranged for her housing. She received all the financial aid benefits available for foster youth plus additional private scholarships referred by her counselor. She had also retained other foster care benefits like food stamps and medical coverage.

Jenny also shared some perspective on the support she had received from the local community advocate who visited her and her grandparents relating:

She was great. She came over to our house and she’s like, you know, ‘These are what you can apply for these. You can apply for—like there’s ETV and Passport to college and all these things that you can apply for that basically pay you to go to school.’ You know from foster care. Although she does not fully understand all the benefits, she knew at least to go to the financial aid office and inquire as she explained:

But that’s all I knew of and they didn’t tell me—and I went down to financial aid—I said, ‘Am I eligible for any other scholarships that I can apply for?’ Because I knew nothing. I was just out of high school.

Karina also benefited from learning about college and college opportunities, while in middle school, and through her mentor as she described:
They would have counselors come talk to you about your future and they would help you decide what classes to take. This was to help you decide what classes to take freshman year when you first get into high school because everybody’s scared and stuff. Then they would tell you, ‘Choose these—if you want to go to a university when you’re done with high school, if you want to do this, or go to a Community College or whatever, these are the requirements you need to do.’ And so in high school, to prepare yourself to get into a university or anything, you need to take classes for the requirements. I was excited to go to college at that time. I was like, ‘OK, sweet.’ This was when I really, really wanted to go to university and I had a certain university in my mind that I wanted to go to and I was really excited at that time…I had my mentor with me, she’s the one that helped me with everything. She showed me all the different programs and everything.

For these participants, it took an advocate or a mentor while in high school to inspire, motivate, embrace, and get the students to commit to go to college. An advocate often made the difference between attending college and not attending college. An advocate or a mentor ensured these participants are taking the right classes in high school needed to prepare for college; that they secure the financial aid benefits and scholarships that are available to them; and that they arranged for the transitional steps necessary to attend college such as arranging for their housing. Given a foster youth’s lack of parental support, school mentors and local community advocates fill in the gaps to what Dumais and Ward (2010) described as the strategic interaction necessary to successfully access higher education. This is typically in the form of parents’ (advocates) gathering information and resources on behalf of their children (foster youth).

**Attempting to demystify the complexity of financial aid.** Although most of the participants had not intended to go to college, changes in their lives (e.g., unemployment, homelessness, loss of welfare benefits, or simply a desire to provide a better life for them and
their child or children) led them to desire higher education. For instance, Sarah, after losing her TANF benefits explained, “I might as well apply for financial aid, loans, etc., and try to get the most that I could. And be able to survive or some semblance of income that way.” The students had varied experiences in the enrollment and registration process, including determining the career pathway they intend to pursue. However, they commonly shared that accessing financial aid was a complex and frustrating process as they shared their experiences in (1) completing the FAFSA form; (2) the challenges with interacting with financial aid staff; (3) providing proof of their foster care status; (4) accessing ETV funds; and (5) the futile efforts in securing other grants and scholarships. Sarah succinctly observed:

The only problem with anything beyond the FAFSA application online is that they have no set paperwork for everybody to fill out. So depending on what your situation is, or depending on what number you have that comes up, might depend on what paperwork they want you to fill out. Not everybody gets the same paperwork all the time. So they can’t just say, ‘Oh well you need to do the FAFSA online and then you need to fill out like these four pieces of paper and you’re done.’ Everything’s back and forth, back and forth, back and forth. Like you have to do FAFSA and then you do the paperwork that they tell you to eventually fill out. And then you go back in line for the school and you do a little test, promissory notes and that. It’s all very ridiculous. If you just had everything all in one and then you just apply on one packet. One paperwork stack. And then just stick you in everything you qualify for. That would be awesome.

The participants also reported (6) how valuable the support they had received from advocates at the college and the community was in navigating the process of applying for financial aid. In addition, the participants shared (7) how technology assisted in making financial aid information accessible.
Establishing independence in the FAFSA form. A critical step in applying for financial aid is completing the FAFSA form. The participants in the study reported that the process is fairly easy and straightforward, describing it as “pretty self-explanatory” to “it is pretty easy to understand—it’s just questions.” Corrine was even unsure whether she did it correctly explaining, “I did it online. I actually wanted to call them to make sure I did it all right because this felt a little too easy.”

However, they all had difficulty providing information regarding their parents, such as their parent’s income and their parent’s assets. They did not understand nor were they aware that as former foster youth, this information was not required and that they can claim an independent status. It actually took additional guidance or support from the college, their advocates, or their high school counselors to figure this out. For instance, Marie consulted with her high school counselor several times while completing the FAFSA online as she explained, “I was like, ’Uh, I don’t live with my parents. How do I fill that part out?’ She’s like, ‘Oh you just skip it.’ Brenda, without help intuitively skipped those questions, “[W]hen they start asking the questions about your parents and stuff like that—I couldn’t answer any of those questions. So I just left them blank.”

Several of the participants found the process of responding to parental information stressful. Collin took a month to track down his parent’s information from siblings and his biological mother. Debbie called her biological mother crying:
When I first started doing it, I didn’t know that—um, I didn’t know how to do it. And I
didn’t know that you didn’t have to have all your information. You didn’t have to fill out
everything—like about your parents’ background and stuff. So when I got to that part, I
was trying to fill it in and I don’t know anything about my father really. I don’t know
anything about that side of the family. He’s always been over in Missouri. I’ve only met
my aunts from there twice when they came down to visit after we got taken away from
my mom. And um—so I don’t know anything about them. So I’m trying to fill out this
information and I’m like, ‘I don’t know any of this!’ You know what about us people
who don’t know our parents’ background?

Jonas recalled the first time he completed the FAFSA. He was told that since he was under the
age of 24, he was required to provide his parent’s information. He knew that this was not
possible and had hoped that this policy changes for foster youth: “I hope at some point in time
they make an exemption because—there will be a lot of people in foster care that are estranged
from their parents. They’re not going to get any kind of financial help.”

Indeed, recent changes in the FAFSA online form provide for a simple question of their
status as former foster youth and if students responded to this affirmatively, all the questions
pertaining to parental information are skipped over. Amanda, who experienced the new FAFSA
form related, “I Googled FAFSA… It was really easy. You don’t have to put any of your
parents’ information or anything as long as you said that you were a dependent of the state.”

Despite recent changes to improve the FAFSA form, the participants in this study
commonly experienced the difficulty in providing parental information in completing the
FAFSA form and establishing independent status. It resulted in undue anxiety for several of the
participants that delayed their financial aid application; for one participant, providing this
information discouraged him from applying in the first place.
Frustrating interactions with financial aid staff. Beyond FAFSA there are a series of additional steps and processes the participants had to follow in order to create a comprehensive package of financial aid awards. With limited or no knowledge of the various aid programs that may be available, the students relied heavily on financial aid staff to learn about other available aid and what the requirements were.

All of the participants shared that they had challenges interacting with some of the college’s financial aid staff. They shared four main concerns specific to the financial aid staff: (1) staff often provided unreliable information or the wrong information; (2) staff were unorganized and forms were often misplaced; (3) there were not enough staff to handle the influx of students; (4) the staff was often made up of students or other staff who simply did not have the background and expertise to address questions and concerns. For instance, Sarah explained:

Of course they like to beat around the bush a lot. And not really tell you anything by telling you a whole lot of nothing. I wanted some information. I wanted to know what was going on…I was considered late because they didn’t bother to tell me that I needed to fill out those couple pieces of paper. They do that a lot. They like to not tell you about what you need to do…’You guys need to be more on top of your shit.’ Everybody gets mad at me because I speak my mind. But you know—pretty much they need to hear it a lot of the time because they don’t get it. They don’t understand. They just expect everybody to automatically know what they’re talking about and it’s totally not true. Ninety-nine percent of the people that actually go to school have absolutely no idea what they’re doing. They’re applying for financial aid or waiting in line or anything like that. Gotta call; send letters, whatever the case may be. Let people know that they’re missing stuff before the deadline happens. And like I was ready to just jump on the first person that looked at me sideways because of how screwed up I was being treated. It’s like,
'Can you guys really not understand what it’s like to be a first-timer coming to school and trying to navigate through all this shit? And you won’t even give me…?’ I was so rude with the financial aid department it wasn’t even funny because they kept telling me different stuff. And then they told me at the last minute, ’Oh yeah, you have to sign your promissory note and do this and this and this and this.’ And I’m like… Yeah. I’m like, ‘You couldn’t tell a student sooner? I have to come bug you every week to find out what I’m supposed to do? That’s not the way it’s supposed to work. I’m supposed to be concentrating on my school work not concentrating on you guys doing your job.’ And the really screwed up part about it is that the people behind that desk at the financial aid department are supposed to be working for the government - not for the school. So you’re talking to another college student about what’s going on with your college funding. And I’m like, ‘That’s not right. It’s supposed to be a government official who is actually qualified to tell me about government funding. Not somebody who’s going to the same school I am. It’s just stupid.’ They’re not very organized. And in financial aid, they need to have people who are actually qualified to do financial aid.

Even Marie, who applied for financial aid a year in advance while she was a senior year in high school, reported that it took at least five months to complete her financial aid application, with constant vigilance on her part. She explained:

    Well, I had the right forms. I turned them in but my college was like slow in filling like—making sure the files were complete and like saying that their file was complete. I had to keep on checking online to see if it says ‘file complete’. If it is not then going back to school and ask them, 'OK, what’s wrong with my file? Why isn’t it completed?’ Then I remember one—they lost one of my scholarships. And I had to go talk to them about that. So they’re like, 'Oh we don’t have—we have no record of that scholarship.'
And I’m like, ‘Oh my goodness. This lady says she sent this check to you guys and that it is - you know like cashed and everything.’ And so that was a big, big … They’ve lost my scholarship that quarter. Like the only problem I see with the financial aid office is that they have students working there and sometimes the students don’t know what they’re doing. Or like they have a really, really like—heavy accent so you can’t understand them. And then there’s also like—people—there are so many people working in that office that they don’t know what’s going on. And so they would have to ask someone else. And they’d go, ‘Yeah, we know—yeah, it’s all good.’ And it was just really like complicated. Yeah, we understand. Financial aid is always slow and backed up.

Brenda described her experience as “Wow! I could pull out my hair with their financial aid department. It’s very difficult. I don’t even think they recognize me as being - or even acknowledged the fact on my application that I was a foster child.” Corrine waited for guidance on the first quarter she enrolled when she finally decided to just enroll for one class as she has not heard anything about the status of her financial aid explaining, “I was in constant, constant contact with them but no one ever called me back. Um, I was like, ‘OK, I’m going to take this into my own hands.’ Colleen also shared “I don’t mind the admissions. I don’t mind the registration. It’s financial aid that I do not like whatsoever. They are very confusing.” Debbie provided a more sympathetic view of her experience:

I’m trying to be objective. I understand they’re overworked. They are. But I really think that the school is sloughing on hiring more people up there because the lines are insane. They’re crazy and there’s not enough people up front and I feel a lot of times—I’ve gone up there and I’ve turned in my paperwork and I’ve said, ‘OK, do you have everything?’ ‘Yes, we have everything.’ And then I’ll get a call, ‘Oh, you need this and you didn’t
turn in…’ But what I still do not understand—probably because they’re so overwhelmed with the work that they have, that they probably miss—you know certain things and stuff like that. It can’t be a very fun job. I can’t imagine. Because people are up there—it’s emotional. You know I see people crying up there and stuff. And so I wouldn’t want to be a person to tell someone else, ‘Oh I’m sorry, your financial aid just got ripped away.’ I wouldn’t want to do that to someone. I couldn’t imagine having that job. So I imagine that they’re probably a little bit irritable.

A significant part of the participants’ experience in accessing financial aid is their exasperated experience interacting with financial aid staff. Although, the participants were sympathetic to the college’s financial aid staff increasing workload and limited capacity, they shared concerns on the staff’s tendency to provide the wrong information; that they are unorganized and that they misplaced forms; and that the staff lack the expertise and knowledge about financial aid.

Providing proof of their foster care status. The participants in this study also reported difficulty in having to gather evidence to prove that they were actually in foster care. For example, Marie shared that:

The hardest part because all my ward of the state documents was with my old case worker. So I had to call her up and have her—you know sign papers and then I also had to bring in like something that had to do with foster care that had my name on it.

Colleen also reported that she had to make a special trip to the local DSHS office and coordinate her records between counties, and between the state of Washington and Idaho.

Arduous steps for ETV. The participants of this study who qualified to receive the Educational Training Voucher, or ETV, funds reported difficulty accessing these funds. ETV is administered separately from, and external to, the college by DSHS. The process requires participants to submit invoices or proof of expenditures. The students reported how hard it was
to pay for expenditures first and then have to complete all the necessary forms and paperwork in order to get reimbursed. They consistently reported that ETV staff members were not helpful. For instance, Amy blamed ETV staff as the reason why she decided to get a job while attending college, as she described:

They were the worst people to work with I have ever dealt with and the perfect example of why I want to be a social worker. Because people like that drive me crazy. What you do is they give you your scholarship. But what you have to do is buy things yourself and then you send in the receipts and you’re reimbursed. And it’s supposed to take up to three weeks at the most. And they fire people randomly. They lose your files. They change the rules whenever they want to. And it usually takes about two months to get anything back from them. Yeah. So if you send in your grant hoping to get it back at least three weeks so that you can pay the rest of your bills, good luck with that! That’s when I decided to get a job. That way I had some sort of steady income every couple weeks. And it would be easier because it’s really hard to do your homework when you’re stressing out because you can’t pay your bills because someone’s not at their desk—Not doing what they’re supposed to be doing.

Karina described her frustration on submitting so many forms as she explained:

There’s too many things that—requirements that they require you to do to you know—like ETV—they make you turn in your grades. They make you turn in what classes you’re taking and like a whole bunch of stuff. And then they make you do that, it seems like all the time. Like I’m always sending in paperwork for something. There’s never like a just break where you don’t have to send anything in for a little bit. Or something you have to request and it’s just really difficult to do in a timely manner especially for college students too. Like where are you going to find the time to do all this when you’re
a student working and you got to figure out your bills and you’ve got to do this too. And you think, ‘Well how am I going to pay my rent this month?’ It was the ETV program. The lady was just so - so rude. She wasn’t helping me at all. It’s just they get really frustrated and talk down to you. There was a time where I sent my things into them and they were like, ‘Oh we need this again.’ And it’s like, ‘I just sent that paperwork to you guys.’ But they needed it again. So it’s really hard.

Jenny got frustrated when she tried to follow the process of setting up vendors to bill ETV as she explained:

> So I went down to my insurance and I was like, ‘Can you send this directly to them and have them pay it?’ Well, the last three—when I set it up in the fall—the last 3 months have been late. And now I’ve got like late notices and like $400—not $400—like $300 or something like that in car insurance. It’s like, ‘You were supposed to be paying this.’ And I just got an email a couple weeks ago about—they were switching over the care provider for me. And so um—a bunch of paperwork got messed up and stuff like that.

> She wasn’t very helpful.

The ETV funds provide supplemental support to the participants cost of attending college. As a grant specific to former foster youth, ETV funds are administered through DSHS that is layered with separate steps and processes in order to verify the eligibility of the students and proof of expenditures. The participants find these steps tedious and frustrating.

**Futile efforts to secure other aid.** Seven of the participants in this study shared how difficult it was to pursue grants and scholarships beyond what was provided or processed by the college. They tried searching desperately for resources on the web or even for those resources that could have helped them apply for scholarships. Corrine, for instance described:
Trying to dig in and see what other resources are—pretty impossible. And the scholarship writing or um a lot of them are very restricted to which degree you’re pursuing or like what are your different volunteer options to help humanity or just under those basis of... Well I don’t qualify for that, that, that, that. You know so it’s kind of—it’s so very limited. And I’ve been looking for an entire year. Every night I would just log on and I looked at so many sites for scholarships and grant hunting. I actually received one phone call from a grant. Um, it—they were like, ‘OK, we need money to be able to put you together with you know, all these grant opportunities and such and such.’ And it’s—those were—that’s the only thing I got back. Phone calls from people that were asking for money to be able to be set up with grant.

Sarah reported that she considered hiring grant writers for a fee:

I mean if I wanted to get scholarships or outside grants, I have to work on all that on my own. Find a grant writer or write them myself which I have absolutely no idea. I do know a grant writer who will work on—what do you call it—they get the money when you get the money. And as far as I know, anybody else that I’ve talked to about being a grant writer, they say that’s not how it works and that you have to pay them a flat rate in advance. I’ve heard anywhere from three to seven hundred dollars down.

Several of the participants shared their desperate effort to secure other aid or grants to supplement their financial aid package from the college. With limited information and resource, they exert unnecessary time, effort, or even funds to futile leads.

*College mentors or advocates, a valuable resource.* Nine of the participants in the study appreciated the assistance of college mentors or advocates who helped them navigate the financial aid process. Amanda values Becky Fall and the support staff at the college for Passport students like her. She shared:
It was a lot easier because I knew Becky Fall and she could help me. And they set me up with a program called Trio. Irene used to help the Passport students. She used to be the one that handled our files. And she was really good about making sure she got everything done on time and doing like the best things she could for us. And then I have people like them who meet weekly and make sure my things …

Corrine also reported that Becky Fall “tried pushing for my financial aid. You know she would talk to people like, ‘Hey, we’ve got to get her school, financial aid going. So let’s go.’” Jenny reported similar support from Becky and the Passport team as related:

They knew everything. I think every college needs them. They were kind of the ladies that knew everything. You know—they were willing to talk to other people to find out the exact answer to give me a straight answer. Not say, ‘Go talk to this person.’ They would go talk to that person. Karina explained how local community advocates helped her “get set up and they’ll have like the forms and information and they’ll have you fill everything out and send it in for you.” Colleen credits the North West Children’s Home for supporting her with several transitions as she explained “I’ve known them for almost ten years and she sent me the stuff over the email and I just have to fill that out.”

The participants shared how college mentors and local community advocates made a positive difference in their ability to navigate the financial aid system. Similar to the values mentors and community advocates provide while students are in high school in preparation of their college admission, ongoing support to provide the necessary skills to effectively conform to the college system is necessary.

The role of technology in the financial aid process. Most of the participants proved to be technologically savvy and could access financial aid information via the web. By doing so, they were able to track the status of their applications, follow up on any delays, or clarify any
misinformation. Marie, for instance, used the special link in her SWCC portal to access the status of her financial aid application as she described:

Where you can click and it takes you right to your financial aid page on the website. It shows you how much you get for each quarter, from what scholarships or whatever. I figured that out myself. Because I’m like—I like while I was waiting for my financial aid stuff to kick in, I would like look around at their website to figure out a way to look and see what’s going on. I would also go online or to the financial aid office because those are the two places where I gotten the most information about that particular—whatever—it just depends on the school.

Karina shared gathering her information about financial aid “pretty much all this stuff was online or you call,” although she admits that online transactions could be confusing, “Online thing is kind of iffy because there are times where you think— you click on one link thinking it’s something and it’s totally different.”

With the continued advances in technology, the participants shared how they have used technological and online tools to access financial aid information. Although these tools can be confusing to some of the participants, it proved to be a valuable resource to students with its readily available information.

**Poor Timing of Financial Aid Awards**

After the participants in the study managed to complete their financial aid applications, waiting for the approval of their awards and the actual receipts of the funds posed as the next hurdle. As Amy articulated, “I know it sounds terrible because financial aid is my motivation for going to college. But if people would do things on time, it would make things a lot less stressful and it would just make school in general easier.”
Timing of the award letter. Several of the participants were at the cusp of deciding whether to pursue or continue with their education or to drop. The timing of the award letter was a waiting game. Two stressful factors in this decision were waiting to find out if they were approved for funding, and subsequently, learning the amount of the funding. This information comes to students through a formal notification known as the award letter and is sent by mail and/or email, and through an update in their student portal.

To be awarded or not to be, that is the question. Several of the participants waited months after they have applied for financial aid, not knowing whether they were approved or not. For instance, Colleen applied in April 2010 for the fall quarter of 2010. She waited for months for her award letter, which she eventually received by December 2010 (the last month in this quarter). In the meantime, she went ahead and registered in September 2010 for only one class for the fall quarter of 2010. She explained, “OK. I can pay this. I can come up with the $450 but be careful. I’m not going to do all the classes.” With approval on hand in December 2010 and in preparing for the winter quarter, Colleen was not able to register for the classes. As she explained, “[B]y the time I got to it, everything was full.” The delay in the receipt of the award letter made it difficult for several of the participants to plan for their studies.

Not knowing how much financial aid will be given. Another stressful factor our students shared is the delay in knowing how much aid they will be receiving. For instance, Debbie needed this information to know the status of her financial aid application in order to begin the process of securing student loans: “I didn’t get my financial aid money until like—I think it was a week before the quarter ended. Literally, I had to get a loan and stuff in order to even pay for my class or my books.” Brenda was extremely frustrated when she learned on the first day of class that her financial aid was denied. After discussing her situation with financial
aid, several days later she decided to appeal the decision. She described the frustration with this situation:

So I was denied and I wasn’t told this. I wish they would have said this ahead of time because that would have put me in a position where I could have at least started with the appeal process. Or know this and I would not have attended school and just waited because when I finally got awarded my appeal, they only gave me just the money for the Pell Grant. My tuition is $1,700, but the Pell Grant’s only $1,800. It only gives me $100 left.

The timeliness of knowing how much financial aid the participants were awarded posed as another common experience in this study. The delay made it difficult to pursue other aid when their awards were reduced or denied.

**Balancing financial needs: the timing of receipt of funds.** Another challenge the students experienced was preparing for class while at the same time managing their living expenses. The students dependent on financial aid often played a juggling act between purchasing what they could afford and holding off on additional expenditures until after the actual receipt of funds. This proved extremely difficult when funds were received close to the start of the quarter or, even worse, after the quarter began.

**When funds are late.** Participants like Denise described the impact of when funds were not received on time or when funds were received immediately before school begins:

I get my financial aid one to two days before the quarter starts because that doesn’t give me really a sufficient amount of time to go get my books and my supplies. I still haven’t received it for this quarter, and it starts Monday. So, I usually get it right before and so then I have to rush and make sure I have my stuff for the first day of class and stuff like
that. So I’m not very fond of that. But uh, I understand that—you know they’re probably
doing the best that they can with how many students they have.

When the receipts of funds were delayed, students with limited financial resources make
decisions that compromised their ability to succeed in school. Take Amy, for instance; she grew
tired of the uncertainty of when her funds would come in, so she decided to work while going to
school. She works about 50 hours a week while maintaining a full-time load at school. She
explained:

I would rather work and know that I’m making my own money and I can depend on that
than have someone else who isn’t doing what they’re supposed to and I can’t pay my rent
or buy groceries because I don’t have it together. I don’t want to sit there and check the
mailbox every day in the hope that I can pay my bills.

Sarah shared her frustration with the delay of her financial aid award:

They kept telling me different stuff. They’re like, ‘Oh yeah, you’ll get your money, don’t
worry. Delayed payment’—I’m like, ‘Delayed payment -what does that mean?’ They’re
like, ‘Oh it just means that you’re still registered for your classes. We’re just going to
pay for your tuition late when we process your paperwork.’ And what does that mean for
the money I’m supposed to live off of? And then they tell me when I finally did get my
financial aid—I got like $500—I was like, ’Where’s the rest of it?’ They’re like, ‘Oh it
takes four to six weeks for a first-time loan.’ And I’m like, ’What is that all about?’ And
then they told me at the last minute, ’Oh yeah, you have to sign your promissory note and
do this and this.’ And I’m like…I’m like, ‘You couldn’t tell a student sooner? I have to
come bug you every week to find out what I’m supposed to do? That’s not the way it’s
supposed to work. I’m supposed to be concentrating on my school work not
concentrating on you guys doing your job.’
Another challenge shared by several of the participants in this study is the delay in the receipt of their financial aid. Preparation needed to attend these classes was difficult when these funds are received so close to the start of class.

**Being resourceful when financial aid funds are late.** Five of the participants proved their resourcefulness and tenacity while at the same time increasingly got frustrated, in waiting for the receipt of their funds. For example, they pursued other granting sources or borrowed books from library until they could purchase their own books. Marie shared that:

I would go to the teacher and be like, ‘Hey, my financial aid hasn’t kicked in yet. Could you please tell the financial aid office that I’m going to continue taking this class? The financial aid will pay for it.’ And then they’ll go, ‘Yeah, we understand. Financial aid is always slow and backed up.’ So if you talk to the teachers, they really understand. Also the first week—I would borrow someone’s books and just copy pages so I would go through it and some teachers hand out packets with the work connected to it. So I would just do that. From other students and the library would—you were able to borrow a book for a week and then return it. So I had the whole week to do the homework from that book.

Jonas used the BFET funds to secure his books, bus pass and supplies. While Karina had set up her ETV account through the College store, providing her with a voucher that would allow her to purchase books, and the book store would subsequently bill ETV directly. These participants managed to overcome the delay of the receipt by using other grant or aid or working closely with other college resources like faculty or setting up a bookstore account.

**Sufficiency of Financial Aid Benefits**

A number of studies have shown that low-income student decisions are particularly affected by tuition rates and the availability of financial aid (Hamrick & Stage, 2004,; Lillas &
Tian, 2008; St. John, 2003). As tuition rises, low-income students have growing unmet needs that have pervasive effects on their academic progress; even with increased federal and state commitments to need-based aid. (Advisory Committee on Student Financial Assistance, 2001). The participants in this study had challenges in juggling expenses while attending college. Expenses, such as housing, transportation, insurance, health care, and child care, often had a sense of urgency, a time component, and a deadline associated with them. For instance, Amy explained:

Because like I said, it’s really hard to get things done when you’re stressed out because…Will I be able to pay my rent and will I have somewhere to live next month? Is my car going to get repossessed? Am I going to have Internet so I can do this homework next month? Stuff like that.

Karina similarly felt that her financial aid was, “Not enough because the economy’s really bad and things are getting more expensive. Rent’s going up; a lot of stuff is getting more expensive and I just don’t think that the amount they give to some people is enough.”

In order to meet these expenses, the participants employed various strategies to supplement their financial aid awards. Collin explained, “And so I had to have income. There was no point in trying to go to school if I was going to lose my home and everything. I have to be able to support myself.” Debbie shared how difficult it was to keep up with the expenses describing, “We’re pretty much always short but we try to manage—as much as possible without loans. So we do not usually have enough money to buy enough groceries to get us through the whole time. So it’s a struggle.” Corrine also related:

I have to work and get loans. It’s just because I mean my rent is $950 a month. I’ve got my credit cards; I’ve got the two kids and you know there are school expenses and you know just basic of transportation. I’ve got car insurance, my phone, my electricity,
everything. Survival, just being a full-time student. Then, it would have to be technically a full-time thirty-two hours (of working) to keep medical coverage. That’s unfortunate and that sucks.

The emerging themes that support whether the participants of this study have sufficient financial aid include their ability to manage the challenging expenses of attending college and the ways they employed to supplement their financial aid awards.

**Challenging expenses while attending college.** Although each participant was awarded different financial aid packages, the students in this study commonly shared challenges in meeting the varied expenses related to (1) other college costs, (2) housing, (3) transportation, (4) health, and (5) child care. Financial aid primarily covers tuition and fees charged by the college. Tuition and fees are first taken directly by the college and any funds left from the award are then disbursed to the students for their living expenses.

**Other college costs.** Five of the participants complained about other costs they had to pay with their college classes. For example, Brenda shared how expensive it was to be in the cosmetology program stating:

We had a kit that we had to purchase that was eight hundred and ninety-five dollars. That’s considered our books right there. That’s the whole life of cosmetology is our tools and our implements. I still haven’t purchased my laptop yet. I’ve been renting one from the college. I can’t afford to just purchase it because I’m only getting $3,500 in loans and I have to look at other things that I need. You know, there are a lot of supplies that you have to buy when you’re in cosmetology. Like I have to purchase a camera because we have to record our work, put it on a portfolio. You have to pay for the costs to get those developed. You have to pay for the paper. Um, you know I don’t have a copy machine
at home so I have to go and pay Kinko’s to copy and print our pictures. Every week we
have to print pictures so it’s just like every week there’s an expense.

Similarly, Collin shared that his aid was not enough to cover the tools he needed for the
Advanced Machinery program:

I ended up paying for my own tools. Um, just went to Harbor Freight and bought some
cheap ones. I know there are some more tools that I still have to buy for the second half
because its computer aided. If I had walked into an actual shop with the tools I bought
for the schooling, they would have laughed at me. The tools that I bought for the class - I
believe ended up running about a hundred and twenty bucks. Um, for proper tools for
that class, you can spend a grand.

Corrine and Denise received only enough aid to cover their tuition so they had to buy their books
with other funds. Karina needed a laptop to participate in her online classes as she explained:

I don’t have a laptop. And I was doing online classes so I don’t have—I have the
library’s computer resources but that’s really hard. That’s really hard when you work
nights. I work nights a lot and the library closes at six. I don’t get off until nine. So it’s
really hard to go to the library and do things, you know if you have to work.

In addition to tuition and fees, several of the participants shared the challenge in meeting other
costs related to their classes. These costs are an integral part of succeeding and completing their
course.

Unaffordable and undependable housing. Housing expenses and adverse changes to
living situations challenged some of the participants in this study. Two of the participants were
homeless during the interview and three more were at risk of losing their homes. Karina shared:

Pretty much just rent. For a one-bedroom apartment, it’s around six or seven hundred
dollars. I’m homeless right now. I need housing. I need a place to live and with no
money and paying all the bills, it’s like you can’t do that. I can’t go out and try to get an
apartment because I can’t afford it. And so they need to get more housing and financing.
Brenda with only $500 left with her award managed to secure a subsidy for rent through the local
housing program. As a single mother of three, she qualified for this program. Jonas, who pays
$900 in rent monthly, tried to apply for a rent subsidy but he knew it takes at least three years to
be considered. His prior felony charges made it difficult to get into more affordable market-
based rent. Marie and her fiancée resorted to sharing an apartment in order to afford housing as
she shared, “[O]ur roommates pay half so we’ll pay like $500 a month. Yeah, and it was like the
cheapest apartment that we could afford and the other family could afford together.”

Some of the students’ living arrangements shifted for unplanned reasons resulting in
uncertainty in their academic futures. Colleen, for instance, had secured a place in the dormitory
at Lewis College in Idaho but had to change plans when she learned that she was pregnant as she
described, “I couldn’t afford a place out there as far as apartment goes, um and if I had my
daughter in - when I was living at the dorms, I’d have to move out of the dorms.” Amy who
failed a quarter and was placed in academic probation experienced unstable living arrangements.
She lived with her mother for a while until she needed to move out and then lived with an aunt
who later got evicted from her apartment, leaving Amy homeless. She used most of her financial
aid funds to pay for a deposit to another place and she described:

And then the apartment that I moved into—I got really sick for some reason. I couldn’t
figure out why I had these lung infections. I had bronchitis and I just did not understand
it. And then I moved the furniture around—away from the wall—and everything was
completely black mold. And so I opened the bathroom cabinet and looked up there and
everything was covered in black mold.
Amy needed to move again, which meant another deposit and first month’s rent. Managing these expenses were difficult with just her financial aid awards so Amy decided to work full-time while going to school. She was resolute to have her housing situation stable as she explained, “I pay a little bit more than a normal apartment but it is a thousand square foot apartment and has like a washer and dryer and it’s a really good neighborhood next to a park and stuff. I’m not moving again.” Sarah, who grew up homeless, used her award to provide for housing to her extended homeless family and friends. Her criminal background made it difficult to find affordable market-based rent, and she lost her eligibility for the rent subsidy program. As Sarah shared:

I have two felonies on my record. Nobody wants to give anybody a second chance. They don’t understand maybe what it’s like to screw up when you’re younger and then start a family and want to be able to take care of… I don’t have the money to put down anywhere. I don’t have money for deposit. I don’t have money for anything. If I’m only paying $600 for my rent instead of $1,200 for rent but I paid in advance since I told him (a homeless friend), ‘I have the money now because I just got my school check. I will pay three months in advance. But you have to get a job and you have to pay me back.’ Yeah, I was paying someone else’s rent—who’s supposed to be paying and living under my roof—so now we cannot actually keep the house. The Y.W.C.A. is too expensive unless you’re on Section Eight. And I’m not because um I got kicked out of the Quantus house because my case worker from the VOA (Volunteers of America) decided to tell me that she thought my child was scared of me and depressed and I went off on her.

Maintaining or securing a stable and affordable housing is difficult to some of the participants in this study. The challenges they experienced include the lack of affordable rental facilities and if available, the steep price of securing rental facilities, including requirements for rental deposits
or the last month’s rent. Some of the participants also shared that they lack good credit standing often resulting from prior criminal record or poor credit status, posed as a barrier in accessing more affordable market-based rents.

*Getting around: transportation and mobility.* The participants in this study all shared the importance of having a reliable mode of transportation to go to school or to work or to both. Eight of the students relied on their vehicles while the rest were left with little choice but to use the bus system for their commuting needs. Maintaining either or both systems can take a toll on their limited resources. For example, Marie explained that she wished she had extra funds to contribute to transportation, “Our car is like breaking down bit by bit. So it’s like, ‘Oh my goodness.’ And then I’ve been bussing it to work and that’s like a $1.25 and then two bucks.” Amy used her awards to help with her transportation expenses as she described as:

> My car—the radiator cracked so I had to replace that. And then the head gasket cracked so I had to replace that. So that was about half of it (award) right there. Then my car broke down again so I had to get a different car. Now I have a car payment. I’m not willing to give up a car because I want a job and I have school so I have to have the car and I’m not willing to give that up.

In addition to basic car maintenance and repairs, the students in this study complained about the increasing costs of gasoline and car insurance. Jenny related, “But, that money goes real fast especially when gas is $3 a gallon.” Karina who could not afford the car insurance was recently caught for a traffic infraction and was fined almost $800 for speeding and driving without insurance. Her license was revoked until this fine is paid, leaving her with no choice but to pay as she needs her car to go to work. Amy and Colleen chose not to pay school parking fees which were too expensive, and instead risk receiving parking tickets off the neighboring streets. They also admitted that having a parking permit did not guarantee them a spot anyway. Amy shared:
They have a parking fee here but I don’t pay it because it’s like $30 a month. And there’s nowhere to park anyway. So even if you pay for that, there’s absolutely nowhere to park so I park on the street and get a ticket every once in a while.

Travelling around to school, work, or child care proved to be difficult for the students in the study who did not own a car. It limits where they could go. For example, Collin admitted that his college choices are limited to those in the immediate area as he does not have a valid license or the funds to afford a car:

I don’t really have the ability to travel any further as I don’t have a driver’s license.

That’s why I’ve got the bike. I have tickets. Um, I ended up paying my girlfriend’s bills when we first got together instead of paying my ticket and then I lost my job. So I haven’t been able to pay it. Currently I owe approximately 6 grand total.

Colleen tried to get a car with her financial aid awards stating:

I really needed a car as far as transportation for my daughter and everything. But it was really hard. More so because my (baby) daughter would have to take the bus (with Colleen) all the way to Daysville; to drop off my daughter and then take the bus back here.

Sarah also shared how difficult public transportation can be with young children, explaining:

Transportation (by bus) for school is not really an issue. However, with a newborn child and the three-year-old and with everything else that’s going on in my life and how I do like to sleep in and I don’t have to get up—I don’t like to have to get up hours before I have to—having the car is really a plus because to try to carry a newborn kid on to a bus and get everything situated, especially when you’re doing it all by yourself, is not easy. Plus on top of that, you have to plan to leave two hours before you have to be somewhere. And that’s ridiculous.
Jonas, who thought that taking the bus as “nothing unbearable” and that having a car is convenient “but it’s not a necessity.” He takes at least an hour each way to commute to school. This made planning to go to the tutoring center or attend to an office appointment with his faculty rather difficult.

The participants shared that costs relating to getting to school or work or both can be challenging. These costs include the cost of maintaining a car like repairs, gasoline and parking. For some who do not own or have access to a car, there are limited transportation options like bus service that will meet their need get around. This is particularly difficult for participants with children.

_Staying healthy._ The participants in the study worried about incurring costs related to their health. Amy and Sarah both withdrew from classes as a result of medical emergencies. Subsequently, both were placed on academic probation. Several of the participants felt fortunate to have medical benefits from their welfare programs, or their work, while others hoped to stay healthy enough to avoid any medical costs. However, Debbie admitted that she still worries about how to afford the required co-pay during doctor’s visits now that they just received coverage through her husband’s work. Corrine described that even when she qualified for the state’s basic health plan program, she could not afford the monthly premium payment of $50. For those who do not have insurance, they used the local emergency rooms or a community health clinic that offers sliding fee options. Collin even shared that he owed about $20,000 for his visits to the ER and still he had to find funds to cover his medication:
I go to the ER if I need to, mostly to get antibiotics. It’s an expensive thing to try and get antibiotics without health care. Because nobody will take you but the ER and the ER charges you $1,000 for showing up. I still have to pay for the antibiotics myself. When I was on unemployment, I paid for it with that. If I need to, I borrow from my Mom, from whoever will buy them.

Karina reported to need prescription glasses stating, “I don’t have glasses right now because I can’t afford them.” This makes it difficult for her to drive or to see notes at the board during class relating, “I don’t like to sit in the front row but it’s hard to see sometimes when you’re in the back row.”

Staying healthy becomes a necessity for several of the participants as most of them do not have medical insurance. Even for those with medical coverage, the amount of co-payment or co-insurance is another challenging expense to meet given their limited financial resources.

Lack of affordable child care. The participants in the study who were raising their children acknowledged that having a reliable day care service was critical to their success. Colleen attributed the lack of affordable day care services as the main reason for failing her classes. She related:

I didn’t have a permanent babysitter and she couldn’t go on to the co-op until she was a year and she was born in July of 2009. The babysitting issue was very rocky. I was dropping my daughter off in Daysville—you know getting on the bus, going to drop her off, getting back here. I was making sure I did my class and then got back to go pick her up. I didn’t have any time to go down to the writing or the math center. I know where all those are. I know those resources. I couldn’t do it because of my daughter. I had to go get her and then head home. As far as not having a babysitter, I can’t take my daughter to school. It wasn’t like I had all this extra free time to go and stuff. And if I did get her
into a co-op, that would be a completely different situation. You know, I would have to have morning classes which are fine because the co-op closes at 5:30. But even if that meant I only had a couple hours in the morning, I would still have enough time to go to the tutoring center.

Debbie delayed attending school until her children were old enough to attend public school. By the time she pursued her college, she had aged out of financial aid benefits for foster youth. Her strategy for attending college included loans. She explained:

I would have worked minimum wage jobs while at school—would have all gone towards daycare. Daycare stinks. And—what would have been the point? I would have been paying someone else to raise my children and not coming home—I would have been coming home out of—after paying for my daycare expenses—with maybe $100, $200 dollars a month. What would have been the point? You know I wouldn’t have been spending time with my children. I just don’t understand the benefit of that.

The participants in the study who are raising a child or children shared the challenge of securing a reliable and affordable child care services. For these students, the lack of child care resources had adversely impacted their academic success and ability to complete college.

**Supplementing financial aid funds.** Collin reiterated how important for him to be “financially stable while I’m going to school. So I could study.” The participants in this study attempted to overcome the challenging expenses, described previously, with strategies that had an impact on their academic success. These strategies included (1) acquiring loans, (2) working, (3) staying on welfare benefits, and (4) attending part-time or delaying college completely.

**Detrimental debts: student and personal loans.** Four of the participants in this study had loans as part of their financial aid package. Some of them also relied heavily on credit cards with very high percentage rates to supplement their funds. For instance, Brenda had to apply for
student loans once she discovered that part of her aid was denied because she had exceeded the limit on credits/courses allowed under the grant program. This loan was to allow her to attend the cosmetology program; her third attempt at a professional technical training. Debbie, who decided to delay attending college until her children were in school, also used loans as part of her aid package in which she related:

It’s near impossible living off one income now. Even living at housing where our rent isn’t—you know as expensive as most places. It’s—I don’t know how people do it. You know, I mean we’ve really strived to not to get into a lot of debt because of the fact that I don’t work. But it’s been difficult so whenever there’s a choice of either me quitting school and going back to work or continuing school and getting a loan, we’ve gone for the loan so that I can continue school.

Debbie, Karina, and Corrine shared that part of their monthly expenses were paying off debts from credit cards. Regretfully, Debbie described, “[T]hey’re the worst thing in the world. I wish they were never invented. Sure you’re getting by because you don’t have the money, and then all of a sudden you have credit cards hounding you.” Amy, on the other hand, accessed a high interest rate type of private loans in order to secure funds to purchase her car. Her car loan rate was 30 percent as she explained:

I had no job, no co-signer, and that was the only one I could get. But it’s building my credit. That’s as high as it goes. But at the same time, I’m—at the end of it; I’ll end up paying about $3,000 for interest because of this car. But I feel like I’m paying for credit.

I checked my credit score the other day and I think it’s fantastic for being 19.

Sarah, who also had aged out of foster care financial aid benefits, and had loans as part of her financial aid package, hoped that there are programs out there that would eventually forgive her loans as she shared:
You know but the good news is that there are a lot of programs out there—right now especially—because they want teachers. That your loans could actually get forgiven if you go into a teaching job. Well if nothing else though, the plan is to—if I can’t get my loans forgiven or whatever—by becoming a teacher or—I think there’s a couple other programs that do it too. Like if you go to become a doctor or something; you can get your loans forgiven. The plan is to talk to this dude Wayne and see if he will get me enough grant money from the government to just pay off my loans. Yes. So at least—you know enough grant money to pay off my loans so that I don’t have to worry about it because it would suck paying like $200 a month when you’re really not making much.

Some of the participants shared how debts were an inevitable option to supplement the resources they need to attend college. They accessed student loans and personal loans, the latter often at higher interest rate. They believed that the loans is necessary for their educational and career advancement and hoped that the debts would or could provide them benefits such as assisting them in establishing credit standing. Others hoped that completing their education will give them the ability to pay off these loans or that the loans would eventually be forgiven.

**Working to make ends meet.** Only two students, Jonas and Sarah, did not have to work while attending college. Marie was the only participant who was working with the main goal of gaining experience in order to increase her chances of getting a job after school. All of the others worked as a necessity.

Marie worked part-time, averaging about 24 hours a week. The other students in this study often worked excessive hours in order to supplement their aid. Amy, for instance, worked an average of 50 hours a week while maintaining a full load of college courses. She now fears that her additional income may adversely impact the amount of her financial aid she receives for the next academic year. When I asked Corrine, who works about 45 hours a week, how she
balances school, work, and home, Corrine admitted, “I don’t sleep. I just don’t I—like I told you, I go to sleep at one something.” As Karina emphasized, “[I]t’s really hard to have to work, you’ve got to find time, and you’ve got to do homework and all that. I mean it’s really hard to be a student working.”

Several of the participants in this study work while attending college in order to meet the challenging expenses at school. While a number of students work at least part of the time especially those whose financial aid package includes work study grants, some of the students in this study shared that they work excessive hours. By doing so, it adversely impacted their ability to succeed academically while compromising their physical well-being.

*Staying on welfare.* Several participants in this study relied on welfare benefits to augments the gaps that insufficient financial aid creates. Some of them received TANF benefits for themselves and their children, like Colleen and Sarah, while others were introduced to BFET and the Opportunity Grant by the College. Brenda, for instance, who bragged about being independent and out of the state system at age 14, was back on welfare benefits to supplement her school attendance and living expenses as she stated, “For the first time, they give me food stamps to pay for food. And our rent is subsidized.” Marie, with the support of local advocates, deliberately accessed food stamps to help supplement her aid. She shared how the Mockingbird Society, a local non-profit for foster youth advised her, “You know food stamps—you would qualify because you’re a foster care youth. You’re independent of the state and technically you don’t have that much money to feed yourself.”

Debbie shared, however, how welfare benefits and their requirements were frustrating:

We used to get assistance from the state for food stamps. And we no longer receive that. And that’s been like the last month and so it was hard going from receiving like $400 in food stamps to none. DSHS has this little thing where you know you make an extra $100
and they take away $200. So it put us in a position where we actually started making less
because of the fact that we all of a sudden had to cover all that food that we were getting.
So it’s a struggle.

Several of the participants in the study shared the necessity to stay on welfare to supplement their
financial aid package. This includes continued access to food stamps, housing subsidy or
medical benefits. The challenge is their ability to maintain eligibility for these benefits and
staying vigilant to access these benefits given the complexity of the welfare benefit requirement.

*Attending part-time or delaying college completely.* As a result of the many financial
obligations and unexpected/unanticipated expenses described previously, some of the students in
this study had no choice but to decrease the amount of time they could spend in college. Some
chose to attend part-time while others had no choice but to forgo college entirely until enough
funds could be saved to continue taking classes. For instance, Denise, who recently completed
her AA degree at 50 years of age shared as follows:

I’m doing part time (college) because I work full-time. You know I would take maybe
just one class—like right now I only take two classes. I’d like to take three but there’s
just—not so much money as time. I’m doing instead of the 2-year program, I’m doing it
in three and it would be much nicer to get it over. You know I have to work. Financial
aid alone wouldn’t work.

Unfortunately, attending part-time or delaying college attendance had a negative impact on each
participant’s ability to complete a degree. As the financial aid benefits for foster youth expire at
a young age, by the time many of the students were ready to continue with their education plans,
they had aged out of benefits, and education had become more costly.
Summary

In this chapter, I identified themes that were essential to the phenomenon or experience of being a former foster youth navigating the financial aid realm and securing financial aid benefits. Although many interesting themes emerged, I focused on how the themes informed me about the phenomenon at hand. With that in mind, the essential themes and subthemes from the interviews represented three categories, namely accessing financial aid, timeliness of financial aid awards and the sufficiency of financial aid.

The emerging themes for the participant’s difficulty in accessing financial aid benefits include their lack of knowledge and awareness of accessing appropriate financial aid opportunities; and their attempt to overcome the complexity of the financial aid process. Their ability to gain the necessary knowledge or awareness on financial aid result from their understanding about college while in secondary school. Three of them successfully navigated the college admission process, including applying for financial aid due to the strong support from high school mentors or local community advocates. The participants also described their experiences navigating the complexity of the financial aid process starting with their need to establish independent status in the FAFSA form; the frustrating interactions with financial aid staff; the tedious process of gathering proof of their foster care status; the arduous steps to follow to access ETV funds; and the futile effort to secure other aid. They also emphasized the value of college mentors and advocates as a resource through the complexity of the process while capitalizing on online tools and technology in gathering and verifying information about financial aid.

The poor timing or delays in knowing about their aid and in receiving their financial aid funds posed as the next hurdle for the participants in this study. These delays made it difficult for several of the participants to plan for their studies or pursue other aid when their awards were
reduced or denied. These students depend on their financial aid awards; with the poor timing of receipts, these students find it extremely difficult to identify which expenditures can be held off until funds are received. Several of the participants, however, managed to overcome the delay of the receipt of their financial aid funds by using other grant or aid or by working closely with other college resources like faculty or setting up a bookstore account.

While the emerging themes and subthemes for sufficiency of financial aid benefits emphasized the challenging expenses faced by the participants such as other college costs; housing; transportation and mobility; health costs; and child care. The participants described their tenacious effort to meet these challenging expenses with ways to supplement their financial aid benefits, some of which have a detrimental effect to their academic success. They include securing student and personal loans; working excessive hours; staying on welfare benefits; and/or attending part-time in college or delaying college completely.

The themes and their corresponding subthemes were systematically organized to provide the reader with a structure that illustrated the phenomenon of being a former foster youth navigating the financial aid system (van Manen, 1990). Anecdotes were used to reveal the individual experiences under each theme so that the essence of each theme was fully captured. Overall, these themes provided me with a clearer understanding of the pathways and barriers former foster youth faced in navigating financial aid systems in support of their educational goals.
Chapter 6: Conclusion

Summary of Findings

The phenomenon under study is the lived experience of former foster youth and the journey they took to navigate the financial aid system of a community college. According to Van Manen (1990):

In phenomenological research the emphasis is always on the meaning of the lived experience. The point of phenomenological research is to “borrow” other people’s experiences and their reflections on their experience in order to better be able to come to an understanding of the deeper meaning or significance of an aspect of human experience, in the context of the whole of human experience. (p. 62)

Taking a phenomenological approach to this study, I interviewed 12 former foster youth attending two community colleges. In interviewing these former foster youths about their experiences, I was surprised how many issues they had that had the potential to derail their academic plans. Some of the issues (e.g., timeliness of notification of financial aid; housing issues) were held in common with non-former foster youth; however, they appeared to be more urgent with higher consequences for former foster youth who did not have the family support units in place to potentially help get through the period of no income or no financial assistance.

The most challenging part of the study was identifying the essential themes emerging from the participants’ stories that would capture the essence of their experiences. By grouping the themes and subthemes into three main categories of (1) accessing financial aid benefits, (2) timeliness of financial aid awards, and (3) sufficiency of financial aid benefits, the findings provided structure and fluidity as illustrated in Figure 1 below. Although there are programs in place for foster youth, the students have little or no awareness of these opportunities. Is it
because there are no processes in place that get this information to foster youth? Or could it be that foster youth do not want to identify themselves as foster youth thereby not allowing the opportunity to show itself?

Figure 1. Emerging Themes (green) and subthemes (purple) for the categories (red) identified in this study.

Within each of the categories of accessing financial aid, timeliness of financial aid awards and sufficiency of financial aid were several themes and subthemes that came to light. The emerging themes for accessing financial aid benefits include their lack of knowledge and awareness of accessing appropriate financial aid opportunities; their attempt to overcome the complexity of the financial aid process. Their ability to gain the necessary knowledge or awareness on financial aid result from their understanding about college while in secondary
school. The majority of the participants had no recollection of anyone ever telling them that they had financial support to attend college. If the prospect of college arose, it was not information specific to them and the status as foster youth. Only one participant could recollect that her foster parents discussed college; for the others it was never part of the conversation.

Three of the participants successfully navigated the college admission process, including applying for financial aid due to the strong support from high school mentors or local community advocates. In all cases where a mentor or advocate came into play, the student fared better than they would have without the support. For first-time and first-in-the-family college students the process of enrolling and registering can be overwhelming. This process is compounded with former foster youth who do not have family advocates who can even talk about the prospects of college.

For former foster youth, the complexity of the financial aid process is often overwhelming. The frustration was seen in many areas, including with their need to establish independent status in the FAFSA form; the frustrating interactions with financial aid staff; the tedious process of gathering proof of their foster care status; the arduous steps to follow to access ETV funds; and the futile effort to secure other aid. During this stage in the process of attending college, these students emphasized the value of college mentors and advocates; people who could walk them through the process, not give up on them, and essentially kept them in college. For many, technology was a resource and was seen through the use of online tools that helped in gathering and verifying information about financial aid.

The poor timing of financial aid award emerged into themes on the timeliness or delays in knowing about their aid; and in receiving their financial aid funds. Timing of the award letter and the subsequent timing of the awarding of funds proved to be a pivot point for former foster youth. Living on the edge of financial collapse, as so many of these foster youth students do,
having to wait for months for notification of an award often was all it took to delay someone one more quarter. The delay in notification followed by an additional delay in the receipt of funds, often proved too much for some students, who decided to work instead of go through the quarterly stress, attempt to get loans, or simply drop out of college.

The emerging themes and subthemes for sufficiency of financial aid benefits emphasized the challenging expenses faced by the participants that were in addition to tuition and fees. They shared the challenge in meeting other costs related to their classes such as instructional equipment, expensive textbooks, or a laptop. Maintaining or securing a stable and affordable housing is proven to be difficult to some of the participants in the study. There was a lack of affordable rental facilities; if available, the steep price of securing rental facilities, including requirements for rental deposits or the last month’s rent, were prohibitive. The participants shared that meeting the costs for transportation is challenging while at school. At the same, there is limited availability of alternative mobility options like bus service that will meet their need to go to school, work or both. This is particularly difficult with participants with children. Staying healthy becomes a necessity for several of the participants as most of them do not have medical insurance. Even for those with medical coverage, paying for co-payment or co-insurance can be challenging. The participants in the study who are raising a child or children shared the challenge of securing a reliable and affordable child care services.

The participants described their tenacious effort to meet these challenging expenses with ways to supplement their financial aid benefits, some of which have a detrimental effect to their academic success. They include securing student and personal loans; working excessive hours; staying on welfare benefits; and/or attending part-time in college or delaying college completely.
These themes represented the collective experience of the participants and, combined with their supporting anecdotes; tell the story of what it was like to be a former foster youth navigating the financial aid system. From their pre-college experience to the time they enrolled and continue to register for classes, they faced several hurdles to successfully navigate the financial resources they need to persist in college. The themes emphasized how onerous the financial aid processes are for a population of students who lack the economic, social, and cultural resources. The themes illuminated the importance of mentors and advocates in providing the resource these foster youth students need given their lack of parental support in strategically interacting with the college systems. It also revealed the promising use of technology as a way to make the financial aid process and information accessible and easier to navigate. In addition, the themes described that the financial resources through grants and aid specific to foster youth are insufficient to cover all the costs necessary for these students to attend college. The themes described how students had to revert to ways that supplement their aid at the expense of their academic success.

Although the findings in this study support some of the literature, the purpose of my research was not to make conclusions or create theories about the experience of former foster youth. My goal was to provide readers with the rare opportunity to discover the lived experiences of 12 unique individuals. I hope readers will take away from this study the necessity to give voice to those we serve, in this case, former foster youth. I make this recommendation because several studies have consistently shown that former foster youth are one of the most educationally vulnerable groups, and that their ability, motivation, and sensitivity to capitalize on the benefits of the educational system varies among them. This is where policy makers, social workers, teachers, foster parents, and college faculty and staff can play a vital role. It is imperative that we take the time to listen to their stories, give them a voice, while nurturing and
guiding them to their educational goals. After all, the academic success of all children, including foster youth is a wise investment now and in the future.

**A Foster Youth Fate in Higher Education**

The participants in this study had educational outcomes typical of most foster youth as described in the literature. Several of the participants did not graduate from high school and instead received their GED. Others who completed high school did so with low GPAs. Several of the participants were held back a grade and attended special education classes and alternative schools. For most, their college experience started with pre-college-level classes. All of the participants have consistently shared that the instability in home life and primary/secondary school life resulting from the many moves among homes and schools negatively affected their school performance.

One difference between the participants in this study and the majority of foster youth is that these people chose to go to college. The participants realized that they needed education to have a better life for themselves and their dependents (if they had them). This supports the concept of this study, namely that education is necessary to escape poverty and provide for upward mobility. Education continues to be held up as the best escape route from a life of poverty (Gans, 1995; Levine & Nidiffer, 1996; Mortenson, 1998). In fact, several of the participants who enrolled in college years after they had left foster care, realized that they needed education to get jobs with livable wages.

The participants in this study relied on the less selective and more affordable community colleges. In fact, Brenda and Colleen transferred back to a community college from a private college after incurring high student loans while Karina was not selected to a university due to her low grade point average at high school. Community colleges, with its open access, play a
significant role in U.S. higher education. As Orfield (1990) stated “Community colleges seemed to solve the problems of access, convenience, and cost” (p. 328).

As Bourdieu (1973) emphasized the significant role of cultural capital in the reproduction of the social class structure, the participants’ profile coupled with their family and foster care background fits the characteristics of an economically and educationally challenged (EEC) student. As such, they possessed less cultural capital than students from middle or upper class backgrounds. Typical of most foster youth, all reported to be from low socioeconomic backgrounds, that their birth parents and even some of their foster parents did not attend or graduate from college, and that they worked at low-status jobs or have low incomes.

The strategic use of their knowledge, motivation, and sensitivity (or lack thereof) with the college’s financial aid system related to what the Tramonte and Willms’ (2010) described as relational cultural capital. In relational cultural capital, students from lower social economic class like the participants in this study embodied less effective dispositional skills necessary to navigate an institutionalized system like financial aid. They were less knowledgeable than their non-foster youth peers about the admissions process and shared many financial concerns regarding costs while they were in school, such as the availability of aid. Students from upper-class and middle-class backgrounds prepare for college enrollment, including financing, while still in high school; the students in this study, other than Marie and Karina, had no knowledge that college was even an option for them until later in their lives.

In addition to their poor performance in secondary school, they joined the workforce early in their lives, delayed college entry, and/or attended college part-time. Their academic preparation and performance resulted with being placed on academic probation status and even termination, lowering their overall likelihood of completing college. Colleen and Jenny left college after failing three consecutive quarters. Some of the participants, like Marie and Corrine,
worked long hours while attending school. Most of participants in the study were enrolled in vocational programs or courses that lead to lower-tier occupations and incomes. Brenda, for instance, is now enrolled on her third vocational program in cosmetology, after completing the opticianry program and attempting the Patient Technical Care program.

The study provides evidence to support the concept of cultural capital wherein educational systems, in this case the community colleges, seem to proliferate class hierarchies rather than promote social mobility (Bourdieu & Passeron, 1979). The financial aid systems of the selected colleges follow standards that fit more with students from middle- and upper-class backgrounds. For instance, prior to improvements to the FAFSA form, information like parental income and asset information that are not typical to former foster youth students was challenging and had deterred some of the students from enrolling. It can have the effect of making someone feel like he/she does not belong. The “skip logic” changes to the online FAFSA form that eliminates gathering this information was a welcome change to most of the students. Financial aid determines cost of attendance based on an average student who may have access to other resources.

Unfortunately, for former foster youth, there typically are no other resources to pay for classes and supplies. For this reason, the timing of when awards are known and funds received are crucial to the academic survival of these students. A delay of a day to weeks can have catastrophic effects on someone who is literally living day-to-day and has no other means of floating payments. For example, former foster youth have limited access to resources such as owning a car or access to credit to purchase a car that ultimately allows them the flexibility and mobility to juggle school, work, and family. They also have a difficult time affording housing when they have prior felony charges, or have to come up with upfront rental deposits. Securing reliable and affordable child care services, and having the funds to pay for educational expenses
like books and expensive tools, kits, or educational supplies prior to receiving aid, are all major issues for people whose sole or main source of revenue is financial aid.

Implications

The goal of this study was to inform policy makers, program staff, campus administrators, child welfare advocates, and other stakeholders about the lives of former foster youth and their journeys towards a college education, most specifically the financial aid system of a community college. By giving 12 former foster youth the opportunity to tell their stories about financing their higher education, better policies and coordination could be put in place to assist former foster youths persist and complete their college education. It is hoped that this study will result in changes in the foster care and educational system that will provide more applicable information, more stability, and more of an impact on the lives of foster youth. If nothing else, it should launch more conversations and discussions about what information and services former foster youth need for them to access, feel welcomed and wanted, and ultimately succeed in higher education. It is clear that increasing grants and other sources of funding through financial aid is necessary; however, based on this study, aid is not sufficient on its own to ensure academic success. Financial aid coupled with mentoring and continuing efforts to simplify the financial aid forms and processes is truly what is needed to make a significant impact.

Recommendations for policy and practice. There are growing interests and efforts from scholars and policy makers to improve educational outcomes for foster youths. In Washington state, programs supporting foster youth have expanded to include support for their overall academic success. These resources include increased financial aid, and informational materials devoted to helping students understand financial aid options that helps pay for both academic and non-academic expenses such as textbooks, health insurance, school supplies,
transportation, housing and even meals (Whiteman, et al., 2010). Despite these commitments, former foster youth in the state find college inaccessible and unaffordable, and this economic downturn further exasperates this issue when both the government and students are struggling to keep the costs of higher education down. Through the voice of the participants in this study, the following recommendations could better position policy and procedural adjustments to support former foster youth and their educational goals.
**Raising college preparation and aspirations in middle school.** Former foster youths are likely to drop out of high school as early as their freshman year. Thus, efforts by secondary schools to promote college and college opportunities in high school would have been missed by foster youth who had dropped out. College opportunities should be introduced in middle school, if not before, with a focus on both academic preparation and financing higher education. Several participants in this study admitted that they were not aware, while in high school, that they could access financial aid to pay for their education once graduating. And because of this, they believed that college was unaffordable and instead focused on preparing to live independently by getting a job.

Discussions and information about college opportunities should emphasize the different types of financing available for college such as grants, scholarships, and loans, and should provide for more hands-on experience in accessing aid such as completing the FAFSA form. For instance, the U.S. Department of Education FAFSA calculator, also known as the FAFSA4caster, could be used with middle school students, including foster youth to help them understand the financial aid process and college financing opportunities that may be available.

**Expanding outreach and support to college opportunities.** In addition to enhancing college outreach at middle schools and beyond, increasing the number of child welfare providers, caregivers, mentors, and advocates who are thoroughly knowledgeable about college preparation and financing should be encouraged. There should be local programs created specifically to work with youth in foster care. These programs should be geared towards empowering youth and providing them with a pathway towards college by increasing high school graduation rates.

The participants in this study who benefited by maximizing their financial aid benefits reported that they received support from local advocates like Youthnet or the Passport-dedicated foster youth advocates. Several of the participants in this study greatly benefited from NWCC’s
team approach in supporting foster youth comprising student support staff in the areas of advising, financial aid, and TRIO.

**Invest in technology to simplify the process.** The use of technology is another effective tool in disseminating information about college and college opportunities. It must be emphasized, however, that there are still parts of the process that would require a “high touch” or more personalized approach, particularly to those in vulnerable populations like foster youths. There are inspirational and applicable models of service that should be noted such as those of Alaska Airlines and other airline companies. With more efficient and reliable technological support, ticketing and check-in processes have transitioned to more self-service and streamlined options while airlines staff are still available to help customers in need of personalized service. Such models are possible to adapt to financial aid services.

Several of the participants, once introduced to college as a possibility, capitalized on the use of the Internet to research and explore financing options. They accessed the college’s financial aid sites and pursued other resources such the websites created by the HECB and the DSHS. When colleges had limited staffing available to provide face-to-face services, the students relied on the Internet to gather information and clarify processes. A continued investment in technology is ideal, particularly with systems and applications that offer more reliable, helpful, and timely “self services.” A thoroughly informative and accessible site could potentially help deter students from exploring predatory sites that enticed participants like Corrine and Sarah to engage in futile leads on scholarships and grants.

Technology could also be use to simplify financial aid processes. For instance, the ease in navigating the FAFSA online form through the “skip logic” model alleviated the need and anxiety for applicants who are considered ward of the state by allowing them to skip all the parental income and asset questions. There are other opportunities where technology could
improve service, and influence more efficient process flow. For instance, technology could support data sharing and coordination among agencies. ETV, which is administered by DSHS, could access information from the colleges or the HECB about former foster youth student’s status rather than requiring students separately to provide grade and enrollment data for reimbursement. Further, verification of foster care status or proof of eligibility could be enhanced with a statewide or even a national database system for foster youth.

_Ensure funding that support living expenses while in college are sufficient and timely._

Former foster youth in this study reported having challenges meeting expenses while attending school. Some of these expenses were apparently compounded by the consequential outcome of their foster care experiences. For instance, Sarah, Jonas, and Collin, all with prior felony records, found it more difficult and costly to access affordable housing and transportation. Because Amy had no access to credit or co-signors, the lowest interest rate she was able to get on a car loan was 30 percent. Colleen, who had wished to use part of her aid to purchase a car, found it difficult to commute to Daysville, where her only affordable and trusted day care option was located. She had been on NWCC’s waitlist for childcare services before she was terminated for failing her classes. Collin and Brenda could not afford the costs of required tools and equipment they need for their chosen professional/technical programs.

These participants shared their perceptions that the cost of attending college for foster youth may be higher than what colleges used in calculating financial aid awards. Policy makers and campus administration should consider these challenging expenses such as other costs related to school, housing, transportation, health coverage, and childcare. Colleges should adjust the cost of attendance calculation for foster youth aid given their actual or projected living expenses.
Colleges and students could also benefit by having information and linkages to services in the community that can offer more affordable alternatives such as access to subsidized housing, transportation, or childcare. At the same time, foster youth would greatly benefit from programs and services that are coordinated better, if not integrated. The experiences related in this study support the Washington State Institute of Public Policy (WSIPP) recommendation to “consolidate services for transitioning foster youth into the smallest number of performance-based contracts” (Whiteman, et al., 2010, p. 30). The participants in this study were required to navigate different program requirements to access aid. These requirements are often confusing and redundant. For example, ETV has a separate application and disbursement process through DSHS, while the Passport for Foster Youth Promise program follows a different process through the colleges with oversight provided by the HECB. DSHS should consider contracting with higher education institutions such as community colleges in administering ETV funds in a manner similar to how colleges administer other financial aid grants available to foster youth.

In addition, policy makers and campus administrators should work towards an expedited process for awarding and disbursing financial aid. Students like foster youth should be notified about their financial aid award, months before they start school. The notification should also outline when funds are expected to be disbursed to the students. This would allow the students to carefully plan and transition to academic life, as well as seek other appropriate resources needed to stay financially stable while in school.

The current timing of approving aid and disbursing funds makes it difficult for foster youth to prepare for school. The participants in this study reported both receiving notification of their awards and receiving their funds anywhere between two days before classes started or as late as the end of the current academic quarter. Corrine, for example, received approval of her aid for the fall quarter of 2010 in December, 2010, which was almost the end of the quarter and 3
months past the notification. Because she did not know when the funds were going to be disbursed, she had to limit her out-of-pocket expenses and register for only one class, which further delayed her associate’s degree completion.

Special funding could be made available to foster youth transitioning to academic life similar to what the Community Youth Services had provided Colleen when they paid for the costs of her dorm and meals the summer before fall classes started at Lewis State College. Several of the participants were not afforded similar benefits. For example, Karina who was homeless, needed funds to pay her rent deposit before the start of class. Others needed access to books, school supplies, computer, and Internet services before classed started. Students need to be able to access their aid at the time they need it most; for many that is several months before the start of classes. Due to the highly variable nature of notification of financial aid and subsequent receipt of aid, former foster youth students with limited resources are forced to make difficult decisions that may not be in their best academic interest.

*Extend financial aid benefits to former foster youth beyond the traditional student age.*

Policy makers should extend the eligibility period for financial aid benefits for foster youth to 15 years after they transition out of care. Ideally this should parallel the 9/11 GI bill of rights (US Department of Veterans Affairs, 2009), in which the educational benefit period for eligible veterans was extended from 10 to 15 years, providing them ample time to transition to civilian life. Given all the factors negatively affecting foster youth attending college in a timely manner that have been discussed in this study, foster youth could benefit by a similar transition period. Financial aid programs geared specifically to foster youth follow an age eligibility requirement of traditional college students. These students usually begin college after their high school graduation at age 18 or 19 and then graduate about five years later or the average age of 23 to 25 years old. For example, the ETV program requires former foster youth to apply before their 21st
birthday, and benefits extend only until age 23. The Passport for Foster Care Promise program requires enrollment before the age of 22. The Foster Care to 21 program extends foster care services support until the age of 21.

These restrictions do not fit the college pathway for most foster youth. In this study, only five students younger than 22 received financial aid benefits for foster youth, while the others have aged out of these benefits. Debbie articulated it clearly: “I think you get damaged if you don’t go right away. If you don’t take advantage of what’s there right when you get out of the system, you get punished because you only have this allotted amount of time to use this money.”

Among the five students who received financial aid specific to foster youth, only Marie seems to be on track to graduate on time. Amy, though still enrolled, failed at least two quarters and was subsequently placed on academic probation. Karina, who was on academic probation, was trying to enroll back at NWCC at the time of this study. Jenny and Colleen, who lost their benefits, were terminated at NWCC and had no immediate plans to return to school. These students also spent a quarter to a year taking pre-college classes before enrolling in their chosen program courses. It is recommended that policy changes to extend financial aid benefits to foster youth have the following three components:

1. Allow sufficient time for foster youth to take pre-college courses that serve as gatekeepers to their college-level work. Taking these pre-college courses increases the amount of time to graduation.

2. Accommodate their late entry to college. Many foster youth have been held back at least one grade, and as a result, graduate from high school older than the normal age. Others drop out of high school, obtain a GED, and enter the workforce first. Foster youth tend to focus on securing a place to live and getting a job in order to support themselves before they can begin to pursue their educational goals. By the time
former foster youth realize that livable wage career pathways necessitate a college education, they are older than their non-foster youth counterparts, on whom the current financial aid model is based. Other foster youth who are parenting young children postpone their education to support their families. In this study, Debbie waited until her twin children were of school age before she pursued her nursing degree. At the age of 29, she is no longer eligible for financial aid geared towards foster youth.

3. Allow for sufficient time to complete their college degrees. Foster youth have expenses to cover while attending school that are not sufficiently covered by financial aid. To make ends meet, some foster youth work and go to school. By working, they impact their academic success by choosing to attend only on a part-time basis. This also extends their time to completion. Others work and attend school on a full-time basis, impacting their ability to succeed in school. Some end up failing, requiring them to retake courses and/or postpone school attendance completely. In this study, Corrine related that she had been trying to complete an associate’s degree program for the last 8 years while Denise finally graduated with her associate’s transfer degree at 50 years old, taking a class or two over many years while raising her family.

**Recommendations for future research.** In addition to this study, future exploration and evaluation of the specific themes that emerged from this study could greatly benefit the body of knowledge for system of support to foster youth. Until empirical evidence proves that former foster youth achieves educational success, efforts should continue to learn more about this population.

This study outlined the financial aid benefits available in Washington state, including those specific to foster youth. A methodologically sound evaluation of the effectiveness of these
programs, particularly in increasing college enrollment and completion rates among foster youth, is recommended. Some of the programs, such as the Passport for Foster Youth Promise, have only been established recently. There must be further research to identify how each Passport partner educational entity has implemented their outreach and retention efforts, as well as determine their effectiveness in supporting foster youth to achieve their educational goals.

Further research is also necessary to fully understand the impacts of the financial aid policies, processes, and flow of aid to all students. As colleges struggle to keep higher education affordable, efficiencies in accessing and disbursing financial aid are imperative. An important part of the financial aid process is to determine the true costs of attending college for low-income students in order to ensure the appropriate amount of aid. This study identified housing, transportation, mobility, health costs, and childcare as challenging expenses among the participants of this study. Further research is beneficial to explore and verify the challenges of these costs to other foster youth and also to other low-income students. The body of knowledge supporting foster youth and low-income students would benefit greatly with further statistical and empirical studies on the impacts of the alternatives students take to supplement their financial aid benefits (e.g., working, securing loans) in order to meet these expenses while in school.

Finally, further research is needed to determine how to raise college aspirations and ensure college preparation for low-income students like foster youth. What can policy makers, social workers, educators, advocates, and foster parents do to increase the number of foster youth attending college? It is important to understand what works, what does not work, and how to maximize the former and minimize the latter.
**Researcher’s Perceptions and Understanding**

The study is limited by my perceptions and range of understanding about this topic. As a product of my own background, education, and experience, I have an affinity towards eradicating poverty through education and social justice. As a granddaughter of a first-generation college student, I have personally benefited from the effects of education in promoting upward mobility. As an administrator of a community college in Washington, I may have predisposed my acuity towards the role of community colleges in upward social mobility and in ending poverty.

This study had a transformative impact to me personally. I had the opportunity to meet others in the fields of education, social work, and child welfare who share a similar passion about the need to do more research on current and former foster youth. I believe raising awareness is necessary to impact change. Further, empowering those to speak in their own words and wisdom has an even greater impact on change. As a gatekeeper to their success, these students have taught me more than I can learn from books and literature about their hopes and struggles in achieving their educational journeys, and to truly understand what it is like to be a foster youth.

**Summary**

This chapter pulled together the stories of 12 former foster youth and provided the reader with a summary of the findings, their relation to existing literature, the limitations of the study, their implications to existing programs, and suggestions for future research. Although this study was limited to the experiences of 12 former foster youth, the findings can serve as a valuable tool for policy makers and practitioners to reflect on the work that is being done currently at their institution or agency.

In conclusion, let me share Debbie’s remarks that succinctly summarized her experience as a foster youth as she navigated the financial aid system. I hope that with her words and that of the other participants, foster youth will have the resources they need to succeed.
I think that there should be more available for—it was hard for me to get this call and say, “Oh we have this special grant for kids who were in the foster care system.” You know and then you get all excited and stuff. “Oh, you already met the deadline. Sorry. You’re not eligible for it anymore.” I thought that was harsh. You know I think that—I think they need to understand that some kids in foster care struggle with self-esteem. They struggle with having the confidence that they need to be able to achieve higher education. And also, some of these kids in foster care never got to really be a kid and then they grow up and they finally get the opportunity where they’re on their own and then maybe they can—you know spend some time being that kid they never got to be. Or, like me, they turned into an adult really fast and had kids before they even age out. There needs to be something out there to help guide these kids into making lifelong decisions because everything feels so short-term when you’re a kid in foster care.
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Appendix A: Letter of Invitation

Dear Student:

You are cordially invited to participate in a research project that may assist in planning future programs and helping fellow students in foster care receive the appropriate support they need to attain a college degree. If you choose to participate in the study, you will be interviewed a few times during this quarter. A small token in the form of $25 gift certificate will be provided in appreciation of your time.

My name is Rachel Solemsaas. I am a graduate student at Washington State University involved in research on the participation of students in foster care at _______Community College. This research would explore your experiences in the college’s financial aid system. You will be asked questions about your background and experience in foster care as it relates to your educational journey and more specifically in the financial aid system. Some of the questions in this study may bring back traumatic events in your life related to your time in foster care. Though the risk may be minimal, please note that this is a possibility and that participation to this study is voluntary and that you can refuse to answer these questions and decline further participation. I am also coordinating the availability of local counseling resources to you. Your responses will be confidential. No employees or instructors from the college or from any social service or agency will know who is participating in the study or what you personally have said.

I attaching a note card with this letter. Please check the box “Yes, I would like to participate” or “No, I would not like to participate”. If you are interested in participating, please fill the out the section with your name and phone number where I can reach you and the best time of day to call. If you do not have a phone or if you have any questions, please feel free to contact me at 425 335 5309.
Thank you.

Interview volunteer card

[ ] Yes, I am interested in participating  [ ] No, I am not interested in participating

If Yes, please complete the following:

Please print your NAME: ______________________________

TELEPHONE where you can be reached to arrange an interview: (    )

________________

When is a good time to call?

[ ] morning:  Best Times ________  [ ] Afternoon:  Best Times ________  [ ] Evening:

Best Times ________

Is there a different or better way to make an appointment? Thank you!!!  Questions,

please call Rachel at 425 335 5309
Appendix B: Announcement of Research

Attention:

Have you enrolled or registered at South Western Community College or North Western Community College anytime from 2007 to the present?

If you have, are a dependent of the state or in foster care at least a year before your 18\textsuperscript{th} b-day?

If yes, you may have an opportunity to participate in a research project. A $\textcolor{red}{25}$ gift card or cash will be provided for your participation.

Please contact Rachel Solemsaas at \textcolor{blue}{rachel.solemsaas@gmail.com} or call or text at 425 335 5309 (subject “research”)

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Appendix C: Informed Consent Form

WASHINGTON STATE UNIVERSITY
College of Education
Educational Leadership & Counseling Psychology
Higher Education Administration
Research Study Consent Form

Study Title: Navigating Financial Aid System In The Community College: The Lived Experience Of Students Formerly In Foster Care

Researchers:
Rachel Solemsaas
E-mail: rachel.solemsaas@gmail.com
11228 26th Pl SE
Everett, WA 98205
(425) 335 5309

You are being asked to take part in a research study carried out by Rachel Solemsaas. This form explains the research study and your part in it if you decide to join the study. Please read the form carefully, taking as much time as you need. Ask the researcher to explain anything you don’t understand. You can decide not to join the study. If you join the study, you can change your mind later or quit at any time. There will be no penalty or loss of services or benefits if you decide not to take part in the study or quit later.

What is this study about?
This research study is being done to explore the experiences of students in foster care in navigating the financial aid system of a community and technical college. The purpose of this study is to elucidate the barriers faced by students formerly in foster care who are enrolled or attempting to enroll in the Washington State Community and Technical College system as they relate to accessing adequate financial aid. The policies and practices towards the process of awarding and coordinating financial aid to students formerly in foster care could be strengthened with an understanding of your experiences in navigating the financial aid system of a community or technical college.

You are being asked to take part because you are or were a student who registered, applied or enrolled at North Sound Community College or South Sound Community College from 2007 to the present and that you are in or were dependents of state care for at least a year anytime on or before their 18th birthday.

Taking part in the study will take about two interviews that may take one to two hours.

What will I be asked to do if I am in this study?
If you take part in the study, you will be asked to
• Participate in individual interview sessions.

**Are there any benefits to me if I am in this study?**
The potential benefits to you for taking part in this study are:
There is no direct tangible benefit to you from being in this study. However, the study can provide you with the opportunity to reflect and share your experience in this topic and contribute to the body of knowledge regarding the Foster Care program.

**Are there any risks to me if I am in this study?**
There is no anticipated risk to the participant in this study. The study will asked questions about your background and experience in foster care as it relates to your educational journey and more specifically in the financial aid system. However, if you feel uncomfortable to any of the questions posed in this study, you can refuse to answer them and decline further participation. In addition, the College Counseling Services at _____ (college or Youthnet) maybe available to you if the interview cause an unintended distress.

**Will my information be kept private?**
The data for this study will be kept confidential to the extent allowed by federal and state law. No published results will identify you, and your name will not be associated with the findings.

**Are there any costs or payments for being in this study?**
There will be no costs to you for taking part in this study. You will receive $25 for taking part in this study.

**Who can I talk to if I have questions?**
If you have questions about this study or the information in this form, please contact the researcher Rachel Solemsaas at rachel.solemsaas@gmail.com or at 425 335 5309.

**What are my rights as a research study volunteer?**
Your participation in this research study is completely voluntary. You may choose not to be a part of this study. There will be no penalty to you if you choose not to take part. You may choose not to answer specific questions or to stop participating at any time.

**What does my signature on this consent form mean?**
Your signature on this form means that:
• You understand the information given to you in this form
• You have been able to ask the researcher questions and state any concerns
• The researcher has responded to your questions and concerns
• You believe you understand the research study and the potential benefits and risks that are involved.
Statement of Consent

I give my voluntary consent to take part in this study. I will be given a copy of this consent document for my records.

__________________________________  _____________________
Signature of Participant     Date

__________________________________
Printed Name of Participant

Statement of Person Obtaining Informed Consent

I have carefully explained to the person taking part in the study what he or she can expect.
I certify that when this person signs this form, to the best of my knowledge, he or she understands the purpose, procedures, potential benefits, and potential risks of participation.
I also certify that he or she:
• Speaks the language used to explain this research
• Reads well enough to understand this form or, if not, this person is able to hear and understand when the form is read to him or her
• Does not have any problems that could make it hard to understand what it means to take part in this research.

__________________________________ ________________ _________
Signature of Person Obtaining Consent   Date

Rachel Solemsaas
_________ Researcher
Printed Name of Person Obtaining Consent   Role in the Research Study
Appendix D: Interview Protocol

Interview Guide & Questions

(Determining Eligibility via phone)

Hello, my name is Rachel Solemsaas. And your name please? (or use the name from the invitation letter) In order to participate in this study, I like to ask you a few questions that will help me verify your eligibility to participate in this study.

Have you registered, applied or enrolled at North Western Community College or South Western Community College from 2007 to the present?

Are you in or were dependents of state care for at least a year anytime on or before their 18th birthday?

This study will take about two interviews that may take one to two hours. Will you be available for these interviews in the next month?

Do you need special accommodation during these interviews? (provide samples like interpreters or hearing impaired)

(If eligible, schedule time and place for the interview)

Introduction for the Face to Face Interview:

Thank you once again for participating in this study. Before we start, I like to go over the consent form that will explain the study and also let you know of your right to participate or not participate in this study.

(Go over consent form and have them sign it). To eliminate the need for more copies, I am happy to mail you a paper copy of this signed form or I can scan and send you a copy of the form to your e mail or through your College rep. If not, please sign two forms, one you get to keep and the other I will keep for my files.
In addition to the notes I will be taking, it is my plan to record this interview and eventually transcribed them for my analysis. If you are not comfortable with this, I can turn the recorder off. The details of this interview are accessible only to me and my Chair, Dr. Paul Pitre at Washington State University.

(Show participants the questions). These are the questions I am about to ask, please read them first and see if any of the questions maybe uncomfortable or distressful to respond to. Though it is not the intent of this study to trigger any distress, if at any point during the interview you feel uncomfortable to proceed or would need assistance from a trained professional, I have informed the College’s or Youthnet NW Counseling Services. They can be reached at ________

1) Describe your foster care experience?
   a. How long have you been in foster care?
   b. How many foster placements have you experience?
   c. How supportive are your foster parents regarding your school? What about other providers or state case managers?
   d. Do you consider yourself as a good student in high school? Do you enjoy school or was your school experience positive? If not, why not?
   e. How well did your high school support you in learning about college and financial aid?
   f. How prepared did you feel after leaving high school to go to college?
   g. When you were with your parents or your (foster) family did you ever hear anything about college? Financial aid?
   h. Has anyone in your family ever gone to college?

2) How did you first learn about college as a real possibility?
   a. Who, when, and how did you hear information/advice about college?
   b. Did you actively seek out information?
   c. At what age did you first have an interest in attending college?
   d. What is your highest educational goal?
   e. Has this been always your goal?
   f. Describe your current college experience?

3) How did you learn about financial aid?
a. What is your understanding of financial aid? What aid do you think is available to you?
b. Were you given many options and access to a wide variety of aid? Who told you, when did they tell, what did they tell you, and how was this information communicated?
c. What is your understanding of process to access or apply for these aids? How do you know that this is process?
d. Did anyone help you apply? If yes, who and how did they help?
e. What has your experience been in applying for financial aid?
f. What has been your experience in trying to work with a financial aid office? Do you feel that they help you? If so, how?

4) Were you able to get financial aid? Did you face any challenges?
a. Timing disbursement challenges: Have you received your financial aid check yet this quarter? If not, what impact does this have with your classes, book purchase, etc.
b. Age or GPA restrictions: Were there any types of aid that were difficult for you to get, because of age or GPA, or other requirements you didn’t meet?
c. Did anyone try to deter you from applying to college or applying for aid? If so, can you describe why they would deter you?
d. Do you feel that the aid were sufficient to cover your college expenses? If not, why not? What would make it sufficient? How did you manage if aid was not sufficient?
e. Can you identify other financial support that may be available to you? For instance, if you need to borrow $200, who would or where would you borrow?
f. Financial Literacy: How well do you manage your aid, your budget? Can you describe your system in tracking your income, aid with all your expenses? What kind of tools do you use in tracking your money? What kind of help do you get in managing your money?

5) What kind of proof of your ward of the court status did you possess at the time you applied for financial aid? Do you ever have to show them proof that you’re a foster youth?

6) What would help you attend and succeed in college?
a. Do you need one-on-one support? If so, in what kind of service?
b. Would a consistent mentor help? Do you have a mentor? Or what would a mentor mean to you or how would they help?
c. Do you need more funding, and funds delivered on time? If so, why and how would you use more funding?
d. Do you work? PT OR FT? If so, how does working help you manage your school work? How do you balance work and school life? If you can choose, will you continue working while at school?
7) If you wanted to get more information about attending and financing college, where would you go?
   a. Was/is there anyone with whom you felt /feel comfortable talking about college and money?
   b. Parents, FFY advocates, friends, school counselors, ILP counselors?
      i. What about these people makes them helpful?

8) What types of challenges have you faced in going to college? Are there barriers that may not be obvious to others?
   a. How stable is your current housing situation, and would you mind describing what it is?
   b. Aside from college costs and housing, what other expenses do you have? Are you using aid to cover them? How are you covering them? (child care arrangements, (mental) health care access)
   c. How connected do feel to your college community?
   d. Do you feel like there were resources on campus that could help you?
   e. Was there anyone you felt comfortable saying, you know I need some help in this area?
   f. What would help you succeed in getting your degree?

9) Is there anything else you can think of that you think we should know?

   Do you feel that financial aid is the biggest thing that influences your success in college or are there other services that you think would be helpful too?
Appendix E: Close Ended Personal and Demographics Questionnaire

1. Information about you

Name: _______________________________________ Age: _________

Highest level of school completed: (8th grade or lower; 9th grade, 10th grade, 11th grade, HS diploma; GED, some college, associate’s degree, certificate, bachelor’s degree; others): ________________

Current plans at the community college: (GED/HS completion; skills courses, what course?, prof/tech certificate or degree, what field?, associate’s transfer degree; others) ________________

Current job:__________where and how long? __________

2. Information about the family you grew up in

Number of children in your family _________

Parent’s education level (biological,step parents or foster parents) ________________

Parent’s current job (biological, step parents or foster parents) ________________

3. Information about your current household

Number of other adults in your household? ______________

What is their relation to you? ___________________________

What is their education level? ___________________________

What is their current job? _____________________________

Number of children in household? _______________________

For each child, please provide gender, age and their relations to you. ______________
## Appendix F: Profiles of Student Participants

<table>
<thead>
<tr>
<th>Name (Pseudonym)</th>
<th>Gender</th>
<th>Age during interview</th>
<th>Age at foster care</th>
<th>Marital status</th>
<th>College</th>
<th>College Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amy Garnes</td>
<td>F</td>
<td>19</td>
<td>12 to 18</td>
<td>Single</td>
<td>NWCC</td>
<td>Second year college, working on associate’s transfer degree in human services</td>
</tr>
<tr>
<td>Brenda Weigel</td>
<td>F</td>
<td>28</td>
<td>5 to 14</td>
<td>Single mother of three</td>
<td>NWCC</td>
<td>Completed Optician Dispensing certificate, partially attended Patient Care Technician program, Currently enrolled for a certificate program in cosmetology</td>
</tr>
<tr>
<td>Corrine Bailey</td>
<td>F</td>
<td>24</td>
<td>16 to 18</td>
<td>Single mother of two</td>
<td>NWCC</td>
<td>Second year, working on associate’s transfer degree in business</td>
</tr>
<tr>
<td>Collin Bingham</td>
<td>M</td>
<td>29</td>
<td>12 to 18</td>
<td>Single</td>
<td>NWCC</td>
<td>Attended one quarter in Advanced Machining</td>
</tr>
<tr>
<td>Karina Faye</td>
<td>F</td>
<td>21</td>
<td>9 to 16</td>
<td>Single</td>
<td>NWCC</td>
<td>Three years in college that includes pre college courses at first year. Re-enrolling to complete associate’s transfer degree in education.</td>
</tr>
<tr>
<td>Denise Albert</td>
<td>F</td>
<td>50</td>
<td>4 to 8; 15 to 18</td>
<td>Single mother, with 5 children</td>
<td>NWCC</td>
<td>Graduated with associate’s Transfer Degree in Human Services. Starting fall 2011 at university for bachelor’s degree in human services</td>
</tr>
<tr>
<td>Debbie Kaintz</td>
<td>F</td>
<td>29</td>
<td>12 to 18</td>
<td>Married with twins</td>
<td>NWCC</td>
<td>Completing 2nd year for associate’s degree in nursing</td>
</tr>
<tr>
<td>Colleen Salvi</td>
<td>F</td>
<td>21</td>
<td>6 to 18</td>
<td>Single mother with 1 child</td>
<td>NWCC</td>
<td>Terminated after failing three quarters</td>
</tr>
<tr>
<td>Jenny Adams</td>
<td>F</td>
<td>20</td>
<td>3 to 18</td>
<td>Single</td>
<td>SWCC NWCC</td>
<td>Terminated after failing three quarters</td>
</tr>
<tr>
<td>Name (Pseudonym)</td>
<td>Gender</td>
<td>Age during interview</td>
<td>Age at foster care</td>
<td>Marital status</td>
<td>College</td>
<td>College Status</td>
</tr>
<tr>
<td>------------------</td>
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</tr>
<tr>
<td>Jonas Langley</td>
<td>M</td>
<td>26</td>
<td>15 to 17</td>
<td>Single</td>
<td>NWCC</td>
<td>First year college for associate’s degree in business</td>
</tr>
<tr>
<td>Marie Holmes</td>
<td>F</td>
<td>19</td>
<td>3 to 7; 14 to 21</td>
<td>Single, engaged</td>
<td>SWCC</td>
<td>Completing 2nd year for associate’s degree in nursing</td>
</tr>
<tr>
<td>Sarah Bell</td>
<td>F</td>
<td>24</td>
<td>13 to 18</td>
<td>Married</td>
<td>SWCC</td>
<td>2nd year, working on associate’s transfer degree in education (on academic probation)</td>
</tr>
</tbody>
</table>