



I Want To Go To College: Now What?

A guide for youths who are or were homeless,
or are at risk of experiencing homelessness

U.S. Department of Education

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December 2018

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This report is available on the Department's website at <https://www2.ed.gov/programs/homeless/resources.html>.

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I. Introduction

Do you want to go to college? If so, do you know the steps you will need to take to get there? During the 2015–16 school year, there were approximately 1.3 million children and youths who were reported to be experiencing homelessness in the United States. Many of them, like you, had dreams of going to college. However, many believed then, as they still do today, that the process of applying to, paying for, and succeeding in college is challenging and confusing. This guide was made to help make this process more clear by providing information and resources — especially if you are or were ever homeless or are at risk of experiencing homelessness — that can help make college a reality for you.

During the 2015–16 school year, there were approximately 1.3 million children and youths who were reported to be experiencing homelessness in the United States.

How will this guide help me?

- It will identify whom the U.S. Department of Education considers homeless.
- It will show you what options are available to help you apply to and pay for college.
- It will help you learn about individuals who could support you and help you succeed in college.
- It will identify resources, including federal laws and programs, to help you in getting to, paying for, and finding success in college.





II. Who is considered homeless?

According to the *McKinney-Vento Act*, you are considered homeless if you do not have a fixed (permanent), regular (same place), and adequate (safe, and having privacy, space, working water, electricity, and heat) nighttime residence.

The U.S. Department of Education uses the *McKinney-Vento Homeless Assistance Act* Subtitle VII-B (*McKinney-Vento Act*) definition to determine if children and youths may be experiencing homelessness. According to the *McKinney-Vento Act*, you are considered homeless if you do not have a fixed (permanent), regular (same place), and adequate (safe, and having privacy, space, working water, electricity, and heat) nighttime residence. Examples of housing situations that are not fixed, regular, and adequate nighttime residences include the following:

- sharing the housing of others due to loss of housing, economic hardship, or a similar reason;
- living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative accommodations;
- living in emergency or transitional shelters, or abandoned in hospitals;
- having a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings; or
- living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Any migratory child who is living in any of the above circumstances is considered homeless.¹

In addition, if you are homeless and living on your own, or not living with your legal parent or guardian, then you may be considered an unaccompanied homeless youth.²

I've read the McKinney-Vento Act definition, and I think I may be considered homeless. What do I do next?

If you think that you may be homeless after reading the definition above, your next step is to talk to a local homeless education liaison (local liaison). A local liaison is an individual who works in a school district and who will determine if you are homeless. A local liaison can help you learn about special rights and services that you may be able to receive. To locate the local liaison in your area, start by talking to a school counselor or another trusted staff member at a high school.

Also, every state, as well as the District of Columbia and Puerto Rico, has a department of education. These state departments of education are required to have two sources of support: 1) a State Coordinator to manage the homeless education program; and 2) a website with information on the homeless education program that includes an up-to-date directory with contact information for all of the local liaisons throughout the state. To find the local liaison in your area, go to your state's department of education website and search for homeless education. The local liaison directory should be located on the state's homeless education program webpage.

For more information about your state's homeless education program, about the roles and responsibilities of the State Coordinator, or about how to find the local liaison in your area, please contact the U.S. Department of Education's Education for Homeless Children and Youth Program office at HomelessED@ed.gov or the Office of Safe and Healthy Students, Office of Elementary and Secondary Education at 202- 453-6777.

A local liaison can help you learn about special rights and services that you may be able to receive.





III. Applying to college

College is a life-changing decision, one that does not happen overnight and does not have to be made alone.

As you begin to think about applying to college, it is important to consider all of your options. In this guide, we will use the word “college” to mean community colleges, and four-year traditional colleges and universities. Other options for education after high school include career and technical schools, trade schools, and apprenticeships. Keep in mind that each option has something different to offer. The college you choose should be based on your interests, your career and life goals, and your plan for paying for college. College is a life-changing decision, one that does not happen overnight and does not have to be made alone.

Who can help me apply to college?

A local liaison and a school counselor are available to help you learn more about and apply to college. If you are out-of-school and no longer enrolled in high school, the college that you are interested in attending can help you learn more about and apply to college.

If I am in high school or a high school equivalency credential program, what type of help can I get when applying to college?

Some of the topics that a school counselor can help you with are getting ready for college, choosing a college, understanding the college application process (preparation and costs), learning about financial aid, and finding on-campus support.⁴

A local liaison, a school counselor, or other school staff members can help you with many different parts of the college application process. The *McKinney-Vento Act* requires school counselors to provide you with assistance so that you are prepared and ready for college.³ Some of the topics that a school counselor can help you with are getting ready for college, choosing a college, understanding the college application process (preparation and costs), learning about financial aid, and finding on-campus support.⁴

The high school equivalency (HSE) credential program is a way for youths or adults who have left high school before graduating to show that they have the same skills and knowledge as a high school graduate.

To find out more about the HSE credential program in your state, contact your state’s department of education or visit <http://hiset.ets.org/requirements/state/>.

If you are an unaccompanied homeless youth, the *McKinney-Vento Act* requires a local liaison to help you learn about your status as an independent student and help you receive a homeless youth determination letter if you need one. The homeless youth determination letter will help you apply for federal financial aid without your legal parent’s or guardian’s signature or financial information.⁵

If I am out-of-school, what type of help can I get when applying to college?

For help applying to college, you can contact the college that you are interested in attending. The college's staff members will know about the laws and resources available to help you. Also, they will be able to assist you with the admissions process and with applying for financial aid to pay for the cost of college, if needed.

How do I start getting ready for college if I am in high school or in an HSE credential program?

You can start getting ready for college as early as your freshman year of high school. By working with a school counselor or local liaison, you can learn about the process of applying to college and about your high school or HSE credential program's graduation requirements. For example, it is important to know what classes you are required to take and the grade point average you need to earn in order to graduate. It is also helpful to know if your high school or HSE credential program has any extra graduation requirements, such as foreign language classes or a set number of volunteer hours. A school counselor can help you stay on track and meet all of the necessary requirements for graduation and begin preparing for college. Also, while you are in high school, you may be able to enroll in programs or take tests that can help you meet graduation requirements for both high school and college. Contact a school counselor to learn more.

To find out more about what you can do academically and financially to prepare for college, visit <https://studentaid.ed.gov/sa/prepare-for-college/checklists>.

How do I start getting ready for college if I am out-of-school?

If you are not enrolled in high school or an HSE credential program, you can contact a college's admissions office to learn more about how to get ready for college.

To find out more about what you can do academically and financially to prepare for college, visit <https://studentaid.ed.gov/sa/prepare-for-college/checklists/adult-student>.

Some colleges may let you apply even if you don't have a high school diploma or an HSE credential certificate or diploma. Keep in mind that even if a college allows you to apply and accepts you as a student without a high school diploma or an HSE credential certificate or diploma, you must still have a high school diploma or its equivalent to receive federal student aid. There is one exception: the career pathway program. This program allows you to earn a high school diploma (or its equivalent) and at least one postsecondary (or after high school) credential if you don't have a high school diploma and are interested in some form of postsecondary education.

To find out more about the career pathway program, visit <https://ifap.ed.gov/dpclatters/GEN1609.html>.

What should I think about when choosing a college?

Choosing a college that is right for you is a personal decision. It takes time to think about your interests, career goals, and financial situation, and to learn more about the college's cost, size, location, and admissions requirements. Some topics to think about when choosing a college may include the following:

- public or private
- two-year or four-year
- student support services
- academics and extracurricular activities
- college and program accreditations
- student body size and diversity
- tuition, fees, and estimated student costs
- types of financial aid offered
- campus security and safety⁶

The U.S. Department of Education has created two tools — the College Scorecard and the College Navigator — to help you find colleges that best meet your needs and interests.

To find out more about the College Scorecard, visit <https://collegescorecard.ed.gov/>.

To find out more about the College Navigator, visit <https://nces.ed.gov/collegenavigator/>.

Also, at the end of this document, there is a list of sample questions, categorized by topic, to help you think and learn more about choosing a college that is right for you.

What is involved in the college application process?

Applying to college means more than just filling out forms. You need to understand each college's admissions requirements, take any necessary college entrance exams, gather all required information, submit applications by the deadline, and pay any necessary application fees. Since every college has a different application process, it is important to get organized. Visiting college websites and contacting the admissions office at each college you want to apply to are two ways to make sure that you have all of the information you need to complete and submit an application on time.

Every college has a different application process. It is important to get organized.

What are college entrance exams and college applications?

College entrance exams are tests that some colleges may require you to take as part of the application process. These exams are important and should be taken seriously. The score you receive will be used for many things, such as helping a college decide if you should be accepted as a student and, if you are accepted, determining which classes you are eligible to enroll in. Sometimes, if a student's scores do not meet the academic requirements of a college, they may be required to enroll in a remedial class before being allowed to enroll in a class that counts toward graduation. Keep in mind that remedial classes do not count toward graduation.

College applications help colleges learn more about you and are used to ensure that you meet the requirements to enter. Since colleges have different admissions requirements and use different applications, it is important to read the application instructions for each college carefully. The admissions office at the college to which you are interested in applying will be able to answer questions about college entrance exams and provide information about the admissions process.

If you do not have a permanent address to list on your college application, contact a local liaison, a school counselor, or the admissions office at the college to which you are interested in applying in order to discuss your options.

Are there costs for taking college entrance exams and submitting college applications?

Yes. The cost of college entrance exams and college application fees can add up quickly, especially when you are applying to more than one college. A local liaison or a school counselor can help you find waivers to lower or eliminate these costs. Some colleges may allow you to submit an application for free. Contact the admissions office at the college to which you are interested in applying in order to learn more.

What if I want to transfer (change) colleges?

As you attend a college, you may find that you want to transfer to another college. Transferring colleges is possible and can be done at any point during your college experience. Some reasons you may decide to transfer colleges may include the following:

- wanting to go from a two-year college to a four-year college;
- finding another college degree program that better fits your needs;
- wanting to be closer to family or loved ones; or
- finding that another college can offer more financial support.

Although transferring colleges is possible, there are many things to think about to ensure that it is the right decision for you. Before making any decision to transfer, it is important that you talk to both your current college and the new college, and that you fully understand everything that will be involved in the transfer.

Also, at the end of this document, there is a list of sample questions, categorized by topic, to help you think and learn more about whether transferring colleges is the right decision for you.

If you are an unaccompanied homeless youth and have a homeless youth determination letter from your current college's financial aid administrator, you may not be able to transfer that determination letter to your new college. The new college may require you to have a determination letter from their college's financial aid administrator. However, if you have a determination letter from a runaway and homeless youth shelter director or designee, or a U.S. Department of Housing and Urban Development shelter director or designee, then that determination letter should transfer from your current college to the new college. Contact the financial aid administrators at both colleges to learn more.





IV. Paying for college

College can be expensive, which may make it seem out of reach, but there are many financial resources that can help make college more affordable.

Who can help me find money to pay for college?

A local liaison or a school counselor can help provide information on different ways to pay for college. Additionally, a financial aid administrator can help you learn more about the many costs associated with attending college. A financial aid administrator is an individual who works at a college's financial aid office and who knows about different financial aid options to help you pay for college.

What options are available to help me pay for college?

Financial aid helps many people pay for college when they are not able to pay on their own. You must apply to receive financial aid. It can help with the costs of college and other college-related expenses, such as tuition, housing, school supplies, transportation, and food. Usually, financial aid is given in the form of grants, scholarships, loans, and/or work-study programs.

To find out more about different types of student aid, visit <https://studentaid.ed.gov/sa/types>.

What are grants, scholarships, loans, and work-study programs?

Grants and scholarships are often called “gift aid” because the money does not have to be paid back except in specific circumstances. Grants are often need-based (meaning that you receive money because you have a financial need), while scholarships are usually merit-based (meaning that you receive money because you have a special skill, ability, or are part of a certain group). We encourage you to learn about the grants and scholarships that are available to you, apply for any grants or scholarships you might qualify for, and send in each grant or scholarship application by the deadline. Work with a local liaison, a school counselor, or a financial aid administrator at the college you are interested in attending to learn more about how to apply for grants and scholarships. There are many different types of grants and scholarships that are available each year, and they are typically offered by one of the following five sources: the federal government, state governments, colleges, private organizations, and nonprofit organizations.

To learn more about grants, visit <https://studentaid.ed.gov/sa/types/grants-scholarships>.

To find out more about scholarships, visit <https://studentaid.ed.gov/sa/types/scams#free-info-sources>.

Loans can come from the federal government, state governments, or private lenders, such as banks. Loans must be paid back. Loans from the federal government usually

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offer lower interest rates and allow for greater flexibility in paying back the money. When a loan is taken out, it is important to know who is making the loan and the terms and conditions (or the rules) of the loan.

To learn more about loans, visit <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.

Work-study programs are part-time jobs for college students to help earn money to pay for college. Work-study programs can be administered through the federal government, state governments, or individual colleges. The Federal Work-Study Program is available to students in undergraduate, graduate, and professional degree programs, and students must fill out a *Free Application for Federal Student Aid* (FAFSA®) form to be eligible. Since funding is limited, you may want to indicate that you wish to participate in the Federal Work-Study Program when filling out the FAFSA form.

To learn more about the Federal Work-Study Program, visit <https://studentaid.ed.gov/sa/types/work-study>.

How do I apply for financial aid?

The FAFSA form is your first step in applying for financial aid through the federal government, state governments, and even some colleges. Some colleges may have their own application for financial aid, so it is important to contact the financial aid office at the college you are interested in attending to determine if you need to complete another application (in addition to the FAFSA form) to receive aid at that college.

When you fill out the FAFSA form, read each question carefully and answer all questions truthfully. If you need help understanding how to answer a question correctly, contact a local liaison, a school counselor, or a financial aid administrator at the college you are interested in attending for clarification.

You do not need to have a permanent address in order to complete the FAFSA form.

- To apply for federal student aid, you must complete and send in the FAFSA form for each school year that you'll be attending college.
- You do not need to have a permanent address in order to complete the FAFSA form.
- You can fill out the FAFSA form as early as Oct. 1 of the year before you want to begin college. However, you will not receive financial aid until you meet the eligibility requirements.
- The fastest and easiest way to apply for financial aid is online, but if you need to apply using a paper application, you can call 1-800-433-3243 and request a print-out of the FAFSA PDF to be mailed to you.

To find out more about the FAFSA form, visit <https://studentaid.ed.gov/sa/fafsa>.

If you are an unaccompanied homeless youth, you may be eligible to fill out your FAFSA form as an independent student (meaning you do not need your legal parent's or guardian's signature or financial information when filling out the FAFSA form). To do this, you will need a homeless youth determination letter. To learn more and to request a determination letter, contact a local liaison or a financial aid administrator at the college you are interested in attending. You can also receive a homeless youth determination letter from a runaway and homeless youth shelter director or designee, or from a U.S. Department of Housing and Urban Development shelter director or designee.

If you complete the FAFSA form online, you will be asked questions about your status as an unaccompanied homeless youth if you were not found to be independent based on earlier questions asked in the form. For example, if you responded that you were married, a veteran, age 24 or older, attending a graduate or professional school, or were ever in foster care, among other things, you would already be considered independent and would not be asked questions about homelessness. This process is called "skip logic" and is intended to simplify the FAFSA application process by making it quicker and easier for you to complete. However, if you choose to print out and complete the FAFSA form, you will need to answer all of the questions following the instructions provided on the form.

To find out more about independent student status, visit <https://studentaid.ed.gov/sa/fafsa/filling-out/dependency>.



V. Resources to succeed in college

Not only is attending college possible even if you are currently or were ever homeless, or are at risk of experiencing homelessness, but having a successful college experience is possible, too. As you become more familiar with the college you are interested in attending, you will learn more about where to go and whom to contact for information and resources that will make your college experience successful, both in and out of the classroom.

Who can help me find resources to succeed in college?

The first people you should turn to when needing support in college are the staff members who work there. Colleges employ many individuals who are committed to ensuring that you have a successful college experience. College staff members are available to help you find information and resources, as well as connect you with school-wide or local community-wide programs and services to further meet your needs.

What laws or programs are available to help make my college experience successful?

There are federal laws and programs that will support you in getting to, paying for, and finding success in college. Below are some federal laws and programs for you to learn more about to help you be successful in college.

The Education for Homeless Children and Youth Program: <https://www2.ed.gov/programs/homeless/index.html>

- The *Higher Education Opportunity Act*: <https://www2.ed.gov/policy/highered/leg/hea08/index.html>
- The *Workforce Innovation and Opportunity Act*: <https://www2.ed.gov/about/offices/list/osers/ras/wioa-reauthorization.html>
- Section 504 of the *Rehabilitation Act of 1973* and Title II of the *Americans with Disabilities Act* (both prohibit discrimination based on disability): <https://www2.ed.gov/about/offices/list/ocr/transition.html>
- The *Individuals with Disabilities Education Act (IDEA)* — Part B: <https://sites.ed.gov/idea/>
- Federal TRIO Programs: <https://www2.ed.gov/about/offices/list/ope/trio/index.html>
- GEAR UP Program: <https://www2.ed.gov/programs/gearup/index.html>

It is the U.S. Department of Education's goal to help you understand more about the path to and through college, in order to help ensure a successful college experience for you. With the information and resources in this guide, you can be better prepared to begin and succeed in your college journey.

For more information about your state's homeless education program, about the roles and responsibilities of the state coordinator, about how to find the local liaison in your area, or about federal laws and programs available to support you in your college journey, please contact the U.S. Department of Education's Education for Homeless Children and Youth Program office at HomelessED@ed.gov or the Office of Safe and Healthy Students, Office of Elementary and Secondary Education at 202-453-6777.

Sample questions to ask to help you choose a college that is right for you, by topic

Academics

- ✓ What academic programs are available?
- ✓ How long will it take me to graduate?
- ✓ How many credit hours (or number of classes) do I need to complete in order to graduate?
- ✓ How many credit hours do I need to earn or number of classes do I need to or enroll in per semester? Is there a minimum or maximum number required each semester?
- ✓ How will I know which classes to enroll in? How do I select and enroll in classes?
- ✓ Is there a minimum grade point average that I need to earn in order to stay enrolled in college?
- ✓ Does the college offer online or virtual classes?
- ✓ What items will I need for class?
- ✓ Which office should I contact for information on services available to students with disabilities?
- ✓ Are tutoring, research assistance, and writing support services available to students? If so, is there a separate cost?
- ✓ Are computer labs and printing centers available on campus? If so, is there a separate cost?
- ✓ Are technology and science labs available on campus? If so, is there a separate cost?
- ✓ Are there opportunities to rent or use digital equipment?
- ✓ Is childcare provided on campus? If so, is there a separate cost?



Tuition and Financial Aid

- ✓ What is the total cost of college?
- ✓ Does the college have its own application for financial aid?
- ✓ Does the college offer scholarships or grants to students?
- ✓ Will scholarships affect my eligibility for financial aid?
- ✓ How do I use financial aid to pay for classes, including summer classes?

Housing

- ✓ Does the college have on-campus or off-campus student housing?
- ✓ Does the college have early move-in dates or extended move-out dates?
- ✓ Would I be allowed to stay on campus over holidays or summer break?
- ✓ What meal options are available on and off campus?
- ✓ Are meal options provided on campus over holidays or summer break?
- ✓ Does the college have laundry facilities? If so, is there a separate cost? Are these open during holidays or summer break?
- ✓ Does the community around the college have a food pantry or shelter?

Medical

- ✓ Does the college require any medical information, such as immunizations, as part of the application process or before enrolling in classes after being accepted as a student?
- ✓ Is there a hospital or health clinic located on or near campus? If so, do I need health insurance to use the health clinic or hospital?
- ✓ Does the college offer student health and dental insurance? If not, where can I obtain medical insurance?
- ✓ Does the health clinic or hospital on or near campus stay open during holidays or summer break?
- ✓ Is there a pharmacy located on or near campus?
- ✓ Are there resources that support mental health, such as a counseling center, located on or near campus?



Mail

- ✓ Is there a mail facility located on campus? If not, where is the closest facility located?
- ✓ Would I be provided with an on-campus P.O. box for mail?
- ✓ Do mail services continue during holidays or summer break?

Transportation

- ✓ Is there on-campus transportation? If so, is there a map for pick-up and drop-off locations?
- ✓ Is transportation provided all around campus? If not, what areas are excluded?
- ✓ Is there a cost to using campus transportation?
- ✓ What are the hours of on-campus transportation?
- ✓ Does on-campus transportation continue during holidays or summer break?
- ✓ Is transportation provided off campus to other locations?
- ✓ Does the surrounding college community have transportation?
- ✓ If I have a vehicle, am I able to bring it to college?

Security

- ✓ Does the college have security on or around campus?
- ✓ How will I be identified as a student on campus?
- ✓ Do I need identification if I need help from campus security?

Work

- ✓ What companies or organizations have jobs available for students on campus or off campus? Do these jobs continue over holidays or summer break?
- ✓ Are federal or non-federal work-study programs available on campus or off campus? Do work-study programs continue over holidays or summer break?
- ✓ Would I need to open a bank account if I got a job or if I qualified for work-study programs?
- ✓ Does the college have a bank on campus or off campus that I can use to make deposits, withdraw money, or cash checks?
- ✓ If I do not have a personal bank account, how do I get one?

Sample questions to ask when deciding whether transferring colleges is the right decision for you, by topic

Academics

- ✓ Will the credits I have earned at my current college transfer to the new college? Will I have to retake any classes at the new college?
- ✓ Will I be able to graduate at the same time as I'm currently scheduled to graduate at the new college?
- ✓ Do I need to fill out any paperwork, complete a new college application, or take any extra college entrance exams for the new college? If so, what are the deadlines?
- ✓ When can I transfer to the new college and begin taking classes?

Tuition and Financial Aid

- ✓ How much will it cost to change colleges?
- ✓ Are there any college tuition or financial aid differences between my current college and the new college? Will the new college cost more money?
- ✓ If I received any scholarships or grants at my current college, can I transfer those to the new college or will I lose them?
- ✓ If I have a loan, will that change if I transfer to the new college?
- ✓ Does the new college have any extra fees?

Housing and Mail

- ✓ Do I need to prepare myself for the new location or environment of the college? For example, is the college in a different state or country?
- ✓ What do I need to do to transfer my mail from my current college to the new college?



Endnotes

1. Section 725(2) of the *McKinney-Vento Act* (42 U.S.C. § 11434a(2)).
2. Section 725(6) of the *McKinney-Vento Act* (42 U.S.C. § 11434a(2)).
3. Section 722(g)(1)(K) of the *McKinney-Vento Act* (42 U.S.C. § 11434a(2)).
4. Education for Homeless Children and Youths Program Non-Regulatory Guidance. U.S. Department of Education, 2016. PDF. <https://www2.ed.gov/policy/elsec/leg/essa/160240ehcyguidance072716updated0317.pdf>
5. Section (722(g)(6)(A)(x)(III)) and (722(g)(6)(A)(x)(III)) of the *McKinney-Vento Act* (42 U.S.C. § 11434a(2)).
6. “There are a number of factors that can help you figure out what schools are right for you.” Federal Student Aid. Accessed March 17, 2017. <https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/consider>
7. Higher Education: Actions Needed to Improve Access to Federal Financial Assistance for Homeless and Foster Youth. United States Government Accountability Office, 2016. <https://www.gao.gov/products/GAO-16-343>



