



## Federal Financial Aid for Students with Intellectual Disabilities

By Molly Boyle

### INTRODUCTION

Although many colleges and universities carry a hefty price tag, it is very important not to let that discourage students from obtaining a college education. While the cost of tuition continues to rise, so does the number of financial aid options. Recent changes to the Higher Education Opportunity Act (HEOA) have made it possible for students with intellectual disabilities (ID) to take advantage of federal financial aid to help pay for college. Previously, to be eligible for financial aid, a student needed to be accepted into a degree or certificate program and attending college at least half-time, and also had to meet financial need guidelines. Today, if a student meets the financial need requirements and is attending an approved Comprehensive Transition Program (CTP), they can apply for financial aid to attend that program.

### ELIGIBILITY FOR FEDERAL FINANCIAL AID

Who is eligible for financial aid given the changes to the HEOA? There are four criteria that must be met. First, the student must have exited their high school. This means that students who are dually enrolled, or still receiving services from their high school, cannot receive financial aid. Second, the student has to have an intellectual disability as defined by the HEOA. The definition reads:

A student—

(A) With a cognitive impairment, characterized by significant limitations in—

- (i) intellectual and cognitive functioning; and
- (ii) adaptive behavior as expressed in conceptual, social, and practical adaptive skills; and

(B) Who is currently, or was formerly, eligible for a free appropriate public education under the Individuals with Disabilities Education Act.

### Features of a Comprehensive Transition Program

An institution of higher education must apply to become a Comprehensive Transition Program (CTP) to be able to award federal financial aid to students with ID. The application to become a CTP asks the institution to describe how the program meets the requirements outlined in the HEOA. The program must explain how it works with students with ID to access college courses, participate in campus life, and achieve gainful employment. Additional questions analyze how the program assesses student progress (and how this aligns with the institution's policies), how it advises students, and what is required to achieve a meaningful credential. The CTP application asks the institution to show how students in the program participate in courses and activities with students without disabilities.

The third requirement for financial aid eligibility is that the student and their family must demonstrate financial need via the Free Application for Federal Student Aid (FAFSA). All students who wish to access financial aid must complete the FAFSA. ([www.fafsa.ed.gov/](http://www.fafsa.ed.gov/))

Finally, the student must be attending an approved CTP. This means the college or university hosting the program has received approval from the Department of Education to offer financial aid to eligible students. A list of approved CTPs can be found here: <http://1.usa.gov/VGe8gb>

---

**The Federal Student Aid website ([studentaid.ed.gov](http://studentaid.ed.gov)) has a number of resources to help families understand their options for paying for college.**

---

## KINDS OF FEDERAL AID

The kind of aid that a student receives is determined by the policies of the institution of higher education in combination with the information provided on the FAFSA. There are three kinds of federal financial aid available to students with ID who are attending a CTP: (Currently, federal student loans are not available).

**Federal Pell Grant:** The maximum Pell Grant award for the 2012–2013 award year (July 1, 2012–June 30, 2013) is \$5,645. The amount awarded to the student will depend not only on financial need, but also on the costs of attending the specific program.

**Federal Supplemental Education Opportunity Grant:** A student can be awarded \$100–\$4,000 a year, depending on when they apply, their financial need, the funding available at the school, and the policies of the financial aid office at the school.

**The Federal Work-Study Program** provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service and work related to the recipient's course of study.

Financial aid may or may not cover the entire cost of attending a CTP. Students and families should work with the program director to discuss all the available sources of funding for participants in the specific program. The Federal Student Aid website (<http://studentaid.ed.gov>) has a number of resources to help families understand their options for paying for college.

## FREQUENTLY ASKED QUESTIONS

***Do I need to have a high school diploma or General Education Development (GED) credential to be eligible for financial aid?***

No, this requirement has been waived for students with ID enrolling in a CTP.

***Question 26 on the FAFSA asks about my high-school completion status. How do I answer this question, and will this affect my eligibility for financial aid?***

If you do not have a high school diploma or a GED credential, select none of the above. This answer will not affect your eligibility for student aid if you are enrolled in an approved CTP. Students with ID who are enrolled in approved CTPs are eligible for federal financial aid, even if they do not have a high school diploma or its equivalent, so long as they meet all of the other eligibility requirements.

***Question 30 of the FAFSA asks about what degree or certificate I will work on at college. The CTP I plan to attend does not offer a degree or certificate. How do I answer this question, and will this affect my eligibility for financial aid?***

Select other/undecided if the CTP you plan to enter does not offer a degree or certificate. Your response to this question will not affect your eligibility for student aid. A CTP can be a degree, certificate, non-degree, or non-certificate program.

***I receive Supplemental Security Income (SSI). If I receive a Pell grant, will this change my SSI?***

No. Pell grants are not considered income if they are used to help pay for college. You can learn more on the Social Security website: <http://1.usa.gov/RCIUY2>

***I receive Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Will this affect my eligibility for a Pell grant?***

No. SSI and SSDI are not considered income, so they are not counted when the government calculates how much you and your family can afford to pay for college.

***What will happen to my Social Security benefits if I get financial aid or participate in a work-study program on campus?***

Probably nothing. No federal financial aid you receive is counted as income or resources, regardless of use. No other non-federal forms of financial aid—including grants, scholarships, fellowships, or gifts—are counted as income or resources so long as they are used to offset educational expenses. You can learn more on the Social Security website:

[www.ssa.gov/OACT/COLA/studentEIE.html](http://www.ssa.gov/OACT/COLA/studentEIE.html)

## RECOMMENDATIONS FOR FAMILIES AND STUDENTS

- Anticipate the time needed to understand the FAFSA application process and types of aid available. Apply early.
- The Department of Education has developed checklists to help elementary school, middle school, and high-school students and their families prepare for college. These checklists include suggestions about exploring careers, selecting colleges, and financial planning for college. <http://studentaid.ed.gov/prepare-for-college/checklists>
- The online tool “FAFSA4caster” will help you understand your options for paying for college. You provide some basic information, and the site estimates how much Federal student aid you can probably get. <http://fafsa4caster.ed.gov/>

- Work with program coordinators and college staff to understand other types of aid that might be available. Financial aid should be used as one piece of a larger system. That system may include vocational rehabilitation funding, resources from adult service agencies, Medicaid funding, and other funding sources that support positive outcomes for students with ID.

A student attending the College of Charleston through the REACH program has been able to take advantage of these new financial aid opportunities. His family shared some tips from their own experience.

- It takes time and effort to fill out the FAFSA, so get started early!
- Financial aid is helpful, but we also used funds from vocational rehabilitation and scholarships from our church, as well as our own family savings.
- Filling out all the paperwork and getting funds allocated properly required our attention to make sure it happened correctly.
- The combination of financial aid and scholarships made it possible for our son to attend college.

**A list of approved CTPs can be found here:**

<http://1.usa.gov/VGe8gb>

## RESOURCES

### **Federal Student Aid Information Center**

1-800-4-FED-AID (1-800-433-3243)

TTY for deaf/hard of hearing: 1-800-730-8913

Toll number: 1-319-337-5665

The FAFSA website ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) also has many terrific resources.

## ABOUT THE AUTHOR

**Molly Boyle** works as a trainer and technical assistance provider for Think College, and is a TPSID cohort liaison. Molly provides professional development to college faculty, administrators and disability support personnel on Universal Course Design and effective teaching strategies for ensuring equal access to all students, including those with disabilities. Previously, she coordinated the Inclusive Concurrent Enrollment project for students with intellectual disabilities at MassBay Community College in Wellesley, MA. Molly's expertise includes the provision of individual supports for postsecondary education for people with intellectual/developmental disabilities, universal design for learning, online teaching, and adaptive technologies.

INSIGHT, Issue No. 16, 2012

INSIGHT is a publication of Think College, a project of the Institute for Community Inclusion at the University of Massachusetts Boston, funded by grants from the Administration on Developmental Disabilities (CFDA# 93-632, Grant No. 90DD0659), and the Office of Postsecondary Education (Grant No. P407B100002). The opinions contained in this document are those of the grantee and do not necessarily reflect those of the funders.

Recommended citation for this brief: Boyle, M. (2012) Federal Financial Aid for Students with Intellectual Disabilities. Think College Insight Brief, Issue No. 16. Boston, MA: University of Massachusetts Boston, Institute for Community Inclusion.

This publication will be made available in alternate formats upon request.



[www.thinkcollege.net](http://www.thinkcollege.net)

[www.facebook.com/thinkcollege](https://www.facebook.com/thinkcollege)