Fall 2023 Webinar Series FINANCIAL CONSIDERATIONS FOR COLLEGE READINESS



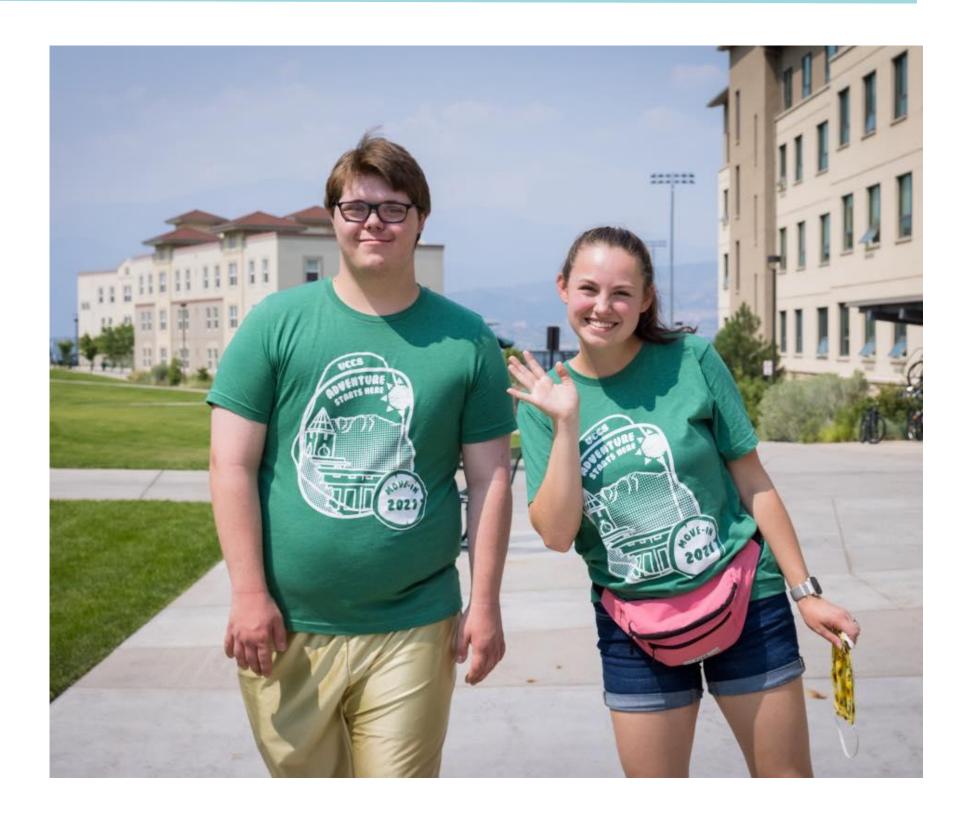


Welcome!

Full Fall 2023 Webinar Series

- Q&A time allotted throughout
- Brief feedback survey directly following
- Video recording & resources will be available





Who We Are

IN! exists to create inclusive college opportunities in Colorado for students with intellectual disabilities (ID) to foster academic growth, social development, career advancement, & independence.



What We Do: EDUCATION **OUTREACH EXPANSION** UTCOM

*IN! does not provide direct services on campus



Meet Our Staff

Executive Director:

Tracy Murphy <u>tracy@inclusivehighered.org</u> 720-629-0196

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Program Coordinator:

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Meet Our Guest Presenter

Melanie Honsbruch, CPWIC Curriculum Developer and Trainer specializing in **Benefits Counseling** Colorado Office of Employment First (COEF) melanie.honsbruch@cuanschutz.edu 303-929-2129





Webinar Objectives

- intellectual disabilities (ID) in Colorado.
- Discuss various ways to pay for college and begin financial preparation early

Understand inclusive college options for students with

Learn about benefits counseling and how to get started



Brief Overview of Inclusive College Programs in CO





History of Disability Services





Section 504 of the Rehabilitation Act

Required for all institutions of higher ed

Nondiscrimination for students that meet entry criteria

Section II of Americans w/ **Disabilities Act** (ADA)

Required for all institutions of higher ed

Appropriate accommodations and equal access for admitted students

Select institutions

Think College established

Inclusive services for students with ID or that don't traditionally meet entry criteria









Colorado Senate Bill 196: **Inclusive Higher Education Act**

CO to join the inclusive higher education movement

3 pilot schools established

Colorado House Bill 22-1107: **Inclusive Higher** Education **Opportunities**

Expanding pathways and equitable access to inclusive higher education in CO

2-4 more programs launch in 2024

What is Inclusive Higher Education?

- Alternative admission pathway for students with intellectual disabilities*
 Fully inclusive & normative
- Students take courses that align with career goal

- Access accommodations
 & modifications
- Earn certificate credential
- Participate in career readiness and
 - independent living
- Staff and peer mentor support in 4 domains:



Inclusive courses for credit/graded Accommodations/modifications Certificate credential Full course catalog High standards

INDEPENDENCE

Life skill development Person centered planning Self-advocacy **Residential living**

Career planning/coaching Resume/interview practice **Employment progression** On/off campus experiences

ACADEMICS

SOCIAL

INCLUSIVE HIGHER EDUCATION

Full campus involvement Peer mentorship Natural supports Leadership opportunities

CAREER



HIGHER EDUCATION



- Elevate
- Arapahoe Community College
- Littleton, Colorado
- Commuter Campus
- 3 year program
- <u>arapahoe.edu/eleva</u> te-acc



- Office of Inclusive Services (OIS)
- University of Colorado
- Colorado Springs, Colorado
- On campus living
- 4 year program
- inclusiveservices.uc <u>cs.edu</u>
- Output Comprehensive Transition & Postsecondary Program (CTP) = Financial Aid Statewide Comprehensive Higher Education Certificate = Meaningful Outcome



- GOAL Go On And Learn
- University of Northern Colorado
- Greeley, Colorado
- On campus living
- 4 year program
- <u>unco.edu/unc-goal</u>



- GLOBAL Inclusive Program
- Regis University
- Denver, Colorado
- On campus living
- 1-2 year program
- <u>regis.edu/global</u>





- CSU RAM Scholars
- Colorado State University
- Fort Collins, Colorado
- Experiential learning and agriculture focus
- Program specifics and webpage coming soon



- Inclusive Higher Education Solutions
- Metropolitan State University of Denver
- Denver, CO
- Program specifics coming soon
- <u>msudenver.edu/l</u> <u>HES</u>

Coming Fall 2024



What are the outcomes?





Questions?





Paying for Inclusive Higher Education







What is the Financial Reality?

- Normative Investment: College costs money for all students
- Worthwhile: College allows individuals with ID to earn more after graduation
- Over Time: Many families need more time to prepare financially



General Financial Information

- Tuition and fees
 - same cost/credit
 - fewer credits
- Program fee for inclusive services
 - vary by school
- range from \$3,000-\$10,000 per school year • Room and board, if applicable

- See school websites or contact school staff for specifics -IN! does not receive tuition from schools/students

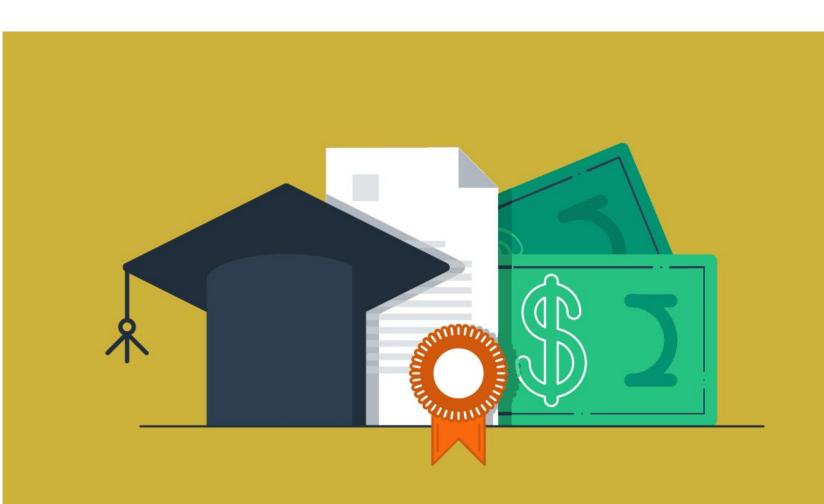
Resources to Help Cover Costs





Federal Financial Aid

- 3 kinds of federal financial aid available to students in IHE programs • Federal Pell Grants Federal Supplemental Education **Opportunity Grant**
 - Federal Work Study Program
- Not eligible for federal loans due to certificate outcome





Federal Financial Aid Cont.

- Families must fill out Free Application for Federal Student Aid (FAFSA)
- Amounts can change each year and vary depending on many factors
- Common misconceptions about FAFSA "My family doesn't have need!" o "It's not worth the effort!"

ISSUE NO. 45 2023 update College A Think College Brief on Policy, Research, & Practice

Federal Financial Aid for Students with Intellectual Disability by Cate Weir (adapted from Boyle, 2012)

INTRODUCTION

Provisions in the Higher Education Opportunity Act (HEOA), passed in 2008, make it possible for students with intellectual disability (ID) who demonstrate financial need to take advantage of some kinds of federal financial aid to help pay for college. The HEOA describes a new type of college program, called a Comprehensive Transition Program (CTP), that is specifically for students with ID. Students with ID attending approved CTP are not required to have earned a standard high school diploma or be accepted into a degree program. With these provisions, if a student with intellectual disability is attending an approved Comprehensive Transition Program (CTP), they can apply for financial aid to help pay for the cost of attendance at that program, even if they do not meet these two requirements.

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 with students without disabilities, participate in campus life, and achieve employment. Additional questions analyze how the program assesses student satisfactory academic progress, how it advises students, and what is required to achieve the credential awarded by the program.

ELIGIBILITY FOR FEDERAL FINANCIAL AID

While these two requirements are waived, these four criteria must be met to receive federal financial aid under these special provisions:

The student must have a documented intellectual disability as defined by the HEOA.

Student with an intellectual disability means a student-

(1) 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

(2) Who is currently, or was formerly, eligible for special education and related services under the Individuals with Disabilities Education Act (IDEA) (20 U.S.C. 1401), including a student who was determined eligible for special education or related services under the IDEA but was home-schooled or attended private school. (Authority: 20 U.S.C. 1091, 1140)

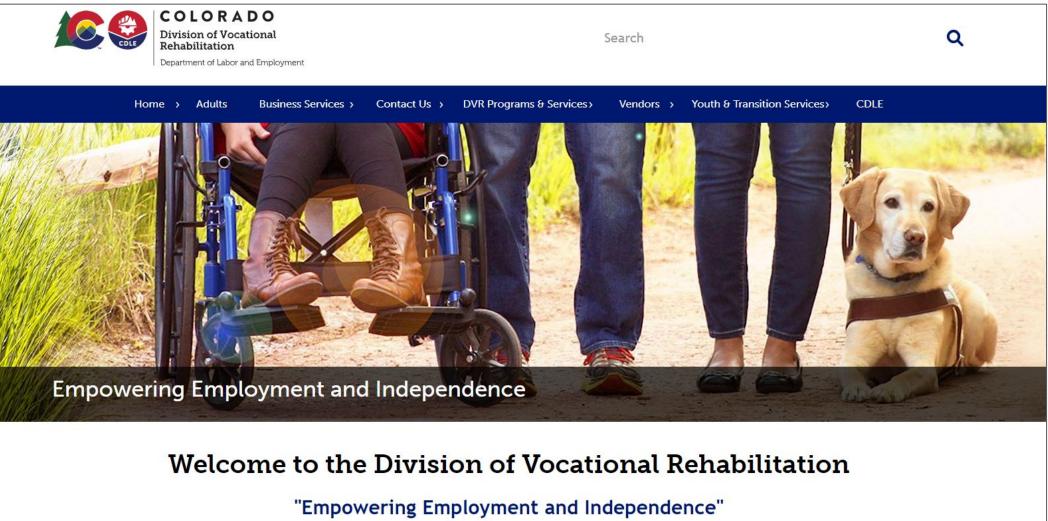
- The student must be attending an approved Comprehensive Transition Program. This means the college or university hosting the program has received approval from the Department of Education to offer financial aid to eligible students. A list of approved Comprehensive Transition Programs can be found here: https://studentaid.gov/understand-aid/eligibility/ requirements/intellectual-disabilities
- The student must have exited high school. Students who are still receiving special education or other services from their high school are not eligible for federal financial aid.
- 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. https://studentaid.gov/h/apply-for-aid/fafsa

Think College is a project of the Institute for Community Inclusion at UMass Boston Www.ThinkCollege.net

Click photo to read Think College's 2023 resource, "Federal Financial Aid for Students with Intellectual Disability"

Division of Vocational Rehabilitation (DVR)

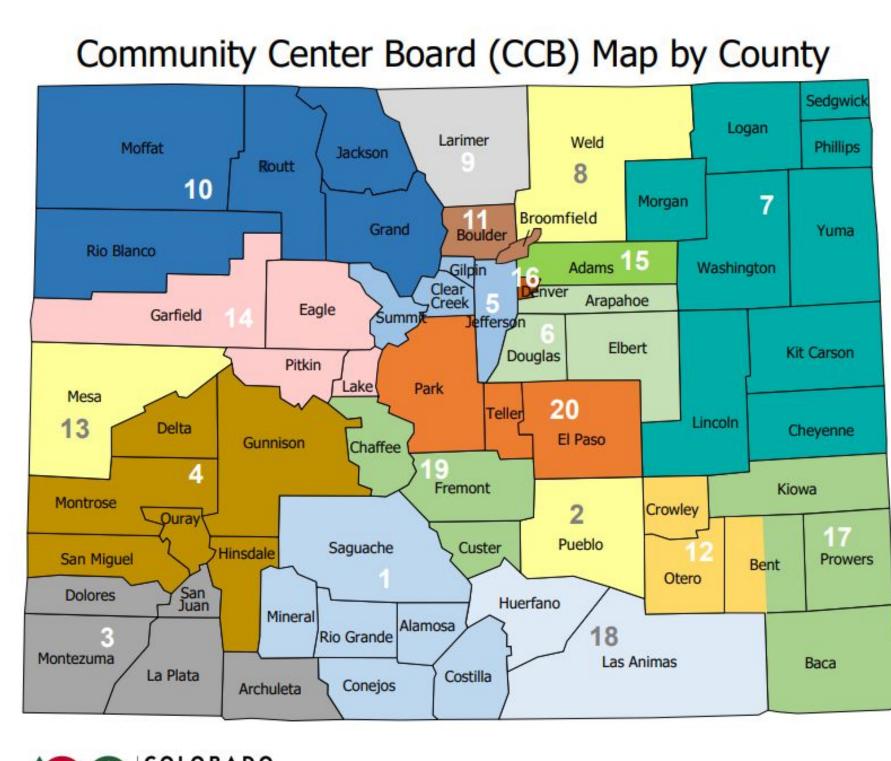
- DVR can help pay a portion of tuition:
 - Connect with DVR counselor
 - Identify Inclusive Higher Ed as necessary for career goal
 - Maintain satisfactory academic progress
- Individualized based on family need
- Connect with DVR <u>at this link</u> (Interest) and Referral Form)



Click photo to to visit DVR's Website

Community Centered Boards (CCBs)

- Some CCBs offer
 "Self-Determination" or other
 scholarship funds if requested
- Most common in CCBs with mill levy funding
- Learn more about CCBs and find yours <u>at this link</u>



#	CCB Name	Counties Served
1	Blue Peaks Developmental Services	Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache
2	Colorado Bluesky Enterprises	Pueblo
3	Community Connections, Inc.	Archuleta, Dolores, La Plata, Montezuma, San Juan
4	Community Options, Inc.	Delta, Gunnison, Hinsdale, Montrose, Ouray, San Miguel
5	Developmental Disabilities Resource Center	Clear Creek, Gilpin, Jefferson, Summit
6	Developmental Pathways	Arapahoe, Douglas, Elbert
7	Eastern Colorado Services	Cheyenne, Kit Carson, Lincoln, Logan, Morgan, Philips, Sedgwick, Washington, Yuma
8	Envision	Weld
9	Foothills Gateway	Larimer
10	Horizons Specialized Services	Grand, Jackson, Moffat, Rio Blanco, Routt
11	Imagine!	Boulder, Broomfield
12	Inspiration Field	Bent, Crowley, Otero
13	Mesa Developmental Services (Strive)	Mesa
14	Mountain Valley Developmental Services	Eagle, Garfield, Lake, Pitkin
15	North Metro Community Services, Inc.	Adams
16	CAR MANA VIEW MALE NA AND AND AND AND AND AND AND AND AND	Denver
17	Southeastern Developmental Services	Baca, Bent, Kiowa, Prowers
18	Southern Colorado Developmental Disabilities Services	Huerfano, Las Animas
19	Starpoint	Chaffee, Custer, Fremont
20	The Resource Exchange (TRE)	El Paso, Teller, Park

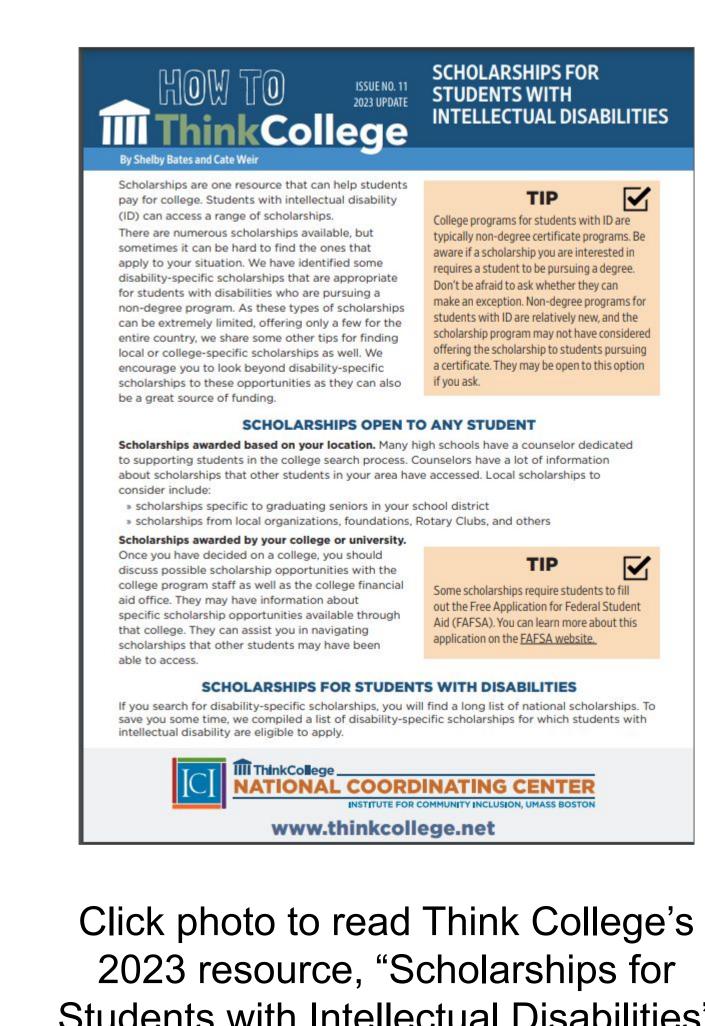
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October 2021

Scholarships

- Programs and School Scholarships UCCS: Nick Harmon Inclusive Scholarship Fund
- Specific disability-based • Ruby's Rainbow (Down syndrome)
- General disability Microsoft Disability Scholarship
- Scholarships from local organizations Colorado Springs Down Syndrome Association
- Scholarships Matcher



Students with Intellectual Disabilities"

Savings Accounts

Colorado ABLE

- Account for people with a qualifying disability that began prior to age 26
- Can use on ANY disability-related expense, including education!
- Free transfer from 529 into ABLE

<u>Watch last year's Financial Prep Webinar</u>, featuring a representative from Colorado **ABLE!**







Student/Family Contributions

- Work-study jobs
- Other on or off campus internships or employment
- Supplemental Security Income (SSI/SSDI)
- Private Student Loans

NOTE: We encourage families to research each option. Many supports are individualized to each family need.

SUE NO. 5

Paying for College: Exploring Funding Sources for an Inclusive Postsecondary By Cate We

college education is an investment in the future of every student who pursues one, but it does not come cheap! College expenses include tuition, fees, books, equipment, and room and board, if a student chooses to live on campus. These all add up, and every student must determine where the funding for college will come from.

Students with intellectual disability (ID) are likely to use many of the same resources as other college students to pay for college. There are some resources specific to individuals with disabilities to consider as well. Students are using numerous approaches to pay for college, often braiding together several different funding sources to cover the costs.

Here is some information about a variety of possible funding sources that students and their families can consider as they determine what will work for their specific situations:

FEDERAL FINANCIAL AID

As of May 2022, over 125 college programs for students with ID have been approved as omprehensive Transition Postsecondary Programs (CTP programs), and this number continues to grow. These programs offer access to federal student aid for eligible students with ID, even if they do not have a regular high school diploma or are not working toward a degree. Students who meet the income eligibility requirements may be eligible for Pell Grants, Supplemental Educational Opportunity Grants, and Federal Work-Study. Students in non-degree CTP programs are not eligible for federally subsidized student loans. This Think College Federal Financial Aid Brief

shares details on accessing federal student aid for students with ID attending approved CTP programs.

To access federal student aid, students will be required to complete a Free Application for Federal Student Aid, or FAFSA. This is the same form that all college students use to determine eligibility for aid. Learn more on the FAFSA website.

SCHOLARSHIPS

Scholarships typically do not cover the full cost of attendance for any student, but they can be an important part of financing education. Think College publishes a list of scholarships (updated annually) that are possible resources for students with ID attending non-degree programs. Read this resource to learn about state level, program level, and disability-specific scholarships.

MEDICAID WAIVER FUNDS

An increasing number of states allow students with ID to use Medicaid Home and Community Based Services (HCBS) waivers to support participation in postsecondary education programs. Medicaid waivers have been used to fund a variety of supports and services for college students with ID, as well as tuition or fees in some cases. Think College has published a brief that describes how Medicaid waiver funds are being used to support college attendance Students who are eligible for Medicaid waiver services can pursue this source of funding to see if Medicaid can help pay for college costs as well as related support services such as transportation, peer support, or independent living instruction while in college.

ATIONAL COORDINATING CENTER

Click photo to read Think College's 2022 resource, "Paying for College: Exploring Funding Sources for an Inclusive Post Secondary Program"

Questions?





COLORADO OFFICE OF EMPLOYMENT FIRST — Work Elevated —



Financial Planning Resource

Financial Planning for Families with Special Needs

Lucas E. Bisbee **Financial Advisor** New York Life Insurance Company

Cell: (720)732-8934 Work: (303)744-2000 Email: lbisbee@ft.newyorklife.com





Special Needs Planning Webinar

- Hosted by New York Life and Cross-Disability Coalition
 - Date: October 4th, 2023 Time: 5:30PM Location: Zoom <u>Pre-Registration Required Here</u> RSVP Deadline: October 3rd, 2023

Other Financial Resources

- IN!'s <u>Financial Resources webpage</u>
- Think College's <u>Paying for College webpage</u>
- Reach out to each program directly for financial details! See school specific costs:
 - Elevate at ACC
 - GOAL at UNC
 - Inclusive Services at UCCS
 - GLOBAL at Regis University





FINANCIAL CONSIDERATIONS FOR SENDING YOUR STUDENT WITH ID TO AN INCLUSIVE HIGHER EDUCATION PROGRAM

ESTIMATED COSTS

Inclusive higher education programs in Colorado provide alternate enrollment pathways and additional supports on campus for students with intellectual and developmental disabilities to pursue their goals. While college costs may seem daunting, there are many sources of funding available to students with disabilities. We hope this document will encourage you to investigate available options and to contact program staff directly for more info.

Common costs for students enrolled in an inclusive higher education program include:

- Tuition and fees: Same cost per credit, fewer credits taken each semester (3-9 credits/semester) · Program fee for inclusive services: Costs vary for each program
- Room and board, if applicable

*Be sure to reach out to each program directly for cost details. See school specific costs at the links below:

- Elevate at ACC: <u>https://www.arapahoe.edu/admissions/paying-college/tuition-fees</u>
 GOAL at UNC: <u>https://www.unco.edu/unc-goal/costs-and-aid.aspx</u>
- Inclusive Services at UCCS: <u>https://inclusiveservices.uccs.edu/fi</u> GLOBAL at Regis University: https://

POTENTIAL FUNDING RESOURCES

Federal Financial Aid - Grants & Work Study: The inclusive higher education programs at UNC, ACC, and UCCS have all received Comprehensive Transition Program (CTP) status, which allows with ID to apply for Federal Financial Aid. Please note, under inclusive services, students may be eligible for Pell Grants and work study funds, but not student loans due to their modified certificate. Aid is variable based on the expected family contribution as calculated on the FAFSA. This calculation includes many factors - family size, family income, number of children in college, tax filing, etc. For the purpose of financial aid, students age 24+ are considered independent.

To learn more about financial aid see:

https://studentaid.gov/h/understand-aid https://thinkcollege.net/guestions-and-answers-about-free-application-federal-student-aid

Division of Vocational Rehabilitation:

Students with intellectual disabilities may be able to access support from the Division of Vocational Rehabilitation (DVR) to help defray some of the cost of a college education while working to achieve their employment goals. DVR's services are very individualized, so families are encouraged to discuss available supports with their counselor." Aid is variable and dependent, amongst other variables, on the individual's career goals as well as the financial situation of the family. To learn more about DVR, visit: https://dvr.colorado.gov/dvr-programs-and-services

Community Centered Board (CCB) Support:

The CCB in your area might offer various scholarships or self-determination funds to support your student's pursuit of higher education. It is worthwhile to contact your CCB and ask about their available supports as support varies across each board.

To find your CCB in Colorado, visit: https://hcpf.colorado.gov/community-centered-board

Scholarships:

There are a variety of available scholarships for students pursuing inclusive higher education, including private, school-based, local, national, disability-based, and some program-specific scholarships. We encourage families to research a variety of scholarship options and contact program staff regarding scholarships in your region. Browse ThinkCollege's publication with lists of various disability-related scholarships https://thinkcollege.net/sites/default/files/files/resources/HTTC11 Scholarships R.pdf

Saving Accounts:

ABLE accounts are savings accounts designed for individuals with disabilities and their families. Funds within ABLE accounts can be used to support inclusive higher education. To learn more, go to https://www.coloradoable.org/

Click photo to view IN!'s one page document, "Financial Considerations for Sending your Student with ID to an Inclusive Higher Education Program"

Learn More & Get Involved

IN! works to raise awareness of the inclusive college options available throughout Colorado via webinars, informational sessions, mentorship opportunities, college prep resources, and more.

- Helpful Links
- IN! website
- IN! College Mentorship
 - Program
- Fall Webinar Series
- Monthly newsletter



Questions?







Thank you for attending the Meeting. Please click Continue to participate in a short survey.

you will be leaving zoom.us to access the external URL below

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Are you sure you want to continue?

Continue



