
No Cash Left Behind:

Ensuring Foster Youth Access the Full Range of Financial Aid



January 12, 2010
Webinar of the California College Pathways



Web Seminar Technical Details

- Click on unique link forwarded in email invitation
- To access audio:
 - Call (484) 589-1010
 - Enter Access Code: 482-884-179
 - Enter unique PIN that is on screen

To submit live questions, click on the “Question and Answer” arrow on your screen, type your question, and click “Send.”



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Agenda

- Provide basic overview of financial aid such as when FAFSA application is due
- Answer questions related to a minor's legal status as a dependent
- Review changes in FAFSA form that pertain to foster youth
- Provide ways to inform students about what financial aid is available
- Answer your questions!



Panel Participants

Wendy Ascencio, Financial Aid Counselor
& Scholarship Coordinator, Cal State Long
Beach

Kara Moore, Consultant, Cal State Long
Beach

Moderator: Jenny Vinopal, CSU Office of the
Chancellor & California College Pathways



What is Financial Aid?

- Gift Aid
 - Scholarships
 - Grants
- Self-help aid
 - Loans
 - Employment opportunities



Types of Financial Aid

State

- Cal Grants
- CSU - State University Grant (SUG)
- CSU - Educational Opportunity Program (EOP)
- Community Colleges – Board of Governor's Grant (BOGG)

Federal

- Pell Grants
- (ACG) Academic Competitiveness Grant
1st or 2nd year of college
- (SMART) National Science & Mathematics Access to Retain Talent Grant
3rd or 4th year of college
- (FSEOG) Federal Supplemental Educational Opportunity Grants



2009-10 Cost of Attendance (9 months)

	At Home	On Campus	Off Campus
Fees	\$4,370	\$4,370	\$4,370
Books/Supp	1,638	1,533	1,638
Room/Board	4,338	10,832	10,872
Trans	1,272	1,182	1,236
Personal	2,146	2,030	2,290
TOTAL	\$13,764	\$20,052	\$20,406



Definition of Need

Cost of Attendance (COA)

- Expected Family Contribution (EFC)
-

= Need



Most Common FAFSA Mistakes

- Incorrect Social Security Numbers
- Name/social security number mismatch
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college



Reasons to file FAFSA electronically

- Built-in edits to prevent costly errors
- Skip-logic allows student and/or parent to skip unnecessary questions
- More timely submission of original application and any necessary corrections
- More detailed instructions and “help” for common questions
- Ability to check application status on-line
- Simplified application process in the future
- Option to “pre-fill” certain information on FAFSA when completing application for second, third, and fourth years of study



PIN Registration

- Web site:
www.pin.ed.gov
- Can get PIN at any time
- May be used by students throughout aid process, including subsequent school years

FSA
FEDERAL
STUDENT AID
We Help You Access Financial Aid

Help Contact Us FAQs PIN Home

DEPARTMENT OF EDUCATION
UNITED STATES OF AMERICA

Welcome to the U.S. Department of Education, PIN Registration

[APPLY FOR A PIN](#)

[CHECK PIN STATUS](#)

[REQUEST A DUPLICATE PIN](#)

[CHANGE MY PIN](#)

[UPDATE MY PERSONAL INFORMATION](#)

[DISABLE MY PIN](#)

[REESTABLISH MY PIN](#)

[ACTIVATE MY PIN](#)

This Web site is your source of information for the U.S. Department of Education PIN. Your PIN can be used each year to electronically apply for federal student aid and to access your U.S. Department of Education records online. If you receive a PIN, you agree to not disclose or share your PIN with anyone. Your PIN serves as your electronic signature and provides access to your personal records. You should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

FSA Electronic Service

Student Aid on the Web

Activate My PIN - Only users who have not provided their challenge question and response are required to activate their PIN.



Helpful features on the FAFSA



START HERE
GO FURTHER
FEDERAL STUDENT AID

FAFSA
Free Application for Federal Student Aid

Help Contact Us FAQs Live Help

Student
Demographics

School
Selection

Dependency
Status

Parent
Demographics

Financial
Information

Sign & Submit

Confirmation

Introduction Page - 2010-2011 FAFSA

Use the Next and Previous buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

Don't forget the password you just created because you will need it to retrieve your saved FAFSA.

Additional information about FAFSA on the Web:

[How many steps does it take to complete?](#)

[How long will it take to complete?](#)

[Documents needed to complete the FAFSA](#)

[Signing the FAFSA](#)

[FAFSA on the Web Security and Privacy](#)

[Enhancements to the 2010-2011 FAFSA on the Web](#)

This is the start of your
2010-2011 FAFSA Application.

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NEXT

NEED HELP?

EXIT

Site Last Updated: Thursday, October 8, 2009

[Privacy](#)



Introduction Page - 2010-2011 FAFSA

Use the Next and Previous buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

Don't forget the password you just created because you will need it to retrieve your saved FAFSA.

Additional information about FAFSA on the Web:

[How many steps does it take to complete?](#)

The 2010-2011 FAFSA consists of the following sections:

- Student Demographics
- School Selection
- Dependency Status
- Parent Demographics
- Financial Information
- Sign & Submit
- Confirmation

[How long will it take to complete?](#)

[Documents needed to complete the FAFSA](#)

[Signing the FAFSA](#)

[FAFSA on the Web Security and Privacy](#)

[Enhancements to the 2010-2011 FAFSA on the Web](#)

This is the start of your 2010-2011 FAFSA Application.

NEXT

NEED HELP?

EXIT

• When the user selects a link on the Introduction Page, the text will expand.

• The “NEED HELP?” button will open the same topic on all pages within FOTW.



Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

Student Demographics Information

Your last name

SMITH

Your first name

CHRIS

Your middle initial

Your Social Security Number

121-64-3151

Your date of birth

02201990

Are you male or female?

Male Female

Your permanent mailing address (include apt. number)

Your city (and country if not U.S.)

Your state

Select

Your ZIP Code

Have you lived in your state for at least 5 years?

Yes No

Your permanent telephone number

Your e-mail address

What is your marital status as of today?

Select

Do you have driver's license information that you want to provide?

Yes No

Currently you are in the Student Demographics Information section of the FAFSA. Enter the Student's information in this section.

Help and Hints

This is your proper last name, not a nickname, and it must match exactly the name on your Social Security card. Remember to only use letters (A-Z), numbers (0-9), periods (.), apostrophes ('), dashes (-), or blanks (spaces). No other characters are allowed.

[More>>>](#)

PREVIOUS

NEXT

NEED HELP?

SAVE

VIEW FAFSA SUMMARY

EXIT

- The Student Demographics Information page is the first page of the application that collects the student's basic information.



Student Eligibility

S
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T

Are you a U.S. citizen?

Select

When you begin college in the 2010-2011 school year, what will be your high school completion status?

Select

When you begin the 2010-2011 school year, what will be your grade level?

Select

When you begin the 2010-2011 school year, what degree or certificate will you be working on?

Select

Will you have your first bachelor's degree before July 1, 2010?

Yes No

Highest school your father completed

Select

Highest school your mother completed

Select

PREVIOUS NEXT

NEED HELP?

SAVE

VIEW FAFSA SUMMARY

EXIT

Help and Hints

You must select the option that indicates your citizenship status.

Select U.S. citizen (or [U.S. national](#)) if you are a U.S. citizen or U.S. national.

Select [Eligible noncitizen](#) if you are:

- A U.S. permanent resident, with a Permanent Resident Card (I-551) or a Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland

The Student Eligibility page collects basic Title IV eligibility information, such as citizenship and drug convictions.



School Selection

The school you requested has been successfully added to your list of selected schools.

Enter the school(s) you would like to attend. The school(s) you provide will receive your information once the application is processed.

You can add up to 10 colleges to your FAFSA by entering the Federal School Code or by searching for the college using the Search option.

Federal School Code

ADD

----- OR -----

State

City (optional)

School Name (optional)

SEARCH

We found 0 result(s) that meet(s) your criteria.

You have selected the following Federal School Codes. For each school listed, select the appropriate housing plan from the dropdown list.

School Name	Federal School Code	Housing Plans	
FLORIDA A & M UNIVERSITY	001480	Select	Remove

Do you want to provide additional information about your college enrollment plans?

Yes No

PREVIOUS NEXT

NEED HELP?

SAVE VIEW FAFSA SUMMARY EXIT

If you perform an action that is successful, the system will provide you with a GREEN box and a success message.



Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

Dependency Determination

Were you born before January 1, 1987?

Yes No

As of today, are you married?

Yes No

At the beginning of the 2010-2011 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Yes No

Do you have children who will receive more than half of their support from you between July 1, 2010 and June 30, 2011?

Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2011?

Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

Yes No

Are you a veteran of the U.S. Armed Forces?

Yes No

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?

Yes No

Are you, or were you an emancipated minor as determined by a court in Florida or in your state of legal residence at the time you received the determination?

Yes No

[PREVIOUS](#) [NEXT](#)

NEED HELP?

SAVE

VIEW FAFSA SUMMARY

EXIT

Help and Hints

Select **Yes** if you had no living parent (biological or adoptive) at any time since you turned age 13, even if you are now adopted.

Select **Yes** if you were in foster care at any time since you turned age 13, even if you are no longer in foster care as of today.

Select **Yes** if you were a dependent or ward of the court at any time since you turned age 13, even if you are no longer a dependent/ward of the court as of today.

Note that the financial aid administrator at your school

- Questions will display one at a time based on previous answers.
- Once a question is answered as **Yes**, the remaining questions will not display.

STUDENT



Sign & Submit

[View or Print your FAFSA information](#)

Are you a preparer?

Yes No

How do you (the student) want to provide your signature?

Student's Social Security Number

XXX-XX-3333

Student's last name

SMITH

Student's date of birth

02/20/1990

What is your (the student's) PIN?

[Apply For A PIN](#)

[I Forgot/Don't Know My PIN](#)

READ BEFORE PROCEEDING

- By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:
- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
 - are not in default on a federal student loan or have made satisfactory arrangements to repay it,
 - do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
 - will notify your school if you default on a federal student loan and
 - will not receive a Federal Pell Grant from more than one school for the same period

Terms of Agreement - Student

Agree Disagree

Review your FAFSA information, provide your signature, and have your parent provide his or her signature. Finally, select Submit My FAFSA Now.

Help and Hints

You must choose one of the following:

- Sign Electronically using a Federal Student Aid PIN.
- Print A Signature Page, sign it, and mail it to the address on the page.
- Process Now Without Signature and submit your FAFSA. Your application will be partially processed without signatures and you will receive a Student Aid Report (SAR) in the mail, within 7 to 10 days.

- The signature process, for the student and parent, is contained within one page.
- There is no side bar indicating Student or Parent since this is a combined page.
- If the student would like to review their information before signing their FAFSA, they will need to click on the **“View or Print your FAFSA information”** link at the top of the page.

If the student selects the “View or Print your FAFSA information” link at the top of the Sign & Submit page, their information will display in this format.

https://acc60.fotw.ed.gov:5443/FOTWWebApp/fotw1011/FFOTWServlet - Windows Internet Explorer

78.8% Sign

Find

XXX-XX-3333 SM

THIS IS A COPY OF YOUR 2010-2011 APPLICATION INFORMATION
DO NOT MAIL THIS DOCUMENT OR A COPY OF THIS DOCUMENT TO FEDERAL STUDENT AID.
Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.

Step 1. (Q1 – Q32)	
1. Student's Last Name	SMITH
2. Student's First Name	CHRIS
3. Student's Middle Initial	
4. Student's Permanent Mailing Address	121 MAIN STREET
5. Student's Permanent City	MIAMI
6. Student's Permanent State	FL
7. Student's Permanent Zip Code	33023
8. Student's Social Security Number	XXX-XX-3333
9. Student's Date of Birth	02/20/1990
10. Student's Permanent Home Phone Number	9545555555
11. Student's Driver's License Number	
12. Student's Driver's License State	
13. Student's E-Mail Address	CHRIS@GMAIL.COM
14. Student's Citizenship Status	U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number	
16. Student's Marital Status	SINGLE
17. Student's Marital Status Date	
18. Student's State of Legal Residence	FL
19. Was Student a Legal Resident Before January 1, 2005?	
20. Student's Legal Residence Date	
21. Is the Student Male or Female?	MALE
22. Register Student for Selective Service?	
23. Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID
24. Father's Educational Level	HIGH SCHOOL
25. Mother's Educational Level	HIGH SCHOOL
26. High School or Equivalent Completed?	HIGH SCHOOL DIPLOMA
27. First Bachelor's Degree by July 1, 2010?	NO
28. Student's Grade Level in College in 2010-2011	1ST YR./ATTENDED COLLEGE BEFORE
29. Type of Degree/Certificate	1ST BACHELOR'S DEGREE
30. Student's Enrollment Status for 2010-2011	
31. Interested in Work-study or Student Loans?	
32. Planning to Become an Elementary or Secondary School Teacher?	
Step 2. (Q33 – Q45)	
33. Student Filed 2009 Income Tax Return?	NOT GOING TO FILE
34. Student's Type of 2009 Tax Form Used	
35. Student Eligible to File a 1040A or 1040EZ?	



Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Sign & Submit

[View or Print your FAFSA information](#)

Are you a preparer?

Yes No

How do you (the student) want to provide your signature?

Select

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan and
- will not receive a Federal Pell Grant from more than one school for the same period

Terms of Agreement - Student

Agree Disagree

How do you (the parent) want to provide your signature?

Select

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE PARENT, agree if asked:

- to provide information that will verify the accuracy of your completed form
- to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and

Terms of Agreement - Parent

Agree Disagree

PREVIOUS

SUBMIT MY FAFSA NOW

NEED HELP?

SAVE

VIEW FAFSA SUMMARY

EXIT

Review your FAFSA information, provide your signature, and have your parent provide his or her signature. Finally, select Submit My FAFSA Now.

Help and Hints

Your parent must choose one of the following:

- Sign Electronically using a Federal Student Aid PIN.
- Print A Signature Page, sign it, and mail it to the address on the page.
- Process Now Without Signature and submit your FAFSA. Your application will be partially processed without signatures and you will receive a Student Aid Report (SAR) in the mail, within 7 to 10 days.

The Sign & Submit page now includes the signature process for the student and parent.



Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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FAFSA on the Web Submission Confirmation

Congratulations, Chris! Your FAFSA on the Web Application was successfully submitted to Federal Student Aid.

You can check your status, or make corrections or updates to a processed FAFSA at www.fafsa.gov.

Your 2010-2011 Confirmation and Student Aid Eligibility Information (Print, e-mail or write down the following information for your records)

Confirmation number: F 033000804 1 10/08/2009 14:09:37 Data Release Number (DRN): 1704

Estimated [Expected Family Contribution](#) (EFC) = 4036

The EFC is an index that schools use to determine your eligibility and is not the amount of money that you have to pay.

Based on your EFC of 4036 you appear to be eligible to receive the following:

- A [Federal Pell Grant](#) of up to \$1300. Grants do not have to be repaid; they are free money to help with the cost of college.
- An [Academic Competitiveness Grant \(ACG\)](#) of up to \$750 for your first undergraduate year or up to \$1300 for your second undergraduate year.
- [Low-interest federal student loans](#). The amount of these loans depends on, among other things, your year in college, the cost of attendance at your school, and what other student aid you will be receiving.
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

Does your parent need to complete a FAFSA for your brother or sister?

Click [here](#) and all the information your parents provided in this application will be transferred to a new FAFSA. Your parents will only have to provide their signature again.

What Happens Now?

If you need to make any corrections or updates you must wait until your FAFSA has been processed. Once your FAFSA is processed we will send you a notification by e-mail. You will then be able to access your Student Aid Report (SAR), which summarizes the information you submitted on your FAFSA.

Your school will also have access to your FAFSA record once it is processed. Your school's financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. For more information about grants, loans or work-study, scholarships and other sources of aid go to www.FederalStudentAid.ed.gov/aidinfo.

Some e-mail providers will only deliver messages to your inbox if the sender's address is listed in your address book. So add our e-mail to your address book: FederalStudentAidFAFSA@cpsemail.ed.gov.

Graduation and Retention rates

School Name	Graduation Rate	Retention Rate	Transfer Rate
FLORIDA A & M UNIVERSITY	39%	82%	6%

Go to the Department of Education's Navigator website at www.nces.ed.gov/collegenavigator. The site has important information about colleges, including college costs, admissions policies, what financial aid is available, and their graduation and retention rates.

Want this confirmation page e-mailed? Click [E-mail](#).

The confirmation number will contain the student's randomly generated identification number.

This will replace the student's current confirmation number which is composed of their Social Security Number and first two letters of their last name.

FAFSA 2010: Questions Pertaining to Homeless and Foster Youth

- ❑ Formerly consisted of a single question, and did not address homelessness as explicitly.
- ❑ Changes the lower age limit from 16 to 13.
- ❑ New questions collect better information and introduce new questions about verification.
- ❑ Important for those working with foster youth to answer these questions accurately!



Independent Student Definition

- Orphan or ward/dependent of the court or foster care, etc.;
- Determined to be “independent” by financial aid administrator based on *unusual* circumstances



FAFSA 2010: Question 53

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependant or ward of the court?

Answer Yes:

- ❑ If you had no living parent, biological or adoptive, when you were 13 years or older, even if you are adopted now.

Answer Yes:

- ❑ Were in foster care at age 13 years or older, even if you are not in foster care today.

Answer Yes:

- ❑ Were dependant/ward of the court at 13 years or older, even if you are no longer a dependant /ward today.



FAFSA 2010: Questions 54 & 55

- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?



FAFSA 2010: Questions 54 & 55

Answer Yes:

If you can provide a copy of a court's decision that you are an emancipated minor or are in legal guardianship. The court must be located in your state of legal residence.

If you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

Answer No:

If the court order is no longer in effect or the court decision was not in effect at the time you become an adult.



FAFSA 2010 Questions 56, 57 & 58

- At any time on or after July 1, 2009, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2009, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2009, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were supporting and at risk of being homeless?



FAFSA 2010 Questions 56, 57 & 58

Answer Yes:

- ❑ If you received a determination at any time on or after July 1, 2009, that you were an unaccompanied youth who was homeless or, for question 58, at risk of being homeless
 - ❑ **Homeless** means lacking fixed, regular and adequate shelter, including living in shelters, motels, cars or temporary living with others
 - ❑ **Unaccompanied** means you are not living in the physical custody of your parents/guardian
 - ❑ **Youth** means you are 21 yrs of age or younger or are still enrolled in high school when signing this application

Answer No:

- ❑ If you are not homeless, at risk of being homeless or if you do not have a determination.



Definition of Parent

- For FAFSA purposes, the following are not parents
 - Grandparent
 - Foster parent
 - Legal guardians
 - Aunts and uncles
 - For FAFSA purposes, the following are parents
 - Adopted parents
 - Biological parents
-

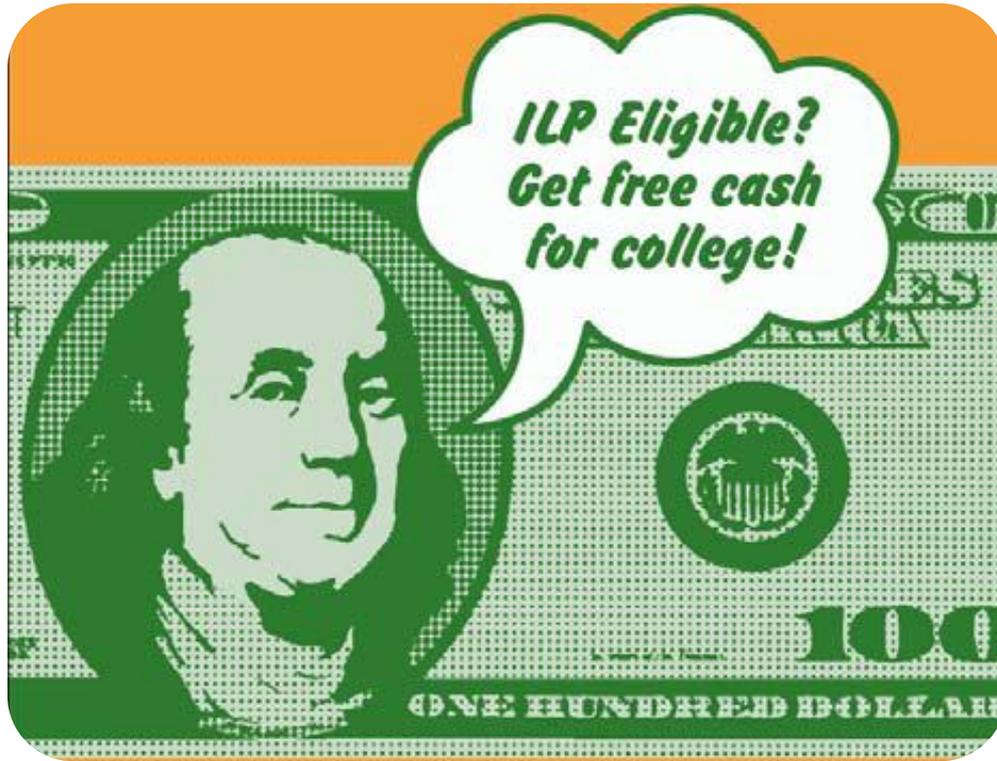
Dependency Override

- Students who do not meet the standard federal definition to be independent
 - Students who have adverse situations with their parents
 - The financial aid office has the ability to review their situation and consider them for independent status through professional judgment
-

Helpful Tips

- Assist student in meeting deadlines
 - Become familiar with the specific financial aid policies at a college
 - Make contact early with the school
 - Help youth submit verification forms on time specifically for dependency override.
 - Provide verification in the form of letter or support
-

Budget Cuts and Chafee Grant



- How does this effect foster youth aging out in 2010?
- Will there be any money for new applicants?
- What about students currently receiving the Chafee?
- What can you do to help?



Cash For College

- Statewide program administered by the California Student Aid Commission with collaboration from local community partners.
- California Cash for College Workshops are held in January and February of every year, up until the Cal Grant March 2 deadline.
- Attendees can earn scholarships of up to \$500.
- To find a workshop in your area visit:

<http://www.calgrants.org/applications/workshops.cfm?navId=25>

Resources

- California Colleges: www.californiacollege.edu
- CA Student Aid Commission: www.csac.ca.gov
- Cash For College:
<http://www.calgrants.org/index.cfm?navId=16>
- CSU Mentor: www.csumentor.edu
- Ed Fund: www.edfund.org
- Fast Web: www.fastweb.com
- Financial Aid: www.finaid.org
- U.S. Dept. of Education: www.college.gov
- U.S. Dept. of Education: www.ed.gov/offices/ope



Announcements

- College Is Possible Postcard and Checklist now available at www.cacollegepathways.org
- To request postcards and financial aid materials, please email Jenny Vinopal at jvinopal@calstate.edu
- Let us know what you think: Please complete the webinar evaluation survey today
- Upcoming webinar: Identity Theft and Vital Documents February



Questions or Comments?

Enter questions on your screen now by clicking the “Question and Answer” arrow, typing your question, and clicking “Send.”

Or direct later questions or comments to:

Jenny Vinopal, Assistant Director of Foster Youth Programs
CSU Office of the Chancellor
401 Golden Shore, 6th Floor
Long Beach, CA 90802-4210
(562) 951-4734
jvinopal@calstate.edu

