

Hurricane Ian Resources for Florida Students

Champions For Learning is happy to share this resource with the community. Champions For Learning is a partner in Future Ready Collier, which is a network of more than 60 organizations, businesses, schools and community members working to ensure every child is ready for Kindergarten, and every young person enters adulthood with a vision and plan to accomplish that vision.

Future Ready Collier is the Collier partner supporting the five-county FutureMakers Coalition, with a goal to transform Southwest Florida's workforce by increasing the number of college degrees, certificates or other high-quality credentials from 27 percent to 55 percent by 2025.

Florida Counties Designated by FEMA as Hurricane Ian Impact Areas

Brevard, Charlotte, Collier, DeSoto, Flagler, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pinellas, Pole, Putnam, Sarasota, Seminole, St. Johns, Volusia

(source: https://www.fema.gov/disaster/4673/designated-areas#individual-assistance).

Hurricane Ian impacts reflected on the FAFSA

Professional Judgements

Though families won't be able to reflect income effects (loss of income, medical bills, etc) on the 2023-24 FAFSA, they can take the initiative to file a "special circumstances" letter to the colleges to which they apply. This allows the financial aid office to make a professional judgement determination. Every schools process is different, so it is recommended to contact individual schools for their guidelines and required documentation.

State or Federal Hurricane Relief Assistance

If you received any special aid from the federal government or from your state, for the purpose of providing financial relief related to Hurricane Ian, it should **NOT** be counted as income, other resources, or other financial assistance when determining your eligibility for *federal student aid*.

(source: https://studentaid.gov/announcements-events/disaster)



Homeless/At Risk of Becoming Homeless

After Hurricane Ian, many students and families were displaced from their permanent residence. It's important to understand how the Department of Education defines being "homeless" or "at risk of becoming homeless" as a students' status may be different this year when they complete the FAFSA.

FAFSA considers a student who answers "yes" to the following question independent (and will not need to provide parental information):

At any time on or after July 1, 2022, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?

Department of Education defines homeless as:

An individual is considered homeless if he or she lacks fixed, regular and adequate housing. You may be homeless if you are living in a shelter, park, motel or car, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless when completing your FAFSA form even if your parent would provide support and a place to live.

Missing documents needed for College Admissions / FAFSA

IRS Waiving Fees for copies of previously filed tax returns

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation "Florida, Hurricane Ian" in bold letters at the top of Form 4506, Request for Copy of Tax Return, or Form 4506-T, Request for Transcript of Tax Return, as appropriate, and submit it to the IRS. If you are unable to submit the paper form, you can call 1-866-562-5227.

(source: https://www.irs.gov/newsroom/irs-announces-tax-relief-for-victims-of-hurricane-ian-in-florida)

Replacing Driver's Licenses, Birth Certificates, Social Security Cards, Medicare/Medicaid Cards, US Passports, Permanent Resident Cards, & US Military ID Cards

Visit https://www.usa.gov/replace-vital-documents for links to how to replace documents. Procedures may vary by the state issued. You can also call 1-844-USA-GOV1 for assistance. Most agencies will waive replacement fees by indicating you reside in a FEMA declared disaster area.

FEMA Assistance

Register with FEMA

Get the <u>FEMA Mobile App</u> and begin registration. Online: <u>Disaster Assistance.gov Registration</u>. FEMA helpline: 800-621-3362. TTY, 800-462-7585. 711/ Video Relay Service (VRS), 800-621-3362.

- Understanding Eligibility: <u>FEMA.gov Fact Sheet Determination Letters</u>
- Disaster Assistance for Noncitizen Nationals: FEMA Citizen-Immigration Requirements

Student Loan Repayment

If you are a borrower in repayment who was affected by a natural disaster in the area where you live or work, you qualify for forbearance of loan repayment for a period of up to 90 days upon your request to your servicer. During forbearance, payments are temporarily postponed or reduced. Your servicer will document your loan account with the reason and the length of the forbearance.

Please note that interest still accrues (accumulates) during the forbearance period, but the accrued interest will not be capitalized (added to the principal loan balance) when the forbearance ends. You should contact your loan servicer to request this forbearance.

Once the initial forbearance period related to the disaster is over, you may request additional forbearance time for reasonable cause. Your servicer is permitted

Loan Servicer	Contact
<u>CornerStone</u> ₽	1-800-663-1662
FedLoan Servicing (PHEAA) ₽	1-800-699-2908
Granite State – GSMR®	1-888-556-0022
Great Lakes Educational Loan Services, Inc.	1-800-236-4300
HESC/Edfinancial &	1-855-337-6884
MOHELA &	1-888-866-4352
<u>Navient</u> ₽	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
OSLA Servicing ₽	1-866-264-9762

to grant additional forbearance time, in 30-day increments, but your total period of forbearance cannot exceed a maximum of 12 monthly billing cycles from the date of the disaster. (source: https://studentaid.gov/announcements-events/disaster)

October 13, 2022