



United We Dream

INTRODUCTION TO FEDERAL FINANCIAL AID

A REFERENCE GUIDE FOR EDUCATORS & IMMIGRANT STUDENTS

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Introduction:

United We Dream has been working with advocates and government agencies to ensure that students who have been granted Deferred Action for Childhood Arrivals (DACA recipients) are able to access all forms of financial aid for which they are eligible. As part of that process, we have received clarification from the Department of Education regarding DACA recipients' ability to complete the FAFSA form in order to receive an assessment of the recipients' financial need-Student Aid Report (SAR).

It is important to note that DACA recipients and undocumented students who have not been granted DACA are still ***ineligible*** for federal financial aid at this time. Students' ability to receive a needs assessment from FAFSA does not in any way impact their eligibility for different kinds of student aid. It merely allows students to access aid for which they are ***already*** eligible.

General information, such as that provided below, does not constitute individual legal advice nor is it meant to take the place of individualized legal advice. The information provided below is merely general information about the steps that must be taken to complete the FAFSA application.

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FREQUENTLY ASKED QUESTIONS (FAQ's)

1. QUESTION: What is FAFSA?

- a. **ANSWER:** FAFSA is the Free Application for Federal Student Aid (FAFSA). It is used by nearly all colleges and universities to determine federal, state, and college sponsored financial aid including grants, educational loans and work study.

2. QUESTION: What is DACA?

- a. **ANSWER:** DACA is the acronym used for Deferred Action for Childhood Arrivals. DACA is a program, announced on June 12, 2012 by President Barack Obama that protects successful applicants from deportation and gives them work authorization for a renewal period of 2 years. It is important to note that DACA provides lawful presence but it does not provide lawful status. To see if you qualify for DACA please visit the following [link](http://www.uscis.gov/humanitarian/consideration-deferred-action-childhood-arrivals-daca)- <http://www.uscis.gov/humanitarian/consideration-deferred-action-childhood-arrivals-daca>

3. QUESTION: Since DACA grants work authorization does this mean that I automatically get a Social Security Number (SSN)?

- a. **ANSWER:** If the U.S. Citizenship and Immigration Services (USCIS) approves your request for Deferred Action for Childhood Arrivals (DACA) and your application to work in the United States, you may be eligible for a Social Security number. After you get your (I-766) Employment Authorization Card (EAD), you should follow this [link](#) which provides the instructions needed to apply for a Social Security number.

4. QUESTION: Do I need to apply for a Social Security Number (SSN) before I complete the Free Application for Federal Student Aid (FAFSA) form?

- a. **ANSWER:** Yes, the Free Application for Federal Student Aid (FAFSA) form requires that students enter a valid social security number.

5. QUESTION: Why can I use the SSN that I applied for through my DACA to complete the Free Application for Federal Student Aid (FAFSA) form?

- a. **ANSWER:** Students who have been granted DACA can use their Social Security Number (SSN) to complete the Free Application for Federal Student Aid (FAFSA). Note that you can complete the form only for the purposes of receiving a Student Aid Report (SAR) not to apply for federal aid. To clarify, undocumented and DACA-

mented undocumented recipients are **NOT eligible** for federal financial aid, federal loans or federal work-study, however completing the FAFSA form allows DACA recipients to receive a Student Aid Report (SAR).

6. QUESTION: What is the Student Aid Report (SAR)?

- a. **ANSWER:** The SAR is a report that analyzes your and your family's financial need. This report is often required by scholarships and institutions in order to grant money to students based on need. It is important to note that getting the SAR does NOT automatically grant you institutional aid or scholarships. You must still apply to scholarships. Receiving a SAR only opens the doors to options that may have required demonstrated need through the SAR.

7. QUESTION: Can DACA recipients access federal financial aid?

- a. **ANSWER:** No, DACA recipients do not qualify for federal financial aid, grants, or loans because they are ineligible due to their immigration status. DACA recipients are granted lawful presence NOT lawful status. By completing the FAFSA form, however, DACA recipients can obtain a Student Aid Report (SAR) which may open doors to access private and other institutional funding that require demonstrated need through the SAR.

8. QUESTION: As a DACA recipient how do I answer the question "Are you a U.S. citizen?"

- a. **ANSWER:** If you are a DACA recipients, it is important that you DO NOT misrepresent yourself. On the question that asks "Are you a U.S. citizen?" **DACA recipients should select "No, I am not a citizen or eligible non-citizen."** Students will be able to complete the FAFSA by selecting this answer.

9. QUESTION: I am undocumented and I do not have DACA, does this mean that I cannot complete the FAFSA?

- a. **ANSWER:** Yes, unfortunately all undocumented students who have not been granted DACA cannot use the FAFSA form to obtain a Student Aid Report (SAR). Students without DACA cannot apply for a valid SSN without an EAD therefore they cannot complete the FAFSA form due to the lack of a valid SSN.

10. QUESTION: Should I use the FAFSA form if I live in a state that allows undocumented students to compete for state financial aid regardless of whether they have been granted DACA?

- a. **ANSWER:** If you are undocumented or a DACA recipient and live in one of the following six states- California (CA), Washington (WA), New Mexico (NM), Oklahoma (OK), Minnesota (MN), and Texas (TX) you should look at the requirements needed to compete for state aid. The aforementioned six states grant some form of state

financial aid to undocumented students therefore using your state's financial aid form will be the best tool to use to determine your need and if eligible it might also allow you to apply for state aid (see pages 6-8 for more details).

11. QUESTION: I am a citizen or eligible non-citizen and my parents are concerned about providing their information because they are undocumented. What should I do?

- a. **ANSWER:** The FAFSA doesn't ask about your parents' status. If your parent does not have a social security number, you may enter all zeroes for him or her on the FAFSA where it asks for that information (see pg. 11 for more details).

NOTE: If a student is a citizen or eligible non-citizen and they are applying to FAFSA, their parents' citizenship status does **not** affect their eligibility for federal student aid.

12. QUESTION: Will completing the FAFSA harm my eligibility for future immigration relief or the renewal of my DACA?

- a. **ANSWER:** No. If you complete the FAFSA and categorize yourself as "*No, I am not a citizen or eligible non-citizen*" you are not misrepresenting yourself therefore completing the FAFSA only for the purposes of obtaining your Student Aid Report should not harm your eligibility for future immigration relief or the renewal of your DACA.

13. QUESTION: Will the Department of Education share my information with the U.S. Department of Homeland Security or the U.S. Citizenship and Immigration Services (USCIS)?

- a. **ANSWER:** *The* Department of Education does not share information that they receive from people who complete the FAFSA with the U.S. Department of Homeland Security or the U.S. Citizenship and Immigration Services (USCIS). All three of these agencies work for the U.S. government however they are separate departments with different responsibilities.

STATES THAT HAVE SOME FORM OF STATE AID FOR UNDOCUMENTED STUDENTS

To find out if you are eligible for state financial aid in CA, WA, TX, NM, MN, or OK we highly encourage you to look at the following websites and contact the following organizations:

1. **California:** California Dream Act (Assembly Bill 130 & 131)
 - a. California has its own version of the FAFSA for undocumented students
 - i. We highly encourage students to use this form instead of the FAFSA form if they are eligible for state financial aid in CA.
 - b. Link to information and requirements: <https://dream.csac.ca.gov/>
 - c. Organizations to reach out to for assistance
 - i. IDEAS as UCLA
 1. <http://ideasla.org/index/>
 - ii. Educators for Fair Consideration (E4FC)
 1. <http://www.e4fc.org/resources/californiadreamact.html>
2. **Washington:** Real Hope Act (SB 6523)
 - a. Washington has its own version of the FAFSA form for undocumented students
 - i. We highly encourage students to use this form instead of the FAFSA if they are eligible for state financial aid in WA.
 - b. Washington Application for State Financial Aid (WASFA)
 - i. Link to information and requirements- <http://readyssetgrad.org/wasfa>
 - c. Organizations to reach out to for assistance
 - i. Washington Dream Act Coalition (WDAC-United We Dream Affiliate)
 1. <http://www.wdac.info/>
 - ii. Latino Education Achievement Project (LEAP)
 1. <http://www.leapwa.org/index.asp>
 - iii. Real Hope WA-
 1. <http://realhopewa.org/>
3. **New Mexico:** [New Mexico \(SB 582\)](#)
 - a. NM has 23 public institutions, and every school has a different application process. Therefore, we recommend that you reach out to the financial office of each college that you are interested in attending for clarification on process to apply for aid.
 - b. NOTE: Unfortunately, there is no uniform process or form for NM students to use. Therefore, some universities do a better job at granting state aid. It is important for students to know that they have a right to state financial aid.
 - c. Organizations to reach out to for assistance
 - i. UNM Dream Team (United We Dream Affiliate)
 1. https://www.facebook.com/UNMDreamTeam/info?tab=page_info

- ii. New Mexico Dreamers in Action (NMDIA-United We Dream Affiliate)
 - 1. NMDIA- <http://nmdia.org/>
 - iii. New Mexico State Financial Aid - Higher Education Department (colleges and universities)
 - 1. <http://hed.state.nm.us/programs/financial-aid-division.aspx>
 - iv. New Mexico Ideas -
 - 1. Christopher Ramirez- Email: cramire4@unm.edu; Office number: (505) 277-7000
4. **Texas:** HB 1403 & SB 1528
- a. Texas has its own version of the FAFSA form for undocumented students
 - i. We highly encourage students to use this form instead of the FAFSA if they are eligible for state financial aid in TX.
 - b. Texas Application for State Financial Aid (TAFSA)
 - i. Link to information and requirements- <http://www.collegeforalltexans.com/index.cfm?objectid=D465D848-EA0F-C0EA-5209BC8C89262877>
 - c. Organizations to reach out to for assistance
 - i. University Leadership Initiative (United We Dream Affiliate and DEEP Center)
 - 1. ULI-<http://www.universityleadership.org/>
 - 2. Longhorns Dreamer Project- <http://world.utexas.edu/iss/students/dreamers>
 - ii. Alamo Colleges:
 - 1. <http://www.alamo.edu/district/daca/>
5. **Oklahoma-**Oklahoma has its own version of the FAFSA form for undocumented students. We highly encourage students to use this form instead of the FAFSA if they are eligible for state financial aid in OK.
- a) Oklahoma Tuition Aid Grant Program (OTAG)
 - a. Application: 2015-2016 <https://content.xap.com/media/4395/2015-16%20OTAG%20Undoc.pdf>
 - b) Organizations to reach our for assistance:
 - a. Oklahoma State Regents for Higher Education
 - i. <http://www.okhighered.org/admin-fac/FinAidResources/otag.shtml>
 - b. Dream Act Oklahoma (Tulsa, Oklahoma City, Norman)
 - i. <http://www.dreamactok.org/>
 - c. Community Service Council: Conexiones
 - 1. <http://www.csctulsa.org/content.php?p=30>
 - d. OK College Start
 - i. https://www.okcollegestart.org/financial_aid/types_of_aid/grants/oklahoma_tuition_aid_grant.aspx

6. **Minnesota- MN Dream Act** (also known as the MN Prosperity Act) SF723 & HF 875
- a) Application: 2015-2016
<https://www.ohe.state.mn.us/ssl/SG/DA/app/intro.cfm>
 - b) Organizations to reach out for assistance:
 - a. Minnesota Office of Higher Education
 - i. <https://www.ohe.state.mn.us/ssl/SG/DA/app/intro.cfm>
 - b. Minnesota State Legislature
 - i. <https://www.revisor.mn.gov/bills/bill.php?b=senate&f=SF723&ssn=0&y=2013>
 - ii. https://www.revisor.mn.gov/bills/text.php?version=latest&session=1s88&number=SF1236&session_year=2013&session_number=0

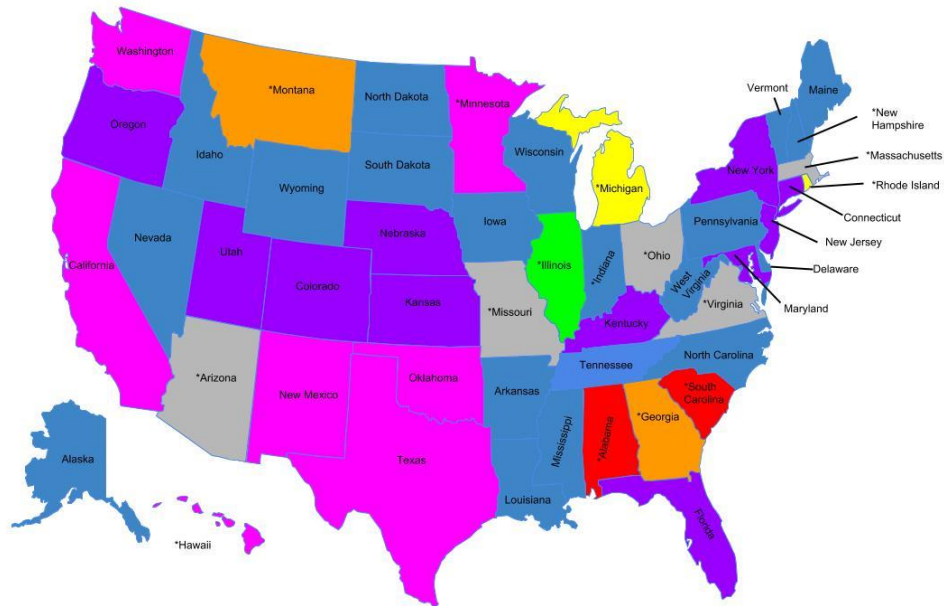
If you live in CA, WA, NM, TX, MN, or OK and find through your research that you are not eligible for state financial aid and you have DACA, you can then complete the FAFSA form to be able to receive your student aid report. This can be an option for you to prove need for various other scholarship applications or institutional aid.

To download the following map visit: www.unitedwedream.org/deep



Tuition and State Aid for Undocumented Students and DACA Grantees | Access by State

*Notes|June 2015



	<p>Purple States with tuition equity law or policy</p> <p>Green States with tuition equity laws and scholarships</p> <p>Pink States with tuition equity laws & some state financial aid</p>	<p>Grey States where DACA grantees may be eligible to pay in-state tuition rates at some colleges/universities</p> <p>Yellow States with tuition equity policies at major institutions</p> <p>Red States that ban enrollment of undocumented students but may enroll DACA recipients</p> <p>Orange States where some college systems has undocumented students enrollment</p>	<p>Blue States that do not have any known tuition equity law or policies. Undocumented or DACA grantees in these states may be able to enroll in colleges/universities; however, they may have to pay out of state or an international student tuition rate/fee. Information is currently being collected about whether DACA grantees are eligible for in-state tuition.</p>	<p>* Please refer to notes page for additional details.</p> <p>Questions or suggested changes? Contact Dream Education Empowerment Program (DEEP) Coordinator, Laura at laura@unitedwedream.org</p>
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STEPS TO COMPLETING THE FAFSA: TAKING A CLOSER LOOK WHEN FILLING OUT THE FAFSA

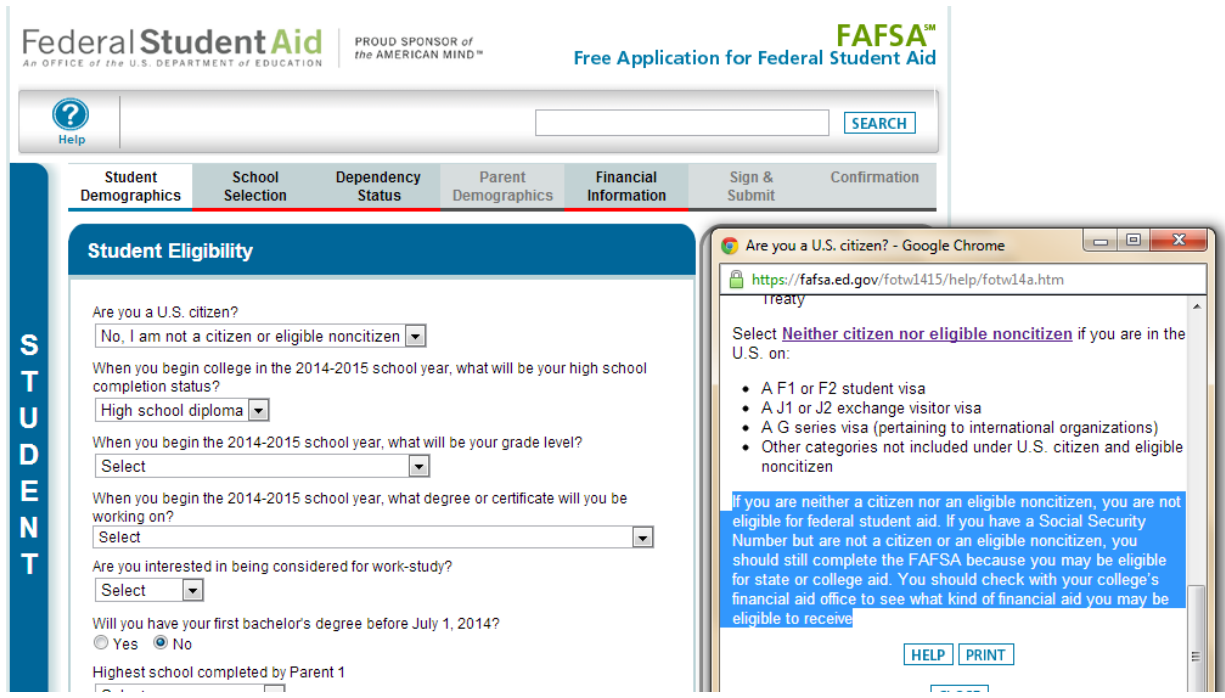
DACA recipients should pay close attention to the following aspects of the FAFSA when filling out the FAFSA form in order to get their student Aid Report (SAR).

- A. Like all applicants, DACA recipients' first step in filling out the FAFSA form should be to create a PIN at <https://pin.ed.gov/PINWebApp/pinindex.jsp>. A pin number functions like your electronic signature.

- B. There are 6 sections on the FAFSA form: Student Demographics (which includes student eligibility), School Selection, Dependency Status, Parent Demographics, Financial Information and Sign & Submit Section.
 - a. The two sections that are most confusing for DACA recipients are the Student Demographic section (particularly, the student eligibility questions) and the Parent Information section (if parents are undocumented).
 - b. Below is an overview of the FAFSA form application process. We will point out some sections of the process that you as a DACA recipient need to pay special attention to. For further detail on how to fill out the FAFSA, we encourage you to look at:
 - i. Federal Student Aid Websites- <https://fafsa.ed.gov/> & <http://studentaid.ed.gov/fafsa/filling-out#documents>

C. Section 1: The Student Demographic section:

- a. Here you will fill out your personal information, including your SSN.
- b. How do I answer the Citizenship / legal status question?
 - i. For DACA recipients, it is important that you **DO NOT** misrepresent your status. On the question that asks "Are you a U.S. citizen?" ***DACA students should select "No, I am not a citizen or eligible non-citizen."*** Students will be able to complete the FAFSA despite selecting this answer. See picture below.



- c. For DACA recipients who are filling out the FAFSA online it is important to pay close attention to the question that asks for the student’s city and state (and country, if not U.S.)
- i. Once a student has filled out the state and city that they live in, he or she will be asked the following questions if he or she responds that he or she not lived in that state for more than 5 years :
 1. What is your state of legal residence?
 2. Did you become a legal resident of _____ before January 1, 2009?
 3. When did you become a legal resident? Enter the month and year.
 - ii. For the above questions the term “legal residence” causes the confusion for the residency questions, but that is not the intent. Families should understand that these questions are not intended to identify whether a person is legally or illegally present in the state, but are instead intended to get at the question of where a person currently resides. Those questions may be used by states to determine eligibility for state aid programs based on residency requirements of state aid programs. However, a student must not accept such aid if he or she is ineligible due to his or her status.
 - iii. Answer the questions based on where the student currently resides.
 - iv. If the student is filling out the FAFSA via paper the questions on where

the student lives will look like the following:

1. Question 18-What is your state of legal residence?
2. Question 19- Did you become a legal resident of this state before January 1, 2009?
3. Question 20-If the answer to question 19 is “No,” give month and year you became a legal resident.
 - a. Again, for the above questions the term “legal residence” causes the confusion for the residency questions, but that is not the intent. Families should view those questions not from any sort of “legal vs illegal” perspective, but simply from the “where do you currently reside” perspective. That is the intent. Those questions are used by states to determine eligibility for state aid programs based on residency requirements of state aid programs.
 - b. Please answer the questions based on where the student currently resides.

D. Section 2: School Selection

- a. Choose all the universities / colleges that you have applied or will apply to. This will be schools that will receive your SAR.

E. Section 3: Dependency Status

- a. The FAFSA asks a series of questions that determine whether you are a dependent or independent student for purposes of applying for federal student aid.
- b. If you are a dependent student, you must report parent information, as well as your own information, on your FAFSA form.
- c. If you’re an independent student, you will report only your own information (and, if you’re married, your spouse’s).
- d. For more information on finding out your dependency status visit:
<http://studentaid.ed.gov/fafsa/filling-out/dependency>

F. Section 4: Parent Demographics: What info do I need to provide on my parents?

- a. Your parents’ citizenship status does not affect your ability to complete the FAFSA form. In fact, the FAFSA form doesn’t even ask about your parents’ status, but it does ask your parent's social security number.
- b. If you have DACA and your parents are undocumented and do not have a Social Security Number, they must not misrepresent themselves on the FAFSA application.
- c. An undocumented parent can complete the FAFSA form using “000-00-0000” for SSN
- d. If your parents have and use an Individual Taxpayer identification Number (ITIN) to file taxes, DO NOT place the ITIN in place of a social security number.

G. Section 5: Financial Information

a. Parents Financial Information

- i. You are required to provide your parents financial info regardless if they file taxes or not.
 1. If your parents file taxes, use the information on your parents' tax documents and w-2s and follow the instructions on the page.
 2. If your parents do not file taxes, that is fine, your parents do not need to file taxes for you to be able to fill out the FAFSA form.
 - a. Choose "Not going to file" and follow the instructions on the income estimator.
- ii. If your parents do not have a social security number, parent's income info must entered manually. Do not try to use the IRS Data Retrieval tool.

b. Student Financial Information

- i. Students can enter their income information manually or through the IRS retrieval tool if they filed taxes.
- ii. For more instructions on providing financial info visit:

<http://studentaid.ed.gov/fafsa/filling-out#financial-info>

c. NOTE: Upon completing the financial information section, you may encounter an error message, see the graphic below

- d. This error automatically comes up for people who put in their parents social as all 0's and put in tax information. You don't have to change anything, simply keep selecting continue and it should work. If still doesn't work, try changing tax filing option to "not yet completed" and then manually input the info found on a parents W-2. Do not select that your parents have filed a foreign tax return if they have not.

The screenshot shows the FAFSA application interface. At the top, there is a "Help and Hints" sidebar. The main content area displays an error message in a red box: "The following error(s) have occurred: You reported that the Parent 2 (Father's/Mother's/Stepparent's) Social Security Number (SSN) is all zeroes (000-00-0000), and the Parent 1 (Father's/Mother's/Stepparent's) SSN is blank or all zeroes. You also reported that the parents' tax return status is filed or will file, and the tax return type is not a foreign tax return." Below the error message is an information box with an 'i' icon: "Review the answers to the questions on this page and make corrections or updates as needed. Once you are done, click Check For Errors to continue." Below this is a table with the following data:

FAFSA Question	Current Response
What is your Parent 1 (father's/mother's/stepparent's) Social Security Number?	000-00-0000
What is your Parent 2 (father's/mother's/stepparent's) Social Security Number?	000-00-0000
For 2013, have your parents completed their IRS income tax return or another tax return?	Already completed
What type of income tax return did your parents file for 2013?	IRS 1040

At the bottom of the table is a "CHECK FOR ERRORS" button.

Help and Hints
Parents' Type of 2013 Tax Form Used
Question 81
If your parent uses the IRS Data Retrieval Tool and transfers his / her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."
If the answer to this question is not pre-filled, you must select the income tax return that your parents filed or will file for 2013:
• IRS 1040
• IRS 1040A or 1040EZ
• A foreign tax return
• A tax return for a U.S. territory or a Freely

H. Section 6: Sign and Submit:

- a. Student Signature: On the signature/submission pages, students can sign with their PIN.
- b. Parent Signature: If parents don't have a SSN, they cannot create a PIN number and cannot electronically sign. Therefore, parents must print, sign by hand, and mail in signature page. There is a bar code on the signature page that will match your parent's signature to your specific application once the signature page is mailed into the FAFSA office listed on the signature page. There is no need to print the entire application. Just send in the signature page.
 - i. For 2014-2015-July 1st 2014- June 30th 2015 it is as follows:
 - ii. Federal Student Aid Programs
P.O. Box 7006
Mt. Vernon, IL 62864-0076
- I. Students will be able to check the status of your FAFSA online via fafsa.ed.gov with the same password and PIN number created when they filed the FAFSA. Once the parent signature page is processed, they will be able to view their EFC (expected family contribution) which is the number that demonstrates your need. This information is important for need based scholarships.
- J. Please keep in mind that you will receive a rejection letter for federal and state financial aid based on error Code C (citizenship status). This error code does not affect your ability to receive need based scholarships like those offered by the Hispanic Scholarship Fund, The Dream.US and perhaps your own college/university.

CAUTION

1. You should not have to pay to fill out the FAFSA (either online or via someone helping you) Filling out the FAFSA is free! You and or your high school or college counselor should be able to help you fill it out by following [online instructions](#) and by using this reference guide. If questions arise please call a Financial Aid representative at 1-800-4-FED-AID OR 1-800-433-3243.
2. If you inadvertently make a mistake on your FAFSA application, you can correct your application by following the instructions provided by the Department of Education on its website, available here: <http://studentaid.ed.gov/fafsa/next-steps/correct-update>.
3. If you receive an offer for financial aid despite being ineligible for such aid, you must reject the aid for which you know you are ineligible. If you are undocumented with or without DACA you are not eligible for federal financial aid therefore you should not accept an offer for financial aid. Details on accepting and rejecting aid offers can be found on the Department of Education's website, available here: <http://studentaid.ed.gov/fafsa/next-steps/accept-aid>
4. If you intentionally misrepresent your eligibility for federal financial aid in order to claim a benefit for which you are ineligible, and accept aid that was awarded to you improperly, you may face criminal and immigration consequences.

RESOURCES

U.S. Department of Education, Office of Federal Student Aid

- a) Link to FAFSA web page- www.fafsa.gov or www.StudentAid.gov
- b) To speak to a representative please call [1-800-4-FED-AID](tel:1-800-4-FED-AID) OR [1-800-433-3243](tel:1-800-433-3243)
- c) Link to where FAFSA addresses that DACA recipients can fill out the FAFSA (FAQ's)
 - a. <http://studentaid.ed.gov/eligibility/non-us-citizens#daca>
- d) Link to FAFSA tutorial:
<https://www.youtube.com/playlist?list=PL23B9A23CD8DD82DD&feature=plcp>
- e) Link to 2015-2016 FAFSA (PDF) <http://www.fafsa.gov/fotw1516/pdf/PdfFafsa15-16.pdf>

United We Dream Network

- Link to Dream Educational Empowerment Program (DEEP)
<http://unitedwedream.org/about/projects/education-deep/>
- Link to Dream University (Life After DACA)
<http://unitedwedream.org/dream-university/>
- Additional Resources (research, scholarships, videos, etc.)
<http://bit.ly/DEEPresources>

College Board

- Link to College Board CSS Profile- <http://css.collegeboard.org/>