COLORADO
Department of Education

Supporting Students Experiencing Homelessness in Higher Education

Colorado Tip Sheet for Higher Education EmpowerEd Liaisons

Colorado Department of Education | November 2026 — Draft

Why Your Role Matters

Students experiencing homelessness may face challenges securing housing, accessing financial aid, meeting basic needs, and remaining enrolled in college. Higher education EmpowerEd Liaisons, financial aid administrators, and other campus professionals play an important role in helping students navigate these challenges.

By coordinating across campus departments and with K–12 and community partners, institutions can help students access the resources and relationships necessary for postsecondary success.

Understanding Homelessness

The McKinney-Vento Homeless Assistance Act explains that children and youth experiencing homelessness lack a fixed, regular, and adequate night-time residence. This may include students living temporarily with others due to loss of housing or economic hardship, staying in shelters or motels, or sleeping in vehicles or other places not intended for habitation.

Unaccompanied homeless youth are youth experiencing homelessness who are not in the physical custody of a parent or legal guardian.

A student does not need to be staying in a shelter to experience homelessness. Eligibility depends on the individual's circumstances, and each determination is made on a case-by-case basis.

Federal Financial Aid: Independent Student Status

The Free Application for Federal Student Aid (FAFSA) includes provisions allowing eligible unaccompanied youth experiencing homelessness, or self-supporting unaccompanied youth at risk of homelessness, to be considered independent students.

Financial aid administrators should:

- Accept qualifying determinations from authorized entities unless there is conflicting information.
- Make an individualized determination when qualifying documentation is unavailable.
- Avoid unnecessary or intrusive documentation requests.
- Provide a private, supportive process for students to explain their circumstances.
- Apply current federal requirements for continuing independent status in subsequent award years.

Important: Financial aid administrators have the authority and responsibility to make qualifying determinations when needed. Students should not be sent back to a school district solely because they lack a McKinney-Vento liaison letter.

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Colorado EmpowerEd Program

EmpowerEd (HB24-1403) is administered by the Colorado Department of Higher Education (CDHE) and provides financial assistance to eligible students who experienced homelessness while attending high school in Colorado.

Eligibility generally includes:

- Identification as experiencing homelessness under McKinney-Vento by designated school personnel while residing in Colorado during grades 9–12.
- Being at least 17 years old and younger than 27.
- Current Colorado residency.
- Has been accepted into an in-state, public institution of higher education, local district college, or area technical college;
- Is currently enrolled in courses leading towards the qualifying student's first* bachelor's degree, associate degree or certificate of completion at an accredited institution of higher education while meeting Satisfactory Academic Progress (SAP)
- Enrollment in an eligible Colorado postsecondary institution and program.
- Meeting applicable academic progress, financial aid application, and other program requirements.

EmpowerEd is designed to help cover remaining eligible costs of attendance after other applicable financial assistance is considered, subject to program requirements and limits. These costs may include tuition, fees, housing, food, books, transportation, and other allowable educational expenses. While EmpowerEd supports students in reaching their post-secondary education goals, the program cannot be utilized to pursue a second degree of the same type.

Students must complete applicable EmpowerEd application and verification requirements. Campus staff should consult CDHE for current deadlines, forms, eligibility criteria, and award administration.

FAFSA Independent Status vs. EmpowerEd*

	FAFSA Independent Status	Colorado EmpowerEd
Purpose	Allows qualifying students to apply for federal aid without parental information	Provides state financial assistance for eligible students with a history of homelessness
Primary eligibility focus	Unaccompanied homelessness or qualifying risk of homelessness under federal student aid rules	Documented McKinney-Vento identification during grades 9–12 in Colorado, plus additional state requirements

Determination or administration	Authorized entities and institutional financial aid administrators	CDHE and participating institutions
Key distinction	Does not require prior Colorado high school identification	Requires qualifying Colorado high school identification

***A student may qualify for FAFSA independent status without qualifying for EmpowerEd, and vice versa.**

Connecting Students to Support

Role of the EmpowerEd Liaison and Campus Partners

A designated campus contact can help students navigate institutional systems, access resources, and connect with professionals who can address specific needs.

Recommended practices include:

- **Create a welcoming point of contact.** Clearly identify where students can seek confidential assistance.
- **Coordinate financial aid and enrollment support.** Connect students with financial aid administrators and EmpowerEd liaisons, as appropriate.
- **Address basic needs.** Provide connections to housing, food, transportation, healthcare, and emergency financial assistance.
- **Support academic persistence.** Connect students with advising, tutoring, mentoring, counseling, and academic accommodations when appropriate.
- **Plan for transitions.** Consider housing and other supports during summer, holidays, and campus closures.
- **Strengthen partnerships.** Coordinate with school district McKinney-Vento liaisons, community organizations, and campus departments.
- **Follow up.** Establish a process to reconnect with students and address emerging barriers to continued enrollment.

When a Student Needs Help: Who Should You Contact?

Student question or need	Recommended contact
FAFSA independent student status or missing verification	Campus Financial Aid Administrator
EmpowerEd application, eligibility, award, or appeal	EmpowerEd Liaison/ CDHE
McKinney-Vento eligibility while enrolled in Colorado Public High School	Former school district McKinney-Vento Liaison/ CDHE EmpowerEd Navigators
Questions about federal McKinney-Vento requirements and K–12 liaison responsibilities	Colorado Department of Education

Housing, food, transportation, counseling, or emergency assistance	EmpowerEd Liaison / Basic Needs or Student Support Office
Academic challenges, interrupted enrollment, or persistence concerns	Academic Advising / Student Success Services

Coordination tip: With appropriate student consent, facilitate direct communication between professionals rather than requiring students to repeatedly explain sensitive personal circumstances.

Having Supportive Conversations
When meeting with a student:

1. Explain your role, why information is requested, and how it will be used.
2. Ask only the necessary questions to understand the students' needs or complete the relevant determination.
3. Respect privacy and use language that reflects the student's preferences.
4. Identify immediate needs and connect the student with appropriate resources.
5. Explain next steps, timelines, and who will follow up.

Avoid assuming that students have access to parental support, transportation, a permanent address, or housing during campus closures.

Colorado Contacts and Resources

Colorado Department of Education (CDE)
McKinney-Vento Homeless Education Program

Paula Gumina
Highly Mobile Student Programs Manager
State Coordinator, Education of Homeless Children and Youth
Email: [Insert current CDE email]
Phone: [Insert current CDE phone]

Contact CDE for questions about McKinney-Vento requirements, K–12 identification and documentation, school district liaison responsibilities, and coordination between K–12 and higher education.

Colorado Department of Higher Education (CDHE)
EmpowerEd Program
https://highered.colorado.gov/empowered

Contact CDHE EmpowerEd Navigator at eenavigator@dhe.state.co.us or your EmpowerEd Liaison for program eligibility, application requirements, award administration, and appeals.

Additional Resources

- Colorado Department of Education — Homeless Education: https://www.cde.state.co.us/dropoutprevention/homeless_index
- Federal Student Aid: https://studentaid.gov
- Federal Student Aid Knowledge Center: https://fsapartners.ed.gov
- National Center for Homeless Education: https://nche.ed.gov
- SchoolHouse Connection: https://schoolhouseconnection.org

This resource is intended to support coordination and awareness. Refer to current federal and state requirements and official agency materials when making eligibility and financial aid determinations.