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Perceptions of Financial Aid Options in Newark, NJ:

Community College Opportunity Grant & Garden State Guarantee

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FAFSA
Free Application for Federal Student Aid

**Perceptions of Financial Aid Options in Newark, NJ:
Community College Opportunity Grant & Garden State
Guarantee
A Case Study by the Newark City of Learning Collaborative
and the Joseph C. Cornwall Center for Metropolitan Studies**

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Executive Summary

New Jersey offers a comprehensive package of financial aid support for low-income families in the state. In order to take advantage of these opportunities, students must complete the Free Application for Federal Student Aid (FAFSA) or the New Jersey Alternative Financial Aid Application (NJFAA). In this qualitative study, a research team from the Newark City of Learning Collaborative (NCLC) and the Joseph C. Cornwall Center for Metropolitan Studies of Rutgers University-Newark explores the implementation and impact of the Community College Opportunity Grant (CCOG) and Garden State Guarantee (GSG), as well as experiences with FAFSA completion in Newark, New Jersey.

FAFSA Completion

- Due in part to the FAFSA or NJ Alternative Financial Aid Application completion policy¹ enacted in Newark Public Schools in the 2021-22 school year, FAFSA completion rates have improved in Newark, increasing to 56% and almost meeting the national (59%) and state (64%) averages in late June of this year.
- Students and families are generally aware of the FAFSA but still encounter challenges in completing the form.
- Students and families take advantage of many of the FAFSA completion supports that are available in the community, but they need more targeted and individualized assistance.
- Students and families are interested in having ready access to understandable, accessible content about college planning—for example, on social media platforms in multiple languages so that they can share information with friends and family and access it on their own time.

State Financial Aid Opportunities

- Students and families in Newark are largely unaware of state financial aid opportunities like the CCOG (launched in 2019) and the GSG (launched in fall 2022) unless they actively seek out the information.
- Once students and families learn about it, they recognize the CCOG as a good opportunity, but students and families are not always sure about the benefits of attending community college.
- Students and families are also unclear on how the CCOG and GSG work together. Financial aid officers have found it challenging to communicate this relationship as well.
- The rollout of the GSG was delayed, therefore colleges and universities were not able to do the level of outreach they would have liked in its first year.

¹ <https://www.nps.k12.nj.us/ART/wp-content/uploads/sites/104/2021/08/FAFSA-NJFAA-Graduation-Requirement.pdf>

Introduction

The Newark City of Learning Collaborative (NCLC) and the Joseph C. Cornwall Center for Metropolitan Studies at Rutgers University-Newark explored the implementation and impact of The Newark City of Learning Collaborative (NCLC) and the Joseph C. Cornwall Center for Metropolitan Studies at Rutgers University-Newark explored the implementation and impact of Community College Opportunity Grant (CCOG) and Garden State Guarantee (GSG) funds in Newark, New Jersey with funding from the New Jersey State Policy Lab. The CCOG and GSG aim to make college more accessible and affordable to low-income New Jersey residents, limiting out-of-pocket costs and, thus, future debt. Inaugurated in Spring 2019, the CCOG funds two years of community college in all 18 county colleges. The GSG rolled out in Fall 2022 to fund students' third and fourth years of undergraduate study at a four-year public New Jersey institution.

This study's findings are derived from interviews and focus groups with 37 stakeholders conducted from May through August 2022. These stakeholders include nine high school guidance counselors, nine parents, eight high school and college students, two representatives of state organizations, and nine college and university administrators from a mix of public, for-profit and not-for-profit 2- and 4-year colleges and universities (e.g., financial aid officers, senior leaders, and pre-college program staff). Key questions focus on FAFSA completion, awareness about the CCOG and GSG, sources of information, the role of postsecondary institutions in communicating eligibility requirements, and the rollout on the state level.

The CCOG and GSG have great potential to increase access to higher education in cities like Newark and throughout the state of New Jersey. Results of this research will lead to recommendations to improve awareness and utilization of the programs. In addition, the findings will inform the implementation of the GSG in its first year.

Background

The state of New Jersey has made a commitment to improving college affordability. The Garden State Guarantee (GSG) is New Jersey's promise to make a college degree more accessible and affordable. By reducing out-of-pocket costs for students and families, New Jersey is limiting the amount of debt that residents must borrow to attend an in-state, public college or university (<https://www.nj.gov/highereducation/gsg.shtml>). Completing the Free Application for Federal Student Aid (FAFSA) or NJ Alternative Financial Aid Application (NJAFSA) is required in order to become eligible for these state aid opportunities.

The FAFSA provides access to the largest source of financial aid to pay for college or vocational school. Students who complete it are more likely to enroll in and persist through college (Debaun, 2019; McKinney & Novak, 2013; Novak & McKinney, 2011). However, financial aid funds often go unused because students do not complete the FAFSA form (Bahr et al., 2018; Nietzel, 2019).

There are numerous obstacles to FAFSA completion such as the time burden of completing the form, fear of disclosing personal information to the government, lack of access to tax information, assumptions that FAFSA should only be completed by those going to 4-year colleges, uneven support of school counselors, and challenges for undocumented families (Kim, 2021). Louisiana has found that a mandatory policy that requires students to submit the FAFSA in order to graduate high school has contributed to improved graduation rates (Granville, 2020). Other states and cities are considering similar policies. The Newark Board of Education passed such a policy in June 2021 that went into effect for the 2021-22 school year, requiring FAFSA completion.

Despite high secondary graduation rates, persistence to and through college is still relatively low in the city. According to the U.S. Census American Community Survey, in 2021, 23% of those 25 and older in Newark had an AA degree or higher (comprised of 5.1% with associate's degrees, 12.2% with bachelor's degrees and 5.5% with graduate or professional degrees). This is compared to 50% of state residents (comprised of 7% with associate's degrees, 25.7% with bachelor's degrees and 17.4% with graduate or professional degrees). However, it should be mentioned that Newark witnessed a 4% increase in college completion rates since 2019 marking an upward trend.

In addition, FAFSA completion rates have been low in the city of Newark when compared to the state and national averages, but they are rising. For example, 50% of Newark public school students completed the FAFSA in 2020 compared to 72% of state residents and 61% nationally (Kim, 2021). As of September 2022, the FAFSA completion rate is 62% in Newark, surpassing the national average.

National Trends

On the national level, community college enrollment rates fell precipitously during the pandemic (see Figure 1). This is important because two-year colleges have traditionally served as an option for recent high school graduates — and adults of all ages — where they could pick up credits and develop new skills during a poor job market (Lanahan, 2021). As such, enrollment at public, two-year colleges swelled during the downturn a decade ago. However, Fall 2020 enrollment at community colleges was down 10 percent from a year earlier, according to National Student Clearinghouse data from mid-December (Sedmak, 2020). This was a much steeper decline than the roughly 1 percent drop-off in undergraduates at public and private nonprofit four-year institutions. The decline in first-time enrollment at community colleges was a staggering 21%. Black, Latinx, and Native-American first year students showed even steeper drops in the November 2021 National Student Clearinghouse report: between 28 and 29 percent. Indeed, 662,000 fewer students enrolled in undergraduate programs in Spring 2022 than a year earlier, a decline of 4.7 percent. There were small gains in first-year, first-time students (4.2%) (Sedmak, 2022). However, the numbers and the breadth of the declines indicate an underlying change, as students questioned whether college is the ticket to the middle class and a good-paying job (Saul, 2022).

Figure 1. Percent Change in Enrollment from Previous Year by Institutional Sector: 2018 to 2022



Source: National Student Clearinghouse Research Center, May 2022

State-level Trends

In New Jersey there was also a drop in community college enrollment during the pandemic; 28% fewer students enrolled in community college for the first time in 2020. In Newark, just under 43% of public school graduates headed to college in 2020, a 9 percentage point decrease from the year prior to the pandemic (Vega & Chen, 2021). Further, Essex County College, typically the top destination for Newark graduates, enrolled 39% fewer first-time, full-time students (Wall, 2021). It is important to consider what these drops in post-secondary enrollment mean during a time of expanding state financial aid opportunities in the state.

This qualitative case study explores the experiences of Newark residents with the FAFSA, as well as with the CCOG and GSG. The report begins with an explanation of methods used for this research. Following is a review of findings about FAFSA completion including experience with and awareness of the form, challenges, and available supports. Next is a discussion of findings about state financial aid opportunities like the CCOG and GSG including awareness, rollout, and challenges. The report ends with conclusions and policy recommendations.

Methods

This study considers how information about the FAFSA, CCOG and GSG is shared with Newark

This study considers how information about the FAFSA, CCOG, and GSG is shared with Newark students and families and what their understanding is about the timeline, necessary steps, and deadlines for submission of needed documents. Findings from this Newark-specific case study can inform analyses of other urban areas and smaller townships with similar populations of students throughout the state of New Jersey.

Key questions include:

1. What are Newark residents' understandings and perceptions of the FAFSA?
 - a. What have their experiences been with completing it?
 - b. What obstacles have they encountered?
2. What supports are being offered to the community to complete the FAFSA?
 - a. What are community members' perceptions of these supports?
3. What do Newark residents know about state financial aid opportunities like the GSG and CCOG?
 - a. Where do they learn about them?
4. How can the state improve outreach about the FAFSA, CCOG, and GSG?

The research team conducted semi-structured interviews and focus groups via Zoom or phone with key stakeholders such as high school and college students, parents, representatives of state organizations, Newark Public Schools guidance counselors, and financial aid officers from local colleges and universities (see Table 1). Interviews were conducted in Spanish when necessary. Interviews and focus groups were recorded and transcribed. Dedoose software was used for thematic analysis of field notes and interview and focus group transcripts, identifying and describing both implicit and explicit findings within the textual data (Guest, MacQueen, & Namey, 2014). The coding scheme was inductive, with categories emerging from the data such as completion supports (subcategorized by type: high school, university, peer, parents, ESL, among others), FAFSA challenges (subcategories include: complex family situations, lack of financial knowledge/resources, mistrust of government, overly complicated, timing, undocumented students, and unsure about attending college), FAFSA Knowledge, and State Financial Aid (with subcategories: Awareness, CCOG, GSG, and GSG rollout). Reliability was maximized with steps to make the

analysis process transparent, including ensuring that the researchers were well calibrated against each other (Gitomer & Crouse, 2019). To strengthen validity, the researchers employed member checks and triangulation, and actively searched for disconfirming evidence (Creswell & Guetterman, 2019; Creswell & Poth, 2018).

Table 1. Research participants

Role	Number of participants	Interviews	Focus groups
HS guidance counselors	9		9 (2)
Parents	9	5	4 (2)
Students	8	3	5 (1)
State representatives	2	2	
University administrators	9	9	
	37	19	18 (5)

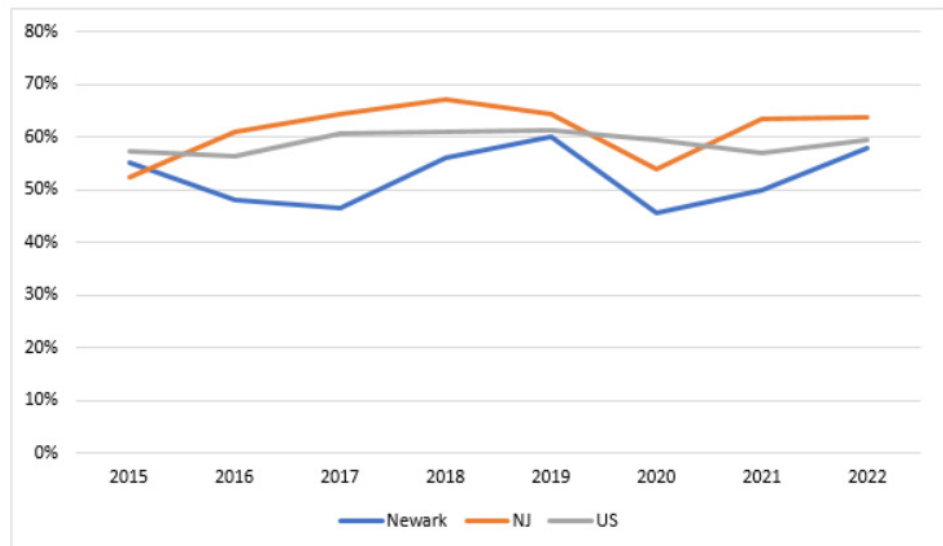
Note: Numbers in parentheses “()” reflect the number of focus groups.

Findings

FAFSA Completion

FAFSA completion became a mandatory graduation requirement in Newark beginning with the 2021-22 academic year (with an opt-out option). As a result, there has been a notable increase in completion rates, though they remain lower than state and national averages, as seen in Figure 3 due to a fairly high opt out rate in its first year of implementation. The FAFSA completion rate for Newark, New Jersey’s most populous city, was 56% in June 2022. Newark’s FAFSA completion rate—which includes comprehensive, magnet, county, and charter high schools—has trended slightly below the national (59%) and state (64%) average, but it has improved over time and parallels statewide trends. Newark’s completion rate had a slight dip in 2016 and 2017, then rose to almost meet the national average in 2018 and 2019, but fell precipitously in 2020, most likely due to the COVID-19 pandemic. FAFSA completion rates rose in 2021 and 2022, narrowing the gap between the national and local rates. It is also worth noting that some students in Newark complete the FAFSA after the official closing date of June 30. However, this can mean that they are eligible for less aid.

Figure 2. National, state and local FAFSA completion rates 2015-22



Source. Federal Student Aid data. <https://studentaid.gov/data-center/student/application-volume/fafsa-completion-high-school>, NJDOE enrollment data <https://www.nj.gov/education/data/enr/>

Note: Newark includes comprehensive, magnet, county, and charter high schools, and does not include parochial schools. These are estimates based on NJDOE and Federal Student Aid data.

Due in part to this policy, many families in Newark are aware of the FAFSA. However, not everyone knows all that it entails. The families with the most FAFSA knowledge are those with former college students—who have already completed the FAFSA—and those with students who are perceived to be “college bound” based on their academic performance. It should be noted that all students and families we spoke to expressed a strong interest in attending college but were not always sure about how they could reach that goal. One recent high school graduate noted that FAFSA knowledge amongst peers “really depended on what circles [they were in].” Another said that while there were supports available at his high school, those who did not know if they wanted to attend college did not pursue them. A third student who transferred from one high school to another in her senior year indicated that she was not given the opportunity to complete the FAFSA because college did not seem to be in her future. Despite this, students and parents are, overall, optimistic that the mandatory FAFSA completion requirement will increase opportunity for all Newark students. As one parent said, “If it’s mandated, then [high schools will] make sure they’re [targeting] everybody,” not just those who have been deemed to be headed for college. This will increase awareness about post-secondary possibilities and financial aid opportunities, such as the CCOG and GSG.

Challenges

Newark residents still encounter a number of challenges completing the FAFSA, especially given the nuanced nature of the process. One parent explained, “It’s **very difficult** for a family with a **first-generation student** going to college. This is all very new for us. The information that is more direct is very difficult to come by. You have to search the Internet, go to the workshops and find a way to help your child. And even then, it’s very hard.”

Students come from **complex family circumstances**, many having to advocate for themselves. One student, for example, had trouble changing her FAFSA status from dependent to independent after the death of her father. Another student discussed the difficulty of accessing necessary information as he was living with his siblings in their deceased father’s house while their mother resides in another state. In addition, several students have children of their own. The recent graduate mentioned above has an older child; they both want to go to college, but the mother is not aware of the supports that can help them achieve this goal.

Students and parents also face **technological issues** such as the online form shutting down before they have completed it, not being able to find their FSA ID that they may have created for an older child or not being able to upload their tax information into the system. It can be difficult to complete the form on cellphones or older computers as well. In addition, they find the form overly complicated with unfamiliar verbiage and financial questions they may not have answers to. Thus, there is a lot of anxiety around completing the form with the wrong information.

Many families are also **uncomfortable sharing their financial information**. A high school guidance counselor noted that “many families are surprised that they have to complete a FAFSA application, being that when they registered [at their public high school], they didn’t have to show any evidence of income...and they’re surprised that they have to demonstrate their earnings...it’s

difficult for some families.” First generation students in particular spoke of not having had these types of conversations before with their parents and finding it very difficult to broach the subject of their finances. There are also language barriers such that FAFSA completion supports are not always available in languages other than English.

Recent changes to the FAFSA intended to streamline the process have addressed some of these issues but the circumstances impacting students and their concerns about the FAFSA still require a broad range of individualized supports.

FAFSA Completion Supports

Newark Public Schools, the Higher Education Student Assistance Authority (HESAA), and local colleges and universities offer a variety of supports to Newark residents that have proven successful based on feedback from students and parents. **These organizations host FAFSA information and demonstration sessions** at individual high schools and online, providing step-by-step, hands-on assistance. Sessions that target students and parents together are especially helpful to Newark residents, though finding the best time for everyone to participate can be difficult. One parent stated, “I always like to have somebody that’s more of an expert alongside me just to make sure I’m doing everything correctly, because if you don’t, it could be really damaging to the child and to yourself regarding getting funding.” Students took advantage of organizations like **Make the Road** and the **NAACP** as well as the **Educational Opportunity Fund (EOF)** for information about the FAFSA.

There are also opportunities for **parents to train as volunteers** and help each other, which, as a parent noted, can be quite empowering. This same parent, though, admitted that she still found the FAFSA challenging when it was time to fill out the form for her own children. Still, for Newark residents, one-on-one and individualized support remains highly valued (including those offered by larger institutions, such as the volunteer training previously mentioned).

Several students highlighted the impact of **high school mentors** on their FAFSA completion experience. One student talked about a math teacher who took the time out of class to discuss the FAFSA: “[She] was just a teacher who understood that we were first generation students and we [had] basic questions. She told us that she needed to tell us what it is that we’d be facing.”

Another student talked about going through this process with **peers**: “We had a group chat and so I had friends who were going to college, and we all had to face the same difficulty.”

Students also value FAFSA supports available on **social media**. They want sources on TikTok and YouTube that they can share with friends and can view on their own schedules. One challenge of relying on the internet, though, is that all sources may not provide accurate information or may not be available in languages other than English. Nonetheless, one student mentioned, “I remember seeing a TikTok where a girl shared specific financial aid terms in Spanish.”

Students suggested that **information should be accessible** and target their needs. Also, students noted that when and how information is shared makes a difference. They may not be able to

attend meetings during the day and would **prefer posts on social media** such as TikTok that provide information about state financial aid and FAFSA opportunities that they can pass along to friends and family. A financial aid officer agreed saying, “We offer everything online for students so they can access it from the comfort of home. Some don’t like Zoom. They like to do things on their time.” Another student shared, “I looked at YouTube. Google was my best friend [because it was] step by step.” They also spoke of the importance of “**culturally relevant marketing**” and getting out into the community so that residents are aware of what is available as they are considering attending college. The state’s current efforts are not always reaching those who need it the most. As one college student stated, “I know millions of dollars go into marketing but it’s just not in the right place.”

State Financial Aid - CCOG and GSG

Awareness

Overall, students and families are **not yet aware of the CCOG and GSG**. Several college and university administrators noted that they have found that people are not aware of the CCOG unless they are actively looking for this information, and even those who have access to information often do not understand how the grant works. As one university financial aid officer stated, “[Students] are not going to have the awareness until they start applying for aid...if a student is not actively thinking about college, they are not going to [seek out information and share it with their parents].” This and other university and not-for-profit administrators acknowledged the state’s efforts at rolling out the CCOG, particularly by way of individual community colleges’ financial aid websites, but they are also actively thinking about how they can increase awareness, especially as they begin to roll out the GSG.

According to administrators, **partnerships with community organizations**, such as churches and private businesses committed to increasing postsecondary opportunities for their employees, seem to be the obvious next steps. Part of this effort would include providing partners with the tools to clearly explain how CCOG works and its dependency on the timely completion of the Free Application for Federal Student Aid (FAFSA). It would also require maintaining momentum over time. As another university administrator pointed out, “[Awareness efforts...] cannot be one and done with new community college cohorts entering each year.” Clearly, COVID-19 impacted community college enrollment, as well as promotional capacities, over the past couple of years. Despite this setback, there has been a **noted increase in the number of students** receiving CCOG funds in the second and third years of implementation. Some administrators indicated that it takes time to get a program like this going.

Similarly, college and university administrators do not believe that most families in Newark and across the state are yet aware of the GSG. This **lack of awareness** is due to the fact that the **GSG is a new option** that has **not yet been widely publicized**. As a university administrator shared, “The state is missing an opportunity to pat itself on the back. . . They are mostly **relying on universities to promote it to prospective applicants**.”

In addition, the GSG can be confusing for families because it is meant to fund the final two years of college and they **do not yet understand how it fits with the CCOG**. A financial aid officer from another institution stated: “There are so many nuances to [the GSG] that it’s really hard to go out with a bullet point list about what this program is all about.” While it is not likely to drive initial enrollment decision-making, it is **hoped that the GSG will serve as a retention tool** to encourage completion and persistence. Coupled with the CCOG, this

funding package gives the message that NJ supports postsecondary education. “People will hopefully hear a broader message of **college promise**.”

Rollout of the GSG

Further, the **rollout for the GSG was delayed this year** and, as a result, postsecondary institutions had to rush to incorporate it into the financial aid packages they were already compiling. This contributed to limited awareness and confusion on the part of students and families. As a four-year university official stated, “GSG rolled out way too late. It should’ve started in October when we visit high schools. Then, it would have made sense to say ‘You can go to community college and then get GSG to go to [our school].’ **People don’t know how to connect the two**. The program is confusing.”

Similarly, while parents appreciated the support provided by local schools and community organizations, they suggested that they should **start sharing information prior to junior year**. One parent said, “I actually think that these providers should start giving [students] a heads-up earlier so that they won’t be overwhelmed.” They also suggested that FAFSA completion and financial aid should be incorporated into a financial literacy course for all high school students.

Students often relied on **trusted teachers and advisors** to learn about financial aid. Even when they tried to access information on their own, it was not always easy to find. One college student shared, “If you’re not checking the website, there aren’t emails coming to you to explain that type of stuff. Not all advisors are dishing that stuff out. My old advisor retired. He was so informed, but I don’t feel as connected to the new person. I have to initiate the conversation with her. She doesn’t bring me the information.” She referred to herself as a “looker” or someone who is savvy about finding different options available to her. However, she even felt lost when she did not have a trusted advisor to rely on.

Challenges

Even when parents know about state financial aid opportunities, they **do not always take advantage of them**. For example, one parent shared that she knew about the CCOG but did not want to send her child to community college because she wanted her child to have better opportunities than she had. “As a community college graduate,” she said, “I wanted a better job, so I pushed forward for my bachelor’s degree. Now my kids are looking up to me.” She went on to say, “My daughter’s thinking ‘I’m only going to community college if I can’t afford college’ like a last resort type of thing.” Instead, the parent opted to pay tuition out-of-pocket to a private, 4-year college out-of-state. Another parent recounted receiving a letter from the state about a scholarship her child had received due to her high school GPA but choosing to send her to her first-choice school instead, a private out-of-state college focused on her major--visual arts. “[The state] wanted to pay all her college,” the parent said, “but unfortunately it wasn’t what she was looking for.”

Students felt similarly about the **pressures to attend four-year colleges and universities**. A current Newark undergraduate stated, “My family really wanted me to go to a four-year school.” Another Newark undergraduate who is going on to graduate school shared, “I particularly

wanted to go to a four-year institution. I was very stubborn about it, but now that I am where I am, I wish I had taken a different route because it would have been much more affordable and probably a different experience.” He continued, “I always tell my friends who are trying to go to four-year institutions to go to community college because in the **first two years you just take the required courses**. Then, when you choose your major, you can do the last two years at a four-year college. If I had known more information about community college, that would’ve been a better way to help me pay for my college and pursue my career.” This reiterates the point that parents made about the need for providers to share information with students earlier in their high school career so that they can have the pertinent information needed to make informed decisions, not only about attending college but about the type of college they want to attend as well.

It is also worth noting that **private, parochial, and for-profit colleges and universities are not eligible** for state financial aid like the CCOG and GSG. However, there are many Newark students who are interested in attending these schools and who benefit from the student-centered approach they provide. As one financial aid advisor from a private four-year college explained, “For the benefit of our students, I wish our school could partake in all state funding and grant opportunities. Students come to [our school] for a reason. Maybe community college is not right for them. Maybe a public university is too big. It doesn’t hurt [us], but it hurts the students.”

As mentioned with the FAFSA, it is important that **outreach and marketing about state financial aid opportunities be expanded**, as well as information about the types of postsecondary institutions (2-year, 4-year, public, private, etc.) and how they correlate with specific grants. This information should also be **targeted and individualized** in order to reach more people. One university representative shared that lessons can be learned from public health outreach during the COVID-19 pandemic around masking and vaccines: “Everyone can get on the same page when it benefits the economy and our country. There should be **community education workers**. The education crisis should be treated like a health crisis.”

State financial aid opportunities must be shared in a variety of ways so that people are sure to gain access to them. Describing her experience in her specific community, one first generation college student said, “If you go on the train, [you might see a] tiny billboard on the side with information about grants but a lot of people are rushing to commute to work. They’re not going to pay attention.” She found out about financial aid at school and through her friends and then shared the information with her parents. It is important to note that she was largely responsible for navigating the system on her own, which was common with the Newark students that participated in this study. Thus, to achieve the greatest impact, **outreach efforts must be accessible to students as well as parents** in ways that are intentional, meaningful, and lead to increased understanding.

Opportunities for Further Research

There are numerous opportunities for future research on FAFSA completion and state financial aid opportunities. First, there is a need to delve further into declining college enrollment rates vis-à-vis expanding state financial aid opportunities in NJ. Second, it is important to understand

more about the ways in which FAFSA completion does or does not lead to college enrollment and graduation. Third, it would be useful to apply the findings from this case study to other parts of the state as well as other cities and states with FAFSA completion policies and innovative financial aid programs. Fourth, it would be helpful to evaluate promising practices such as peer mentoring and FAFSA completion nights in Newark.

Conclusion

What has been learned about the Community College Opportunity Grant's rollout over the past few years can, and should, inform the state's approach to creating awareness about the Garden State Guarantee (GSG).

- A successful strategy could **include increased “culturally [and contextually] relevant” marketing**, such as creating TV ads and mailing postcards for increased understanding.
- Efforts should **engage influential community organizations**, as well as churches and private businesses, and provide them with the tools to effectively and continuously promote the GSG so that residents are aware of what's available as they consider attending college.
- **Social media** can also be an effective way to reach students and families.
- It is critical that those who work with students and families on postsecondary plans spend time discussing the **benefits of community college** as well as different kinds of colleges and universities—early and often. They can take advantage of the CCOG and GSG to expand their idea of who is “college bound” so that all students can benefit from these opportunities.
- Conversations should include information about the **benefits of a college education** in the current job market as well in order to combat trends of drops in enrollment.
- **Early outreach in schools** could include incorporating information about FAFSA completion and financial aid like the CCOG and GSG into financial literacy courses.

This is a crucial time--as the pandemic eases and state financial aid opportunities such as CCOG and GSG gain momentum--to reengage families and students with information they need to help to inform their vision and aspirational goals for their future – in particular, through **targeted sharing of information...early and often**.

By deepening existing partnerships with stakeholder groups, establishing a **“feedback loop” with families and students**, and intentionally providing **targeted resources** and supports (i.e., college and financial aid advising, near **peer mentors, workshops on completion**, and other supports identified in our Listening Sessions) students will be able to better navigate the college pathways necessary for effectively accessing, transitioning, and persisting through college.

Appendix

General Interview Protocol

Background

Let's start out with you telling me a little bit about yourself.

1. Tell me a little about your role at [organization].
 - a. How long have you been in that role?

FAFSA in Newark

Let's talk a little about the FAFSA, the Free Application for Federal Student Aid.

1. What do you think families in the state know about it?
2. Are they aware of what it is for? And how to complete it?
3. What about students in Newark specifically?
 - a. What are the completion rates like in Newark/comprehensive/magnet schools? How does that compare to the rest of the state?
4. What do you think are the main issues or challenges with the FAFSA overall?
 - a. Undocumented students
 - b. Length
 - c. Privacy concerns
 - d. Student loan debt
 - e. COVID-19 pandemic
 - f. (Mis)conception that it's only for traditional college

FAFSA completion policy

This year, Newark Public Schools have instituted a mandatory FAFSA completion policy so that all graduating seniors must complete the form in order to graduate with some exceptions.

1. How familiar are you with this policy?
2. How much do you think families in Newark know about this new policy?
3. Where do you think they hear about it? Why do you think the district passed a mandatory FAFSA policy?
4. What are your thoughts about this policy?
5. How do you think the larger Newark community feels about it?

- a. Undocumented students
- 6. Do you think families are aware of the exceptions to the policy?
 - a. Waivers
- 7. Do you think that a policy like this is likely to be passed at the state level? Why or why not?
 - a. What do you think the rollout of a FAFSA completion policy would look like on the state level?
 - i. What supports are needed?
 - ii. How about undocumented communities?
 - b. What do they hope to gain from such a policy?
 - c. What would you like to see 5 years from now?
 - d. Are there detractors to the policy? What are their reasons?

FAFSA supports

Let's talk now about the types of supports that are available to parents of high school students.

- 1. Are you familiar with the kinds of supports the Newark Public Schools (or on the state level) offer to help complete the FAFSA?
 - a. FAFSA nights
 - b. Guidance counselor support
 - c. Teacher support (Do students mention their teachers helping?)
 - d. Principals
- 2. What about other organizations that offer support with the FAFSA, in Newark or on the state level?
 - a. NCLC
 - b. Public Library
 - c. United Way
 - d. HESAA
- 3. How are these supports provided?
 - a. Online/in person
 - b. During school/afterschool/evenings/weekends
 - c. Translation services (Spanish, Portuguese, etc.)
- 4. What kinds of support does [your organization] offer if any? To families? To school staff?
- 5. How prepared do you think families feel to complete the FAFSA? After receiving these supports?

6. What other kinds of supports do you think are needed to help families complete the FAFSA in Newark?

Financial Aid Opportunities

Now let's talk about state financial aid opportunities.

1. How familiar do you think families are with the Community College Opportunity Grant (CCOG) or Garden State Guarantee (GSG)?
 - a. What do they know about it?
 - b. What it funds
 - c. Who it is for
 - d. What they have to do to gain access to the funds - FAFSA
2. Where do they hear about it?
 - a. Child's high school/Child's college or university
 - b. State media campaign
 - c. Friends, family
3. Do you think it's something they will seek out? Why/why not?
4. Can you say anything about the rollout on the state level?
5. What is needed to ensure that more families take advantage of it?
6. What has your work taught you that might inform the rollout of the GSG?

Conclusion

Thank you so much for your time today!

1. Was there anything you wanted to mention that you didn't get a chance to?

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