

# Improving Access to Post-Secondary Education Through FAFSA Completion

## CORNWALL CENTER REPORT

Strategies, Policies,  
and Legislation

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# Executive Summary

## INCREASING ACCESS TO FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) gives students access to financial aid to pay for college or vocational school. Through the FAFSA, students can apply for federal and state grants, work-study, and loans, as well as private funding. Students who complete the FAFSA are more likely to go to college and persist through graduation. For this reason, districts, cities and states across the country have begun to implement interventions to improve FAFSA completion rates (as of June 2020, completion rates were around 60% nationwide). Mandatory completion policies, which require that students submit the FAFSA in order to graduate high school, are one such tack. However, the COVID-19 pandemic has created a number of barriers including the loss of institutional support for our most vulnerable students. This report seeks to share research on FAFSA completion and successful interventions to improve completion rates.

### What We Know About FAFSA Completion

- The FAFSA is required for students to receive federal student aid, including Pell grants which target low-income families, as well as state and private funding.
- Students not going to college can use the FAFSA to support vocational training.
- FAFSA completion is associated with greater college attendance and persistence.
- Completion rates vary widely among cities, states and districts. In the best performing states, completion rates are over 70%. In the lowest performing, rates are below 50%.
- Low-income and students of color are less likely to complete the FAFSA, particularly during the COVID-19 pandemic.
- In 2018, students left \$2.7 billion on the table in unclaimed Pell grants.
- Later filers (after the June 30 deadline), on average, receive less grant aid.

### Barriers to Completion

- The FAFSA is complicated, though efforts are being made to reduce its complexity.
- Undocumented students are not eligible for federal aid unless they have Deferred Action for Childhood Arrival (DACA) status.
- Some families are selected randomly for verification which can deter completion.
- Students not in face-to-face school during the pandemic may not have access to institutional supports to help with completing the FAFSA.

## Strategies That Work

It is important that cities and states develop a cohesive strategy that includes the use of some or all of the following elements:

- Student-level FAFSA completion data
- Cross-sector partnerships
- Strategic outreach
- Capacity building
- Incentives
- FAFSA legislation

## What to Consider with FAFSA Completion Initiatives

- There are currently three states with mandatory completion policies: Illinois, Louisiana, and Texas. Many more, including New Jersey and California, are considering them.
  - Exemptions are needed for undocumented students and other special populations.
  - School counselors are crucial to the success of FAFSA completion policies and need support also.
  - It takes time to implement mandatory completion policies. States/school districts should build in planning time and not institute the policy all at once.
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## Introduction

The Free Application for federal Student Aid (FAFSA) gives students access to the largest source of financial aid to pay for college or vocational school.

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Nationally, approximately 81,000 fewer students completed FAFSAs in June 2020 as compared to the previous year, but declines were inequitable.

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## Conclusion

FAFSA completion contributes to greater college attendance and persistence to graduation particularly for low-income, part-time, community college, and students of color.

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Listing of important resources for state, city, and local stateholders.

# Introduction

## FAFSA GIVES STUDENTS ACCESS TO THE LARGEST SOURCE OF FINANCIAL AID TO PAY FOR COLLEGE OR VOCATIONAL SCHOOL.

Through completing the FAFSA, students can be considered for federal and private grants, work-study, and loans. In addition, many states and colleges, as well as some private financial aid providers, use FAFSA information to determine students' eligibility for aid.<sup>1</sup> Students not going to college can use FAFSA to support job training at career and technical schools. To complete the FAFSA, families must answer questions about their financial status before the federal deadline of June 30 (see Figure 1). Although the form is often considered overly complex and burdensome to complete, research shows that students who complete the FAFSA are more likely to go to college and persist through graduation.<sup>2</sup> For example, 92% of seniors who completed the FAFSA in 2018 enrolled in postsecondary education by the November following graduation vs. 51% of those who did not complete a FAFSA.<sup>3</sup> The Beginning Postsecondary Student Study found that students who filed a FAFSA had 72% higher odds of persisting through college than their peers who did not file.<sup>4</sup> Lower-income students who filed a FAFSA had 122% higher odds of persisting compared to their lower-income peers who did not file a FAFSA.

While over \$120 billion in financial aid

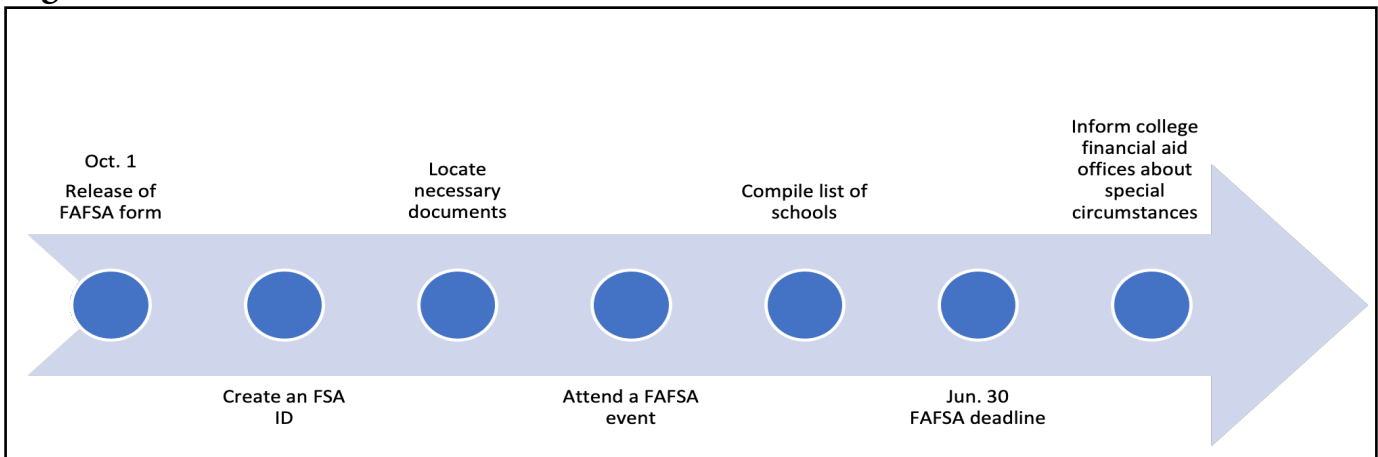
is distributed annually by the federal government, in addition to significant amounts in state and institutional aid, an estimated \$2.6 billion in Pell grants (see Glossary) alone was left unused in 2018 because 600,000 Pell-eligible students did not complete the FAFSA.<sup>5</sup> This is particularly an issue for low-income families of color who are far less likely to complete the FAFSA, and to enroll and persist in college, than their white and higher-income peers. In three-quarters of U.S. states, the average FAFSA completion rate in higher-income school districts surpasses that of lower-income school districts. On average, the gap in FAFSA completion between higher- and lower-income school districts is more than 7 percentage points.<sup>6</sup> This demonstrates that students who are most likely to benefit from access to financial aid are less likely to receive it.

There are numerous barriers to FAFSA completion such as fear of disclosing personal information to the government, lack of access to tax information, the assumption that the FAFSA should only be completed by those going to four-year colleges, the verification process, confusion about submission vs. completion of the form, the COVID-19 pandemic, the uneven support of school counselors, and challenges for undocumented families. A 2018 National Center for Education Statistics (NCES) report found that approximately 65% of students na-

tionwide reported completing a FAFSA.<sup>7</sup> However, only 29% of students in the lowest socioeconomic status (SES) group completed the form. Students gave numerous reasons for not doing so, believing they or their family might be ineligible for financial aid (32%), did not have enough information about how to complete a FAFSA (23%), did not know they could complete a FAFSA (15%), and thought the forms were too much work or too time-consuming (9%). Thirty-four percent of Latinx and 27% of Black students did not complete a FAFSA because they or their family did not have enough information about how to complete it, compared to 18% of white students.

In order to address these difficulties, there have been a number of recent efforts to improve FAFSA completion rates across the country. In this report, we will discuss patterns of FAFSA completion, barriers to completion, and relevant policies and recent legislation.

**Figure 1. FAFSA Timeline**



*Source.* Adapted from Federal Student Aid. 7 Things You Need Before You Fill Out the 2021-2022 FAFSA Form. <https://blog.ed.gov/2020/09/7-things-need-fill-2021-22-fafsa-form/>

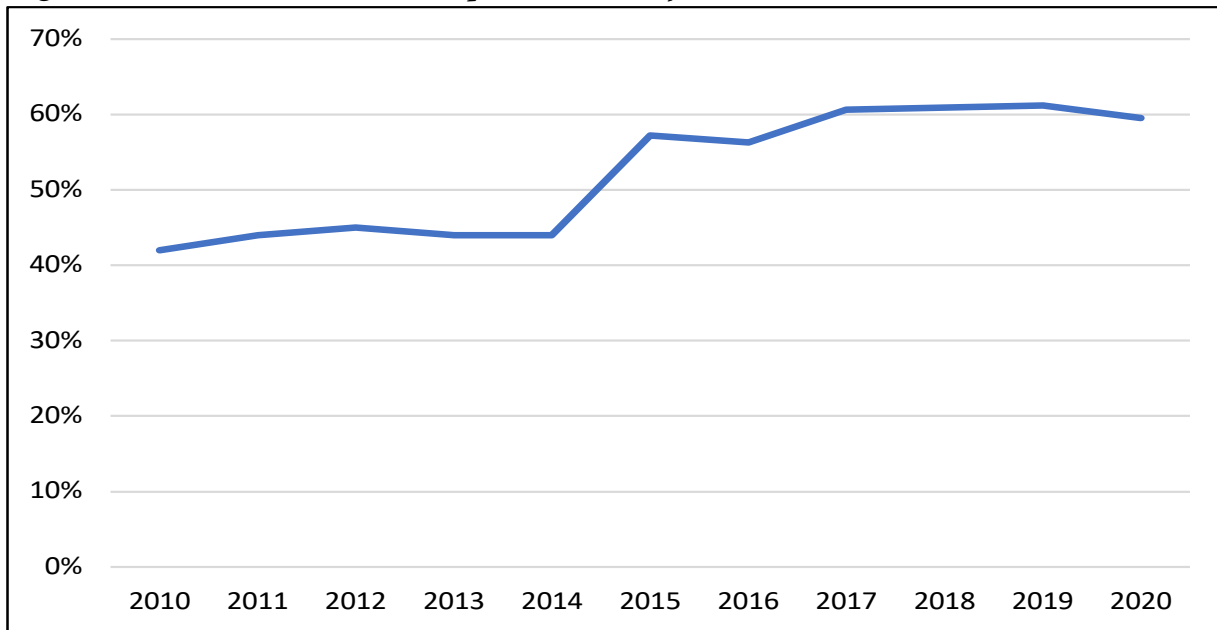
# Patterns of Completion

HERE WE DISCUSS NATIONAL, STATE, AND LOCAL TRENDS IN FAFSA COMPLETION RATES. WHILE SCHOOLS RECORD SUBMISSION AND COMPLETION DATA THROUGHOUT THE YEAR, COMPLETION RATES TYPICALLY REFER TO TOTALS NEAR THE FEDERAL DEADLINE OF JUNE 30.

## National

The national FAFSA completion rate is approximately 60% which represents an increase of about 18 percentage points from 10 years ago (see Figure 2). The national completion rate increased from about 45% in 2015 to a little under 60% in 2016 and has remained consistent at about 60% since 2018 with a slight dip in 2020 most likely due to the COVID-19 pandemic. National FAFSA completion data are compiled by the National College Attainment Network (NCAN).<sup>8</sup>

**Figure 2.** National FAFSA Completion Rate by Year 2010-20



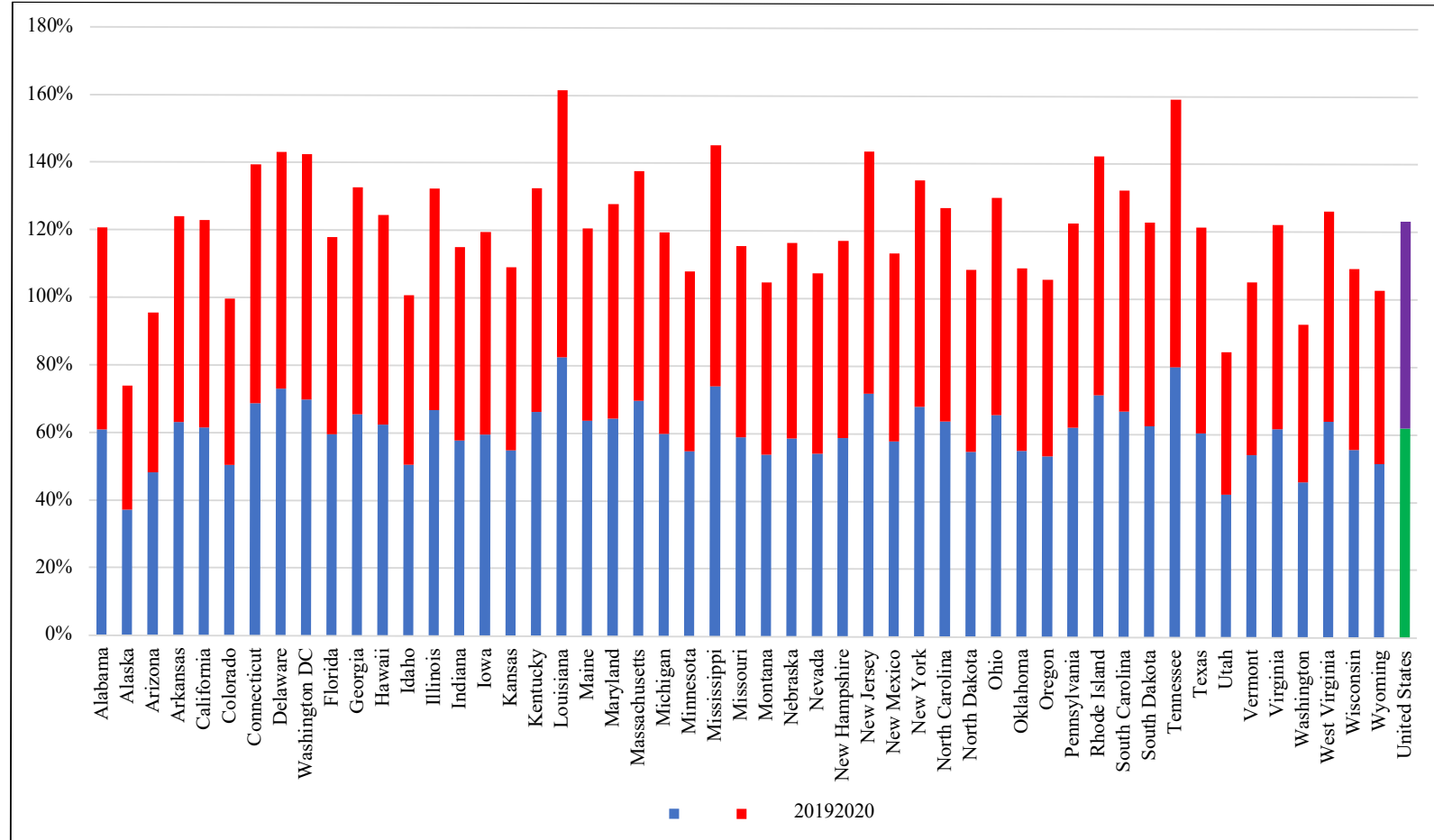
Source. FAFSA completion rates retrieved from NCAN <https://www.ncan.org/page/NationalFAFSACompletion-RatesforHighSchoolSeniorsandGraduates> and number of high school graduates retrieved from NCES [https://nces.ed.gov/programs/digest/d15/tables/dt15\\_219.10.asp](https://nces.ed.gov/programs/digest/d15/tables/dt15_219.10.asp)

Note. FAFSA completions retrieved by NCAN on or about June 30 of the given academic year. Includes public and private school students. NCAN changed their data source in 2017.

## State

In 2019 and 2020, FAFSA completion rates ranged widely across states from approximately 35% to almost 80% (see Figure 3). The states with the highest FAFSA completion rates in 2019 were Louisiana (82.6%), Tennessee (80%), Mississippi (74.1%), Delaware (73.1%), and New Jersey (71.93%) as compared to 62% for the U.S. overall. In 2020, Washington D.C. joined the top 5 with a 72.6% completion rate. Importantly, Louisiana had a FAFSA graduation requirement in place and Tennessee, Delaware, New Jersey, and Washington D.C. were engaging in FAFSA completion campaigns. Mississippi and Tennessee also offer robust state aid programs. For comparison, the states with the lowest completion rates in 2019 were Colorado (49.2%), Arizona (47.4%), Washington (46.7%), Utah (42.1%), and Alaska (36.7%).

**Figure 3. FAFSA Completion Rates by State in 2019 and 2020**



Source. NCAN Form Your Future FAFSA Tracker <https://formyourfuture.org/fafsa-tracker/>



## City

The most recent data available on citywide completion is from 2015. NCAN has not released completion rate data for cities since 2015 because districts can cut across city boundaries, and it can be difficult to attain accurate enrollment figures for cities. Based on available data, we know there is wide variation in FAFSA completion across U.S. cities, from 25% to almost 70% with an average of 48% in 2015. An analysis by NCAN found that completion rates did not correlate with city population size or poverty rate. As seen in Figure 4, Memphis had a FAFSA completion rate of 68% in 2015 with Chicago (61%), Los Angeles (61%), Pittsburgh (61%), and Fresno (60%) close behind. Most cities fell slightly below 50% such as Newark (46%), Columbus (46%), and Des Moines (47%). However, there were some cities in the 25-35% range such as N. Las Vegas (25%), Minneapolis (29%), Jackson (32%), and Anchorage (33%).<sup>9</sup> While these data are unfortunately dated, they give us a sense of how broad the spread is among cities. Further, exemplar cities of various sizes show us that it is possible to have a high percentage of high school seniors complete the FAFSA.

# FINANCIAL AID TIMELINE

## 1965

Higher Education Act established the U.S. federal government as the primary provider of financial aid, created the Federal Family Education Loan (FFEL) program and FAFSA. Title IV established the Educational Opportunity Grant (EOG) Program allocating funds directly to colleges.

## 1972

EOG program was split into the Federal Supplemental Educational Opportunity Grant (FSEOG) program, a program that delivered funds directly to colleges, and the Basic Educational Opportunity Grant (BEOG) program (renamed the Pell grant in 1980), which delivered funds directly to students.

## 1978

Middle Income Student Assistance Act of 1978 opened eligibility for subsidized loans to all undergraduates, regardless of need. It also expanded eligibility for Pell grants to middle-income students.

## 1980

Pell grants were awarded to part-time students as well as to students at vocational or community colleges.

## 1990s

PLUS loans were established, Hope and Lifetime Learning tax credits allowed families to offset educational costs with tax credits and unsubsidized Stafford Loans were introduced.

## 2005

Higher Education Reconciliation Act made changes to student and institutional eligibility and student assistance general provisions under Federal Student Aid Programs.

## 2010

Health Care and Reconciliation Act eliminated the FFEL program for all new loans and savings were used to increase funding for the Pell grant program.

## 2021

Consolidated Appropriations Act cut the number of questions on the FAFSA, renamed the Expected Family Contribution (EFC) the Student Aid Index (SAI), expanded Pell grant eligibility, etc.

*Source.* NASPA. Federal Financial Aid Policy: Then, Now, and in the Future. <https://www.naspa.org>

**Figure 4.** FAFSA Completion Rates by Select Cities in 2015



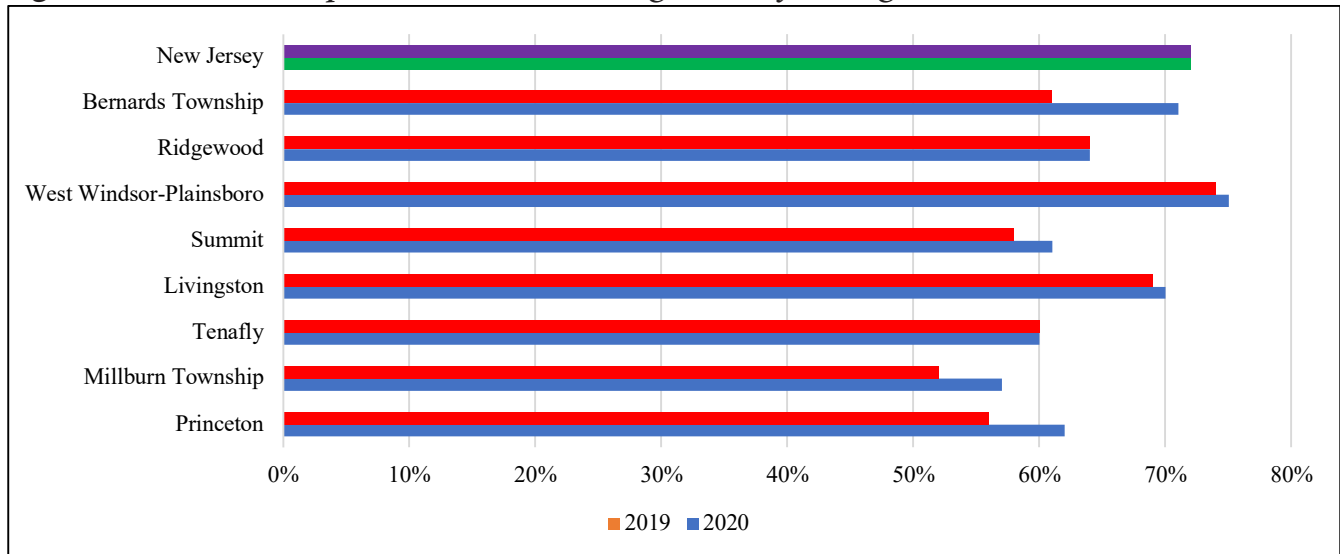
Source. NCAN. (2016). Data Snapshot: FAFSA Completion Rates in 68 U.S. Cities for the High School Class of 2015.

## New Jersey

New Jersey was #4 in the nation for FAFSA completion in 2019 at 71.93%. However, there is a lot of variation among New Jersey districts. FAFSA completion rates in some states, like Kentucky, Montana, Texas, and Arizona, are about the same across school districts regardless of poverty percentile. In New Jersey, however, completion varies widely. Districts in the 10<sup>th</sup> poverty percentile (lowest poverty) report average FAFSA completion rates of about 70%, while districts in the 90<sup>th</sup> poverty percentile (highest poverty) average about 55%.<sup>10</sup>

Research demonstrates that, on average, there is a negative relationship between high school FAFSA completion rates and school district poverty. Generally, the higher the rate of poverty for 5- to 17-year-old children in a particular school district, the lower the FAFSA completion rate for that district.<sup>12</sup> As seen in Figure 5, the highest performing districts in New Jersey all had FAFSA completion rates above 50% in 2019, though completion ranged from 52% in Millburn Township to 75% in West Windsor-Plainsboro. These districts have median household incomes above \$135,000 (one exceeds \$225,000) and are also predominantly white and Asian.<sup>13</sup>

**Figure 5.** FAFSA Completion Rates in the Highest Performing NJ Districts, 2019 and 2020

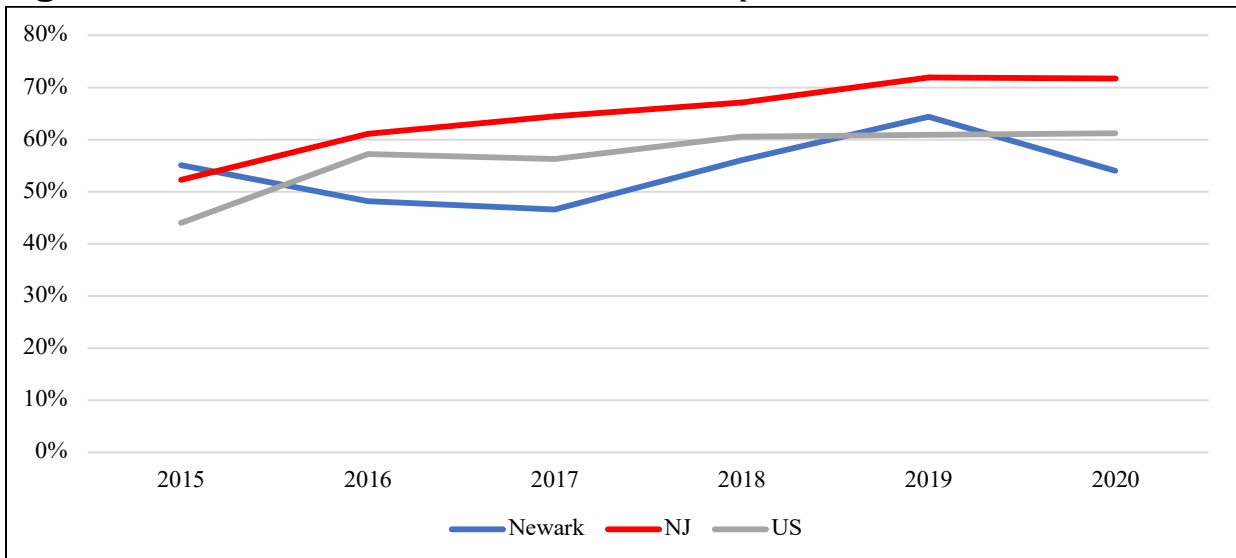


Source. Federal Student Aid data <https://studentaid.gov/data-center/student/application-volume/fafsa-completion-high-school>, NJDOE enrollment data <https://www.nj.gov/education/data/enr/>

Note. These are our estimates based on NJDOE and Federal Student Aid data.

As seen in Figure 6, New Jersey’s FAFSA completion rate has exceeded the national average for the past five years. The completion rate for Newark, New Jersey’s most populous city, was 53% in 2019. Newark’s FAFSA completion rate—which includes comprehensive, magnet, county, and charter high schools—has trended slightly below the national (61%) and state (72%) average, but it has improved over time and parallels statewide trends.<sup>14</sup> Newark’s completion rate had a slight dip in 2016 and 2017, then rose to almost meet the national average in 2018. In fact, analysis by NCAN in 2018 found that Newark Public Schools had higher FAFSA filing than what was predicted from regression models based on the percent of children living in poverty.<sup>15</sup> FAFSA completions in Newark fell precipitously in 2020, most likely due to the COVID-19 pandemic.

**Figure 6. National, State and Local FAFSA Completion Rates 2015-2020**



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/>

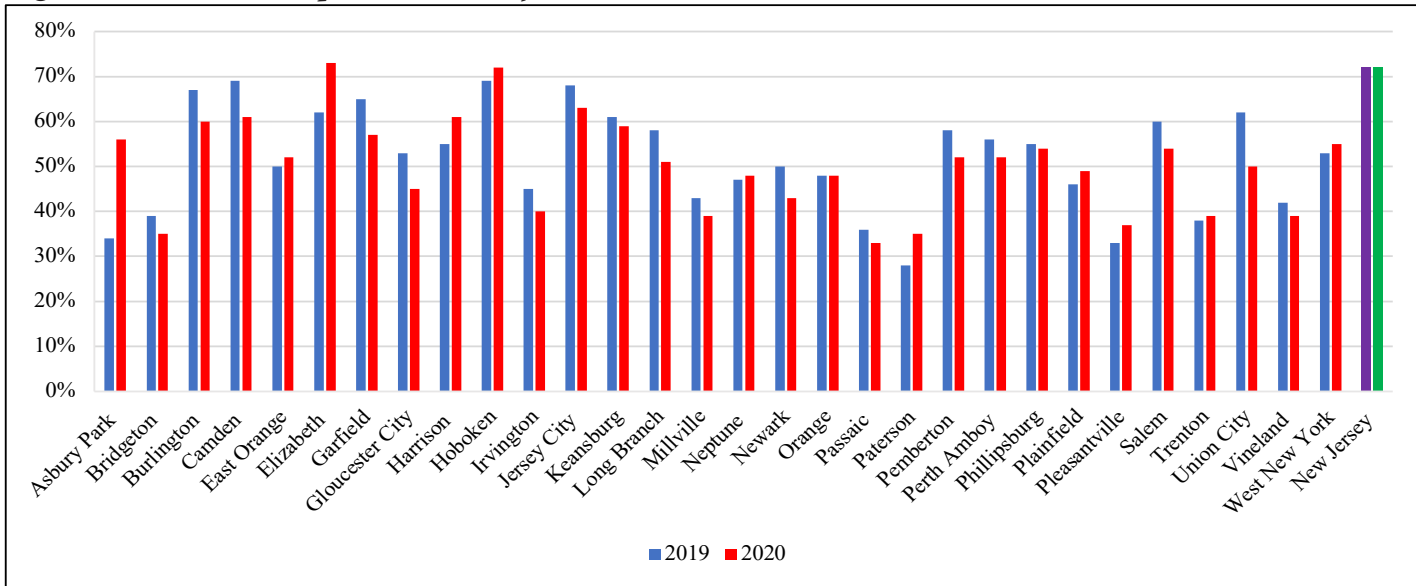
Note. Newark includes comprehensive, magnet, county, and charter high schools. Does not include parochial schools. These are our estimates based on NJDOE and Federal Student Aid data.

### Abbott/New Jersey SDA Districts

Abbott districts, also known as New Jersey Schools Development Authority (SDA) districts, are 31 low-income, urban school districts. To ensure the children in these districts receive a “thorough and efficient” education, as required by the New Jersey Constitution, the New Jersey Supreme Court has mandated a set of comprehensive improvements, including adequate K-12 foundational funding, universal preschool for all 3- and 4-year-olds, supplemental or at-risk programs and funding, and school-by-school reform of curriculum and instruction.<sup>16</sup>

There is some variation among Abbott districts in terms of median income and percent minority enrollment, as well as FAFSA completion rates. Hoboken is an outlier in that its median income of \$127,523 is far above the state average of \$71,637, whereas districts like Camden, Orange, Pleasantville, and Salem fall far below that at a range of \$25,000-\$40,000. As seen in Figure 7, nine Abbott districts had completion rates above 60% in 2019: Camden (69%), Elizabeth (62%), Garfield (65%), Hoboken (69%), Jersey City (68%), Keansburg (61%), Salem (60%), and Union City (62%), with four—Camden, Garfield, Hoboken, and Jersey City—hovering just below the state average. While more than half of Abbott districts had completion rates above 50%, five districts had completion rates in the 30% range: Asbury Park (34%), Bridgeton (39%), Passaic (36%), Pleasantville (33%), and the state capital of Trenton (38%). These data underscore the wide range of completion among New Jersey’s highest-need, urban districts. They also show us where FAFSA completion initiatives are most needed, which is especially important since we know that, nationally, students in the lowest income quintile who complete a FAFSA are 127% more likely to immediately enroll in college than those who do not complete a FAFSA.<sup>17</sup>

**Figure 7. FAFSA completion rates by Abbott Districts in 2019 and 2020**



Source. NCAN Form Your Future FAFSA Tracker <https://formyourfuture.org/fafsa-tracker/>, NJDOE enrollment data <https://www.nj.gov/education/data/enr/>

Note. Does not include private or parochial schools. These are our estimates based on NJDOE and Federal Student Aid data

## Barriers to Completion

The FAFSA can be difficult for families to complete. The application requires that they provide an array of information about their income, assets, and family composition, which can act as a substantial barrier for many low-income families.<sup>18</sup> In addition, there are a number of details that families may not be aware of that can impact the amount of students' awards. For instance, the FAFSA must be sent to each postsecondary institution that a student applies to. However, 45% of high school seniors who complete the FAFSA send it to just one college, even though more than half of these students applied to two or more institutions.<sup>19</sup> As a result, students may not receive financial aid packages from all the institutions that accept them, which limits students' ability to comparison shop among schools. It should be noted that in December 2020, the number of questions on the FAFSA was reduced from 108 to no more than 33. The requirement for registering for selective service and some of the more intrusive questions were also removed.<sup>20</sup>

## FAFSA Submission vs. Completion

Students become eligible for financial aid only when the FAFSA is certified as complete by the U.S. Department of Education (USDOE)—meaning all questions have been answered, the form has been signed by a parent or guardian and, if necessary, the student completes a verification process certifying that the information provided is correct. In the past two FAFSA cycles (2019 and 2020), about 5.9% of FAFSAs submitted by twelfth graders nationwide were never completed. Submitted FAFSAs are most often incomplete because they lack necessary signatures from a parent or guardian. This is most often completed online and requires that parents provide their email address and their child's Social Security number, which can prove difficult for low-income and undocumented families who may not have internet access, a Social Security number, or feel comfortable sharing that information.<sup>21</sup>

Even students who are successful in filing the FAFSA while in high school can struggle to refile during their freshman year in college. The FAFSA must be submitted each year the student is enrolled in postsecondary education to receive financial aid. The FAFSA is released on October 1 each year, so college freshmen would ideally refile during their first semester—an additional burden as they navigate the first few months of their postsecondary education. Failure to renew the FAFSA is negatively associated with persisting in college or eventually earning a degree.<sup>22</sup>

## FAFSA Verification

Many students who successfully complete the FAFSA before the deadline are required by the USDOE to verify the income and asset information they provide on their application.<sup>23</sup> Most students who are selected to go through FAFSA verification are chosen randomly by the USDOE, but some schools may request that students' information be verified. The Education Department has not publicly shared their methodology for the selection process for verification. While the process is intended to prevent fraud, students from low-income families and from majority Black and Latinx neighborhoods are disproportionately selected for verifica-

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tion, and the timing of the request and step of submitting additional paperwork leads many students to abandon the FAFSA altogether.<sup>24</sup> For example, about a third of total applications were selected for verification in the past 10 years. While applications from Black-majority Zip codes made up 4% of the total, the rate at which these communities were reviewed was, on average, 1.8 times higher than the rate in white-majority neighborhoods.<sup>25</sup> Applications from majority-Latinx communities were reviewed on average 1.4 times higher than applications from majority-white Zip codes. Analysis of federal data by NCAN found that when the USDOE selected fewer students in the 2019-2020 FAFSA cycle, it actually prevented more improper payments than the prior cycle, suggesting high audit rates were inefficient. In November 2020, the USDOE announced it would reduce the percentage of federal student aid applicants it would select for verification. In the past, the federal government has verified about 30% of all aid applications in each enrollment cycle but starting in 2020-21, it will verify 18%.<sup>26</sup>



Photo by Kelly Sikkema on Unsplash

## FAFSA COMPLETION DURING THE COVID-19 PANDEMIC

These barriers are even more critical during the COVID-19 pandemic. Nationally, approximately 81,000 or 3.7% fewer students completed FAFSAs in June 2020 as compared to the previous year, but declines were inequitable such that high schools with more students of color (-14.1%) and from low-income (-12.1%) and urban (-11.1%) backgrounds saw larger decreases. For the class of 2021, FAFSA completions were down a significant 17% in November 2020 with a disproportionate impact on low-income students of color because they are lacking institutional support.<sup>27</sup> Thus, it is crucial that schools and organizations work to support students with completion so that they stay on postsecondary pathways. For the high school class of 2020, fall postsecondary enrollment fell 7% overall, but declines were also distributed inequitably among high schools with more students of color (-9.4%) and from low-income (-10.7%) or high poverty (-11.4%) backgrounds.<sup>28</sup> The Latinx population in particular has demonstrated gains in college attendance in recent years but in 2020, there was a staggering 28% decrease in first-time enrollment in community colleges, which is largely financially driven.<sup>29</sup> This inequity will only widen without institutional support for FAFSA completion in low-income communities of color.<sup>30</sup>

A September 2020 article in the New York Times stressed that the pandemic has actually increased the importance of filing early for financial aid because many families have suffered economically and may have to take extra steps to qualify for maximum financial assistance. The 2020-2021 FAFSA uses financial information from the 2019 tax year but many students and families have been negatively affected by the health crisis. Thus, 2019 tax returns may not accurately reflect a student's current financial picture, which could affect his or her eligibility for need-based grants and scholarships. There is a remedy, though. NCAN recommends that families contact college financial aid offices to alert them to their situation and request a "professional judgment." Families can submit new information like layoff notices, unemployment checks, or medical bills to give financial aid officials a more accurate picture of a family's current finances. With that review, financial aid administrators have the discretion to make adjustments to the FAFSA so that students can qualify for more aid. The process can be time consuming, as students must contact the financial aid office of each college they're applying to but is critical for many families experiencing financial hardship.<sup>31</sup>



## Overburdened and Underresourced School Counselors

Counselors in schools serving disadvantaged students may not have the time, resources, or specialized training to assist students with FAFSA completion. Thus, students in states with mandatory completion policies may be directed to complete opt-out waivers if they and their family struggle to complete the FAFSA on their own. This could result in the unintended consequence of low-income families, who stand to gain the most from mandatory completion policies, actually being left further behind. During the COVID-19 pandemic, school counselors have been unable to reach students as readily because students have not been physically present in school everyday. Counselors are also tasked with other duties related to the pandemic such as tracking down students who miss class, providing mental health services, and helping families access technology, internet, and other resources necessary for virtual learning.<sup>32</sup> Further, the pandemic has disrupted many hands-on, in-person events that schools often hold to support families in completing the form. For these reasons, the supports that states provide are central to the success of any mandatory FAFSA policy proposal.<sup>33</sup>

## Burdens on Undocumented Families

Undocumented students encounter a number of unique challenges with FAFSA completion. Applying to college is the first time many students realize that their legal status directly impacts their ability to access resources (e.g., financial aid) since such access is often determined by citizenship and legal residency. There is a great deal of misinformation about the financial aid process and, without accurate, timely information and supports, undocumented students are often left with the impression that they are unable to afford college. There is also mistrust on the part of many undocumented parents about how the FAFSA could be used against them or their children. Due to their immigration status, undocumented students are not eligible for federal aid like the Pell grant. A Social Security number is necessary to complete the FAFSA and most undocumented students are not eligible for one. However, Deferred Action for Childhood Arrival (DACA) students with a Social Security number can complete the FAFSA.<sup>35</sup> Thus, undocumented students may be counseled by school staff to apply for DACA status prior to completing the FAFSA. In addition, undocumented students may be eligible for state or college financial aid as well as private scholarships. In some states, including New Jersey, DACA students are eligible to receive in-state tuition.<sup>37</sup>



Photo Courtesy of Adobe Stock

# Emerging Solutions

**SOME CITIES AND STATES HAVE BEGUN TO SEE IMPROVEMENTS IN THEIR FAFSA COMPLETION RATES. THIS SECTION INCLUDES A DISCUSSION OF EFFECTIVE STRATEGIES AS WELL AS LEGISLATION AND POLICIES THAT HAVE BEEN ENACTED.**

## **FAFSA Completion Strategies**

There are a number of effective approaches that have come out of FAFSA completion efforts. It is important that cities, states, and districts develop a cohesive strategy that includes the use of some or all of the following elements: (1) student-level FAFSA completion data, (2) cross-sector partnerships, (3) strategic outreach, (4) capacity building, (5) incentives, and (6) FAFSA legislation.

**Data.** It is critical that schools and districts access and use timely student-level FAFSA completion data to track and target students and families who need assistance with the form. Most states receive student-level FAFSA completion data from the USDOE's Office of Federal Student Aid (FSA). Many states distribute that information to school districts, some distribute it to high schools, and a few share it with counselors and other partners to track which specific students have completed a FAFSA. Even if a state gets those data from FSA, there is no guarantee that the information will make its way to the district or school level.<sup>38</sup> If counselors and college advisors are able to access the data, they can more efficiently and effectively target their outreach to students and families, including those who are likely to need help completing the FAFSA, those who have not yet completed it, and those who started but did not finish or submit their applications.

It is also important to ensure that data systems are aligned and accessible. Most states engaged in FAFSA completion efforts have trackers in place that are accessible to school counselors so that they can see where their school falls amongst other schools in the state. State agencies can then target their support to the districts that most need it. States, districts, and schools should report progress on completion efforts regularly and transparently.<sup>39</sup> In addition, ongoing assessment and adjustment are needed in order to ensure effective implementation of FAFSA completion initiatives.<sup>40</sup> It is critical that states, districts, and individual schools regularly track progress, overcome barriers with creative solutions, and change approaches when necessary. When sites are resilient and resourceful, they can consider multiple viewpoints, including the student perspective, when deciding how to move forward.

**Partnerships.** Cross-sector partnerships are also key to FAFSA completion efforts. Partnerships can be formed between schools and local community organizations that provide on-the-ground training and support, such as legal centers for undocumented families, volunteers to assist families with completing the form, and community-wide events. It is important that there is a feeling of shared ownership of FAFSA completion across K-12 and higher education such that local community colleges, four-year colleges, and trade schools also partner

in this effort.<sup>41</sup> Cities such as Baltimore, MD; Rochester, NY; and West Valley City, UT, have engaged in citywide campaigns which allow for the message of FAFSA completion to come from different parts of the community and meet families where they are.<sup>42</sup> Partners must engage in core committee planning on a regular basis to ensure effective implementation of FAFSA completion efforts as well. They can stay in touch through a variety of communication methods, including social media, email, and Zoom meetings.

**Outreach.** FAFSA completion outreach can take many forms. For example, one-on-one assistance with both students and parents has been found to be effective. This advising should be “intrusive and intentional.”<sup>43</sup> Rather than waiting for students to seek assistance, FAFSA advisors should proactively identify students who are likely to need FAFSA assistance, find them during the school day, and help them complete the form. This can also be done at FAFSA completion events at the school or in the community during evenings and on weekends and even online or over the phone. Some schools such as those in Val Verde, CA, also provide direct outreach in which school staff personally call *each* senior who has not completed a form to provide assistance.

In addition, peer and near-peer advising, in which current college students help raise awareness about the FAFSA with high school seniors, is often a valuable way to motivate students to complete the form and begin to think about postsecondary plans.<sup>44</sup> Some cities, such as Mesa, AZ, give peer advisors financial rewards for helping a certain number of students complete the FAFSA. Peer advisors are often trained to provide FAFSA assistance and share their stories with students to show the impact of getting financial aid and com-

pleting college.

Schools and organizations have also had success using social media such as Facebook groups to get the word out about FAFSA completion. Counselors or “FAFSA cheerleaders” in Denton, TX, posted pictures of students who completed the FAFSA on the school website.<sup>45</sup> Regular reminders or “nudges” via text or automated phone messages have proven effective.<sup>46</sup> Assistance can also be provided outside of the school such as at H&R Block when families are completing their taxes.<sup>47</sup> It is important to remember that students often need assistance after they have completed the FAFSA when they are making decisions about college and financial aid offers.

Cities and states should develop a marketing strategy to share the completion goal broadly with districts, schools, and families. It is recommended that cities, states, and/or districts create a toolkit for schools to inform families about the importance of the FAFSA and that resources are clear and easily accessible on organization websites. For example, Puget Sound College & Career Network in

## Emerging Solutions

STUDENT-LEVEL FAFSA COMPLETION DATA

1

CROSS-SECTOR PARTNERSHIPS

2

STRATEGIC OUTREACH

3

CAPACITY BUILDING

4

INCENTIVES

5

FAFSA LEGISLATION

6

Washington state developed a financial aid toolkit featuring student materials, family letters, lesson plans, and promotional materials.<sup>48</sup> Districts can use resources provided by NCAN to spread the word and generate excitement about FAFSA completion among students and their parents and distribute promotional items such as t-shirts and fans at schools and athletic events as well.

**Capacity building.** It is essential that there are trained experts in communities to support students and families with the FAFSA. These experts often include school counselors but can also be teachers, administrators, school-based staff, local college students and staff, and community-based volunteers. It is important that school and district leadership is engaged in this issue. They can make the case for a FAFSA completion goal, champion the cause, and help bring partners together to do the work.<sup>49</sup> It is imperative to seek out cross-sector volunteers. This can be done by establishing partnerships with organizations that have robust experience. Regardless of who provides support with the FAFSA, they all need rigorous and specific training about the importance of the FAFSA as well as the mechanics of

filling out the form—particularly for special populations such as undocumented families. It can be valuable to engage partners to work with school counselors who are often overwhelmed with large caseloads. States might also consider launching online modules, developing turnkey resources for districts to lead in-person training sessions and communicate with families, or providing incentive funding for districts to create their own training resources.

**Incentives.** In addition to providing information about the FAFSA and its importance, it can be necessary to motivate students, families, and schools to complete it. Many cities and states like Washington D.C. have set up competitions or challenges with prizes such as trophies, “bragging rights,” and additional funding for schools.<sup>50</sup> They provide monthly awards that recognize schools with the highest FAFSA completion rates and online leaderboards that track progress, all of which can generate excitement and add urgency to the cause. Some states and cities have also provided vouchers or raffle drawings to students who complete their FAFSAs.<sup>51</sup> Non-financial incentives, such as cords or tassels that students wear during graduation ceremonies to signify FAFSA completion, are also powerful motivators.

**Legislation.** Lastly, many states are enacting legislation on FAFSA completion which will be discussed in greater detail below. Some states have found that a mandatory policy has been important to improve completion rates but others have been able to do so without such re-



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quirements. Effective FAFSA completion legislation is not rushed and allows time for planning after being passed. Mandatory policies provide waivers for those who are unable or unwilling to complete the FAFSA such as undocumented students. States should start by setting an ambitious, yet realistic goal for increasing FAFSA completion which can be statewide, regional, or targeted towards schools and districts. They can then partner up with state financial aid organizations to administer support. In some cases, FAFSA legislation is linked to state aid and funding programs as well.

### **Non-mandatory FAFSA Completion Initiatives**

Tennessee and Washington D.C. have implemented successful FAFSA initiatives without making them mandatory.

#### **TENNESSEE**

Tennessee's FAFSA Frenzy initiative has been very successful and used a number of effective strategies. Since 2015, the state has seen steady improvements in its FAFSA completion rates. In five years, the state's rate has increased approximately 20 percentage points. Tennessee achieved a completion rate of over 77% in the 2019-2020 school year, making it #2 in the nation (behind Louisiana, at 79%). The intentional cross-sector partnerships, aligned communications, and strategic use of state and federal dollars to increase capacity have helped Tennessee dramatically expand students' access to postsecondary education. The initiative comes out of a partnership between the Tennessee Higher Education Commission (THEC), Tennessee Student Assistance Corporation (TSAC), Tennessee Department of Education (TDOE), and non-profit college access organizations.

TSAC was created by the Tennessee General Assembly in 1974 as a non-profit corporation with the merging of the Tennessee Educational Loan Corporation and the Tennessee Tuition Grant Program. It administers over 20 different financial aid programs, including the HOPE scholarship, Tennessee Promise, Tennessee Reconnect, Tennessee Student Assistance Award, and the Dual Enrollment grant. To increase awareness and participation in the financial aid programs, TSAC conducts financial aid outreach and training to students and staff at every high school and postsecondary institution in the state. Staff also consult with postsecondary financial aid offices to improve program effectiveness, compliance, and efficiency.<sup>52</sup> The corporation deploys regional outreach specialists to work directly with principals and school counselors to provide trainings, host FAFSA nights, and coordinate with advisors from college access organizations across the state. Advisors and coaches from non-profit college access organizations provide direct support to students and families through the application process.<sup>53</sup>

It is also important to mention that Tennessee is one of the few states to offer two years of free tuition to any of the state's community colleges or colleges of applied technology, as well as a handful of four-year universities. There are no income requirements or GPA requirements. Students must have graduated from a Tennessee high school or earned a GED prior to their 19<sup>th</sup> birthday and lived in the state for at least one year. Eligible non-citizens may also receive an award.<sup>54</sup> In the first year of this policy, first-time, full-time college enrollment rose 11.4% with gains concentrated in two-year community and technical colleges. However, the community college completion rate in Tennessee was only 28% in 2018 (compared with less than 40% nationwide), suggesting there is still more work to be done.<sup>55</sup>

## WASHINGTON, D.C.

Washington, D.C. was #3 in the nation in terms of FAFSA completions at 72.6% in 2020. The Washington D.C. FAFSA Completion Initiative encourages schools and community-based organizations to set a FAFSA completion goal to increase the proportion of their high school seniors who complete the FAFSA by 3% from the prior year. The initiative runs from October 1-June 30 and is open to all traditional public and charter high schools in the District as well as interested community-based organizations. While many schools and community-based organizations in D.C. have already begun working to boost FAFSA completion rates, this initiative recognizes their achievements and supports their efforts through a FAFSA Portal, D.C. FAFSA Completion Initiative Toolkit, and D.C. FAFSA Completion Awards.<sup>56</sup>

The Office of the State Superintendent of Education (OSSE) celebrates the progress and success of all traditional public and charter schools and community-based organizations that make significant gains in FAFSA completion by identifying three of the most successful sites. They include “MVPs” or those who have the highest FAFSA completion rate through the June 30 deadline, “Most Improved” or those who have improved their FAFSA completion rate the most compared to the previous year, and “Biggest Boost” or those with the largest week-to-week improvement in FAFSAs completed. Winners in each of these categories win a trophy and are publicly celebrated by OSSE via a press release, social media, and its website.<sup>57</sup>

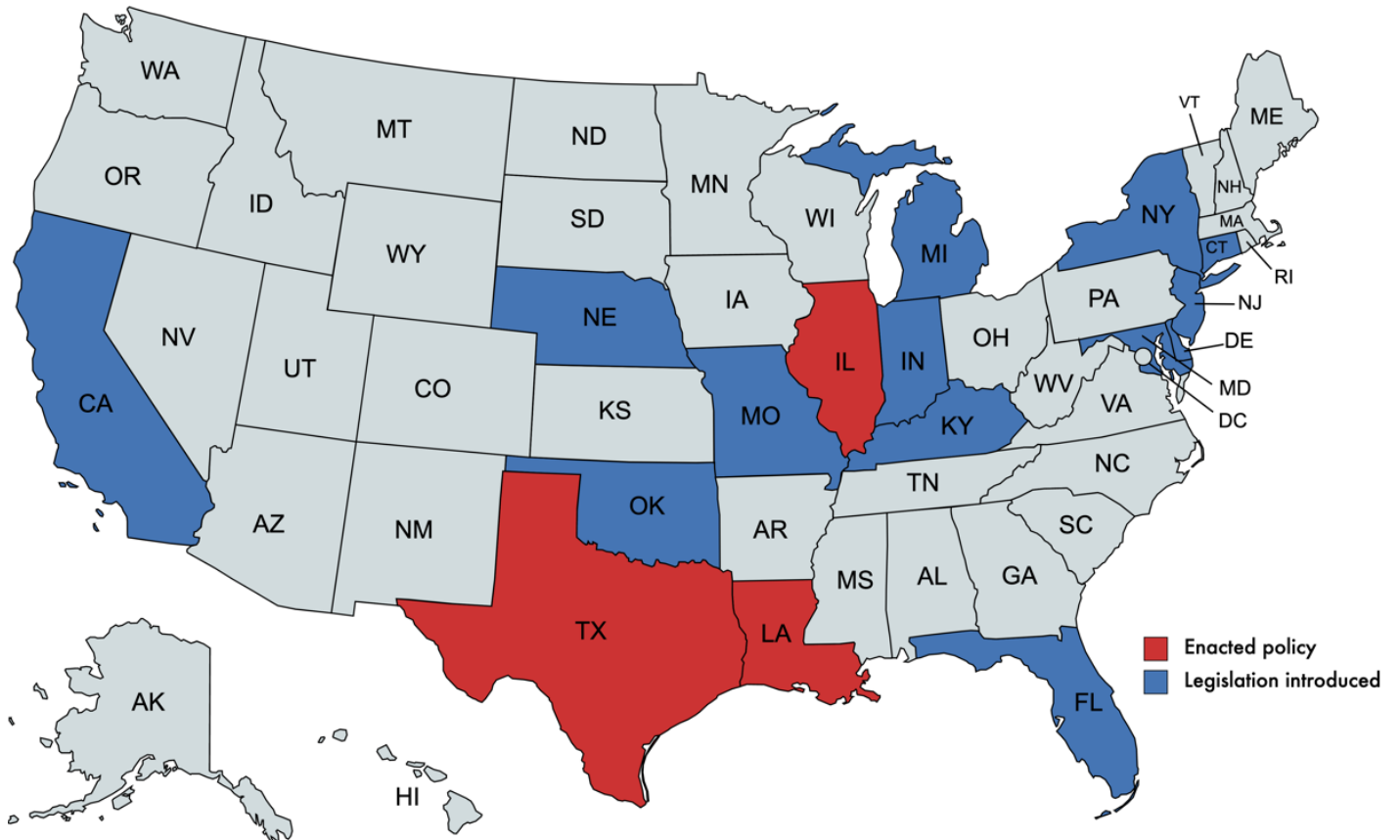
Formerly known as College Summit, PeerForward began as a single workshop in the basement of a Washington, D.C. community center. Its mission is to unleash the power of positive peer influence to transform the lives of youth living in low-income communities by connecting them to college and careers. More than two decades later, founders J.B. Schramm, Keith Frome, and Derek Canty built a national organization that has guided more than 350,000 students across the nation to higher education. Through their student-driven PeerForward model, they train, deploy, and coach a team of Peer Leaders who are charged with boosting college preparation and enrollment across their entire school.<sup>58</sup>

## Mandatory FAFSA Completion Legislation and Policies

Mandatory legislation and policies are another strategy aimed at improving FAFSA completion. Currently, Illinois, Louisiana, and Texas have implemented mandatory or “opt in” FAFSA completion policies for all graduating seniors. Louisiana was the first state to enact such a policy and has seen positive outcomes in terms of completion, high school graduation, and college enrollment. Illinois and Texas are just beginning to enact their policies. A number of other states including New Jersey and California are also considering similar policies (see Figure 8).<sup>59</sup>

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Figure 8. FAFSA Legislation in the U.S.



Created with mapchart.net

Source. Adapted from Granville, P. (July 29, 2020). Should States Make the FAFSA Mandatory? The Century Foundation. <https://tcf.org/content/report/states-make-fafsa-mandatory/?agreed=1>

## LOUISIANA

In December 2015, Louisiana approved a policy that sought to increase student access to state and federal financial aid by requiring graduating seniors to either complete the Taylor Opportunity Program for Students (TOPS) application or the FAFSA. TOPS is a scholarship program for Louisiana residents who attend in-state postsecondary institutions; undocumented students are unable to apply.<sup>60</sup> While the FAFSA completion policy was passed in 2015, it was not made effective until the start of the 2017-2018 school year to allow for planning.<sup>61</sup> This policy was designed in part to increase access to funding for vocational training as well as traditional two- and four-year colleges.<sup>61</sup> The policy states that seniors at public high schools must as a requirement for graduation complete the FAFSA, submit an opt-out waiver, or be waived from the requirement. Students who are ineligible for federal financial aid may satisfy the requirement by submitting an application for state financial aid. Importantly, a recent Century Foundation report found that no student had ever failed to graduate on account of the policy in Louisiana.<sup>62</sup> Former Louisiana State Superintendent of Education John White stated that this is a system in which opting in is the default; opting out is the exception, but is readily available to those who want it. It is not really necessary for every student to complete the FAFSA for the policy to be effective because it opens up a discussion about postsecondary plans.

Prior to this legislation, Louisiana had one of the lowest percentages of students completing the FAFSA. After the state rolled out the requirement, over 77% of high school seniors completed the form, up from roughly 26% the year before.<sup>63</sup> In 2019, Louisiana led the U.S. with a completion rate of 79% overall and a public school submission rate of 85%.<sup>64</sup> During the 2019-2020 academic year, Louisiana saw FAFSA completions climb by more than 25%. Additionally, the state has seen a higher high school graduation rate and a boost among those attending college after graduation since enacting the policy in 2017-2018. Before the policy went into effect, 1 in 3 public high schools had a FAFSA completion rate of at least 65% and after, 4 in 5 high schools do. The FAFSA completion gap separating high-income districts from low-income districts also closed, from 8.5 percentage points to 1.1 percentage points in just one year.<sup>65</sup> The 2018 graduation rate for Black students was above the national average for the first time. They saw a jump of 5.1 percentage points to 78%. Low-income students saw their graduation rate rise by nearly three percentage points as well.<sup>66</sup> While school districts attribute this rise to the FAFSA completion policy, it is possible that there were other contributing factors. A gap remains in FAFSA completion for students with limited English proficiency. Importantly, we do not yet know anything about any relationship the new FAFSA



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policy might have to college persistence. According to an analysis by the Century Foundation, Louisiana's performance was generally stronger in the second year of the policy compared to the first. FAFSA completion, Pell grants received, the submission–completion gap, and FAFSA completion gaps by race and income all improved from the first year to the second.<sup>67</sup>

Louisiana used a multipronged approach to FAFSA completion backed by funding from the Kresge Foundation. The Louisiana Office of Student Financial Assistance (LOSFA) focused on collaborative efforts, providing wraparound services, and developing a strategy to engage students and parents. LOSFA worked one-on-one with students during the school day and with parents in the evening on completing separate portions of the application. It also launched a peer support program called the FAFSA Ambassadors where current college students assisted high school seniors in completing the form. In addition, the organization used automated phone messages to remind parents about completing the form. It offered financial vouchers for students to purchase items like a graduation cap and gown if they completed the form. LOSFA found that it needed to assist students even *after* the FAFSA was submitted because many needed support with making sense of financial aid offers when deciding on a college or vocational training.<sup>68</sup>

## ILLINOIS

In 2018, Illinois ranked 10th nationally in percent of seniors completing a FAFSA (63.3%). The following year, Illinois became the second state to require FAFSA completion for high school graduation. The policy is slated to go into effect during the 2020-2021 academic year. As with the Louisiana policy, Illinois allows for students to easily receive waivers for the graduation requirement. Specifically, the policy allows students to “file a waiver with the student’s school district indicating that the parent or guardian or, if applicable, the student understands what the FAFSA and application for State financial aid are and has chosen not to file an application.”<sup>69</sup> Additionally, a school district must award a high school diploma to students who cannot meet the new requirement because of “extenuating circumstances, as determined by the school district” so long as “the student has met all other graduation requirements” and “the principal attests that the school district has made a good faith effort to assist the student or, if applicable, his or her parent or guardian in filing an application or a waiver.”<sup>70</sup>

However, there are some differences in how the policy will be implemented. Illinois differs from other states in its clear expectation of schools’ roles in mandatory FAFSA implementation. It requires rigorous school support, which is different from other states. Its law states that school districts “must provide to each high school student and, if applicable, his or her parent or guardian any support or assistance necessary to comply with [the policy].” The Illinois Student Assistance Commission (ISAC) helps support high schools with their financial aid application completion programming and also provides free direct assistance to students and families in completing their financial aid applications. Through this free service to districts and schools, ISAC is able to share data with local school districts on a weekly basis to identify students who have not filed a financial aid application (the FAFSA or the Alternative Application for Illinois

Financial Aid). This information is used by district counselors (or ISACorps, with permission from schools) to help reach students who might otherwise not complete an application.<sup>71</sup>

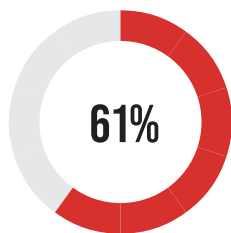
The school district must make a good-faith effort to assist the student and their family with the form before a student may be exempted for extenuating circumstances. The Illinois State Board of Education (ISBE) makes available through their website a FAFSA Nonparticipation Form for this purpose (in English and Spanish).<sup>72</sup> In addition, the policy states explicitly that a student with extenuating circumstances who meets all other requirements by graduation besides completing the FAFSA will not be denied their diploma.<sup>73</sup> Like Louisiana, this is an opt-in system, with an easy chance to opt-out.

## TEXAS

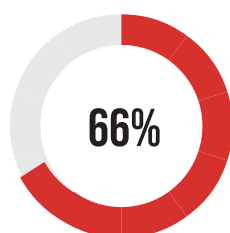
Texas will implement its FAFSA completion policy, which was passed with bipartisan consensus, in the 2021-2022 academic year. Texas' FAFSA completion rate was 61% in 2019 and 2020.<sup>74</sup>

Like Louisiana and Illinois, the Texas law stipulates that students can readily receive waivers to the requirement. Any parent or student aged 18 or older can opt out. A waiver may also be granted for "good cause as determined by the school counselor." This stipulation could be beneficial for undocumented students though there are concerns that it might allow counselors to waive large numbers of students at a time. However, the state has also passed a new performance-based funding policy that offers a financial incentive to schools to maximize FAFSA completion.<sup>75</sup> This new funding stream supplies districts with "outcomes bonus funding" when

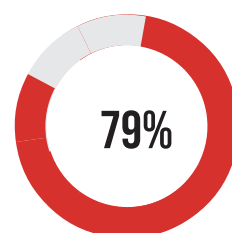
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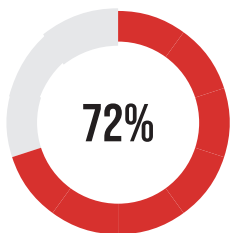
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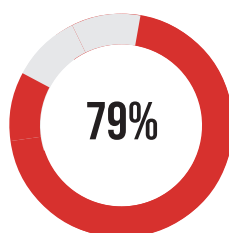
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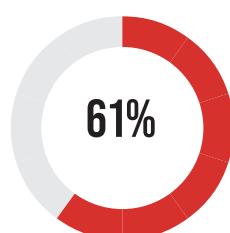
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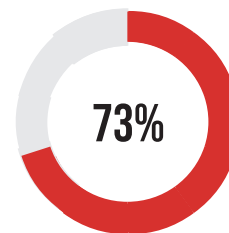
NEW JERSEY



TENNESSEE



TEXAS



WASHINGTON DC

college-ready graduates enroll in college, with higher bonus amounts when the student is eligible for free and reduced price lunch (FRPL) or is in special education.<sup>76</sup>

Students can also fulfill the obligation by completing the Texas Application for State Financial Aid (TASFA), which is used to collect information to help determine eligibility for state financial aid programs that are administered by institutions of higher education in Texas.<sup>77</sup> Students that are classified as Texas residents who cannot apply for federal financial aid using the FAFSA (such as DACA students) are encouraged to complete the TAFSA.<sup>78</sup>

## CALIFORNIA

As of January 2021, Governor Gavin Newsom proposed a mandatory FAFSA completion policy for all high school seniors in California starting in the 2021-2022 school year. It is currently in the budget but has not yet been passed. In 2019, 62% of high school seniors in California completed the FAFSA.<sup>80</sup>

The Val Verde Unified School District in Riverside County was the first in the state to require FAFSA completion in 2017. Its policy is similar to that of Louisiana, in which submission satisfies a student's graduation requirement, and students may opt out. Students who are not U.S. citizens may satisfy the requirement by completing an application for state financial aid. Val Verde has 20,000 students and 73% are Latinx, 16% are Black, and 84% are low-income and participate in free and reduced price lunch (FRPL).<sup>81</sup> The number of state-funded Cal Grants and grants for undocumented students offered to Val Verde seniors rose from 397 in 2016 before the program started to 947 in 2019, or from about 28% to more than 60% of the senior classes.<sup>82</sup> Only 11 twelfth graders in the class of 2018 and 10 in the class of 2019 opted out of the requirement, or less than 1% of seniors. The district's rate of graduates immediately enrolling in college fell from 61% to 58% in the first year of the policy, but it rose to a high of 64% the following year.

It is important to mention that the district's mandatory FAFSA policy is only one component of a high-touch approach to FAFSA completion. For example, district administrators spend one night per year calling every senior who has not submitted a FAFSA. The district provides a rigorous counselor professional development program that has been recognized as a model for other districts in California. Val Verde has also used local partnerships to improve FAFSA completion. The district partners with a local legal center for undocumented families to assist with outreach on the importance of completing state financial aid forms. In addition, the local community college is an active partner in FAFSA completion efforts, and students are encouraged to apply for admission there while applying for aid.<sup>85</sup>



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## New Jersey FAFSA Initiatives

There are some notable FAFSA completion initiatives across New Jersey as well. A bill was introduced at the state level in August 2020 sponsored by Senator Robert W. Singer of District 30 (Monmouth and Ocean) and Senator M. Teresa Ruiz of District 29 (Essex). The bill would require students to complete the FAFSA as part of high school graduation requirements. If passed, this would begin in the 2022–2023 school year for students in eleventh grade. Exemptions would include: (1) “a form signed by the parent or guardian, or by the student if he is at least 18 years of age, requesting the exemption”; or (2) “a form signed by the school counselor authorizing the exemption for good cause as defined by the State board.”<sup>84</sup> The Commissioner of Education, in consultation with the Executive Director of the Higher Education Student Assistance Authority (HESAA), would provide a list of resources for school districts, parents, and students that include instructions on how to complete the FAFSA to school counselors or other school employees who assist students in completing the form. Each school district would then annually notify students and their parents or guardians of the requirement established by the bill. The Department of Education would verify which students have met the requirement and include that information in the student’s record and the school report card.

HESAA also plays a strong role in FAFSA programs with community partners like the United Way and Make the Road. Andre Maglione, the Acting Director of Client Services at HESAA, stated that they “provide materials, training, data and direct communication with school counselors” and organize financial aid nights across the state to help families with the FAFSA and provide resources to undocumented students.<sup>85</sup> To further boost completion rates in New Jersey, HESAA kicked off a concentrated outreach effort in the fall of 2019 in Newark, Camden, Elizabeth, and Paterson high schools, malls, and community organizations.<sup>86</sup>

### ELIZABETH

In September 2019, Elizabeth Public Schools (EPS) and Make the Road New Jersey (MRNJ)—an organization whose work centers on immigrant, working class, and Latinx communities—launched a Student Success Center (SSC), a peer-to-peer training and support network which aims to increase college applications in EPS’s seven highest-need high schools by 20% and financial aid applications district-wide by 15% in its first year. A survey by Make the Road youth found that more than 85% of EPS students wanted to go to college, but over 60% reported inadequate access to counseling and information about college. New Jersey’s first-ever SSC is located inside of Halsey Academy (one of the seven EPS high schools). The SSC is open to all Halsey Academy students during the school day and open to all EPS students after school. In its first four months, 100% of Halsey Academy seniors received college and financial aid access training through the SSC, 85% of Halsey Academy seniors applied to college, and more than 350 EPS high school students from throughout the district applied for financial aid with College Ambassadors’ support.<sup>87</sup> Contact info: <https://www.maketheroadnj.org/login>



Photo by Matt Donders on Unsplash

## PATERSON

Paterson FAFSA Finish Line is a challenge for high school seniors to complete their FAFSA application by March 1 of their senior year. United Way, Paterson Public Schools, and community partners provide help for students and parents. The initiative maintains an active Facebook page where they post events, available scholarships, debunk myths about the FAFSA, and feature local high school seniors who have completed the form. In the 2019-2020 school year, Paterson FAFSA Finish Line held twice weekly FAFSA Assistance Days at a local mall in which they assisted low-income and first generation students in completing the FAFSA and provided financial aid resources. Make the Road New Jersey, a FAFSA Finish Line partner, offered financial aid workshops for Dreamers and immigrant students at local libraries, and United Way offered “Financial Aid U,” which aims to increase the number of low-income students who enroll in postsecondary education, develop recommendations to simplify the FAFSA, and align the FAFSA and tax preparation process so that families can complete both forms at the same time. They provide one-on-one service to parents and students, serving as a guide through the FAFSA process and helping families understand their financial options.<sup>88</sup> Contact info: <https://www.facebook.com/PatersonFAFSA/>; <https://www.unitedwaypassaic.org/college-access>

## NEWARK

The Newark FAFSA Challenge, an initiative of the Newark City of Learning Collaborative (NCLC) modeled on the Kresge Foundation FAFSA Challenges, was started in 2019.<sup>89</sup> The Challenge’s intent is to build this work into an “embedded on-going school system-community partnership” not just an occasional campaign. Despite the COVID-19 pandemic, the Challenge made progress in the 2019-2020 school year by building an infrastructure of community-based partnerships to support FAFSA work in neighborhoods where completion rates have been historically low. Partners of the Challenge include the NCLC, Newark Public Library, Newark Board of Education, United Way of Greater Newark (UWGN), and the Office of the Mayor. Contact info: <https://nclcnewark.org/newarkfafsachallenge/>; [nclc.info@newark.rutgers.edu](mailto:nclc.info@newark.rutgers.edu)

## SPECIAL CONSIDERATION IN NEW JERSEY: UNDOCUMENTED STUDENTS

According to the American Immigration Council, over a quarter-million U.S. citizens in New Jersey lived with at least one family member who was undocumented in 2016.<sup>90</sup> During the same period, about 1 in 11 children in the state was a U.S. citizen living with at least one undocumented family member (180,580 children in total). 475,000 undocumented immigrants comprised 22% of the immigrant population and 5% of the total state population in 2016. New Jersey is also home to over 16,000 DACA recipients. As a result, New Jersey adopted S.2479 legislation in 2013 which grants undocumented students in-state tuition.<sup>91</sup> New Jersey Governor Phillip D. Murphy signed a law in May 2018 to extend financial aid to immigrants without legal status; the state has since awarded more than \$7 million to over 1700 undocumented students. Undocumented students in New Jersey without a Social Security number are not eligible for federal aid through the FAFSA, but they can complete the New Jersey Alternative Financial Aid Application in order to receive state aid. Passed in 2018, it is a confidential application separate from FAFSA that is used solely by HESAA to qualify DACA students enrolled in eligible New Jersey colleges and universities for state aid. Information that is shared via this application is used only by HESAA and partner colleges, universities, and other state agencies in order to administer grants and scholarships.<sup>93</sup>



Photo by Jose Oh on Unsplash

## Conclusion

### FAFSA COMPLETION CONTRIBUTES TO GREATER COLLEGE ATTENDANCE AND PERSISTENCE TO GRADUATION PARTICULARLY FOR LOW-INCOME, PART-TIME, COMMUNITY COLLEGE, AND STUDENTS OF COLOR.

However, there are a number of challenges associated with FAFSA completion and submission. The form is complicated and requires a great deal of information that some families do not always have access to or feel comfortable sharing. The verification process can deter low-income families from completing the FAFSA as well. Even when the FAFSA is submitted, it still must be *completed* with parent signatures in order to receive aid. The timing of FAFSA submission is also critical. Schools need additional counselors, or other resources, to provide necessary supports in order to improve completion rates, but schools that serve low-income populations often have fewer counselors on staff. Undocumented students without DACA status are not eligible for federal aid but are often eligible for other forms of aid in many states, though a great deal of misinformation exists. The COVID-19 pandemic has created a number of barriers as well including the loss of institutional support for our most vulnerable students.

There are FAFSA campaigns in many parts of the country which are built around information drives, dedicated personnel, cross-sector partnerships, one-on-one supports (often from peers), and a variety of incentives for students and schools. Mandatory completion policies in California, Illinois, Louisiana, and Texas have also been effective. It is already very clear that the pandemic is disrupting pathways to college for many students, especially vulnerable students. Redoubling our efforts to ensure that low-income students have the widest access to financial resources for college or vocational training may help us put more students back on paths leading to a strong start in adult life.

## Glossary

**Deferred Action for Childhood Arrivals (DACA)** is a U.S. policy enacted June 15, 2012 in which certain people who came to the country as children and meet several guidelines may request consideration of deferred action for a period of two years, subject to renewal. They are also eligible for work authorization. Deferred action is a use of prosecutorial discretion to defer removal action against an individual for a certain period of time. Deferred action does not provide lawful status.

**Expected Family Contribution (EFC)** is a measure of a family's financial strength and is calculated according to a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. As of December 2020, the EFC is now known as the student aid index and the formula has been adjusted so that more students are eligible for the Pell grant.

**The Free Application for Federal Student Aid (FAFSA)** is a form used to apply for federal student aid, such as federal grants, work-study, and loans. In addition, many states and colleges use FAFSA information to determine eligibility for state and school aid, and some private financial aid providers may use FAFSA information to determine whether students qualify for their aid. FAFSA can also be used for vocational, career, and technical education or trade school.

**Pell grants** are federal awards to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. The maximum Federal Pell grant award is \$6,345 for the 2020–2021 award year. The amount a student is awarded depends on their EFC (now known as the student aid index), the cost of attendance, their status as a full-time or part-time student, and their plans to attend school for a full academic year or less. Grants, unlike loans, do not have to be repaid.

**Student Aid Index** is the new term for the EFC in the Higher Education Act of December 2020. The formula used has been adjusted so that more students are eligible for the Pell grant.

**Verification** is the process a college or university uses to confirm that the data reported on a FAFSA form is accurate. If a family is selected for verification, the school will request additional documentation that supports the information reported. Please note that as of December 2020, fewer students will be subject to verification than in the past.

Special thanks to Cathy Y. H. Wang for research assistance.

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### LUCIEN BASKIN

Lucien is a doctoral student in Urban Education at the CUNY Graduate Center where he studies student organizing, Abolitionist University Studies, and the Black Freedom Movement. He writes about organized abandonment and the closings of Historically Black Colleges and Universities, organizes with abolitionist and student organizations in New York, and teaches at John Jay College and Guttman Community College.

## Resources

ASA Research. [Staking Their Claim: Promising Practices for Facilitating FAFSA Completion](#)

Brookings. [Many states require FAFSA filing before high school graduation, but timing can be everything](#)

The Century Foundation. [Should States Make the FAFSA Mandatory?](#)

Cowen Center. [FAFSA for Students with Non-Traditional Needs](#)

Educational Strategy Group and Level Up. [Fast Track FAFSA Completion](#)

Federal Student Aid. [Complete the FAFSA Form](#)

Higher Education Student Assistance Authority (HESAA). [NJ State Grants and Scholarships](#)

HESAA. [8 Steps to Qualify for Federal and State Student Aid](#)

HESAA. [State of NJ Financial Aid Dictionary](#)

Kresge Foundation. [FAFSA Stories](#)

NCAN. [Form Your Future FAFSA Tracker](#)

NCAN. [Mandatory FAFSA with Supports](#)

New Jersey. [Grants, Financial Aid and Scholarships](#)

NJ.com. [How to fill out the FAFSA form. A step-by-step guide to this crucial financial aid application](#)

New York Times. [Pandemic Increases Importance of Filing Early for Financial Aid](#)

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Common criteria for undocumented students to receive in-state tuition in certain states include: attending a state high school for two to four years, earning a high school diploma or General Education Diploma (GED) in the state, enrolling in a public postsecondary institution in the state, and filing an affidavit stating intent to legalize status and become a permanent resident.

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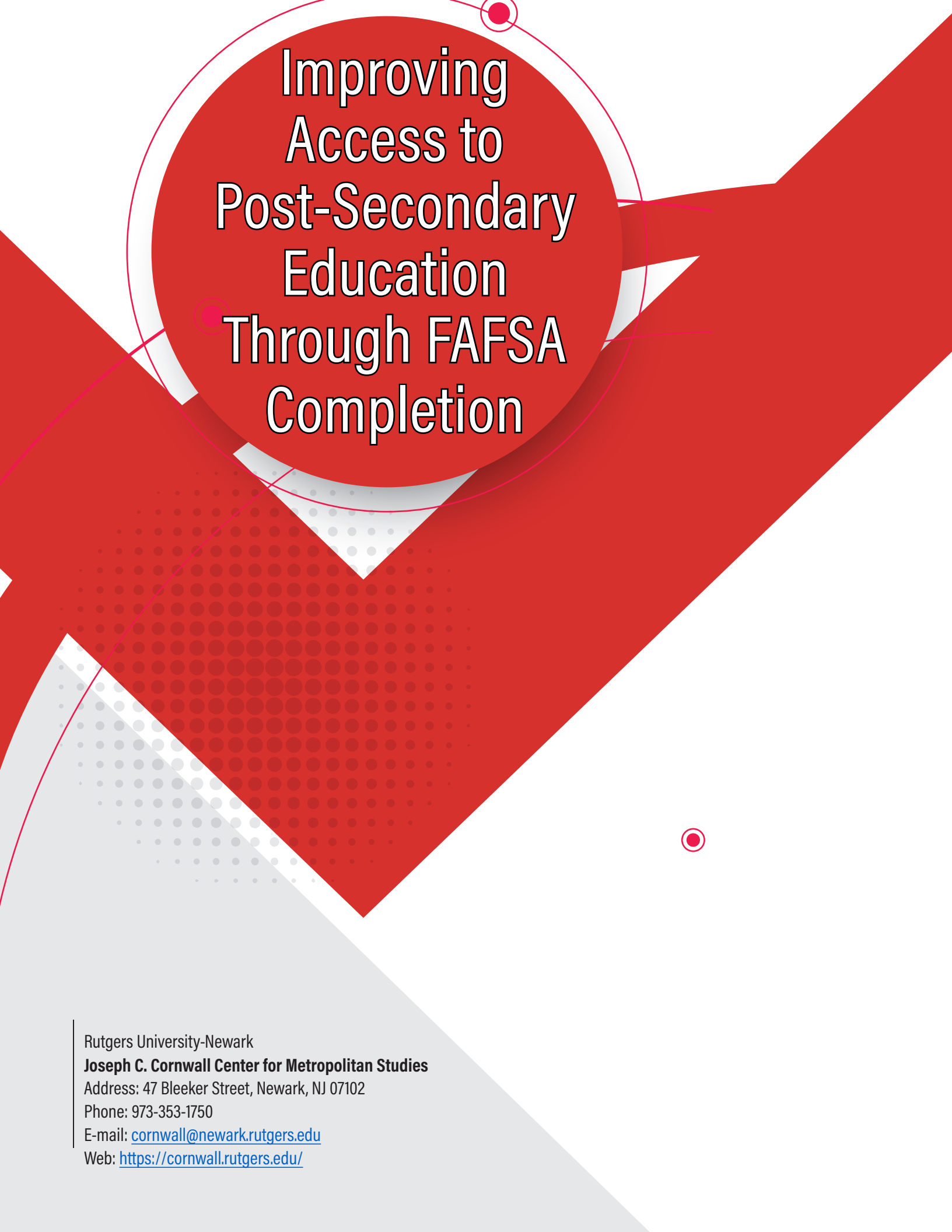
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# Improving Access to Post-Secondary Education Through FAFSA Completion

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