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## **Increasing FAFSA Completion Rates Among Low-Income Students**

# **Lessons From Four States That Are Doing It Well**

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*A very special “thank you” to every organizational leader who took time to participate in this study. Without your insight into FAFSA completion initiatives, this work would not have been possible.*

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## EXECUTIVE SUMMARY

The Free Application for Federal Student Aid (FAFSA) is a form prepared annually by current and prospective college students (undergraduate and graduate) to determine their eligibility for student financial aid. Completing the FAFSA creates opportunities for more equitable access to higher education because it is a gateway for receiving the Pell Grant — a federal grant reserved for low-income students — and federal student loans, which have much lower interest rates than private loans. These additional funds secured by completing the FAFSA often make or break a student's decision to attend college.

Despite the benefits of completing the form, low-income students often fail to do so because they are misinformed or completely uninformed about federal financial aid. In April 2017, NCAN published research demonstrating that, on average, there is a negative relationship between high school FAFSA completion rates and school district poverty. In fact, there are only four states in which FAFSA completion rates both exceed the national completion rate and are higher in lower-income districts than in higher-income districts. Those states are California, Minnesota, New Hampshire, and Nevada.

NCAN interviewed organizational leaders within each of these four states and analyzed each organization's online resources to understand how the states promote equitable FAFSA completion. Eleven common themes emerged:

1. FAFSA completion is important, especially for low-income students.
2. Organizations are targeting low-income students for FAFSA completion, but they are unsure about their target FAFSA completion rates.
3. FAFSA Completion is a community-wide effort, meaning that it is everybody's responsibility to increase it.
4. Partnerships are a key to success.
5. Capacity is an issue for organizations and agencies, but funding and partnerships can help.
6. FAFSA completion events are essential pieces of FAFSA completion initiatives and so is tailoring outreach and support to meet the needs of the population.
7. Accessible and clear resources for students and parents are essential in FAFSA completion efforts.
8. Investment in college access professionals trickles down to students.
9. Collecting data on FAFSA completion helps keep organizations accountable and sharing student-level completion data helps increase FAFSA completion.
10. Statewide or regional agencies are important stakeholders in raising FAFSA completion.
11. Early FAFSA was beneficial for students, yet the time crunch was challenging for college access professionals to adjust to.

NCAN's goal in this research is to help ensure more underserved students obtain the federal financial aid they need to attend college. Based on these findings, NCAN has nine recommendations for increasing FAFSA completion rates among low-income

students. Members of the higher education community are encouraged to consider these findings to improve their own organization's FAFSA completion efforts and to inform organizational policies aimed at increasing FAFSA completion rates.

1. Make low-income students the center of initiatives.
2. Foster as many partnerships as possible.
3. Invest in college access professionals.
4. Collect data on FAFSA completion to raise accountability for initiatives.
5. Design FAFSA completion initiatives according to the needs of the target population.
6. Be consistent about FAFSA completion outreach and messaging.
7. Start raising awareness about the FAFSA early.
8. Provide sufficient and easily accessible resources on organization websites.
9. Ensure the state education agency is invested in FAFSA completion.

## INTRODUCTION

The Free Application for Federal Student Aid (FAFSA) is a form prepared annually by current and prospective college students (undergraduate and graduate) to determine their eligibility for student financial aid. Completing the FAFSA is important because it creates opportunities for more equitable access to higher education. It is an essential piece of the college application process and is a strong predictor for postsecondary enrollment: High school seniors who complete the FAFSA are 63 percent more likely to enroll in postsecondary education (NCAN, 2017a).

However, many students — especially low-income ones — do not complete the form because they are misinformed or completely uninformed about federal student aid (NCAN, 2016). And while FAFSA completion among high school seniors was higher this 2016-17 academic year compared to previous years, there are still millions of students who do not complete the form.<sup>1</sup> As of June 30, 2017, only 61 percent of high school seniors complete the FAFSA by high school graduation (NCAN, 2017b).

NCAN conducted this qualitative research study to highlight best practices for increasing FAFSA completion among low-income high school seniors, with the goal of helping to ensure more underserved students obtain the federal financial aid they need to attend college. Members of the higher education community are encouraged to consider these findings to improve their own organization's FAFSA completion efforts and to inform organizational policies aimed at increasing FAFSA completion rates.

## HIGHLIGHTS

**Partnerships are key.** Every organization or agency that participated in this study discussed their partnerships with other members of the higher education community. These partnerships allow each organization and agency to operate more efficiently, and to reach a larger number of students.

**The state education agency should be committed to FAFSA completion.** Each of the four states in this study has a state agency that is committed to helping students attend and afford college. These agencies provide resources to the college access community and to students. They are also important stakeholders in FAFSA completion accountability because state agencies are able to advocate for and implement the FAFSA Completion Initiative — an Obama Administration initiative that gives states the right to share student-specific FAFSA completion information with school districts, TRIO/GEAR UP programs, and qualifying nonprofit college access programs.<sup>2</sup>

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<sup>1</sup> For more information, see Warick, C. (2017). [FAFSA Completions Up After Four-Year Decline](#).

<sup>2</sup> For more information about the FAFSA Completion Initiative, see [www.collegeaccess.org/FAFSACompletionInitiative](http://www.collegeaccess.org/FAFSACompletionInitiative).

**There is no one-size-fits-all approach.** FAFSA completion initiatives should be unique to fit the needs of the students they serve. If, for example, there is a large population of Spanish-speaking students and families, all resources should also be available in Spanish. Organizations and agencies must think about the demographics of the populations they serve and create a strategic plan for how to serve the most marginalized students in that group.

**While there is no universal approach, it is important to be consistent about FAFSA completion outreach and messaging.** The biggest reason why students do not complete the FAFSA is because they are uninformed or misinformed about financial aid and the FAFSA. Having consistent outreach and messaging helps raise awareness about the FAFSA.

**Start raising awareness about the FAFSA early.** Some participants in the study stressed how it is important to start messaging about financial aid as early as possible. This way, by the time students enter their senior year of high school, they know that they need to complete the FAFSA to apply for financial aid. Early awareness increases efficiency because high school counselors, state or regional agencies, and other college access professionals do not have to start from square one with their outreach and awareness efforts.

## RESEARCH OVERVIEW

Previously published NCAN research highlighted how, on average, there is a negative relationship between FAFSA completion 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 (Page, Lowry, & Nurshatayeva, 2017).

<sup>3</sup> In their analysis, Page, Lowry, and Nurshatayeva (2017) found that California, Minnesota, Nevada, and New Hampshire are the only states in which:

1. High school FAFSA completion rates are above the national rate (44 percent).<sup>4</sup>
2. Students in higher-poverty school districts complete the FAFSA at a greater rate than students in wealthier districts.<sup>5</sup>

NCAN initiated this qualitative research study to understand what, if anything, these four states are doing to achieve this success. Interviews with leaders of the higher education

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<sup>3</sup> This analysis merged FAFSA completion data from the U.S. Department of Education's Federal Student Aid FAFSA filing rates from the 2016-17 cycle, poverty data from 2015 U.S. Census Bureau's school district-level Small Area Income and Poverty Estimates (SAIPE), and 2014-15 enrollment data from the National Center for Education Statistics' (NCES) Common Core of Data.

<sup>4</sup> National FAFSA completion rate is for the 2015-16 academic year: 44 percent. This rate does not include the addition of 19-year-olds into Federal Student Aid FAFSA completion data that occurred in April, 2017.

<sup>5</sup> Higher-poverty districts are those in the 75<sup>th</sup> percentile and wealthier districts are those in the 25<sup>th</sup> percentile of the national poverty distribution.

communities in California, Minnesota, Nevada, and New Hampshire shed light on each of these states' practices. Specifically, NCAN asked organizational leaders about their state's FAFSA completion goals, their organization's role in FAFSA completion efforts, and FAFSA completion strategies implemented throughout their region or state.

Additionally, NCAN examined each participant website's online resources to understand the information available to potential FAFSA applicants. By considering all of the data from the semi-structured interviews and document analysis, NCAN identified nine best practices for increasing FAFSA completion and closing equity gaps.

## METHODOLOGY

Two organizations from each of the four states that have equitable and higher-than-average FAFSA completion (California, Minnesota, Nevada, and New Hampshire) participated in this study. Intentionally included are one regional or statewide agency (such as the state department of education) and one local organization (such as a college access program) from each state to better understand statewide, regional, and local initiatives.

NCAN conducted semi-structured interviews with organizational leadership and completed a document analysis of each agency or organization's online resources to gain a comprehensive understanding of each initiative. The bulk of findings in this research were based on data from the semi-structured interviews with organizational leaders, which showed the nuances of FAFSA completion initiatives within each state. NCAN completed the document analysis to understand the resources available to students and families in each state. These online resources are important because this is usually the first place students and families look for help.

The sections below detail how NCAN selected the participants in the study, and describe each method in detail.

### *Selection of Participants*

The four states highlighted within this research were selected based on NCAN's analysis of FAFSA completion within low- and higher-income school districts. California, Minnesota, Nevada, and New Hampshire are the four states in which overall FAFSA completion is higher than the national average, and where FAFSA completion in low-income districts is higher than in higher-income districts.<sup>6</sup>

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<sup>6</sup> For more information, see Page, Lowry, & Nurshatayeva, 2017.

The specific organizations and state education departments within this study are those dedicated to college access and success. Table 1 below lists the participants' geographical reach. For a complete description of each participant, see Appendix 1.

Table 1: Participants' Reach

<b>Location</b>	<b>Reach</b>
<b>California</b>	
Southern California College Access Network	Regional
L.A. Cash for College	Local
<b>Minnesota</b>	
Minnesota Office of Higher Education	Statewide
College Possible, Minnesota	Local
<b>New Hampshire</b>	
New Hampshire Higher Education Assistance Foundation	Statewide
My Turn	Local
<b>Nevada</b>	
Nevada System of Higher Education	Statewide
Nevada State College	Regional

The state agency in California, California Student Aid Commission (CSAC), was unable to participate in this study. NCAN does not consider this a limitation to the study for two reasons: (1) Both participants from California, L.A. Cash for College and Southern California College Access Network (SoCal CAN), work closely with CSAC and were able to discuss CSAC's role in FAFSA completion efforts; and (2) Both participants reach a large number of students. L.A. Cash for College serves the largest school district in California and SoCal CAN serves the southern region of California.

### ***Semi-Structured Interviews***

NCAN conducted semi-structured interviews with organizational leaders to understand FAFSA completion goals and strategies within each organization, region, and state (see Appendix 3 for full interview protocol). The freedom of semi-structured interviews allowed for the asking of formal questions designed prior to the interview, and the following of unplanned trajectories in the conversation. This freedom is especially important within this research because NCAN was only able to interview two organizations within each state. Without diving deeper into unforeseen themes, interviewers could have missed important pieces of FAFSA completion initiatives within each state.

When creating the interview protocol, NCAN identified a theme of each interview question. For example, the theme of the first interview question, "Why is FAFSA

completion important?” is “definition of goals.” After completing and transcribing all interviews, NCAN coded them and used the aforementioned theme to organize its analysis and compare the codes across organizations and states.

In this analysis, NCAN specifically looked for similarities and differences between organizations’ and states’:

- FAFSA completion goals
- FAFSA completion initiatives
- Partnerships for FAFSA completion
- Resources for college access professionals
- Resources for students and families
- Data use
- Challenges faced
- Advice for other organizations

### Limitations

There is inherent social desirability bias within interviewees’ responses. Participants, for example, may have been apprehensive to discuss challenges or areas of weakness within their initiatives. Additionally, because NCAN only interviewed two organizations from each state, there is a limitation in getting the full scope of each state’s story; certainly, there are other initiatives and organizations that were not discussed in the interviews.

### **Document Analysis**

To analyze the resources readily available to FAFSA filers, NCAN completed a document analysis of resources from each participant’s website. If the organization included a link to an outside resource, such as a Federal Student Aid video, we considered this part of the organization’s resources for the document analysis. Specifically, NCAN assessed whether resources contained necessary information related to FAFSA awareness and completion, such as:

- What the FAFSA is;
- Why it is important to complete the FAFSA;
- Important deadlines;
- The types of federal financial aid available; and
- Whom to call for help when completing the FAFSA.

Additionally, NCAN looked to see if the resources are clear and easily accessible to students and their families. For more about the analysis of each organization’s resources, see Appendix 2.

## Limitations

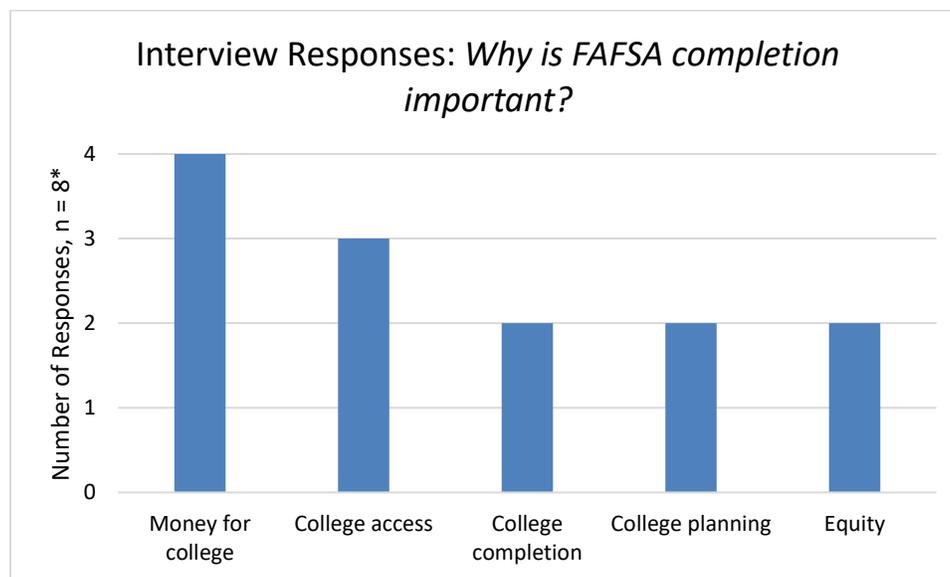
It is likely that students and their families find information about completing the FAFSA from multiple sources. The scope of this study's document analysis is a limitation because it does not consider all resources available to students and their families in the state, and NCAN only analyzed documents available from the websites of organizations that participated in this study. There are many print materials or online resources from other sources beyond the websites of organizations within this study.

## FINDINGS

### Finding 1: FAFSA completion is important, especially for low-income students.

Every organization, including those quoted below, agreed that filing the FAFSA is important for low-income students. When asked, "Why is FAFSA completion important in your state?" half of the participants in this study said it is the gateway for receiving money for college. Other organizational leaders said college planning, college completion, and closing equity gaps are the reasons why FAFSA completion is important for low-income students (Graph 1 below).

Graph 1: Importance of FAFSA Completion, Interview Responses



\*Some participants reported more than one reason FAFSA completion is important.

“[FAFSA completion] is really important in our region because we do have a high proportion of our students who are low-income and first-generation. We know for these students, if it weren't for state and federal financial aid, many of them would not be able to afford to go to college. Completing the community

college fee waiver application, the FAFSA application, or for our undocumented students, the California Dream Act Application, it is really their gateway to accessing all of the funds that are going to help them go to college.” – **L.A. Cash for College**

“FAFSA completion is important to us because we want every student to access their need-based financial aid. We believe that need-based financial aid is a tool that we use in terms of closing achievement gaps — both for students of color and white students, and for low-income students and high-income students. We see value in it because it is a known barrier for students of specific populations. So, if we can eliminate that first essential barrier, then it opens up that conversation to talk about other opportunities with students and families. It’s also a good indicator that the student has had a college planning conversation with an adult at some point — either an outreach counselor, a high school guidance counselor, a parent, a teacher — because for them to understand that they have to fill out the FAFSA, that means they’ve had at least some conversation about college.” – **Minnesota Office of Higher Education**

“In general, it allows students and parents to plan for and determine how they will finance higher education. And especially for low-income students, early FAFSA completion is important so that they obtain the most beneficial need-based aid packages from each of the institutions that they are applying to. ” – **Nevada State College**

## **Finding 2: Organizations are targeting low-income students for FAFSA completion, but they are unsure about their target FAFSA completion rates.**

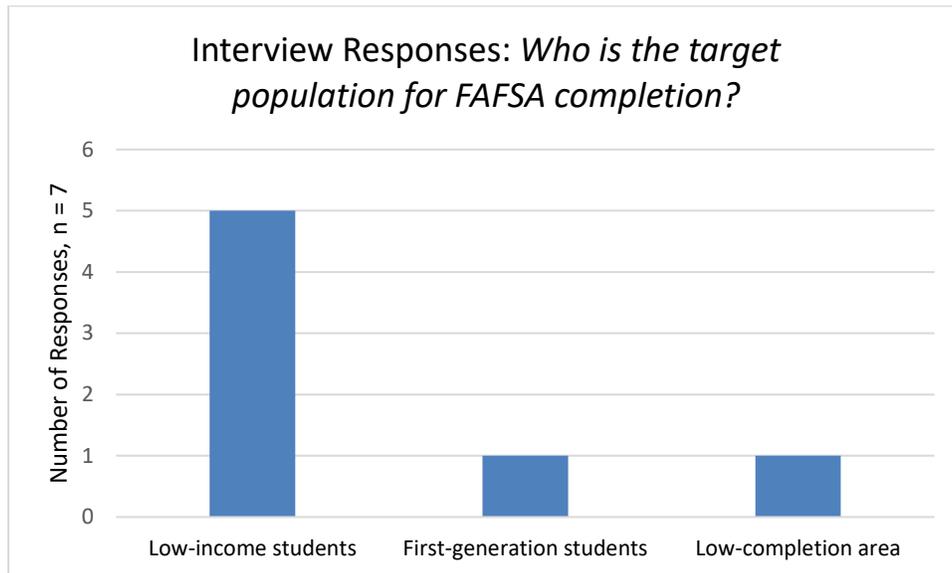
More than half of the participants in the study (five of seven interviewees who answered this question)<sup>7</sup> said their target population for increasing FAFSA completion is low-income students. Other organizational leaders said their target is first-generation college students and regions with low-completion rates (see Graph 2).

There was less consistency related to organizations’ target FAFSA completion rate, however. Three leaders (of seven who answered) said their organization does not have a specific target or they were unsure of their target completion rate, and one leader said that the target is to improve over prior years. The three leaders who specified a target completion rate said that theirs is close or equal to 100 percent (two said 100 percent and one said 96 percent). See Graph 3 below for details about this breakdown.

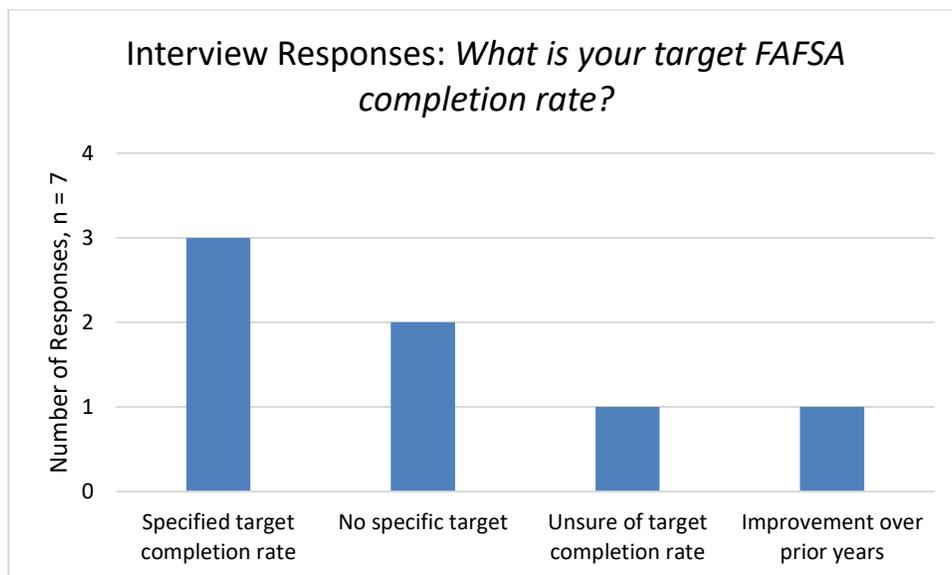
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<sup>7</sup> Organizational leaders only answered questions that were applicable to their organization. For this reason, some questions have fewer than eight responses.

Graph 2: Target Population for FAFSA Completion, Interview Responses



Graph 3: Target FAFSA Completion Rate, Interview Responses



“Our focus is really on increasing college-going and completion for low-income, first-generation college students ... Most recently, we were one of the grantees as part of the NCAN and Kresge [[FAFSA Completion Challenge](#)]. I think what was great with that work is that we were really able to take a look at what was happening specifically in our district. And then to focus on those 25 high school campuses

where our FAFSA completion rates were the lowest. We were able to target them and do some capacity-building work, both at the high school and at the district level.” – **SoCal CAN**

“I can’t speak to the whole state in general, but our goal at College Possible is 96 percent. In reality, we want the FAFSA completion goal to match each student that has a college option ... So, in an ideal world that would be 100 percent. But, we know that there are individual situations within that don’t ever lead up to 100 percent. So, we always push for 96 percent or that that number matches students with college options.” – **College Possible, Minnesota**

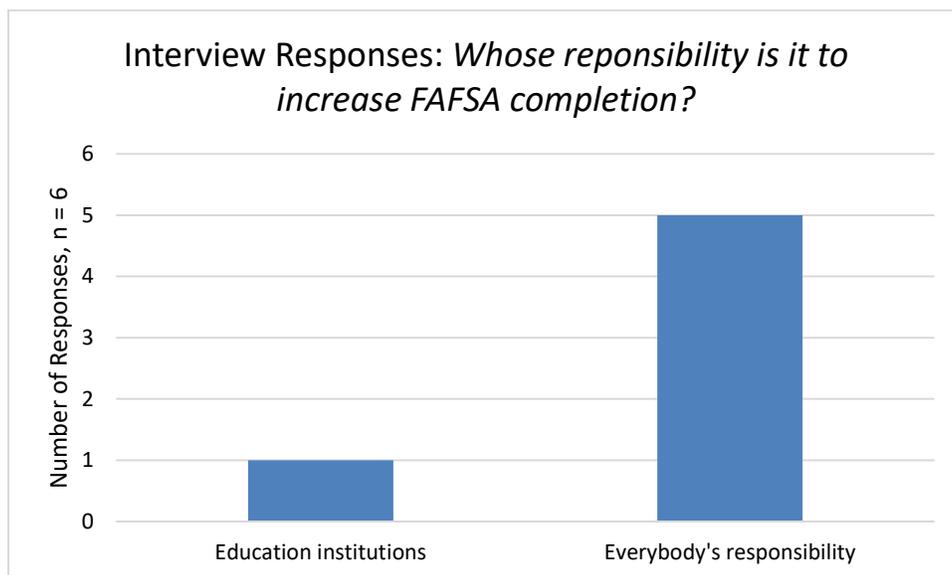
### **Finding 3: FAFSA Completion is a community-wide effort, meaning that it is everybody’s responsibility to increase it.**

Nearly all participants (five of six interviewees who answered this question) said that increasing FAFSA completion is a community-wide effort (Graph 4 below). Only one organization, the Nevada System of Higher Education (NSHE), said raising FAFSA completion is currently the responsibility of education institutions.

It is important to note that leaders at NSHE did express their intentions to make FAFSA completion a broader responsibility: “I would say the [two- or four-year college and university] campuses — mostly under the access and outreach staff area — have staff that can focus on FAFSA completion. But, there is not someone in the state of Nevada that has a concerted campaign to increase that ... We are leaning towards beginning [a centralized FAFSA completion campaign], but we are limited staff-wise.”

For more information about the details about the partnerships that drive a community-wide effort, see Finding 4 below.

Graph 4: Responsibility to Increase FAFSA Completion, Interview Responses



#### **Finding 4: Partnerships are a key to success.**

Seven of eight organizations in the study mentioned having at least one partner in their FAFSA completion work. Four organizations have more than three community or regional partners and another two organizations have three strong partners. Nevada is the only state where organizational leaders did not mention at least three partnerships for FAFSA completion efforts (NSHE named no partners, and Nevada State College named one). The benefits of partnerships within each state, with quotes from organizational leaders, are highlighted below.

##### *California: Partnerships with elected officials can help bring about sustainable change for students.*

“Our team is based at the L.A. Area Chamber of Commerce. The Chamber has been very supportive in helping us engage the business community to support these efforts by creating partnerships that attract resources to our work, promoting volunteer opportunities to the Chamber membership, and really elevating the messages about going to college and why that should matter to the business community. I would also say that our mayor has been a fantastic partner over the past few years. One of the initiatives that the mayor is spearheading is the L.A. College Promise. Through that initiative, students who are going to community college are receiving a tuition waiver for the first year. One of the requirements [to receive the tuition waiver] is that the student has to file the FAFSA to see if they qualify for other types of financial aid, or [complete] a Dream Act application. We are working really closely to support that initiative. The mayor has always been really supportive of Cash for College.” – **L.A. Cash for College**

##### *Minnesota: Community-wide partnerships keep everybody accountable in raising FAFSA completion.*

“We believe that using a coalition approach ... showing everyone they have a stake in making sure those students get their FAFSA completed, and allowing everyone a role in making that happen, is the best approach.” – **Minnesota Office of Higher Education.**

##### *New Hampshire: Meet students where they are at by partnering with high schools.*

“Our agency and the work that we do at the Center for College Planning — we are already in high schools. We present college access workshops at 100 percent of the public high schools in New Hampshire. We have done so every year for the past seven years. So, our school counselors look at us in the state as a resource for them — as a set of extra hands in their work as they are working with their students. When it comes to filing FAFSAs and applying for financial aid, so many of the counselors say, ‘We know what we need to do. We’ll have a college counselor from the Center for College Planning come in.’ They are very receptive and accepting and willing to have us come in and work with our families.” – **New Hampshire Higher Education Assistance Foundation (NHHEAF)**

##### *Nevada: Public colleges and universities are essential resources in FAFSA completion initiatives.*

“The Go to College Nevada program is a statewide college application and FAFSA application completion initiative. They do events for college applications and FAFSA application and college signing day ... all of

the Nevada System of Higher Education schools are asked to participate in all of the initiatives. Nevada State has been asked to be available to high schools, high school counselors, and students to assist with either FAFSA completion events or other activities that are related to the Go to College Nevada initiative.”

– **Nevada State College**

### **Finding 5: Capacity is an issue for organizations and agencies, but funding and partnerships can help.**

Three of eight organizations mentioned a lack of capacity as a challenge in their efforts: My Turn, SoCal CAN, and the NSHE. All leaders within these organizations discussed the benefits of additional funding in fostering relationships and expanding their efforts. The quotes below from leaders within the organizations demonstrate how the additional funding greatly impacts their initiatives. Officials from NSHE talk about the benefits of their grant from their perspective after losing the funding, while SoCal CAN and My Turn discuss the benefits after receiving the funds.

“Under the College Access Challenge Grant, there were funds that were received where a little bit of centralized outreach was done ... Then, Nevada lost its Challenge Grant funds ... We were preparing to implement, under that program, a FAFSA completion season and the ball was getting rolling there when the [FAFSA] release was moved up [to Oct. 1 from Jan. 1]. We never really got that off the ground. Now, those people are all gone and once again we’re just trying to get the ball rolling on that one.” – **NSHE**

“[Our role in FAFSA completion events] has changed this year with the [FAFSA Completion Challenge Grant](#). We have always done FAFSA completion with our students, but we have never looked at trying to increase community — you know, the larger community or statewide rate ... I connected with the network of New Hampshire Higher Education Assistance Fund (NHHEAF) and now we’re talking about statewide initiatives ... The collaboration was definitely a result of the grant. All of us were sort of doing all of our own things without knowing what the other people were doing — or maybe knowing but not intentionally working together to make sure it was as easy as possible for these people to seamlessly complete their FAFSA. Our collaboration this year was definitely a result of that grant.” – **My Turn**

“Essentially, what it really boiled down to was there was no lack of desire; it was all around capacity. What was great about this [[FAFSA Completion Challenge](#)] opportunity was it really gave us the chance to approach schools and work much more in partnership ... Our counselor-to-student ratio is pretty crazy in our state: It is nearly 1,000 to 1. What that means is that our counselors have next to no time to do college counseling at large. And really no time to do financial aid advising and counseling ... I think what was great about the grant opportunity, is that we did have some focused time to make training available, to really develop our relationship where we could — people could see — community-based groups as a resource, versus somebody that is coming in to overstep boundaries.” – **SoCal CAN**

## **Finding 6: FAFSA completion events are essential pieces of FAFSA completion initiatives and so is tailoring outreach and support to meet the needs of the population.**

Within each state, students and families can attend FAFSA completion events where they receive hands-on assistance with completing the FAFSA. All organizations and agencies in the study host, support, or contribute to FAFSA completion events.

In addition to the FAFSA completion events, each organization and state has its own strategies for outreach and raising FAFSA completion. Some examples of exemplary efforts include:

### *Comprehensive outreach through media and social media outlets*

“In terms of outreach, we have three main strategies. The first is grass-roots outreach, where we are doing a lot of direct outreach to schools and to different organizations. We contract with a marketing firm that helps us deploy ambassadors out to high schools and to community-based organizations to promote the FAFSA completion workshops ... The other strategy is media outreach. We have been able to develop really robust partnerships with Spanish-language media in the region: with our local Univision affiliate and TeleMundo affiliate. They host us for in-studio phone-banks where we bring a group of volunteers during the morning newscast to answer questions from viewers about financial aid and then we refer them to different financial aid completion workshops in their area where they can get help to file. They also help us record public service announcements ... Our last strategy on outreach is reaching out to students directly through social media and texting. We purchased ads on social media that are targeted at young adults and they are differentiated. Different ads targeting boys and girls and specific geographic regions within Los Angeles.” – **L.A. Cash for College**

### *Incorporating FAFSA completion into students' personal learning plans*

“Minnesota moved to personal learning plans last year. [These are plans developed by students in collaboration with teachers, counselors, or parents to help students define and achieve short- and long-term goals]. For the school districts that contract with the Minnesota Information System for their personal learning plan, there actually is a FAFSA completion section for the student to indicate whether they have completed their FAFSA. We are collecting that data and we will be able to analyze it to determine if there are predictors to better understand who completes the FAFSA, when they complete it, and how we can improve that. But, that is relatively new. We will get our first data off the Personal Learning System next spring.” – **Minnesota Office of Higher Education**

### *Using a text-message reminder service to remind students of important, dates, deadlines, and tips*

“We also have another initiative that operates out of our office. It is called ‘Nudging’; it is a text-message initiative that we use to (1) Inform or encourage students to complete their FAFSA and (2) ‘Nudge’ students to let them know if they’re having problems, where they can go. We also answer questions they have about completing the FAFSA. The nudging track is more than just FAFSA completion, it also talks about other questions you may have about getting access to or getting to college ... Right now, it is used as a summer melt initiative. This year, it will be opened up to go through the first semester of the

student's freshman year. So, it will also be used as a retention tool for some of the schools in the state who have opted in." – **Minnesota Office of Higher Education**

### *Having current college students serve as near-peer mentors*

"We worked with work-study students from the University of New Hampshire, Manchester (who is our lead higher education partner on the ground). We had seven young women of varying backgrounds with varying paths to college [serve as FAFSA advisors]. Some of them started in the community college and others went straight to the four-year college. One was a mother, two were immigrants, and one had done a gap-year, where she worked for AmeriCorps. They all had unique stories, which really matches with the [students] that we're working with ... It was great to have these very relatable young people in the building and that near-peer mentorship versus hearing your guidance counselor, your principal, or your teacher telling you 'Hey, you need to do something.' They were hearing right from these successful college students, 'I was right in your shoes a couple years ago. This is exactly what I did to get here.' That was great." – **My Turn**

### *Starting FAFSA completion outreach and raising awareness of financial aid earlier than students' senior year of high school*

"Early and repeated messaging is really important — especially for first-generation and low-income populations who may not otherwise have that family knowledge of how the system works. I think that the earlier we can get that knowledge out to students and families, even before high school, the more successful that our outreach will be because those students and parents will then start to just think of this as the normal and what 'we're going to have to do.' This way, it doesn't become a big surprise in the last year or two in high school that this is another application that they need to complete. Also, it starts raising awareness at an earlier time of the types of amounts of financial aid that would be available to that family so that they can begin making informed decisions about what their options will be." – **Nevada State College**

## **Finding 7: Accessible and clear resources for students and parents are essential in FAFSA completion efforts.**

Previous NCAN research showed that low-income students are often misinformed or completely uninformed regarding financial aid. Many organizations in this study also felt there is wide misconception among students and families regarding the FAFSA and financial aid in general (see quotes below). For this reason, it is important that organizations dedicated to college access and success have information and resources about financial aid and the FAFSA on their websites, but this study's document analysis showed mixed results. Three organizations had sufficient and clear resources, three organizations had resources for students regarding FAFSA completion but were missing some important information, and two organizations had little to no resources for students regarding FAFSA completion.

“I think that families have a perception that the FAFSA is difficult to complete. So, I think there are some myths out there that need to be busted, so to speak, so that it doesn’t prevent students and families from applying because they think it is difficult. Another myth that is out there is that — especially among middle-class families, so to speak — there isn’t any financial aid out there for them. So, I think that prevents them from applying, when maybe in many cases there may be. For example at our school, we award grants to students who apply by a priority deadline, above the income level where they would receive a Pell Grant. So, even though they do not receive a Pell Grant, they may receive an institutional grant from our school. If those families do not apply because they think they are not going to get anything, then they have missed out on that opportunity.” – **Nevada State College**

“[One misconception is] that if parents help file — provide their information on the FAFSA — that they are obligated to pay for college. That is a big one. And so you know, we explain, ‘This is really just a tool for your students. There are two separate processes. This is just the tool for your student to get in line for any federal student aid that they’re eligible for. And funding options, that’s the second piece. In most cases, yeah, parent information is going to be required for any federal aid that your student is eligible for.’” – **NHHEAF**

“On an ongoing basis, one of the challenges with FAFSA completion in general is that there is just a low level of knowledge among high school students. And a lot of assumptions from families thinking that they don’t qualify for financial aid. So, a lot of our messaging is around that everyone should apply. That there is something for everyone. And that institutions use information on the FAFSA tool to award institutional and merit aid as well. A lot of the time when we’re talking with parents, their assumption is that they don’t qualify.” – **L.A. Cash for College**

## **Finding 8: Investment in college access professionals trickles down to students.**

Each state agency provides a statewide or regional FAFSA training for high school counselors and other college access professionals. These trainings are a great way for professionals to connect with each other and — to borrow the phrase of a leader from SoCal CAN — “develop their own cohort of support.”

Many organizations offer additional training for college access professionals. For example, L.A. Cash for College offers periodic trainings on how to conduct a successful FAFSA completion workshop and NHHEAF sends an electronic newsletter to school counselors each month where one of the topics covers student financial aid. Additionally, the Nevada System of Higher Education, L.A. Cash for College, and the Minnesota Office of Higher Education all offer online webinar trainings.

Both College Possible, Minnesota and SoCal CAN discussed how they train counselors and college access professionals as needed throughout the year:

“We also reserve the time, if there are things that pop up, for example, understanding prior-prior [students utilize their tax information from two-years prior, rather than the previous year, for completing the form]. That was something that was new for everybody. So, we can always add trainings as we go.” – **College Possible, Minnesota**

“For a place like L.A. that has a very large immigrant population who are mixed-status families and households, with the new administration’s immigration stance, there was a tremendous amount of fear that swept through our communities around anything federally related. So, the notion of submitting tax information — whether or not you had full documentation or not, students from mixed status families were concerned about what that might lead to. So, we did a whole host of workshops ... There were a whole series of workshops that we did for counselors. We were trying to send out one solidified message for students about what to do.” – **SoCal CAN**

### **Finding 9: Collecting data on FAFSA completion helps keep organizations accountable and sharing student-level completion data helps increase FAFSA completion.**

Six of eight organizations collect FAFSA completion data to monitor and evaluate their FAFSA completion initiatives (Nevada System of Higher Education and Nevada State College do not). Of those that collect completion data, three organizations use the U.S. Department of Education’s Federal Student Aid [High School FAFSA Completion Tool](#) to monitor FAFSA submissions and completions throughout the filing cycle.

Three state agencies — Minnesota Office of Higher Education, California Student Aid Commission, and NHHEAF — share (or will share) student-level data through the FAFSA Challenge Initiative (NHHEAF will begin piloting the program this 2018-19 filing season). Such student-level data is especially beneficial in FAFSA completion initiatives because it allows schools, school districts, GEAR UP and TRIO Programs, and college access partners to see which students have completed the FAFSA, which students have yet to start the form, and which students have been selected for verification. With this information, high school counselors and college access partners can encourage students who have yet to complete the FAFSA.

However, this student-level data is only beneficial when stakeholders can access and easily use the information to help students complete the form. The agencies that share student-level data said the data-sharing agreements can create barriers:

“Every school has a WebGrant account that is hosted by the California Student Aid Commission. Every school has this account and they have a WebGrant administrator, so the counselor theoretically has access to student-level data. But what we found last year was that — with the district as large as L.A. Unified — there is a lot of transition among school site staff, so a lot of time the counselors did not know who the WebGrant administrator was at the school. Or, if they knew the person who was the WebGrant administrator, sometimes they didn’t know the login credentials to access the student-level data ... That piece is really important because here in LA. If you are looking at the Federal Student Aid data, that only shows you part of the picture because we have a good population of undocumented students and those students can apply for state aid through the California Dream Act. But, they are not being captured in the federal data. When we looked at our data last year, I think we had about 20,000 FAFSA completions for the district and then about 1,000 California Dream Act completions on top of that.” – **L.A. Cash for College**

“One part that is very difficult is that it is pretty time-consuming and it is not a 100-percent match. So, sometimes the high school counselors or the career and college folks are trying to figure out, ‘Well the student told me they filed the FAFSA, but I logged in and looked through all the students in my FAFSA completion database, and it doesn’t show the match.’ Well it is matching literally what the students say their name, date of birth, and a couple other identifiers on the FAFSA is, versus the school’s records ... So, there are some challenges with that because it is two different data sets. And you know, that first data set could have been from when the student entered kindergarten.” – **Minnesota Office of Higher Education**

### **Finding 10: Statewide or regional agencies are important stakeholders in raising FAFSA completion.**

It is important to note that all statewide or regional organizations in this study support the local organizations in their FAFSA completion efforts. Nevada System of Higher Education supports postsecondary education institutions, like Nevada State College, by providing resources and trainings for college access professionals for the statewide Go to College initiative. Similarly, College Possible, Minnesota utilizes resources from the Minnesota Office of Higher Education. SoCal CAN works directly with L.A. Cash for College (which implements the California Student Aid Commission’s Cash for College initiative), and My Turn works closely with and is supported by NHHEAF.

Additionally, as evidenced in Finding 9 above, state agencies are essential stakeholders in keeping organizations accountable for raising FAFSA completion. State agencies are able to implement and advocate for the student-level data-sharing agreement available via the federal FAFSA Completion Initiative.

Finally, state agencies are important stakeholders in FAFSA completion initiatives because of their geographic reach. They can help to connect various organizations and schools to each other and to resources needed for FAFSA completion campaigns.

### **Finding 11: Early FAFSA was beneficial for students, yet the time crunch was a challenging adjustment for college access professionals.**

For the first time this year, students were able to file their FAFSA starting Oct. 1, three months earlier than the regular Jan. 1 opening. The college access community advocated for this change, now called “Early FAFSA,” so that students can learn their federal aid eligibility earlier in the year — ultimately permitting them more time to shop around and apply to colleges before admissions deadlines. Interviews with organizational leaders in this study gave insight into the first year of Early FAFSA.

The majority of participants expressed their understanding of the benefits, yet discussed the challenges associated with implementing the earlier deadline. Most organizations

said balancing the time for college applications and FAFSA completion was difficult for counselors and other professionals.

“At first, counselors completely agree that it is way more beneficial to complete early on and to have a better sense of what your financial picture is going to be particularly when you get to the decision making process — having that information sooner rather than later is a great thing. In terms of the shift in the workload, that was an adjustment. Last summer we did a lot of work with our members on helping organizations think through how to balance out the work and how to move those timelines up. The messages weren’t changing dramatically, it was just when the work would be done. I think counselors felt really hit hard, simultaneously having to review applications, essays, and push students to go through the application process while simultaneously having to deal with the FAFSA piece of it all ... people felt pushed harder to get a lot more done in a very small window of time. At the same time, they definitely saw the benefits of it.” – **SoCal CAN**

“It was quite the roller coaster. Because when you get into a groove of the timelines being generally the same each year, and when we train our people, and when we are rolling different things out to students, it is easy to kind of be complacent and stick to that ... I think the biggest challenge that we saw this last year was helping students and coaches prioritize when to be working on college applications and when to start working on FAFSA. I don’t know if we have figured out that ideal balance yet: Do you do three applications and then you do the FAFSA? Or, do you do all the college applications and then the FAFSA? Or any number of things ... I think, overall, it was really positive. But, one of our goals this summer is to sit down, relook at that entire timeline and figure out, ‘Did that feel good? What needs to shift earlier? What can be shifted later? What do people absolutely need to know in October? What can wait until December?’ But the advantages outweighed the disadvantages, for our students at least. To have access to our FAFSA application and to have award letter sooner, and have more time to make a really informed decision on what is going to be a good fit as a college — not only financially, but then also socially — is really important.” – **College Possible, Minnesota**

## RECOMMENDATIONS

**Recommendation 1: Make low-income students the center of initiatives.** In order to raise FAFSA completion among low-income students, low-income students must be the target of FAFSA completion initiatives. Organizations and agencies should design initiatives with underrepresented populations, such as low-income and first-generation students, at the center. Organizations should also set realistic target FAFSA completion rates. This aids in keeping stakeholders accountable and evaluating initiatives each year to determine what works well and what does not.

**Recommendation 2: Foster as many partnerships as possible.** Including many stakeholders in FAFSA completion efforts can help increase efficiency and accountability. NCAN agrees with the community-wide approach to increasing FAFSA completion and recommends that multiple organizations across districts, regions, and the state work together to raise FAFSA completion rates. NCAN also recommends fostering multiple partnerships across the region and state in both the public and private sector.

**Recommendation 3: Invest in college access professionals.** Provide multiple trainings for college access professionals. It is important that those working closest with students understand the form and how to assist all students. Bringing counselors and college access professionals together creates an opportunity for them to collaborate and share their experiences, which will both help them develop professionally and help foster a sense of community.

**Recommendation 4: Collect data on FAFSA completion to raise accountability for initiatives.** Collecting data is important to understand how the initiatives are doing and where areas for improvement are. It is best if FAFSA completion data is shared publicly. This way, districts and regions that perform well can be recognized for their great work, and areas where FAFSA completion remains low can be encouraged.

**Recommendation 5: Design FAFSA completion initiatives according to the target population's needs.** Students' needs vary widely across regions and even school districts. It is important to understand the needs of students being served by an organization, and how the organization can serve them. If, for example, there is a large population of Spanish-speaking students, then resources should be available in Spanish.

**Recommendation 6: Be consistent about FAFSA completion outreach and messaging.** The biggest reason why students do not complete the FAFSA is because they are uninformed or misinformed about financial aid and the FAFSA. Having consistent outreach and messaging helps raise awareness about the FAFSA.

**Recommendation 7: Start raising awareness about the FAFSA early.** Some participants in the study stressed how it is important to start messaging about financial aid as early as possible. This way, by the time students enter their senior year of high school, they know that they need to complete the FAFSA to apply for financial aid. Early awareness increases efficiency because high school counselors, state or regional agencies, and other college access professionals do not have to start from square one with their outreach and awareness efforts.

**Recommendation 8: Provide sufficient and easily accessible resources on organization websites.** Because students are often misinformed or completely uninformed regarding financial aid and because most students begin their search for college and financial aid online, it is important to have sufficient and easily accessible resources for students on organization websites. Look to this study's Document Analysis Rubric (Appendix 2) for FAFSA resources to include.

**Recommendation 9: Ensure the state education agency is invested in FAFSA completion.** State agencies provide resources to the college access community and to students throughout the state. Their geographic reach makes them key stakeholders for raising awareness about student financial aid for connecting members of the higher education community with each other and with other resources. State agencies are also

important stakeholders in FAFSA completion accountability because state agencies are able to advocate for and implement the FAFSA Completion Initiative.

## CONCLUSION

Millions of students do not complete the FAFSA, and as a result, leave roughly \$24 billion in federal student aid on the table each year (Kofoed, 2016). By simply completing this form, students are 63 percent more likely to attend a postsecondary institution (NCAN, 2017a). However, many students do not complete the form because they are misinformed or completely uninformed about federal student aid (NCAN, 2016).

NCAN completed this research as a qualitative follow-up to quantitative data revealing that only four states — California, Minnesota, Nevada, and New Hampshire — have high school FAFSA completion that is higher than the national average and is also higher in lower-income school districts, compared to higher-income school districts.

By speaking with leaders in organizations of higher education, NCAN identified 11 common practices in California, Minnesota, Nevada, and New Hampshire that can be implemented throughout the nation to increase FAFSA completion among low-income students. As the 2018-19 FAFSA filing season is about to open, NCAN encourages organizations, state agencies, and policymakers to consider these findings when designing and improving their own FAFSA completion initiatives.

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## APPENDIX 1: Description of Participants

Each summary has been copied from the organization's webpage, which is linked in the title of each organization. Small edits were made for clarity.

**College Possible Minnesota:** College Possible is making college admission and success possible for low-income students through an intensive curriculum of coaching and support. Coaches, serving as AmeriCorps members, guide high school students through all of the key aspects of preparing for college during after-school sessions for two hours twice a week. Over the course of their junior and senior years, students complete 320 hours of curriculum in a supportive group of college-bound peers. After high school, College Possible students are coached through the transition to college and are supported all the way through college graduation. Their coaches, serving as AmeriCorps members, ensure they establish academic success skills, are connected to on-campus resources and are assisted in the financial aid and registration processes.

**LA Cash for College:** L.A. Cash for College increases college access and success by informing, assisting and rewarding program participants. Since 2002, we have helped nearly 238,000 students and their families prepare for college and apply for financial aid.

**Minnesota Office of Higher Education:** The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

**MY TURN Incorporated:** Since 1984 MY TURN has focused on "the forgotten half", the economically, socially and educationally disadvantaged youth in poorer neighborhoods/communities. We work in concert with local partners including schools, employers, community and faith based organizations in a holistic approach to serving youth. MY TURN serves nearly 500 youth annually in six gateway cities with high rates of new immigrants, poverty, dropouts, and unemployment. We provide comprehensive workforce recruitment, education, exploration, preparation placement and 12-month follow-up to ensure youth are successful in achieving their career and education goals. MY TURN is proud to have helped more than 25,000 youth further their education and obtain career-ladder jobs.

**New Hampshire Higher Education Assistance Foundation (NHHEAF):** As a student loan guaranty agency, New Hampshire Higher Education Assistance Foundation (NHHEAF) works diligently to support borrowers in the successful repayment of federal student loans. NHHEAF is responsible for default prevention, default collections, and repayment support services. NHHEAF provides borrower support during the EDvestinU loan application process.

**Nevada State College:** The Office of Financial Aid Services helps students and families achieve their goal of attaining a degree from Nevada State College. We know that understanding the world of financial aid may be difficult at times; however, we are here to help you use financial aid to your advantage in funding the cost of your education.

**Nevada System of Higher Education (NSHE):** NSHE prepares Nevada's K-12 students for the rigors of a college education through Nevada's adoption of the Common Core State Standards (also known as the Nevada Academic Content Standards) is a top priority for NSHE and our partners in the Nevada Department of Education and Nevada Board of Education. They have launched a new initiative, Nevada Ready!, to raise awareness of our state's public school standards. We are in full support of these standards that will increase our students' knowledge to be college and career ready.

**Southern California College Access Network (SoCal CAN):** Formed in 2005, the Southern California College Access Network (SoCal CAN) is an alliance of over 70 organizations working to promote a college-going and completion culture in Southern California. SoCal CAN's mission is to cultivate a network of stakeholders who together will increase the number of low-income, disadvantaged students accessing and completing a post-secondary education.

## APPENDIX 2: Document Analysis Rubric

To analyze each organization’s resources, we created a Document Analysis Rubric (below). This rubric looked at whether the organization’s resources covered three important areas of FAFSA awareness and completion: general FAFSA awareness, specific aspects of FAFSA filing, and necessary financial aid definitions. Within each area, we looked to see whether specific indicators, such as having information about important FAFSA deadlines (related to general FAFSA awareness) or having information about the FSA ID (related to specific aspects of filing the FAFSA), were present. The rubric also assessed the resources’ clarity and accessibility (i.e., Is information easy to find?). This is important because in order for the resources to be effective, students and parents must be able to access and understand the information.

Category	Indicator	Score
<b>General FAFSA Awareness</b>	<ol style="list-style-type: none"> <li>1. What is the FAFSA?</li> <li>2. Why is the FAFSA important?</li> <li>3. Important deadlines</li> <li>4. Resources for assistance</li> <li>5. Types of financial aid available</li> <li>6. Sources of financial aid (i.e. federal government, states, private sources)</li> </ol>	
<b>Specific Aspects of FAFSA Filing</b>	<ol style="list-style-type: none"> <li>1. FSA ID</li> <li>2. What is needed for completing the FAFSA</li> <li>3. Steps after filing the FAFSA               <ol style="list-style-type: none"> <li>a. SAR/Review SAR</li> <li>b. Check if selected for verification</li> <li>c. Review reward letter</li> </ol> </li> <li>4. Corrections to the FAFSA</li> <li>5. Common issues</li> </ol>	
<b>Necessary Financial Aid Definitions</b>	<ol style="list-style-type: none"> <li>1. EFC</li> <li>2. Cost of Attendance</li> <li>3. Financial need</li> </ol>	
<b>Usability</b>	<ol style="list-style-type: none"> <li>1. All functions of webpage are functioning</li> <li>2. Webpage is mobile-friendly</li> <li>3. Information is easy to find</li> <li>4. Information is digestible</li> </ol>	

1 = No indicators present; 3 = Some indicators present/some indicators are clear; 5 = All indicators are present and clear.

In the Document Analysis Rubric, each area or “category” (general FAFSA awareness, specific aspects of FAFSA filing, necessary financial aid definitions, and usability) was scored based on the presence and clarity of the indicators related to that category. This was a collective score, which looked at all of the organization's resources and considered all of the indicators for one category’s score. For example, "Did all of the resources for the organization contain the six indicators related to general awareness category?" And "Was the information related to general FAFSA awareness clear?" The score ranged from one (the resources did not have any indicators) to five (all indicators were present and clear).

We added each of the four category scores for a final score out of 20 points. The scale below (Figure 1) was used to rank the overall effectiveness of the organization or agency’s resources. These final scores were considered within our overall analysis of each state’s FAFSA completion efforts.

Figure 1: Document Analysis Scoring Scale

Score (x)	$4 \leq x \leq 11$	$12 \leq x \leq 15$	$16 \leq x \leq 20$
Rank	Little to no resources	Area of improvement	Sufficient resources

Any organizations that received a score between 4 to 11 had little to no resources for students and parents related to completing FAFSA. As most families begin their search for information online, NCAN believes it is necessary that organizations invested in college access and success have easily accessible information and resources on their websites. Organizations that scored between 12 and 15 had resources, but did not have all of the information that NCAN believes is necessary for students and families available or easily accessible. Finally, we considered any organizations that received a score of 16 or above to have sufficient and accessible resources.

## APPENDIX 3: Interview Protocol

Question Number	Question	Theme/ A-Priori Code
<b>GENERAL</b>		
1	Why is FAFSA completion important for your state?	Definition of goals
2	Is there a specific target for FAFSA completion? - Target population? - Target FAFSA completion rate?	Definition of goals
3	Whose responsibility is it to increase FAFSA completion?	Definition of goals
<b>STATEWIDE INITIATIVES</b>		
4	Generally, what do FAFSA completion initiatives look like in your state? - Why did these initiatives begin? - Who is on the ground helping students?* - Various regional efforts? - Do organizations collaborate? How and to what extent has the collaboration developed over time	Implementation - general
5	What is your organization's role in FAFSA completion efforts? - Is this the only mission of your organization? - Who are strategic partners?	Implementation - Organizational mission
6	Is there specific training or professional development for those on the ground helping students? - What does the training look like?	Resources for access professionals
7	Are you formally or informally evaluating the initiatives' impact in any way? - How so? - Who collects and analyzes the data? - What are the gaps in data, if any?	Data use
8	What is the biggest challenge your organization has faced in these FAFSA completion efforts? - How have you overcome such challenges?	Implementation - Challenges faced
9	What is the most important thing you've learned in such efforts?	Advice—useful knowledge
10	What resources are available for students and parents?	Resources for students/parents
<b>REGIONAL INITIATIVES</b>		
11	What roles do four-year universities play in completion efforts?	University contribution
12	What roles do community colleges play in completion efforts?	Community college contribution
13	What roles do high schools play in completion efforts?	High school contribution
14	What other organizations or individuals not already mentioned, if any, participate in FAFSA completion efforts?	Other- completion efforts

OTHER		
15	Is there anything else about FAFSA completion in your state or region that I should know?	Other

## APPENDIX 4: Limitations

This study provided a birds-eye-view of FAFSA completion initiatives within California, Minnesota, Nevada, and New Hampshire and identified several successful FAFSA completion initiatives. However, not all regional or local initiatives were included within this study due to the scope of this project. It is possible that some important initiatives were not highlighted; for this reason, future studies should look more in-depth into each state by including more organizations or departments.

Additionally, the data used to determine which states participated in this study is a limitation because, although it is the most recent data available, it is outdated by two years. Many changes have happened with the FAFSA over these years, and many states have improved their FAFSA completion rates within this time.