



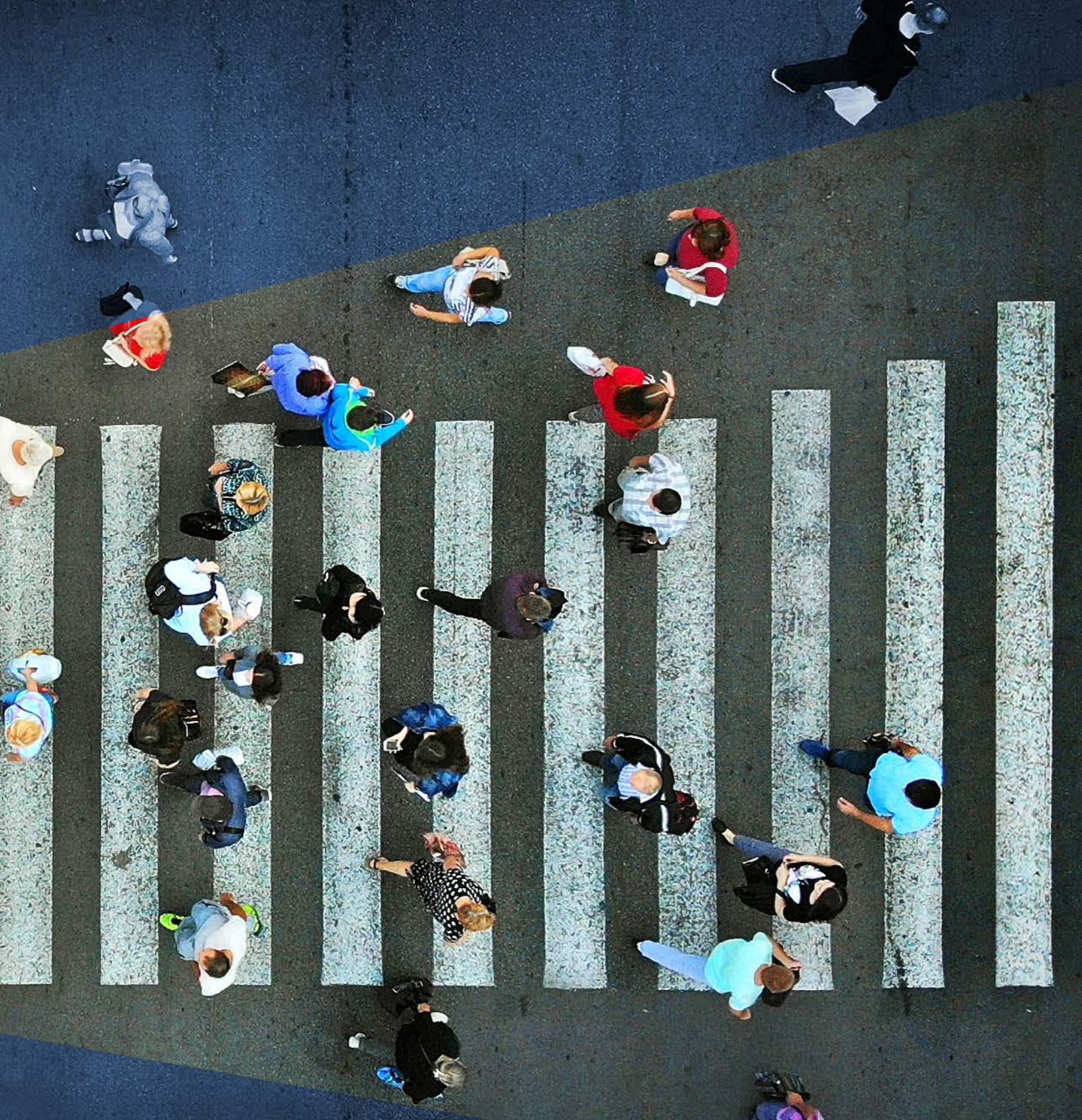
# FAST TRACK

FAFSA COMPLETION



Education  
Strategy  
Group





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# IN TODAY'S ECONOMY, MOST JOBS WITH FAMILY-SUSTAINING WAGES REQUIRE POSTSECONDARY EDUCATION OR TRAINING.

Yet, with rising tuition costs, college affordability presents a significant barrier for many students and their families. The Free Application for Federal Student Aid (FAFSA), a form used to determine eligibility for federal aid—and increasingly, state, institutional, and private aid—can be key to ensuring a postsecondary credential or degree remains in reach.

Students who complete the FAFSA are more likely to enroll in higher education, persist in their coursework, and obtain a degree. Despite this, over a third of high school seniors fail to complete the FAFSA each year, leaving an estimated \$3.4 billion in financial aid on the table. And the students who stand to benefit most, including low-income and first-generation students, are the least likely to complete the form.

As part of a state's broader policy agenda to improve postsecondary preparation and attainment, prioritizing FAFSA completion represents a promising strategy—with the potential to see significant gains within a short period of time, often at relatively low cost.

Informed by interviews of state and local leaders and practitioners from across the country, *Fast Track FAFSA Completion* recommends that states use the following strategies to expand access to postsecondary opportunities for students.

- 1 Set a FAFSA completion goal tied to existing initiatives and priorities to create momentum.
- 2 Build shared ownership across K-12 and higher education.
- 3 Create incentives for local and regional implementation of FAFSA completion strategies.
- 4 Use data to target supports and transparently report progress.
- 5 Establish partnerships to provide on-the-ground training and support.
- 6 Spread awareness about the importance of FAFSA completion.

Within each recommendation, there are a number of tangible strategies that states can take to bring the recommendation to life. While we recommend that states work towards implementing all of these strategies, each state should assess where they currently are and prioritize where they can build on existing efforts. Ultimately, K-12 and higher education policymakers and practitioners need to work together to implement a set of strategies that work for their unique context. Education Strategy Group and the partners that make up the Level Up coalition stand ready to support states and communities in developing and executing a strategy to fast track FAFSA completion.

# INTRODUCTION

*The need for students to pursue some kind of education after high school is more important than ever. Nearly every job created since the start of this decade has required some postsecondary education or training, and that trend is projected to continue.*

To meet the workforce projections of the future, and open significantly more doors for economic mobility, the nation needs to dramatically increase the numbers of individuals who are earning postsecondary credentials with labor market value, including journeyman licenses from apprenticeships, high-quality certificates, and associate and Bachelor's degrees.

Every state, and the country as a whole, has a long way to go to meet those postsecondary attainment projections. Our national postsecondary attainment rate is 47 percent, with the attainment rates of Black, Hispanic, and Native American students significantly behind that of their White and Asian peers.<sup>1</sup> The gaps are also significant when viewed from an economic lens, with 13 percent of individuals from the bottom quartile of income attaining a Bachelor's degree, for instance, compared to 62 percent from the top quartile.<sup>2</sup> Individuals from the bottom income quartile are significantly more likely to move up the income distribution ladder after attainment of a postsecondary degree.<sup>3</sup>

Academic preparation in high school remains a significant determinant of whether a student will be successful in college. Yet, another hurdle is just as limiting—and it affects students across all racial and socioeconomic lines: college affordability. Among all higher education institutions in the U.S., tuition on average across all public institutions has risen by approximately 25 percent in the last decade.<sup>4</sup> At the same time, many students have to contend with housing and food insecurity as they strive to navigate their postsecondary aspirations. In fact, nearly two-thirds of all students enrolled in higher education are also employed—with 10 percent of full-time and 46 percent of part-time students working more than 35 hours per week.<sup>5</sup>

## COLLEGE AFFORDABILITY

The federal government and states have tried to address the issue of college affordability from both the tuition and aid side, working to hold down rising costs while allocating dollars for grants and low-interest loans. In fact, state aid grew more in the 2017–18 academic year than any previous year in the past decade.<sup>6</sup> While these efforts have been beneficial, many families, advocates, institutional leaders, and policy makers continue to seek new options to enable students to afford higher education.

One such effort is prioritizing completion of the Free Application for Federal Student Aid, more commonly known as the FAFSA. In addition to qualifying students for federal aid, the FAFSA is increasingly being used by states, institutions, and private funders to allocate both need-based and merit-based financial aid.<sup>7</sup> As such, the FAFSA can be key in opening doors to students' postsecondary aspirations. Students who complete the FAFSA are more likely to enroll in college; 90 percent of students who complete the FAFSA enroll in college directly from high school, compared to just 55 percent of non-completers.<sup>8</sup> Completing the FAFSA also increases the likelihood that students persist in their college coursework and obtain a degree. For every \$1,000 in aid a student receives, persistence has been shown to increase by four percentage points.<sup>9</sup>

LESS THAN TWO-THIRDS  
OF GRADUATES  
COMPLETE THE FAFSA EACH YEAR  
—  
FOR EVERY  
\$1,000 IN AID, PERSISTENCE  
INCREASES 4%

## THE DOOR TO POSTSECONDARY OPPORTUNITY

Despite these benefits, thousands of students each year fail to complete the FAFSA. Nationally, less than two-thirds of high school graduates complete the FAFSA each year—a rate that has only increased a few percentage points over the past decade.<sup>10</sup> While the national rate has remained fairly consistent, there is significant variation in FAFSA completion rates by state, ranging from the mid 30s to approaching 80 percent.

## DIRECT COLLEGE ENROLLMENT

Students who complete the FAFSA are more likely to directly enroll in college



Students who complete the FAFSA



Students who do not complete the FAFSA

## FAFSA COMPLETION BY RACE/ETHNICITY

Students of color are less likely to complete the FAFSA



Hispanic



African-American

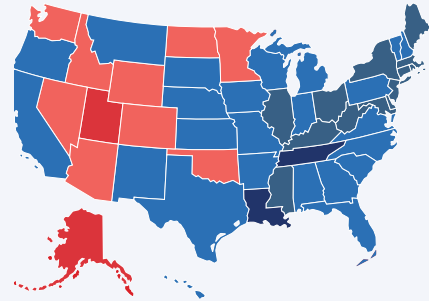


Caucasian

Of the students that did not complete the FAFSA, up to half are predicted to have been eligible for a Pell grant, federal aid reserved for low-income students.

EACH YEAR, AN ESTIMATED  
\$3.4 BILLION IN AID IS LEFT ON THE TABLE."

This trend is seen most glaringly among the students who stand to benefit from financial aid the most. For every 10 percentage point increase in students from low-income families, districts nationwide see a three percent decrease in FAFSA completion.<sup>12</sup> Students of color are also less likely to complete the FAFSA, with 34 percent of Hispanic students and 26 percent of African-American students not completing the FAFSA last year, compared to 18 percent of white students.<sup>13</sup> For this reason, increasing FAFSA completion is not simply a postsecondary success issue—it's an equity issue.



## FAFSA COMPLETION RATES

79%	Louisiana	78%	Tennessee
68%	Delaware	63%	Illinois
68%	District of Columbia	63%	New York
67%	Massachusetts	62%	Kentucky
67%	New Jersey	62%	Maine
67%	Rhode Island	61%	West Virginia
65%	Mississippi	61%	Ohio
65%	Connecticut	60%	Maryland
59%	Hawaii	56%	Nebraska
58%	Pennsylvania	55%	Indiana
58%	South Carolina	55%	Texas
58%	California	55%	Missouri
58%	Arkansas	54%	Alabama
57%	North Carolina	52%	Florida
57%	South Dakota	52%	Wisconsin
57%	Virginia	52%	Vermont
56%	Georgia	52%	Oregon
56%	Michigan	50%	Kansas
56%	New Hampshire	50%	New Mexico
56%	Iowa	50%	Montana
49%	Nevada	47%	Wyoming
49%	Minnesota	47%	Colorado
49%	Oklahoma	45%	Washington
48%	North Dakota	44%	Arizona
48%	Idaho		
38%	Utah	34%	Alaska

# BARRIERS TO FAFSA COMPLETION

*Several challenges contribute to students not completing the FAFSA. While recent legislation has attempted to address the complexity of the form, a lack of awareness and understanding of the form among families continues to hamper completion efforts.*

## LACK OF AWARENESS

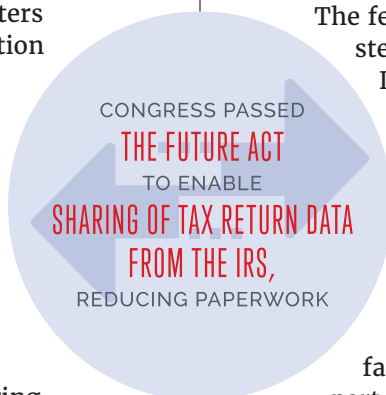
There is a lack of awareness among students and families about what the FAFSA is, why it's important, and how to complete the form. According to a recent survey, 23 percent of FAFSA non-completers stated they did not have enough information to complete the form, and 32 percent assumed their family would not qualify for financial aid.<sup>14</sup> Like the broader college application process, which itself is fraught with information discrepancies, low-income and first-generation students are at a particular disadvantage for understanding the process. And yet unlike the college application process, limited media and marketing about the FAFSA exists, requiring individuals to proactively seek out information about the form.

## FORM COMPLEXITY

The form itself stands as barrier to completion for students and families. With over 100 questions requiring complex tax data, the form is often considered to be overly complex and burdensome to complete. And even once the form is submitted, students may fall into the "verification trap." Verification is when students are asked by college financial aid offices to provide additional documentation, such as income tax returns, W-2 statements, and 1099 forms, to confirm information submitted on the FAFSA. While the process is intended to prevent fraud, students from low-income families are disproportionately selected for verification, and the step of submitting additional paperwork leads many

students to abandon the FAFSA application process altogether. An estimated 20 to 30 percent of students eligible for Pell Grants who are selected for verification do not matriculate to college.<sup>15</sup>

The federal government recently has taken steps to address the complexity of the form. In December 2019, Congress passed the FUTURE Act, which will enable students to provide consent to the Internal Revenue Service (IRS) and the U.S. Department of Education to share tax return data, automatically eliminating up to 22 of the 108 questions on the form. This data sharing agreement will also effectively put an end to the need for families to submit additional paperwork as part of the verification process.



## PARENTAL MISTRUST

Many parents express concern about how the form could be used against them or their children. In ESG's interviews with local and state leaders, parental mistrust was one of the leading reasons identified for not completing the form. This fear is felt particularly deeply by undocumented families, who may feel that they have to choose between affording college and identifying themselves to the government as undocumented. While undocumented students are ineligible for federal aid, completing the FAFSA can provide access to financial aid from institutions, and in some cases, states. Over a dozen states have passed legislation allowing undocumented students who have attended at least three years of high school in the state to be eligible for in-state tuition at public colleges and universities; other states, such as

## SIMPLIFYING THE FORM

In recent years, state and federal policymakers have proposed a number of strategies to simplify the FAFSA form and the overall process for accessing financial aid.

California and New York, have passed their own DREAM acts, enabling undocumented students to be eligible for state financial aid.<sup>16</sup>

### LIMITED STATE RESOURCES

Finally, in the broader movement to help students prepare for and transition to higher education, supporting students in navigating bureaucracy often falls far down the list. Each year, legislatures, state boards, and local school boards go to great lengths to create and scale policies and programs to improve students' academic performance, while the focus on advising and guidance largely remains nascent at the state policy level. This means that local schools and districts have limited resources to rely upon to offer help to families in completing the FAFSA and overcoming other critical postsecondary transition hurdles. For many years, the higher education sector did not prioritize helping students before they arrived on campus. That is slowly changing, and much work needs to be done to ensure that this work is truly a collaboration across sectors.

### LINK PELL ELIGIBILITY TO OTHER FEDERAL BENEFIT PROGRAMS

To reduce the burden on low-income families, those who participate in programs such as Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI) would automatically qualify for an expected family contribution of zero.

### INSTITUTE A ONE-TIME FAFSA

Currently, students must complete the FAFSA each year. Under this proposal, students would only need to complete the FAFSA once, upon initially enrolling in college. According to the Center for American Progress, 70 percent of Pell Grant recipients experienced a change in expected family contribution less than \$500.

### EXPAND DATA-SHARING BETWEEN THE IRS AND THE FAFSA

Allow additional forms, such as the W-2, to be automatically shared between the IRS and the FAFSA to substantially reduce the application and verification burdens on low-income families.

*As states and communities work to increase completion, it is critical that policymakers look for opportunities to ease the burden of FAFSA completion for students and families.*

# FAFSA AS A COLLEGE SUCCESS STRATEGY

*The state can play an important role in improving FAFSA completion rates. Over the past few years, the top states in FAFSA completion have remained largely consistent. This indicates that there is something about their efforts to prioritize completion that can be learned and shared with others.*

As states such as Louisiana and Tennessee have demonstrated, prioritizing FAFSA completion can create quick wins to build momentum for the state’s broader policy agenda around postsecondary access and attainment. For example, Tennessee’s efforts to increase FAFSA completion, coupled with a number of other policy approaches, has led to over a five percentage point gain in seamless postsecondary enrollment, and the state is on-track to exceed its postsecondary attainment goal by 2025.

Prioritizing FAFSA completion as one element of a larger college success strategy is evident in a number of local initiatives as well. In 2016–17 and 2018–19, the National College Access Network (NCAN) partnered with the Kresge Foundation to support a FAFSA Completion Challenge. Through this initiative, nearly 50 cities and regions received grants and technical

assistance to develop a FAFSA completion campaign. Collectively, these sites saw significant progress in raising awareness about the importance of FAFSA and its connection to postsecondary success, providing on-the-ground support for completing the form, and ultimately, increasing FAFSA completion rates. In 2018, the Bill and Melinda Gates Foundation provided grants to 20 school districts and nonprofit organizations to support the “To and Through” Advising Challenge, which catalyzed locations to work to improve the postsecondary outcomes of students through data-based advising supports, including FAFSA completion.

In all of these efforts, there is a shared commitment between leaders from K–12 and higher education to support students’ postsecondary transitions. When systems collaborate, students succeed.

## LOCAL FAFSA COMPLETION GRANTEES



### Bill and Melinda Gates Foundation To & Through Advising Challenge

AL Birmingham	NJ Camden
CA Los Angeles, Ontario, Sacramento	NY Long Island City
FL Fort Lauderdale	OH Akron, Columbus
GA Atlanta	RI Providence
MA Springfield	TN Chattanooga
MN Minneapolis	TX Dallas, Grand Prairie, La Joya
NC Oxford	WA Renton, Yakima

### National College Access Network FAFSA Challenge

AL Birmingham	MO Kansas City
AZ Phoenix	MS Jackson
CA Bakersfield, Los Angeles	OH Cleveland, Columbus
FL Jacksonville	OR Portland
KY Louisville	PA Philadelphia
LA Baton Rouge	PR San Juan
NC Greensboro	TX Austin, Houston
NH Manchester	WV Charleston
NM Albuquerque	WY Cheyenne
MI Detroit	

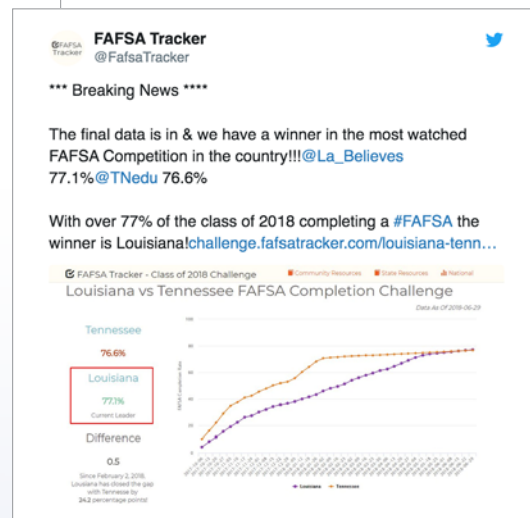


## FRIENDLY COMPETITION AS A CATALYST FOR CHANGE

In early 2018, education leaders from Tennessee and Louisiana embarked on a challenge to see which state could end up with the highest percentage of high school seniors that completed the FAFSA.

What started out as a friendly competition between the top two state performers in FAFSA completions quickly turned into a heated battle over social media as Chiefs for Change members Candace McQueen (at the time, Commissioner of Education in Tennessee) and John White, Louisiana State Superintendent, placed bets on which state would emerge victorious. Helped along by FAFSA sweater-wearing Executive Director of the Tennessee Higher Education Commission, Mike Krause, the competition became one of the most followed conversations on education social media. While the competition was close, and still debated among leadership in the states, Louisiana narrowly edged out Tennessee at the end of the cycle. In the end, as former-Commissioner McQueen summed up nicely, it is the “kids across TN and LA that win in the end.”

In the 2018-19 cycle, the state's leaders—including new Louisiana Commissioner of Higher Education Kim Hunter-Reed and Tennessee Commissioner Penny Schwinn—were back at the friendly competition, and we anticipate that will continue for the future. The partners in Level Up look forward to elevating other states and districts who are working to prioritize FAFSA completion and supporting them in their efforts to improve student success.



# STRATEGIES FOR MEANINGFUL CHANGE

*In this report, we outline key strategies that states can employ to drive meaningful change at the local level.*

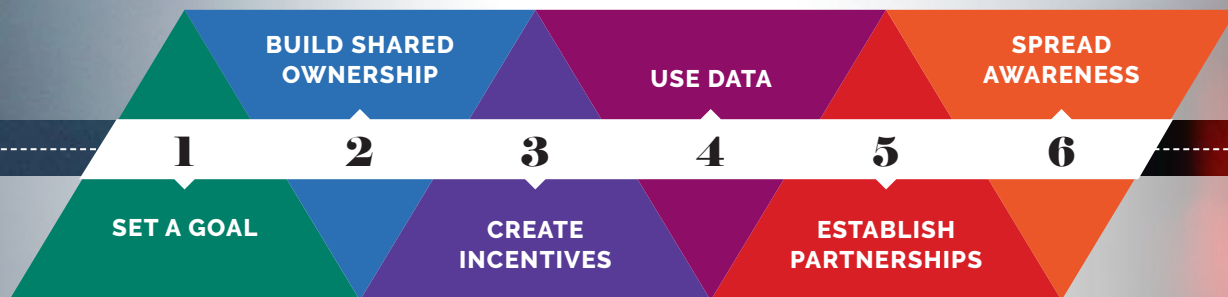
ESG interviewed state and local leaders and practitioners, including NCAN staff and members, to capture lessons learned on how state policy and practice can catalyze and support local action. The following represents a set of high-impact recommendations to increase FAFSA completion.

Within each recommendation, there are a number of tangible strategies that states can take to bring the recommendation to life. While we recommend that states work towards implementing all of these strategies, each state should assess where they currently are and prioritize where they can build on existing efforts.

*Build shared ownership across K-12 and higher education for completion.*

*Use data to target supports and transparently report progress.*

*Spread awareness about the importance of FAFSA completion.*



*Set a goal tied to existing initiatives and priorities to create momentum.*

*Create incentives for local and regional implementation of completion strategies.*

*Establish partnerships to provide on-the-ground training and support.*





# 1 SET A GOAL TO IMPROVE

*The state should start by setting an ambitious, yet realistic goal for increasing FAFSA completion. This goal can be statewide, regional, or targeted towards schools and districts.*

Defining a concrete goal creates necessary accountability and serves as a north star to unify the efforts of a broad range of stakeholders across the state. Recognizing that FAFSA completion is just one component of a broader education agenda, the state should explicitly tie the goal to existing policies and priorities on postsecondary preparation and attainment.

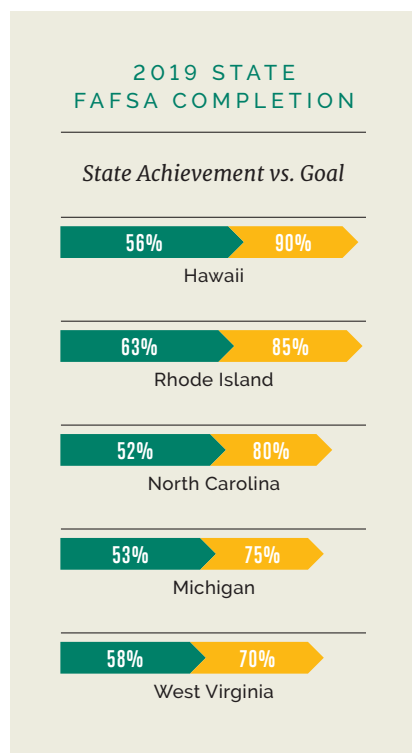
#### **DEFINE A CONCRETE GOAL FOR FAFSA COMPLETION.**

Setting a specific goal to collectively drive towards, either at the state, local, or regional level, increases the likelihood of improving FAFSA completion rates. As with any goal, the metric should be informed by historical data and strike a balance between being ambitious, yet achievable. The state should ensure that the voices of all relevant stakeholders are included in defining the goal to ensure sufficient buy-in towards meeting it and should leverage this engagement to communicate it broadly. For example, tied closely to its postsecondary attainment goal, North Carolina recently set a statewide FAFSA completion goal of 80 percent by 2030. Similarly, Rhode Island has set a goal for all schools to have a completion rate of at least 70 percent, with a statewide completion goal of 85 percent. Each year, Colorado sends a letter to principals in every high school in the state encouraging them to increase their completion numbers by 5-10 percent over last year, based on prior examples of improvement from similarly populated schools. Locally, Grand Prairie Independent School District (TX) set an overall goal

for 65 percent of eligible high school seniors to complete the FAFSA, with an interim goal for 50 percent of students to complete the FAFSA before January 15. By building a campaign around a concrete target, the district was able to reach a completion rate of 69 percent. The Puget Sound College & Career Network (WA) aligned its local goals with the statewide goal of a five percentage point increase, with a special focus on students with the highest financial need.

**ALIGN THE FAFSA COMPLETION GOAL WITH EXISTING STATE PRIORITIES ON POSTSECONDARY PREPARATION AND ATTAINMENT.**

Recognizing that FAFSA completion is just one component of a state’s broader education agenda, the state should build on momentum from existing initiatives, such as its attainment goal or promise program. In its



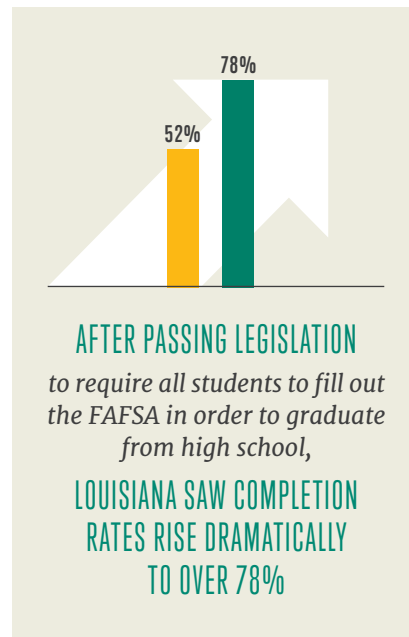
communication strategy, the state should clearly articulate how the goal is connected to these other strategies for increasing college access and attainment. For example, to capitalize on its *Drive to 55* postsecondary attainment goal, Tennessee has made FAFSA completion one of its top priorities. Working collaboratively, K-12 and higher education leaders have implemented policies and practices to dramatically increase FAFSA completion.

*As a result, Tennessee has been in the top two states nationally for FAFSA completion for the last several years.*

Additionally, the state should identify opportunities to create or revise policies, both formal and informal, to incentivize systems and institutions to prioritize FAFSA completion. These might include changes to college admissions policies, financial aid policies, or legislation. Utah, for example, requires the FAFSA to be eligible for the state’s last dollar promise program. At the local level, Laramie County Community College (WY) instituted a policy that required all students who wished to be considered for any institutional aid, including merit scholarships, to complete the FAFSA. Given the policy’s potential impact on enrollment, it created shared ownership for FAFSA completion among high school and college counselors.

**INTEGRATE FAFSA COMPLETION INTO STATE GRADUATION REQUIREMENTS.**

Through either legislation or regulation, the state should consider requiring all students to complete the FAFSA to graduate.



By tying the FAFSA to graduation, students and families have a strong incentive to complete it.

When doing so, it is important to develop a formal structure, such as a waiver, for students and families to opt-out of this requirement. Additionally, it is essential that the state concurrently invest in strategies to build capacity on-the-ground for schools to support students and families to complete the form. Students and families have an option to opt-out, and schools can submit a “hardship waiver” if the student or parent cannot be contacted. Texas<sup>17</sup> and Illinois<sup>18</sup> passed legislation this year requiring FAFSA completion.



# 2

# BUILD SHARED OWNERSHIP

*For an initiative to be successful,  
it's essential that the  
right people are at the table.*

The state should tap leaders from across K-12 and higher education to build shared ownership over the FAFSA goal and create intentional opportunities for them to collaborate on developing strategies to drive completion at the local level. Alongside these efforts, the state should create opportunities for ongoing engagement with a broad range of stakeholders throughout the process—from drafting the goal to planning for implementation—to build buy-in. Leveraging its role as a connector across districts, agencies, and organizations, the state should also develop structures to support planning and sharing of best practices at the local and regional level.

#### **ESTABLISH CROSS-SECTOR OWNERSHIP OF THE GOAL.**

The state should ensure that no one agency, organization, or sector is responsible for carrying out the goal. States should define roles, structures, and routines that support collaboration among K-12, higher education, and community partners. By doing so, the state can help ensure the sustainability of the initiative, even when faced with leadership or staff turnover. For example, the Tennessee Higher Education Commission manages a cross-functional team with representatives from the Tennessee Department of Education, tnAchieves, the Tennessee Student Assistance Corporation, and the Ayers Foundation to design and implement a FAFSA completion plan each year. Across the country, at both the local and state levels, there are hundreds of college access organizations



As a result of the Florida College Access Network (FCAN) statewide FAFSA Challenge

2019 HIGH SCHOOL SENIORS QUALIFIED FOR AN ESTIMATED \$143 MILLION IN PELL GRANTS

that work to bring together cross-sector representation to support students' postsecondary transitions. States would be wise to leverage these organizations to expand their network of individuals committed to and willing to contribute to reaching any completion goal.

**COORDINATE OPPORTUNITIES FOR CROSS-SECTOR LEADERS TO DEVELOP STRATEGIES TO DRIVE FAFSA COMPLETION.**

Whether formally or informally, the state should convene leaders and practitioners from both K-12 and higher education to collaborate on developing strategies to increase FAFSA completion rates. The state should aim to have broad representation across roles, institution types, and geography to ensure a diversity of perspectives are included in the process. Louisiana, for example, created a statewide financial aid working group, which meets several times a year to review data and develop action plans for school systems that have seen lower FAFSA completion rates. In Tennessee, staff from the Department of Education and Higher Education Commission



meet bi-weekly to track progress, identify opportunities for improvement, and plan for the implementation of new support strategies.

**SUPPORT LOCAL AND REGIONAL PLANNING AND COLLABORATION.**

In addition to convening a group at the state level, the state can also develop structures to support planning at the local and regional level. Such structures might include hosting conferences, developing competitive grant programs, or requiring districts or regions to complete an annual plan for increasing FAFSA completion. By doing so, the state will enable local stakeholders to tailor approaches to the assets and challenges of their communities and share best practices within a region.

*The Florida College Access Network, which is guided by an Advisory Council of local and state K-12 and higher education leaders, organizes and supports local networks, such as Broward Bridge to Life, in their efforts to increase FAFSA completion.*

A number of school districts across the country have also worked to coordinate local activities. Denton Independent School District (TX) created a regional committee of district administrators and representatives from local higher education institutions to develop a strategic plan for FAFSA completion. The committee met several times throughout the year to ensure the plan was being implemented.

# 3

## SPUR LOCAL ACTION

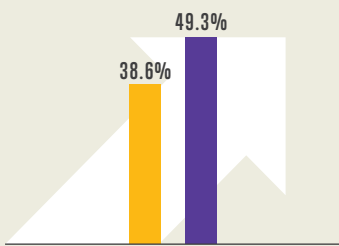
*With schools and districts often fatigued by initiative overload, the state should offer compelling incentives to prioritize FAFSA completion.*

By launching a completion challenge, in which sites compete to meet or exceed the goal, the state can ignite investment at the local level. While not required, to further bolster participation, the state can offer funding to seed the development of new programs or to reward sites who demonstrate the most progress. To support scaling of the highest-leverage completion strategies, the state should codify and share best practices from across the state.

### LAUNCH A FAFSA COMPLETION CHALLENGE TO DRIVE LOCAL ACTION.

To catalyze local implementation, the state should launch a statewide FAFSA challenge where schools and districts compete to reach completion targets. The state can choose to offer funding or solely rely on messaging to spur local action. For example, after the announcement of the FAFSA completion challenge, Vancouver Public Schools (WA) created individualized thermometer graphics on each high school's career center page that was updated weekly to track progress. This spurred a collegial competition among the different schools. FAFSA completion challenges can also support competition between states. In 2018, in partnership with Chiefs for Change, state leaders from Tennessee, Louisiana, New Mexico, and Nevada faced off in a friendly competition to increase FAFSA completion rates with impressive results. Across the four states, completion rates rose nine percent in one year, with an average completion rate of 68 percent.<sup>19</sup>





After partnering with Chiefs for Change and participating in the 2018 state completion challenge, NEVADA SAW FAFSA COMPLETION RATES RISE AN IMPRESSIVE 10.7%

**OFFER COMPETITIVE GRANT FUNDING TO CATALYZE LOCAL IMPLEMENTATION.**

While providing funding is not necessary for implementing a successful completion campaign, it can be a powerful incentive for schools and districts to design and launch local initiatives. By offering funding in the form of competitive grants, the state can ensure that funding is targeted towards traditionally underserved populations, such as low-income or first-generation students, or to schools or districts that have historically seen low completion rates. The grants can be used to fund a wide variety of costs, including salaries for program coordinators or college counselors, staffing and supplies for FAFSA events, contracts for external partnerships, or incentives for students.

*Participants in the NCAN FAFSA Completion Challenge each receive a \$40,000 grant to jump-start their efforts, with the top five participants receiving an additional award ranging from \$10,000–\$100,000 at the conclusion of the challenge.*

As another example, Rhode Island launched the FAFSA Dash Challenge to award \$20,000 in scholarships to both the highest achieving and the most improved high schools in the state. Using its federal GEAR UP funding, Tennessee created a grant opportunity for 15 school districts to implement postsecondary access and success initiatives Specific to FAFSA, schools could receive direct assistance from the state in analyzing their data, identifying root causes for low completion rates, setting goals, and developing a work plan to meet those goals. Regional outreach coordinators provide ongoing assistance and share communication materials to support engagement efforts.

When offering funding, the state should provide guidance to schools and districts on making sustainable investments. While hiring short-term support staff can help districts launch an

initiative, this type of investment is often costly and difficult to sustain after the conclusion of the grant period. The state should develop resources that enumerate examples of sustainable investments and provide guidance on building initiatives into local budgets.

**HIGHLIGHT AND SHARE EXAMPLES OF LOCAL BEST PRACTICE.**

A key role states can play in supporting local implementation is highlighting connections across initiatives. The state should stay well-informed of local practices so that they can identify, codify, and share examples of successful implementation for other districts to emulate. This can be conveyed through agency newsletters, presentations to local and statewide conferences, and engagements with state policymakers.





# 4

# USE DATA TO MEASURE PROGRESS

*Having access to accurate, timely data is essential for states to monitor progress and to prioritize support to schools and districts.*

Having access to accurate, timely data is essential for states to monitor progress and to prioritize support to schools and districts. To ensure consistency, states should lead the development and management of data systems, establish any required data sharing agreements, and regularly report on both aggregated and disaggregated data. At the local level, it's imperative that high school counselors and principals have access to student-level data to provide individualized advising and support to the students and families who need it most.

#### **PROVIDE TIMELY ACCESS TO STUDENT-LEVEL DATA.**

The state should ensure that high school counselors and administrators have timely access to accurate student-level data on FAFSA completion. Student-level data enables schools to target outreach and support to the students, families, or groups who need it most. For example, staff from the Louisiana Office of Student Financial Assistance manage the statewide data system that includes student-level FAFSA completion data. They clean, review, and report on the data to schools on a weekly basis. Colorado's higher education agency worked with districts to establish data sharing agreements so that it could develop a tool that provides real-time information about which students have completed the FAFSA. Colorado built this tool to be open access and shared with other states. At one point, 12 states were using this tool to provide student level data to counselors and administrators.<sup>20</sup>



Colorado developed and shared a tool providing real-time information about student FAFSA completion resulting in

## STUDENT LEVEL DATA ACCESS IN 12 STATES

In Ohio, districts are legally prohibited from reporting students' and families' names to the Department of Education, making it difficult to match students' FAFSA records to their high schools. In response, the Ohio Department of Higher Education has aggregated data from state and federal sources to create a secure FAFSA platform that is updated weekly.<sup>21</sup>

Vancouver Public Schools (WA) established an agreement to access a statewide portal managed by the Washington Student Achievement Council, which includes real-time, student-level data on FAFSA applications. High school counselors and administrators use this data to provide individualized support to students.

### ENSURE DATA SYSTEMS ARE ALIGNED AND ACCESSIBLE.

All relevant stakeholders across K-12 and higher education should have timely access to FAFSA completion data. The state should ensure that any necessary data sharing agreements are established, that data platforms are accessible and user-friendly, and the data is consistent across sources. For example, Vancouver

Public Schools (WA) integrated student-level FAFSA application data with metrics pulled from disparate state and federal financial aid platforms to create a custom report in their student information system that all high school counselors and administrators can access in real-time. At the state level, Rhode Island has a FAFSA completion dashboard that provides aggregated data by high school to every counselor, principal, and community member in the state.

### USE DATA TO TARGET NECESSARY SUPPORTS TO SCHOOLS.

To ensure that schools are making sufficient progress towards improving their FAFSA completion rate, the state should check in regularly with high school counselors and principals to review their data and prioritize any necessary support.

*Delaware sends monthly updates to high school administrators on their school's completion rate, as well as sends lists of students who have yet to complete the FAFSA directly to school counselors.*

Grand Prairie Independent School District (TX) holds monthly meetings with high school counselors to discuss progress towards meeting its FAFSA completion goal, as well as mid-year data reviews with principals. Get2College (MS) manages a statewide FAFSA tracker that provides aggregate data to all of their partner organizations and sends a quarterly newsletter to all high school counselors in the state that includes aggregate FAFSA

completion data by school size. They also provide trainings to high school counselors and administrators on how to utilize the data for student outreach and support.

### REPORT REGULARLY AND TRANSPARENTLY ON FAFSA COMPLETION DATA.

When preparing public data reports, the state should include both aggregated and disaggregated data on FAFSA completion. At a state level, aggregated data can be useful for assessing progress towards meeting the completion goal across schools, districts, and regions. Louisiana includes FAFSA submission data on its School Finder information platform to provide parents and community members with meaningful data on students' postsecondary preparation in a single, easy-to-access location. Colorado produces a dashboard that can be filtered at the congressional district, county, district, and school levels to provide the public with up-to-date data on completion rates.<sup>22</sup> At a local level, aggregated data can contribute to the creation of a college-going culture, as it allows principals to track towards a single metric; it can also create collegial competition across schools. Disaggregated data is essential for ensuring that all student populations, particularly students of color, low-income students, and first-generation students, are receiving adequate support.



# 5

## BUILD & LEVERAGE CAPACITY

*Providing the support necessary to move the needle on the state's FAFSA completion goal requires boots on the ground. It is capacity heavy, as each student needs individualized help to get across the finish line.*

Given the resource constraints of high school counselors, the state should tap outside organizations and volunteers to expand the pool of adults that can offer direct support to students and families, while providing high-quality professional development to existing staff.

### SEEK OUT CROSS-SECTOR VOLUNTEERS.

The state should leverage existing capacity by recruiting volunteers from local colleges, government agencies, and community organizations to provide direct support to students and families. This strategy can both limit personnel costs and bolster community buy-in. For example, the Texas Higher Education Coordinating Board established college and career information centers within institutions to provide advising services to high school students. Staffed by current college students, these centers partnered with local high schools to host FAFSA nights and work individually with students. Delaware created a competition among state agencies for the percentage of employees that volunteered during College Application month to support students in completion of the FAFSA and college applications. Puget Sound College & Career Network (WA) established a partnership with the King County Library system to advertise and host financial aid nights. They also trained library staff to help families fill out the FAFSA. Additionally, they partnered with the King County Housing Authority to mail FAFSA information to all families in public housing and provide on-site support.

### ESTABLISH PARTNERSHIPS WITH ORGANIZATIONS THAT HAVE ROBUST EXPERIENCE.

The state can build additional capacity by leveraging support from external organizations. Non-profit organizations can provide support in the form of staff, resources, direct services, physical space, or even funding—often at little to no cost to the state. The National College Access Network (NCAN) partners with organizations in nearly every state to provide resources and support as they work to improve students' postsecondary transitions. These local organizations can be a valuable partner to buttress local capacity to improve FAFSA completion. Other groups with demonstrated expertise include Peer Forward, College Advising Corps, and uAspire. The state should consider allocating funding for partnerships to bolster local capacity.

### DEVELOP TRAINING RESOURCES FOR HIGH SCHOOL COUNSELORS, EDUCATORS, AND ADMINISTRATORS.

To best leverage the capacity of existing staff, the state should prioritize professional development for high school counselors, educators, and administrators. The state might 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. For example, as part of their statewide FAFSA initiative, the Ohio Department of Higher Education created a website, FAFSA Help Ohio, with resources for counselors,

students, and families. In Michigan, high school counselors are required to have 150 hours of professional development over five years to maintain their state certification, with a third of those hours dedicated to preparing students for the transition to college and career.

*Vancouver Public Schools (WA) discovered from focus groups that students were less likely to reach out directly to their counselor and instead preferred to receive support from other staff members they trusted, such as teachers or coaches.*

Therefore, the district centered their FAFSA completion strategy on training other high school staff to offer basic support, answer common questions, and provide referrals.

### ASSIGN DISTRICT- OR STATE-WIDE COLLEGE COUNSELORS.

The state can coordinate efforts by assigning district- or state-wide college counselors to train high school staff, host FAFSA events, or provide additional advising support to students and families. While these roles should not supplant any existing counseling efforts, this structure can add much-needed capacity and create a cohesive approach across schools. The Louisiana Department of Education contracted with six professionals to attend FAFSA events across the state and provide individual advising services to students and families. Tennessee employs eight regional outreach coordinators to provide training and support to high schools. Arkansas stations coaches at higher education institutions or non-profits across the state to

provide advising support to middle and high students at local school districts. Originally started as a small-scale pilot, the program has since been codified and scaled by the state legislature.

### DEVELOP NEAR-PEER MENTORING PROGRAM(S).

As one of the most cost-effective and sustainable approaches, near-peer programs involve pairing high school students with a college mentor. Students are able to learn directly from a peer who has recently undergone the FAFSA application process. The state can either create or provide guidance to schools and districts on developing a successful near-peer program. The Utah Higher Education Assistance Authority piloted a peer mentoring program in the West Valley City School District. A cohort of current college students received incentives for providing small group and individual support on the FAFSA. In selecting students, UHEAA ensured there was representation from a variety of cultural and linguistic backgrounds to allow for authentic relationships with students and families. Grand Prairie Independent School District (TX) created a parent ambassador program where parents of children who had already completed the FAFSA could serve as community advocates.





# 6

## SPREAD AWARENESS

*One of the most significant barriers to FAFSA completion is the lack of awareness about its importance.*

Whether a student assumes they won't qualify for financial aid, or a parent is confused about how to fill out the form, the state can play an important role in addressing the most common misconceptions around the FAFSA. To support schools and districts in their advising efforts, the state should develop communications resources, tools, and training materials for schools and districts to use in their advising efforts.

### **CREATE A TOOLKIT FOR SCHOOLS TO INFORM FAMILIES ABOUT THE IMPORTANCE OF THE FAFSA.**

Families often have misunderstandings or apprehensions about filling out the FAFSA, if they know about it at all. Therefore, it is essential to inform families, as early as middle school, about the importance of the FAFSA in ensuring their students have access to postsecondary opportunities. The state can support schools and districts in this effort by creating communications toolkits and training resources that they can turnkey when supporting families. For example, Puget Sound College & Career Network (WA) developed a financial aid toolkit featuring student materials, family letters, lesson plans, and promotional materials.

### **DEVELOP A MARKETING STRATEGY TO SHARE THE COMPLETION GOAL BROADLY WITH DISTRICTS, SCHOOLS, AND FAMILIES.**

To build awareness, the state should create a compelling marketing campaign centered around the collective goal of

increasing FAFSA completion rates. As part of this campaign, the state may wish to create slogans, logos, and talking points that districts and schools can turnkey in their communications to students and families. In Ohio, the “3 to Get Ready” campaign is designed to support students in preparing for postsecondary education by focusing on applying for financial aid, submitting college applications, and selecting an institution in which to enroll.

*Mississippi developed a statewide FAFSA campaign, “First U Hafta FAFSA,” to create a movement that wasn’t tied to a specific school, district, or organization.*

Their communications team developed marketing materials with this slogan on posters, t-shirts, buttons, and banners. Colorado’s “Get Your Piece of the Pie” campaign reminds students not to forgo their access to financial aid. At the local level, the Puget Sound College & Career Network (WA) hosted a weekly segment on a popular Spanish radio station to talk through the availability of financial aid, the steps to completion, and answered callers’ questions. They also directed callers to school and community-based supports.

**ENSURE RESOURCES ARE CLEAR AND EASILY ACCESSIBLE ON ORGANIZATION WEBSITES.**

Resources are only helpful if their intended audience can find them. The state should publish FAFSA resources on agency websites, share with schools and districts to publish on their websites, and leverage other



communications channels, such as newsletters and social media, to share information. States should make sure all information is consistent across sources, written in simple language that is easy to understand, and is free from errors. The Louisiana Department of Education has a financial aid web page with resources to help schools design their own FAFSA completion programs, and the Ohio Department of Higher Education provides resources for students, families, and high school counselors to guide them through the financial aid process. At the local level, Get2College (MS) organizes FAFSA resources on its website by stakeholder group, with dedicated pages for students, families, and educators.

**FAFSA COMPLETION CHECKLIST**

In late 2019, Helios Education Foundation released a playbook for increasing FAFSA completion in Arizona. The toolkit provides critical information on the importance of FAFSA completion, key dates, and partner organizations that can support local district action. They recommend six steps to locally spread awareness and increase completion:

- Have a Goal
- Plan the Strategy
- Provide Incentives
- Have a Deadline
- Get the Community Involved
- Offer Professional Training

# BUILDING A COHESIVE STRATEGY

*On their own, each of the recommendations in this report can play an important role in improving a state's FAFSA completion rates. But to significantly move the needle, states need to build a cohesive strategy that combines multiple approaches.*

Two states—Louisiana and Tennessee—demonstrate how building a cohesive strategy can lead to record improvements.

## LOUISIANA

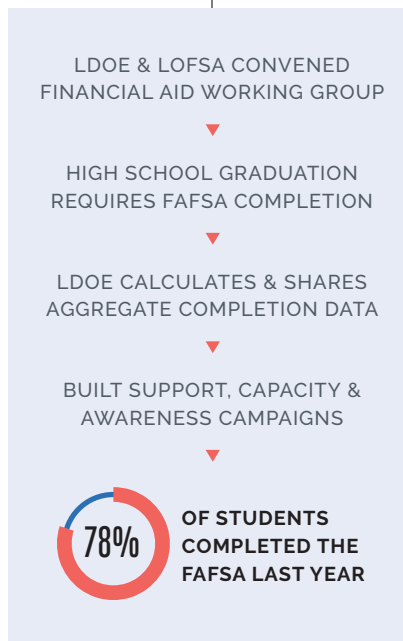
In less than a decade, Louisiana has gone from having one of the lowest FAFSA completion rates in the country to holding the top spot in state rankings—with over 78 percent of students having completed the FAFSA last year. Recognizing the hundreds of millions of dollars in financial aid that students were leaving on the table each year, the Louisiana Department of Education (LDOE) partnered with the Louisiana Office of Student Financial Assistance (LOSFA) to convene a financial aid working group to develop strategies for increasing FAFSA completion. This working group convened a broad representation of stakeholders—including principals, school counselors, and college financial aid advisors—in addition to LDOE and LOSFA staff. Based on the working group's recommendations, the state changed its high school graduation requirements to include FAFSA completion in 2016, with a 2-year timeline for implementation so that students, families, and schools could all prepare for the requirement.

Louisiana has paired this policy with targeted support to high schools. While still working on providing timely student-level data, LDOE calculates and shares aggregate FAFSA completion data with every high

school in the state on a weekly basis. This data is a critical component of the work, as it helps the financial aid working group identify high schools that may need additional support to meet their goals. To expand their limited capacity for this support, LDOE and LOSFA have recruited financial aid officers at local postsecondary institutions, as well as hired a team of external contractors, to facilitate FAFSA events and trainings at high schools across the state. The state also contracts with retired counselors and administrators to staff a call center than can provide direct assistance to families through the application process.

To build awareness with students, families, and the broader public, Louisiana uses the slogan “Funding My Future,” and LDOE maintains a financial aid web page with numerous free resources to help high schools implement strategies. The state also includes FAFSA completion rates on its high school accountability report cards to provide additional public transparency.

Taken together, these efforts have paid off. In the year following the implementation of the graduation requirement, the state's FAFSA completion rate increased over 20 percentage points. And school personnel are strong supporters. At one point, legislation was introduced to remove the high school graduation requirement and over 30 school counselors from across the state testified against the bill, which ultimately did not make it out of committee.





## TENNESSEE

Coming in at a close second in the state rankings to Louisiana, Tennessee achieved a FAFSA completion rate of over 77 percent last year. The impetus for the state's FAFSA completion work began in 2004, when the Tennessee Student Assistance Corporation (TSAC) started to conduct outreach with students and families about the education lottery scholarship, also known as the Hope Scholarship, which required the FAFSA for eligibility. With the launch Tennessee Promise scholarship program in 2015, part of the Governor's *Drive to 55* attainment goal, the Tennessee Higher Education Commission (THEC) brought together TSAC, the Tennessee Department of Education (TDOE), and non-profit college access partners to initiate a campaign to increase FAFSA completion.

To provide on-the-ground support, THEC relies on several key partnerships. For example, TSAC 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. To measure progress, all public high schools can access their aggregate FAFSA completion data and compare their progress year over year. Schools working with Advise TN or GEAR UP TN,

two college access programs administered by THEC, have additional data sharing agreements to receive student-level data from THEC. These advisors and coaches provide direct support to students and families through the application process.

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.

FAFSA completion has become a rallying cry for K-12 and higher education leaders and policymakers across the state. 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.

INITIATED A CAMPAIGN TO  
INCREASE FAFSA COMPLETION



CROSS-SECTOR PARTNERSHIPS  
DEPLOYED OUTREACH SPECIALISTS



PUBLIC HIGH SCHOOLS CAN  
ACCESS AGGREGATE  
FAFSA COMPLETION DATA



APPLICATION PROCESS SUPPORT



77%  
OF STUDENTS  
COMPLETED THE  
FAFSA LAST YEAR

# THE PATH FORWARD

*Completing the Free Application for Federal Student Aid is far too often a barrier to students reaching their postsecondary aspirations—especially for students of color and low-income students.*

At a time when completing some postsecondary education and training is the best path to economic opportunity for individuals, and positively contributes to the nation's economic, civil, social, and community development goals, it is incumbent on all K-12 and higher education leaders to lock arms and share responsibility for accelerating efforts to increase FAFSA completion.

The FAFSA is key to opening doors to postsecondary opportunities, particularly for traditionally underserved students and their families. By granting access to federal, state, and institutional aid, completing the FAFSA substantially increases the likelihood that students enroll and persist in their college coursework. With most high-wage jobs requiring some form of postsecondary degree or credential in today's economy, the FAFSA sets students up for a successful future.

The federal government has taken steps to address some of the key barriers that prevent students from completing the FAFSA, including the recent passage of the FUTURE Act to simplify the form. It is now up to states to provide the necessary supports and incentives to drive completion at the local level.

With strong partnerships across K-12 and higher education, increased prioritization and promotion, and the data and capacity to support individual students, states can fast track FAFSA completion.



**LET'S WORK TOGETHER TO ACCELERATE STUDENTS' TRANSITIONS TO AND THROUGH POSTSECONDARY EDUCATION.**



**APPENDIX**

<i>Interviewed Site</i>	<i>Location</i>	<i>Organization Type</i>	<i>Participation in NCAN FAFSA Completion Challenge</i>
Tri-County Cradle to Career Collaborative (TCCC)	Charleston, SC	Non-Profit Organization	2018-2019
Laramie County Community College (LCCC)	Cheyenne, WY	Community College	2016-2017
Denton Independent School District (DISD)	Denton, TX	School District	2018-2019
Grand Prairie Independent School District (GPISD)	Grand Prairie, TC	School District	2018-2019
Get2College, a flagship program of Woodward Hines Education Foundation (G2C)	Jackson, MS	Non-Profit Organization	2016-2017
Puget Sound Educational Service District (PSESD)	Kent, WA	Regional Education Agency	2018-2019
Louisiana Department of Education (LDOE)	Louisiana	State Education Agency	N/A
Tennessee Higher Education Commission (THEC)	Tennessee	State Education Agency	N/A
Vancouver Public Schools (VPS)	Vancouver, WA	District	2018-2019
Utah Higher Education Assistance Authority (UHEAA)	West Valley City, UT	State Education Agency	2018-2019

**END NOTES**

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18 Illinois House Bill 2719 (2019)

19 <https://medium.com/@chiefsforchange/inside-the-biggest-most-exciting-fafsa-competition-in-the-country-c49d11e369e4>

20 Tool development and maintenance was supported through a grant from the Kresge Foundation. The grant has now ended, and therefore, maintenance of the tool on behalf of other states beyond Colorado is no longer available.

21 <https://postsecondarydata.sheeo.org/ohios-fafsa-completion-initiative/>

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23 Michigan House Bill 4181 (2017)

24 Arkansas Act 1285 (2013) and Act 960 (2015)



Education  
Strategy  
Group

