

STAKING THEIR CLAIM:

Promising Practices for Facilitating FAFSA Completion



ACKNOWLEDGMENTS

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FOREWORD

Millions of students who are eligible for financial aid fail to file the FAFSA each year, leaving “money on the table” that could be supporting their postsecondary education. An analysis of federal and state-level data published in October 2017 by NerdWallet found that of the U.S. high school graduating class of 2017, an average of 36 percent of students failed to complete the FAFSA. NerdWallet estimated that half of those FAFSA noncompleters would have been eligible for Pell Grants totaling \$2.3 billion. In addition, students who could benefit from financial aid the most are less likely to apply. A 2017 paper commissioned by NCAN found that, in most states, high school seniors in higher-poverty school districts are less likely to complete the FAFSA than students in wealthier districts. For every 10-percentage-point increase in the proportion of children living in poverty, a school district’s FAFSA completion rate declines by about 3 percentage points.

That’s why NCAN cares about increasing FAFSA completion. NCAN is an organization that exists to close large, persistent equity gaps in postsecondary access and attainment; and FAFSA completion is a critical milestone on the path towards closing those gaps.

Along with its advocacy work, through which NCAN works towards simplifying the financial aid application process, sustaining and improving the Pell Grant program, and better targeting and expanding the federal work-study program, NCAN has managed two FAFSA Completion Challenges; these challenges provided small grants and technical assistance to cities to implement strategies aimed at increasing FAFSA completion in the traditional/comprehensive high schools in the largest district in that city. The first NCAN FAFSA Completion Challenge, funded by the Kresge Foundation, examined changes over two years in 22 large cities as of June 2017. Ten cities realized increases in FAFSA completion rates of over five percentage points, and only four cities saw decreases.

This evaluation documents the outcomes from the second FAFSA Completion Challenge funded by the Kresge Foundation and Ascendium Education Group. The practices and essential conditions offer promising practices for increasing FAFSA completion. We hope practitioners in other cities can learn from these findings and contribute to increasing the FAFSA completion rate nationwide.

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EXECUTIVE SUMMARY

5 Key Practices and 5 Essential Conditions for Improving FAFSA Completion Rates

IF YOUR CITY OR SCHOOL DISTRICT wants to boost college enrollment and completion rates, start by helping more high school students complete the FAFSA. This effort is especially important in low-income communities, where students are least likely to complete the FAFSA and where the benefits of financial aid are the highest.



of seniors who complete the FAFSA attend college directly from high school, compared to 50% of noncompleters.¹

In most states, high school seniors in higher-poverty school districts are less likely to complete the FAFSA than their peers in wealthier districts.²

THE CHALLENGE

THE SECOND FAFSA COMPLETION CHALLENGE awarded grants to 25 cities with lower-than-average FAFSA completion rates, with the charge to raise these rates by five percentage points for the high school graduating class of 2019 over that of the class of 2018. Using these grants, several cities across the country—led by a mix of school districts, postsecondary institutions, community-based organizations, and foundations—improved completion rates with a combination of innovative approaches and long-proven tactics.

Building on findings from the inaugural 2016-17 FAFSA Completion Challenge, the 2018-19 challenge grantees were strongly encouraged to include strategies that addressed the following invitational priorities into their city's plan:

Access and use student-level FAFSA completion data to identify students who need assistance completing the FAFSA.

Engage and coordinate cross-sector partnerships to reach target populations and optimize resources, facilities, and staff time.

Strategic outreach through targeted communications to inform and engage students and their families.

Build capacity to equip staff with the skills and knowledge to implement and continue FAFSA completion assistance.



ESSENTIAL CONDITIONS

AN EVALUATION OF THE CHALLENGE identified five essential conditions that were present in successful sites. These conditions need to be in place to successfully implement key practices necessary to raise FAFSA completion rates.

- 1 Engaged leadership**
 An effective school or district-level leader makes the case for a FAFSA completion goal, champions the cause, and helps bring partners together to do the work.
- 2 Trained FAFSA experts**
 Advisors who provide students with FAFSA information and assistance must have specific training and experience. Many sites engaged partners to work with school counselors who are often overwhelmed with their large caseloads.
- 3 Core committee planning**
 Successful sites involve partners from a variety of sectors at the outset of the project, and have a core committee that meets regularly throughout the grant.
- 4 Tracking and targeting**
 Successful sites use student-level data to identify students who are likely to need help completing the FAFSA, keep track of students who have not yet completed it, and follow up with students who started but did not finish or submit their applications.
- 5 Ongoing assessment and adjustment**
 Successful sites regularly track progress, overcome barriers with creative solutions, and change their approaches when necessary. They consider multiple viewpoints, including the student perspective, when deciding how to move forward.

KEY PRACTICES

THE EVALUATION IDENTIFIED the following five key practices common among successful sites, and repeatedly cited by grantees as effective at increasing FAFSA completion.



One-on-one assistance

One-on-one, in-person advising is essential. The most effective FAFSA advising is not only individual but also intrusive and intentional. Rather than waiting for students to seek assistance, FAFSA advisors proactively identify students who are likely to need FAFSA assistance, find them during the school day, and help them complete the FAFSA.



Peer and near-peer advising

Peer advisors are students who raise awareness about the FAFSA and encourage their peers to meet with FAFSA advisors. Some cities give peer advisors financial rewards for helping a certain number of students complete the FAFSA. Near-peers, recent college graduates who typically mirror high school students' characteristics, are often trained to provide FAFSA assistance, and share their stories with students to show the impact of getting financial aid and completing college.



District-wide competitions

Through competitions among high schools, monthly awards recognize schools with the highest FAFSA completion rates. Online leaderboards that track progress generate excitement and add urgency.



Incentives for students & staff

Some cities or school districts offer prizes or raffle drawings directly to students who complete the FAFSA. Others distribute micro-grants to schools so staff can determine the best ways to motivate their own students. Non-financial incentives, such as cords or tassels that students wear during graduation ceremonies to signify FAFSA completion, also are powerful motivators.



FAFSA campaigns

Many sites utilize resources provided by NCAN, such as FromYourFuture.org, as well as logos and taglines developed by participants in the first Challenge, to spread the word and generate excitement about FAFSA completion among students and their parents. Sites distribute promotional items such as t-shirts and fans at schools and athletic events.



CHALLENGES & RECOMMENDATIONS

A NUMBER OF BARRIERS to furthering FAFSA completion were also identified, including engaging parents and families, local culture and economic conditions, prevailing FAFSA myths and misperceptions, limited staff capacity, data matching, and FAFSA verification.

Policy and practice recommendations to help overcome these challenges include:

- **ensuring that the essential conditions** and key practices cited above are in place,
- **engaging parents** where they are including the workplace and places of worship,
- **reporting the FAFSA completion rates** of individual schools through public-facing dashboards or report cards,
- **continuing FAFSA outreach** to help see students through the verification process,
- **advocating for FAFSA completion requirements** at the local and state levels, and
- **improvements and simplification** at the federal level.

Further, city and school leaders must embrace an understanding of the importance of FAFSA completion and its connection to college degree attainment, social mobility, and the local economy. When local leaders make FAFSA completion a priority, the message reverberates throughout the school and college access staff working directly with students, and throughout the community, that FAFSA completion is not only beneficial, but imperative.

“ [THE CHALLENGE] ALLOWED MORE STUDENTS TO COMPLETE THE FAFSA AND ULTIMATELY OPEN DOORS TO POST HIGH SCHOOL EDUCATIONAL OPPORTUNITIES.”

Endnotes

- 1 <https://collegeaccess.org/page/WhyInvestFAFSA>
- 2 https://cdn.ymaws.com/collegeaccess.org/resource/resmgr/publications/districtpoverty_fafsa2017.pdf



Why Focus on FAFSA?

FAFSA completion is an essential milestone for low-income, first-generation, and historically underserved students in the college enrollment pipeline. These students face a host of barriers to accessing postsecondary education, and in many cases cannot afford to attend college without financial assistance. However, nearly one-third of high school seniors from low-income backgrounds do not complete the FAFSA (2018), and therefore are less likely to enroll in college (Bahr, Sparks, & Mulvaney Hoyer, 2018; Warick, 2017).

Recent research has found major barriers to FAFSA completion particular to students from low-income backgrounds (Bahr, Sparks, & Mulvaney Hoyer, 2018; Bettinger, Long, & Oreopoulos, 2013; Davidson, 2013; Feeney & Heroff, 2013; George-Jackson & Gast, 2015; NCAN, 2017; Page & Scott-Clayton, 2015). Some strides have been taken to simplify the FAFSA over the past several years, and NCAN, among other organizations, has offered proposals to streamline the process further (NCAN, 2017).

Along with its advocacy work, NCAN has managed two FAFSA Completion Challenges aimed at increasing district-level FAFSA completion rates. These challenges provided small grants and technical assistance (including webinars, one-on-one calls, blog posts, and in-person convenings) to cities to implement strategies aimed at increasing FAFSA completion in the traditional/comprehensive high schools in the largest district in that city. The first NCAN FAFSA Completion Challenge, funded by the Kresge Foundation, examined changes over two years in 22 large cities as of June 2017. Ten cities realized increases in FAFSA completion rates of over five percentage points, and only four cities saw decreases.

“ NEARLY ONE-THIRD OF HIGH SCHOOL SENIORS FROM LOW-INCOME BACKGROUNDS DO NOT COMPLETE THE FAFSA”

THE 2018-2019 FAFSA COMPLETION CHALLENGE

Building on findings from the inaugural 2016-17 National College Attainment Network (NCAN) FAFSA Completion Challenge, NCAN managed this second FAFSA Completion Challenge funded by the Kresge Foundation and Ascendium Education Group. Applicants for the 2018-19 challenge grantees were strongly encouraged to include strategies that addressed the following invitational priorities into their city's plan. These invitational priorities were drawn from the outcomes of the first challenge, along with overall effective practices and research on increasing FAFSA completion:

- **ACCESS AND USE STUDENT-LEVEL FAFSA COMPLETION DATA** to identify students who need assistance completing the FAFSA.
- **ENGAGE AND COORDINATE CROSS-SECTOR PARTNERSHIPS** to reach target populations and optimize resources, facilities, and staff time.
- **CONDUCT STRATEGIC OUTREACH THROUGH TARGETED COMMUNICATIONS** to inform and engage students and their families.
- **BUILD CAPACITY** to equip staff with the knowledge to implement and continue FAFSA completion assistance.

Unlike the first Completion Challenge, which invited large cities regardless of FAFSA completion rates to apply for participation, this second Challenge invited cities with population over 100,000 and lower than average FAFSA completion rates to apply.

A selection committee awarded grants to 25 cities with the charge to raise their FAFSA completion rates by five percentage points for the high school graduating class of 2019 over that of the class of 2018. These grantee cities—led by a mix of school districts, postsecondary institutions, community-based organizations, and foundations—worked towards increasing completion rates through a combination of innovative approaches and long-proven tactics.



EVALUATION OF THE 2018–19 CHALLENGE

In addition to driving up FAFSA completion rates, the FAFSA Completion Challenge aimed to identify promising strategies that other cities across the country can replicate to help more students attend college. To that end, NCAN contracted with ASA Research to serve as the independent evaluator for the 2018–19 Challenge. ASA focused on identifying:

1. **Promising practices for increasing FAFSA completion;**
2. **Common challenges to furthering FAFSA completion rates; and**
3. **Strategies for overcoming those challenges.**



Data collection methods included in-person and online focus groups, online surveys, and follow-up phone interviews. In addition, ASA conducted 2-day visits to five sites. Selection criteria for the site visits included preliminary FAFSA completion rates as well as the level of site engagement and strategy innovation. ASA visited a diverse cross-section of sites in terms of lead organization type, district size, student and local population characteristics, location and locale, and strategies offered.

2018–19 COMPLETION CHALLENGE OUTCOMES

Of the 25 sites, **16 showed increases** in the number of high school seniors submitting FAFSAs over the previous school year—representing an additional **1,337 students** who completed FAFSAs. **Three sites** met or exceeded the goal of a 5 percentage point increase over last year in the percentage of seniors completing FAFSAs. These three sites — Denton, Corpus Christi, and Mesa — increased the number of students completing FAFSAs by 218, 214, and 189, respectively. In addition, **seven sites realized increases of 5 percent or more** in the numbers of FAFSAs completed.

NCAN awarded one grand prize and four additional prizes to sites that increased FAFSA completion rates and demonstrated engagement and innovative practices.

It should be noted that nationally, the percentage of high school seniors completing the FAFSA decreased .4 percentage points during the time of this Completion Challenge. In addition, the number of schools in a given district varies substantially among the grantees. Denton, for example, serves four schools, while San Diego oversees 26. Eleven sites showed decreases in FAFSA completion rates, but many of these districts serve a large number of schools and higher than overall rates can be seen at the individual school level. Progress takes time, and sites with decreases may have made progress by identifying effective strategies over the course of the year, but may not have had sufficient time to scale those practices district-wide to realize change within the year.

Table 1. 2017–18 to 2018–19 Enrollment, Change in FAFSA Completion Rates

City	2017-18 Enrollment	June 29, 2018 FAFSA Completion		2018-19 Enrollment	June 28, 2019 FAFSA Completion		Change from 2017-18 to 2018-19	
	# Seniors	# Completed	% Completed	# Seniors	# Completed	% Completed	% Change in # FAFSAs Completed	% Point Difference, Completion Rate
MESA	4,181	1,763	42.2%	3,630	1,933	53.3%	9.6%	↑ 11.1%
DENTON	1,852	912	49.2%	1,944	1,130	58.1%	23.9%	↑ 8.9%
CORPUS CHRISTI	2,455	1,275	51.9%	2,570	1,489	57.9%	16.8%	↑ 6.0%
ROCHESTER	1,649	614	37.2%	1,679	701	41.8%	14.2%	↑ 4.5%
WEST VALLEY CITY	4,394	1,755	39.9%	4,290	1,827	42.6%	4.1%	↑ 2.6%
VANCOUVER	1,606	727	45.3%	1,522	729	47.9%	0.3%	↑ 2.6%
IRVING	2,048	1,229	60.0%	2,153	1,348	62.6%	9.7%	↑ 2.6%
ROUND ROCK	3,236	1,938	59.9%	3,257	2,007	61.6%	3.6%	↑ 1.7%
RENO	4,383	2,108	48.1%	4,353	2,149	49.4%	1.9%	↑ 1.3%
FORT WAYNE	2,009	969	48.2%	2,053	1,014	49.4%	4.6%	↑ 1.2%
ODESSA	1,533	556	36.3%	1,663	615	37.0%	10.6%	↑ 0.7%
KENT	1,901	900	47.3%	1,826	874	47.9%	-2.9%	↑ 0.5%
TYLER	1,043	477	45.7%	971	449	46.2%	-5.9%	↑ 0.5%
PALM BAY	4,721	2,464	52.2%	4,604	2,394	52.0%	-2.8%	↓ -0.2%
GRAND PRAIRIE	1,833	1,237	67.5%	1,870	1,255	67.1%	1.5%	↓ -0.4%
SAN DIEGO	6,851	4,144	60.5%	6,872	4,131	60.1%	-0.3%	↓ -0.4%
SOUTH BEND	1,123	599	53.3%	1,091	574	52.6%	-4.2%	↓ -0.7%
MILWAUKEE	3,576	2,275	63.6%	3,762	2,357	62.7%	3.6%	↓ -1.0%
FORT WORTH	4,264	2,602	61.0%	4,435	2,642	59.6%	1.5%	↓ -1.5%
BALTIMORE	4,425	2,527	57.1%	4,107	2,269	55.2%	-10.2%	↓ -1.9%
CHARLESTON	2,833	1,679	59.3%	2,793	1,599	57.3%	-4.8%	↓ -2.0%
MOBILE	3,873	1,902	49.1%	3,750	1,741	46.4%	-8.5%	↓ -2.7%
TUCSON	3,022	1,618	53.5%	3,254	1,624	49.9%	0.4%	↓ -3.6%
SAVANNAH	1,622	868	53.5%	1,938	953	49.2%	9.8%	↓ -4.3%
OKLAHOMA CITY	1,707	679	39.8%	1,671	552	33.0%	-18.7%	↓ -6.7%
TOTAL	72,140	37,817	52.4%	72,057	38,356	53.2%	1.4%	0.8%

LEAD ORGANIZATIONS AND SITE CHARACTERISTICS

The Challenge involved work across multiple sectors, including K–12 school districts; community-based organizations; and higher education, which includes postsecondary institutions and higher education agencies. Each participating city had a lead organization. K–12 school districts (K12) led 11 of the 25 sites, community-based organizations (CBO) led nine, and postsecondary institutions (PSI) or higher education agencies (HEA) led five. The number of schools in each city ranged from 2 to 26, and each city had a total of 971 to 6,872 high school seniors.

Table 2. 2018–19 Site Characteristics

Site	Lead Organization	Sector	# High Schools	# Seniors
BALTIMORE	Baltimore City Public Schools	K12	33	4,107
CHARLESTON	Tri-County Cradle to Career Collaborative (Strive Network)	CBO	13	2,793
CORPUS CHRISTI	Citizens for Educational Excellence	CBO	9	2,570
DENTON	Denton Independent School District	K12	4	1,944
FT WAYNE	Northeast Indiana Regional Partnership	CBO	5	2,053
FT WORTH	Fort Worth Independent School District	K12	18	4,435
GRAND PRAIRIE	Grand Prairie Independent School District	K12	6	1,870
IRVING	Irving Independent School District	K12	4	2,153
KENT	Puget Sound College and Career Network (PS Educational Service District)	CBO	4	1,826
MESA	Mesa Public Schools	K12	6	3,787
MILWAUKEE	Milwaukee Public Schools	K12	26	3,762
MOBILE	Mobile Area Education Foundation	CBO	14	3,750
ODESSA	Odessa College	PSI	3	1,663
OKLAHOMA CITY	Oklahoma College Assistance Program/Oklahoma State Regents for Higher Education	CBO	11	1,671
PALM BAY	Brevard Public Schools	K12	18	4,604
RENO	Truckee Meadows Community College	PSI	14	4,353
ROCHESTER	Rochester Education Foundation	CBO	14	1,679
ROUND ROCK	Round Rock Independent School District	K12	5	3,257
SAN DIEGO	Regents of University of California San Diego/SDIC-SOAP	HEA	26	6,872
SAVANNAH	University System of Georgia Board of Regents	HEA	11	1,938
SOUTH BEND	United Way of St. Joseph County	K12	4	1,091
TUCSON	Metropolitan Education Commission	CBO	11	3,285
TYLER	Tyler Area Business Education Council	CBO	2	971
VANCOUVER	Vancouver Public Schools	K12	7	1,522
WEST VALLEY	Utah Higher Education Assistance Authority	HEA	8	4,290
AVERAGE			11	2,890
TOTAL			276	72,246

LESSONS LEARNED

A number of Essential Conditions and Promising Practices emerged among the sites. In addition to the findings outlined below, sites that successfully increased FAFSA completion rates were typically those most engaged with NCAN technical assistance and evaluation activities.

Essential Conditions

Essential conditions are organization-wide principles that must be in place for sites to successfully implement promising practices. The following essential conditions were evident at successful sites (those that increased FAFSA completion rates). These tenets laid the foundation for implementing promising practices.

- 1. ENGAGED LEADERSHIP.** Site leads can only do so much to drive the willing participation and enthusiasm of their staff without the buy-in of district-level leadership. A supervisor, superintendent or local leader who appreciates the importance of FAFSA completion and views FAFSA completion as a component of their organization's role in college access—even when it previously may not have been—can drive the message home that all staff need to be in this mindset. Even if school counselors, for example, do not have time to be trained as FAFSA experts, having FAFSA completion as a part of their mindset positions them to make students aware and point them in the right direction for FAFSA assistance.

Counselors in Denton, Texas wore t-shirts with FAFSA slogans, stopped students in the hallway to ask whether they completed the FAFSA, posted pictures of those who had, and viewed this new role—as FAFSA cheerleaders, essentially—not as a burden, but as an opportunity to help ensure their students' success. This enthusiasm and seriousness came from the top: The superintendent is fully on board with the drive to increase FAFSA completion, and expects the same from district and school staff at all levels. He drove the message that all staff need to be on board through meetings with district-level supervisors, who then communicated the importance of this initiative to school-level leaders and counselors.

- 2. TRAINED FAFSA EXPERTS.** Informing students about the FAFSA and encouraging them to complete it requires different expertise than helping them with the form itself. Advisors who provide students with FAFSA assistance must have FAFSA-specific training and experience. School counselors and college access advisors should be specifically trained on the ins and outs of FAFSA completion, including real-life scenarios.

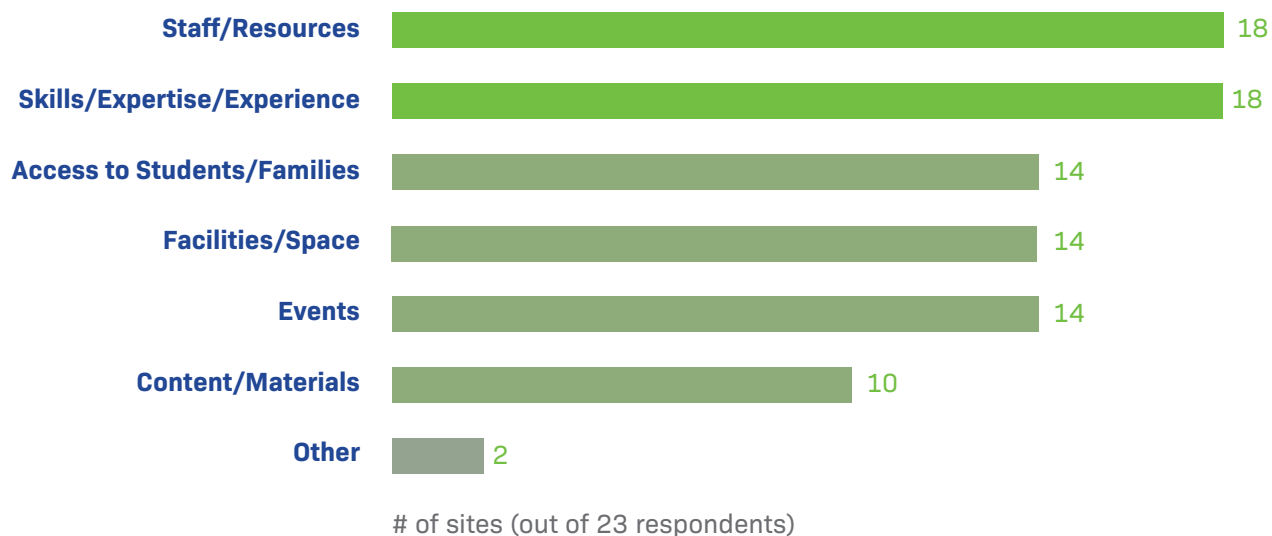
In West Valley City, Utah, the site lead at the Utah Higher Education Assistance Authority is well versed in FAFSA completion and trains school personnel through workshops and videos that walk attendees through real-life scenarios. Financial aid advisors at local postsecondary institutions provide additional expertise and student support at school events.

3. DATA ACCESS AND USE. Successful sites monitor students' progress completing the FAFSA. They know which students have started the FAFSA as well as which students started but have not finished or submitted their applications. And they act on these data. Accessing and disseminating student-level data allows school staff and their partners to proactively reach out to students who need additional reminders and assistance. In addition to student-level data, sites can use school-level data to drive excitement and motivation among school leaders around FAFSA completion.

4. CROSS-SECTOR PARTNERSHIPS. Partners provide critical expertise, staffing resources, and other benefits that help sites facilitate FAFSA completion efforts. Successful sites involve partners at the outset of the project so they have a variety of perspectives and so all stakeholders can be invested in the planning process and outcomes. These sites have regular meetings of a core committee of staff and partners—at least monthly in person, and in some cases more frequently, through a variety of communication methods. Successful sites make sure to keep all partners apprised of developments and challenges throughout the grant. Then, if the team encounters unexpected challenges, they can turn to their partners for new ideas and support.

On average, sites engaged with four cross-sector partners: two partners that the lead organization had worked with before; and two new partners added for the grant. In a survey of sites and their partners, the majority stated they consider their primary partnership to be strong or very strong (89 percent); specific partnership benefits are summarized below (figure 1).

FIGURE 1. PERCEIVED PARTNER BENEFITS



5. RESILIENCE AND RESOURCEFULNESS. When faced with barriers to achieving goals, successful sites persist and develop alternative solutions. This work starts with the core committee but can expand to include others if they have been kept in the loop. Successful sites recognize unanticipated challenges and then adjust their strategies to address them. They regularly track progress and are creative in finding solutions and tapping available resources.

Promising Practices

The following specific practices show promise for closing FAFSA completion gaps, based on both quantitative and qualitative data collected (for more detailed methodology, please visit www.asa-research.com). With the essential conditions in place, these practices will be easier to implement. Some of these practices, such as peer mentoring and graduation cords, are innovative and generated excitement among the sites, while other strategies, such as one-on-one advising, are tried-and-true methods of helping students succeed.

- 1. ONE-ON-ONE ASSISTANCE.** It is well established that to support students in general, there is no substitute for one-on-one, in-person advising. This applies to FAFSA assistance as well. Students need advising for every step, from creating an FSA ID to submission and verification, particularly when a student encounters questions specific to their family's structure or finances. The most effective FAFSA advising is not only individualized, but also intentional and intrusive: rather than relying on the student to seek out assistance, counselors or college advisors use student-level data to identify students who need FAFSA assistance, pull those students from class, and sit down to tackle the FAFSA together. In the same way, while FAFSA events are a great way to capture families' interest, they are most effective when advisors are available to provide one-on-one support to families and walk them through their applications. It can be difficult to provide direction to students to complete the FAFSA on their own, since each student has his or her own particular set of circumstances and no two FAFSAs are the same.

Despite one-on-one assistance being the most effective strategy for many sites in helping students to complete the FAFSA, sites still face challenges reaching parents/guardians. As a result, some sites couple one-on-one student assistance with family outreach to ensure that all portions of the FAFSA are complete:

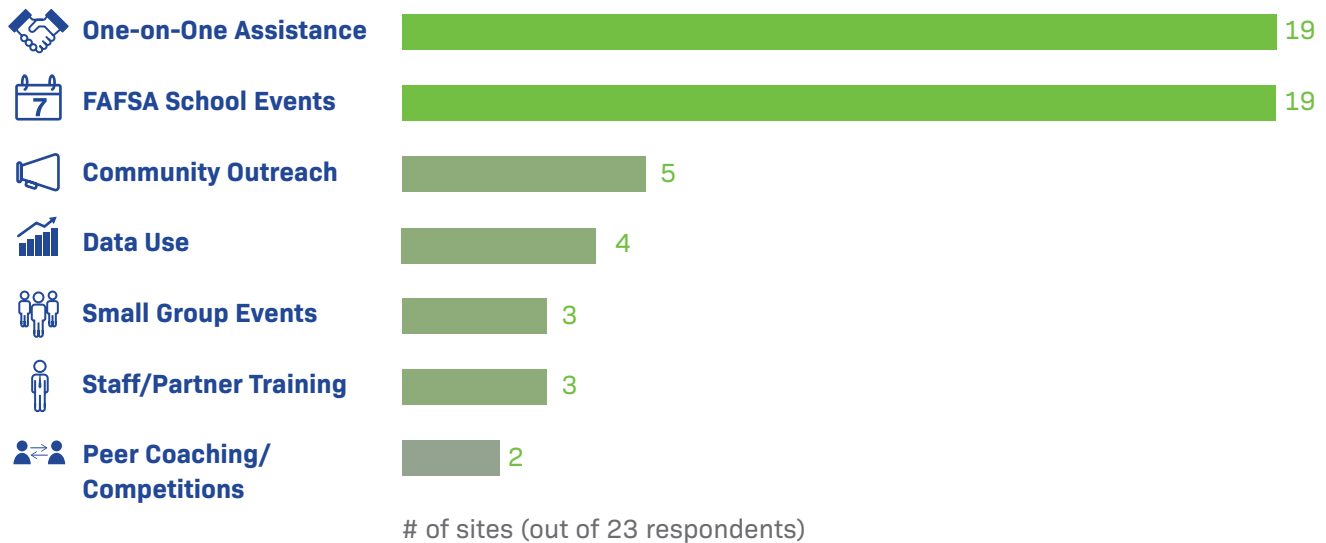
ASA conducted a survey as the Challenge was concluding to learn what strategies and partnerships sites found most effective. The majority of respondents (both lead organizations and their partners) reported either one-on-one assistance or school FAFSA events as their most effective strategies. It should be noted, however, that the aspect of events that students and stakeholders often find most useful is one-on-one assistance (rather than event attendance in itself). For example:

“THE FAFSA SCHOOL EVENTS ARE THE MOST EFFECTIVE BECAUSE STUDENTS AND PARENTS SEEM TO LIKE TO HAVE ONE-ON-ONES WITH OUR STAFF AS THEY ARE ABLE TO INTERACT WITH US AND BUILD A RELATIONSHIP.”

– SITE LEAD

**“ONE-ON-ONE ASSISTANCE,
WHEN COUPLED WITH
EFFECTIVE FAMILY AND
COMMUNITY OUTREACH,
HAS SHOWN TO BE MOST
EFFECTIVE...”**

FIGURE 2. SITES' PERCEIVED MOST EFFECTIVE STRATEGY



Benefits of one-on-one assistance

"[The near peer advisor] makes everything about you and wants you to succeed. I didn't know how to do FAFSA, neither do my parents. Going to him helped me figure it out."
—Student

"Senior year, people drop you like you can do it on your own now. Having someone pushing you was very helpful."
—Student

Below are reasons cited by site leads for why they find one-on-one assistance to be the most effective strategy at increasing FAFSA completion:

"Many of our families need the help and feel more confident when someone is helping them directly."

"FAFSA requires a lot of follow up. You must build relationships with students to urge them to completion]."

"Making individual appointments, explaining the FAFSA process in detail, and providing one-on-one assistance have been the most effective tools that our district has used."

"This activity has been proven to be most effective when supporting students with financial aid submission and completion. It allows for students to disclose/feel more comfortable disclosing any personal information and provides more time to answer student-specific questions. I am able to create an individual list of actionable items for students to complete their financial aid applications."

"Each student's situation is unique and leans heavily into the relationship between student and staff."

2. **PEER ADVISING.** Many sites innovated peer and near-peer strategies, including peer coaches, mentors, advisors, and ambassadors. Near-peer advising such as the National College Advising Corps model seems to be a particularly effective method of positively influencing students. Near-peers, recent college graduates who can relate to high school seniors and communicate effectively with them, are typically selected to mirror the backgrounds, experiences, and characteristics of students who need these supplemental services — most often, the first in their families to attend college. In some cases, near-peers are graduates of the same high school where they are assigned. Near-peers serve as positive role models and examples of an achievable outcome for similar students who choose the college path, beginning with FAFSA completion. High school students who serve as peer advisors typically do not provide FAFSA assistance; rather, they encourage their peers to meet with the FAFSA advisor at school, and in some cases are rewarded with financial incentives for getting a certain number of students to reach FAFSA milestones, such as creating an FSA ID.

Mesa, AZ Peer Coaches

Mesa, Arizona had the largest FAFSA completion increase of the 25 sites and credits its peer strategy for this success. The site lead believes this strategy has been effective because students appreciate hearing about the FAFSA from their peers, who can “communicate with them on the same level.” Mesa’s peer coaches are not only motivated by monetary rewards but also by “doing good and providing an important service” to help their fellow members of the community access college.

3. **COMPETITIONS.** Several school districts engaged high school leadership in data-based competitions between schools. Often using visual representations of FAFSA progress, such as online leaderboards similar to those used for athletic events, and monthly awards to schools with the highest FAFSA completion rates, district leaders generated excitement among school leaders and staff around FAFSA completion.
4. **INCENTIVES.** Many sites incentivized student FAFSA completion by offering prizes or raffle drawings for FAFSA completers. In some cases, districts distributed micro-grants to the schools to allow staff at each school to decide on the best use of funds to motivate students. Two sites used graduation cords or tassels that students wear around their necks during graduation ceremonies, with different colors signifying various achievements, including one that represented FAFSA completion.
5. **FAFSA CAMPAIGNS.** Many sites used resources provided by NCAN, including logos and taglines from the first Completion Challenge, to spread the word and generate excitement about FAFSA completion among students and their families. Sites distributed promotional items such as t-shirts and fans at schools, athletic events, and places of worship.

[CLICK HERE TO VIEW CASE STUDIES](#)

Practices to Watch

The following strategies may contribute to successful outcomes but have not yet demonstrated as direct a link to FAFSA completion as those described as Promising Practices. Sites are still tweaking the following strategies to maximize their effectiveness, either because they were newly introduced or intertwined with other strategies. These strategies merit further investigation and continued monitoring.

“SITE LEADS WERE MOST LIKELY TO CITE SCHOOL FAFSA EVENTS ALONG WITH ONE-ON-ONE ASSISTANCE AS THE MOST EFFECTIVE STRATEGY”

- **School FAFSA events.** As noted above, site leads were most likely to cite school FAFSA events along with one-on-one assistance as the most effective strategies. Although the one-on-one assistance offered at FAFSA events was cited as making them successful, there may be other aspects of events that help drive excitement around FAFSA completion. Below are additional reasons why site leads find FAFSA school events to be effective:
 - “I think the school events are effective because of...the ease of attending, the immediately available help, and the camaraderie/support of peers doing the same thing at the same time. Also, not only do the FAFSA school events educate students and families about the FAFSA and provide help in completing it, but the events also spread the word to underclassmen.”
 - “The FAFSA School events allow us as a district to reach many students while also using our community resources with the area financial aid experts from our hometown colleges.”
- **Social media.** Sites promoted FAFSA events through social media channels. Several sites shared, however, that they were unable to draw any direct connection between social media and FAFSA outcomes. Some sites experimented with social media channels they had not used in the past. For example, one site shared FAFSA messaging through Snapchat, using the assistance of high school work-study students who are familiar with the app and know how to communicate with their peers. Mobile, Alabama created memes using images tied into holidays and other fun events to create excitement around FAFSA. Reno, Nevada used Geofencing, an advertising technique that targets apps of users in a specific geographic area, to drive attendance at events, and credits this method for an increase in attendees over the previous year. However, while sites may know how many views ads received through apps, it is difficult to know how many people attended events because of the advertising.
- **FAFSA in class.** Several sites provided FAFSA presentations and in-class assistance, such as walking students through FSA ID creation, in senior classes. While no sites indicated this was their most successful strategy, having the buy-in of teachers shows promise, not only for allowing the integration of FAFSA into the curriculum, but also for agreeing to let students miss part of class to meet with a one-on-one advisor to complete their FAFSA.

KEY CHALLENGES

When asked to select their challenges to further increasing FAFSA completion, sites most commonly selected family/community outreach, followed by staffing capacity. Sites also indicated their strengths, with the majority indicating that experience working with students is a strength, followed by FAFSA/financial aid knowledge (figure 3).

FIGURE 3. STRENGTHS AND CHALLENGES

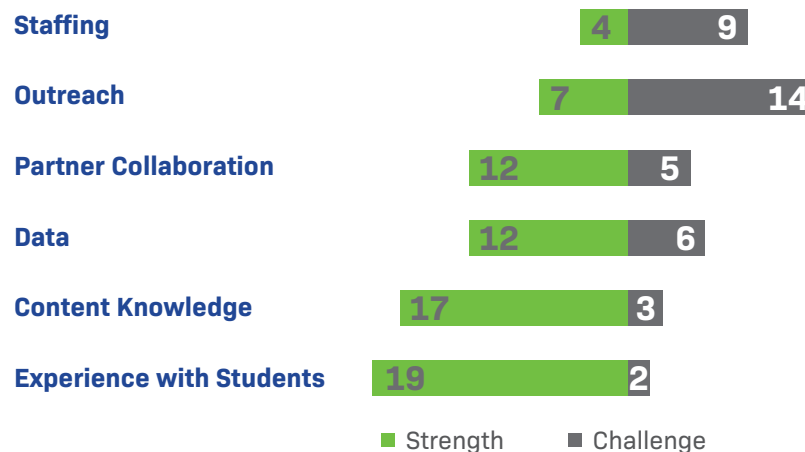
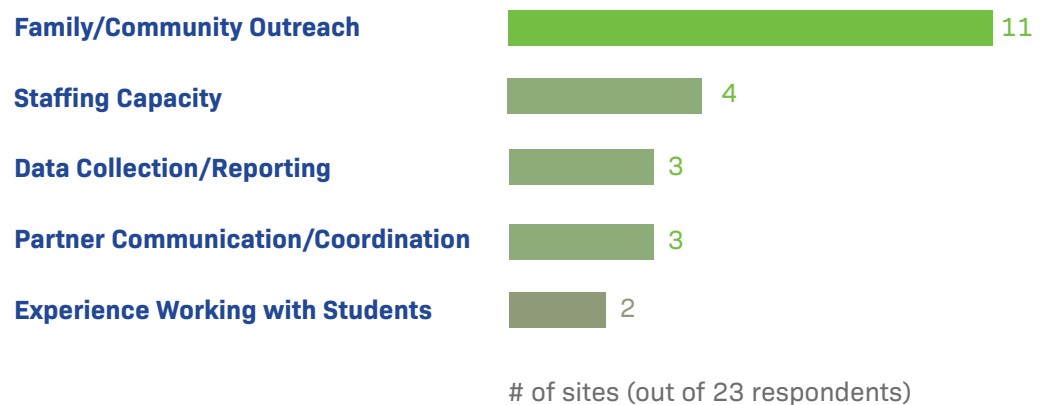


FIGURE 4. TOP CHALLENGES





In-depth interviews with sites revealed a number of barriers, including those above, to furthering FAFSA completion.

1. Family outreach. For example, more difficult than reaching students is engaging with parents/guardians. Students cannot submit the FAFSA unless their parents/guardians complete their portion and sign the form. It can be difficult to connect with families for reasons including working multiple jobs and being unable to attend school events, and language barriers. Even when parents can be reached, they may be wary of completing the FAFSA, for the following reasons:

- Not understanding the FAFSA eligibility and completion requirements.
- Not agreeing about the importance of attending college.
- Being financially risk-averse and not wanting to incur debt — and not being aware that financial aid can be in the form of grants, not only loans.
- Being self-reliant and not wanting outside financial assistance.
- Not submitting taxes, or submitting them incorrectly.
- Being undocumented and/or fearful of providing personal information to the federal government.

For these complex reasons, finding a way to connect with families, educate them about college and the FAFSA, and build their trust is key. Sites used these strategies:

- Offering FAFSA services at various times — early morning, evening, or weekend.
- Going to the communities where students live rather than asking families to visit the school.
- Ensuring that the person communicating with parents/families is relatable, perhaps by sharing similar background characteristics and/or experiences.

2. Local culture and economy. Cities must consider their local cultural and economic contexts. For example, several West Valley City, Utah, representatives indicated their region as having a self-reliant culture that is particularly averse to federal financial assistance. This city also has a large Mormon population, and a common challenge is convincing high school seniors to complete the FAFSA and college applications before leaving on their missions after high school graduation. Odessa, Texas, has a thriving oil economy, and students can earn a good living working in the oil fields directly following high school, without a college degree. Cities must consider these contextual factors when developing messaging and strategies to reach their local populations.

3. FAFSA myths and misperceptions. Many students and their families, regardless of socioeconomic status, have misperceptions about the FAFSA and federal aid. Some think the FAFSA is strictly a loan application; they do not realize they can receive grants — free money — by completing it. Others think they will not qualify for financial aid. Some families are unfamiliar with the various types of financial aid, such as work-study, and may not understand the difference between subsidized and unsubsidized loans. Ideally, FAFSA completion efforts are part of a broader conversation about the importance of postsecondary education that can be used to clarify a range of topics including misunderstandings about financial aid — how it works, what is required to receive it, and how much students can expect to receive compared with the total price of college attendance — as well as the importance of college, types of degrees, programs, and certificates, and graduate outcomes.

“My parents kept thinking FAFSA was some type of loan, so they didn’t want to support it. At FAFSA night a counselor was able to explain to my parents.”

– Student

“We have several families who refuse to file FAFSA due to ‘making too much money’ or the belief that ‘I won’t get anything anyway.’ We are trying to use our Peer Coaches to convince students it is still worthwhile to file a FAFSA. We are also calling in students for one on one appointments to help them start their FAFSA. They can get 75 percent through without a parent. Sometimes getting started helps.”

– Site lead

Students Need Family Input to Complete the FAFSA

“The biggest barrier that our district has to face is convincing parents to provide their financial information to complete the FAFSA application.”

– Site lead

“Family and parent involvement at the schools can be challenging as parents work multiple jobs, have language barriers, and non-traditional family structures.”

– Site lead

“Family engagement has been one of our challenges for many years. A high number of our students come from low-income families, in which parents/guardians work long hours or multiple jobs and aren’t able to participate in activities. Unless students/families are required to attend events, we have seen that families expect the school to provide information/help the students and students convey the information to parents.”

– Site lead

The quotes from two students below who attended the same school-based event offering one-on-one assistance demonstrate how much more difficult the process can be without their parents/guardians present:

“I went on my own, my parents couldn’t go. I didn’t know how much my parents made or the answers for some other questions so it was difficult. It was a lot of questions. The security questions were too much.”

– Student

“It was relatively easy for me. My mother came with me and we had all our papers with us.”

– Student

“As we were applying for the grant, I initially thought that being an employee of the school system, would be an advantage (access to counselors, students, student data, etc.). However, I am finding that as an employee who is already overloaded with job responsibilities, it is actually harder to manage the activities of the grant than if I were a person whose sole responsibility were to implement proposed strategies.”

— Counselor

Denton, Texas mitigated this challenge by using its grant funding to provide a TRIO advisor from a local postsecondary institution one day a week in the high schools rather than hire full-time staff. This college access advisor had FAFSA-specific experience and is Spanish-speaking. Students and parents/guardians alike found her to be approachable and knew where to find her each week.

“Most kids don’t even know they have to do verification with most schools so it takes time. Every college is different and they all ask for different stuff. FAFSA should be all around one application. It shouldn’t be extra stuff with each college. Or at least let us know what we need to do with the college. They didn’t send next steps information. We had to reach out to the college to learn more about next steps.”

– Student

“There are just so many little weird things we need to do that we don’t know about. You kind of lose track of all the to-dos. And students had to follow up, they didn’t get any information from the colleges. We had to go to a counselor [to find out].”

– Student

4. Staffing capacity. School districts and community-based organizations often have limited staffing and capacity, and FAFSA completion efforts can be a large undertaking that requires dedicated advisors to provide one-on-one assistance to students. Many sites mitigated this issue through the strategic engagement of partners. Some site leads do not feel they have sufficient staff to manage social media, which can be an effective way to reach students, but can also be time consuming. Several schools found that hiring a work-study student to assist with their social media campaigns, either from the high school or the local college, was a win-win: students are familiar with social media and know how to communicate effectively with other students, and work-study students are a cost-effective means of reducing school staff workloads.

5. Verification. Many sites shared that one of the largest hurdles they and their families faced was the FAFSA verification process. For the 2016-17 award year, students who were Pell Grant-eligible were flagged for verification at a rate of 51% — far higher than the US Department of Education’s stated goal of verifying approximately one-third of FAFSA completers (Warick, 2018). Low-income students are often flagged for verification by institutions because their parents/guardians did not complete their taxes correctly. In addition, colleges often send verification notices to students’ new college email addresses assigned after acceptance, which the students may not think to check. Thus, students do not always know they have been selected for verification, and they may not know what to do once they are. A few sites considered implementing verification counseling, with varying degrees of success — doing so requires identifying students who have been selected and, in many cases, pulling them from class and reaching their parents/guardians to collect the required documents. In some cases, sites did not think about verification services until the end of the grant period and are considering this for the future.

POLICY AND PRACTICE RECOMMENDATIONS

Begin FAFSA education earlier.

Staff and students alike shared that earlier communication about FAFSA to families prior to senior year, even prior to high school, will help drive home the message that FAFSA completion is important, possible, and applicable. If basic FAFSA and financial aid terms and concepts become common household knowledge, parents/guardians will understand the benefits and urgency of completing a FAFSA, and will be more involved in FAFSA completion activities.

Make sure that K12, local postsecondary education institutions, and community partners talk.

None of this work can be done alone—at a minimum, school districts, postsecondary institutions, and community-based college access providers must work together on FAFSA completion. Building these partnerships takes time and must begin now. Ensuring that college access advisors are available regularly in the high schools for FAFSA completion assistance is a particularly effective and efficient use of resources.

Incent high schools/districts to improve their FAFSA completion rates.

Encouraging high school seniors to complete the FAFSA can be accomplished in a variety of ways, including making FAFSA completion a requirement for high school graduation, making FAFSA completion part of the required school report cards so the information is available to the public, or conducting a statewide challenge and awarding prizes to schools that reach specific FAFSA completion targets. This will provide incentive for school- and district-level leaders to fully engage in this work, and to expect the same from their staff.



Continue FAFSA completion efforts through verification.

FAFSA completion work does not end with FAFSA submission. Schools and organizations directly supporting students must be able to access and use student-level data to identify students with incomplete FAFSAs, and proactively help them through to completion – and the verification process if necessary.

Meet families where they are.

Engaging with parents/guardians is critical yet difficult, for a variety of reasons. Attempts have been made to reach families through community centers, libraries, and places of worship, with varying degrees of success. Another way to engage parents/guardians would be to provide FAFSA assistance in the workplace. The school districts, postsecondary institutions, and/or community-based organizations leading this work can partner with local employers to provide FAFSA workshops and assistance as employee benefits.

FAFSA IN THE FUTURE

As this grant concluded, Illinois announced it will be the third state to require FAFSA completion for high school graduation. This follows a similar announcement made in Texas earlier in 2019, on the heels of the success Louisiana experienced after pioneering the implementation of a similar policy.

Several sites were not able to increase FAFSA completion rates through their efforts in this Challenge, particularly those with large numbers of schools and students that require a concerted effort beyond the scope of an individual managing this grant. This outcome points to the need for a broader effort to make FAFSA completion part of the vernacular and the expected norm. FAFSA completion is generating attention among lawmakers in response to advocacy and public demand for increased postsecondary accessibility and affordability for students from low-income backgrounds. The FAFSA has been simplified over the years, but still has areas for improvement, particularly with the verification process, which can be a major hurdle for the students who need financial aid the most.

While the students we spoke with were glad they completed the FAFSA and shared that they would not have been able to consider attending college without financial aid, many students also stated they had to give up on the college of their dreams, a higher cost 4-year institution, or begin their education at a lower-cost community college; a Pell Grant often barely begins to cover tuition and expenses at many four-year institutions. FAFSA completion is important, but it may not be enough for some students without a variety of affordable college options (information about NCAN's research on college affordability can be seen [here](#)). Future research should explore the outcomes of students who complete the FAFSA to examine its impact on enrollment decisions as well as persistence, completion, and transfer activity once enrolled in postsecondary education.

Some students with whom we met shared that while completing the FAFSA seemed intimidating at first, actually completing it, to their surprise, "wasn't that bad." As we found through this research, some of the major barriers to FAFSA completion require addressing deep-set misperceptions particular to local, cultural, and economic contexts. Reaching parents/guardians can be difficult, but once students and parents are engaged, increased FAFSA completion is achievable in any city, with the proper training of sufficient staff. Moreover, city and school leadership must understand of the importance of FAFSA completion and its connection to postsecondary attainment, social mobility, and the local economy. When local leaders make FAFSA completion a priority, the message reverberates throughout the school and college access staff working directly with students, and throughout the community, that FAFSA completion is not only beneficial, but imperative.

APPENDIX A. REFERENCES

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APPENDIX B. LOGIC MODEL

The following logic model displays the relationship among program components.

