

6-10-2013

Increasing FAFSA Completion Rates: Research, Policies and Practices

J. Cody Davidson

Research and Policy at Kentucky Council on Postsecondary Education

Follow this and additional works at: <http://publications.nasfaa.org/jsfa>

Recommended Citation

Davidson, J. Cody (2013) "Increasing FAFSA Completion Rates: Research, Policies and Practices," *Journal of Student Financial Aid*: Vol. 43: Iss. 1, Article 4.

Available at: <http://publications.nasfaa.org/jsfa/vol43/iss1/4>

This Issue Article is brought to you for free and open access by NASFAA Research Publications. It has been accepted for inclusion in *Journal of Student Financial Aid* by an authorized administrator of NASFAA Research Publications. For more information, please contact jacob.gross@louisville.edu.

Increasing FAFSA Completion Rates: Research, Policies and Practices

By J. Cody Davidson

J. Cody Davidson is senior associate for Research and Policy at Kentucky Council on Postsecondary Education.

Completing the Free Application for Federal Student Aid (FAFSA) is the first and most important step for students to receive their portion of the billions of grant aid dollars disbursed in federal student financial aid; however, every year many low income and community college students fail to complete the FAFSA. Over the past twenty years, surveys have shown four main reasons students do not complete the FAFSA: the complexity of the FAFSA, loan debt, “other,” and no financial need. This article reviews current efforts, policies and practices aimed at increasing FAFSA completion rates at the national, state, and local levels. It also shows that many of these efforts are not assessed or evaluated for effectiveness. Special attention on FAFSA completion practices are made for financial aid administrators at a community and local level that focus on personal one-to-one assistance, which research has found to be the most effective means of increasing FAFSA completion rates.

Completing the Free Application for Federal Student Aid (FAFSA) is the first and most important step for students to receive their portion of the billions of grant aid dollars disbursed in federal student financial aid; however, every year, many students fail to complete the FAFSA (Albert & Christopher, 2010; Kantrowitz, 2009a, 2009b, 2011; King, 2004, 2006; Long, 2008b; McClure, 2011; The Advisory Committee on Student Financial Assistance, 2008a, 2008b; West Virginia Metro News, 2012). Over the last two decades, the percentage of students who do not complete the FAFSA has decreased. This is in large part due to the increase in postsecondary enrollment and the total number of students not completing a FAFSA has remained steady over the last decade (Kantrowitz, 2009a, 2011). For example, from 2010 to 2011, an increased percentage of middle-income families applied for federal financial aid, while an increased percentage of low income students used more of their own income to pay for higher education (Sallie Mae & Ipsos, 2011). A number of studies have descriptively reported on these findings and have raised awareness of the issue, but the situation must improve if access to higher education is to be afforded and affordable to all persons.

King (2004) reported that one half of the eight million students enrolled in 1999-2000 did not complete the FAFSA, with approximately 850,000 of those students eligible for a Federal Pell grant. Also, in 1999-2000, 1.7 million low to moderate income students did not fill out a FAFSA, and this number increased to 1.8 million in 2003-04 with as many as 1.5 million

eligible for a Federal Pell grant (King, 2004, 2006). More recently, Kantrowitz (2009a) estimated, in 2007-2008, 2.3 million students would have received a Federal Pell grant and 1.1 million would have received a full-time Federal Pell grant award if they had completed the FAFSA. This is an increase of 400,000 Federal eligible and 480,000 full-time Federal students compared to 2003-2004. Kantrowitz also estimated about 40 percent of all undergraduate students do not complete the FAFSA and about one quarter of the non-FAFSA filers would be eligible for a Federal grant. Even though Kantrowitz's (2009a, 2009b) and King's (2004, 2006) estimates vary slightly, all of these studies agree that there are millions of students who are not awarded federal financial aid and would have been eligible if they completed a FAFSA.

Students Who Do Not Complete the FAFSA

Studies have shown low-income (Kane & Avery, 2004; Kantrowitz, 2009a; King 2004, 2006; Kofoed, 2012; Long, 2008b; Sallie Mae Fund, 2003) and community college (College Board, 2010; Kantrowitz, 2009a, 2009b, 2011; King 2004, 2006; Long 2008b; Novak & McKinney, 2011; The Advisory Committee on Student Financial Assistance, 2008b) students have the most demonstrated financial need. From a socio-economic perspective, there are two groups of students who do not complete a FAFSA. One group is the highest income range of students (i.e., independent students earning \$50,000 or more and parents of dependent students earning \$80,000 or more) (King, 2004, 2006). The second group is the lowest income range of students (i.e., independent students earning less than \$10,000 and parents of dependents students earning less than \$20,000) (King 2004, 2006). The percentage of the lowest income independent students not completing a FAFSA increased from 64 to 67 percent from 2004 to 2006 (King, 2006). Additionally, approximately 30 to 33 percent of full-time students do not apply for aid; rates for students enrolled less than full-time are even lower (King, 2004, 2006). Community college students are less likely to complete the FAFSA than students at public and private four-year and for-profit institutions (College Board, 2010; Kantrowitz, 2009a, 2009b, 2011; King, 2004, 2006; Novak & McKinney, 2011). In 2004, King reported 67 percent of community college students did not complete the FAFSA compared to 42 percent at four-year public institutions, 33 percent private four-year institutions and 13 percent for-profit institutions. In 2006, King reported increased completions rates at four year institutions, but 55 percent of community college students did not apply for aid.

Even though the specific percentages and totals vary slightly over time, the general student population who does not complete a FAFSA remains relatively the same. Kantrowitz (2009a) noted the typical student who does not complete the FAFSA is “male, independent without dependents other than a spouse (with a household size of one), 24 years old or older (a nontraditional student), attending a 2-year institution while enrolled part-time, and earning more than \$10,000 a year” (p.4). Likewise, the Minnesota Office of Higher Education (2011) reported community college students, students aged 35 or older, continuing students, non-degree seeking students, students in a program of less than one year and students enrolled part-time are likely to not complete the FAFSA.

The purpose of this article is to provide needed research on practices and policies (Novak & McKinney, 2011), for institutions, state agencies and other community organizations that are interested in increasing FAFSA completion rates. First, this article presents research regarding why students do not complete the FAFSA and provides a summary of the findings. Next, state and institutional policies as well as statewide and urban area practices are reviewed. Lastly, based on existing research and current policies and practices, suggestions are made to increase FAFSA completion rates.

Key Research Findings

Reasons for students not completing the FAFSA come from five main quantitative studies: 1. The National Postsecondary Student Aid Study: 1992-1993 (NPSAS), 2. The Beginning Postsecondary Students Longitudinal Study: 1995-1996 (BPS), 3. The National Postsecondary Student Aid Study: 2007-2008, 4. The 2008 Community College Survey of Student Engagement (CCSSE), and 5. Mark Kantrowitz's 2008 FastWeb Survey. All studies are student surveys with the exception of The National Postsecondary Student Aid Study: 1992-1993 and Kantrowitz's 2008 "FastWeb" surveys, which include parents.

Kantrowitz (2011) found from NPSAS 1992-1993 the following top three reasons for students not completing the FAFSA: family and student could pay (38.9%), family income too high to qualify (27.5%), and any other reason (20.0%). All of the other reasons were less than 5 percent, including: no debt wanted (3.6%) and too hard to apply for aid (2.4%).

King (2004, 2006) analyzed data from the BPS 1995-1996, and found the four most common reasons for not completing the FAFSA were: the family and/or student could afford to pay (41%), some other reason (29%), family income was too high to qualify (24%) and they missed the application deadline (9%). The responses reported as "some other reason" were recorded verbatim and were unable to later be grouped by category.

Kantrowitz (2009b, 2011) and the Minnesota Office of Higher Education (2011), who also utilized their own qualitative study of institutional financial aid, utilized the NPSAS 2007-2008 survey. Data from the NPSAS 2007-2008 showed the most common responses as: thought ineligible (60.7%), no financial need (50.6%), did not want to take on the debt (40.2%), no information on how to apply (22.9%) and forms were too much work (18.9%). Avoidance of debt, no financial need, and thought ineligible accounted for 92.2 percent of the students who did not file a FAFSA.

The 2008 CSSEE reported the following reasons full-time community college students did not complete the FAFSA: did not think I would qualify for financial aid (39%), did not need financial aid (35%), other (18%), form was too complex (6%) and did not want to provide sensitive information (2%) (as cited in The Advisory Committee on Student Financial Assistance, 2008b).

Kantrowitz (2009a) and the Minnesota Office of Higher Education (2011) utilized Kantrowitz's 2008 FastWeb Survey, which found similar results to the NPSAS 2007-2008. The researchers reported the following reasons for students not completing the FAFSA: didn't think they would qualify (59.3%); they were ineligible because they were not a US citizen or permanent resident (25.8%); they found the form too long and confusing (11.3%); no need for federal student aid (10.8%), and concerns about privacy (5.2%) (FastWeb, 2008). The study's report also included some open-ended responses for reasons when "other" was given as an answer. Some of the reported responses were: haven't had time to complete it yet, planning on filing it soon, don't have all the required documents, parents or student have not yet filed income tax returns, in default on previous loan, previously applied for and was denied, unaware of FAFSA, made a decision to return to school recently, and ex-spouse's responsibility and he/she hasn't done it yet (FastWeb, 2008).

These historical data reveal four trends in student's reasons for not completing the FAFSA. First, the NPSAS 1992-1993 reported the response "any other reason" (20.0%), which is similar to the BPS 1995-1996 "some other reason" (29%) and the "other" (18%) from the 2008 CSSEE survey. This shows that the various reasons for not completing the FAFSA can be complex and varies greatly depending upon the student's particular situation (FastWeb, 2008; King, 2004). Thus, there is still much to be learned about why students do not complete the FAFSA.

Second, the student opinion of student loan debt has changed. The NPSAS 1992-1993 reported that only 3.6 percent of students did not complete the FAFSA because "no debt wanted"; however, NPSAS 2007-2008 reported 40.2 percent of students reported "did not want to take on the debt" as a reason for not completing the FAFSA. Also, the FastWeb Survey found "in default on a previous loan" as one of the unstructured responses to not completing the FAFSA; a student in default on a federal loan is ineligible for aid. These results show a significant change in student lending and how it has impacted FAFSA completion. The amount of student lending and its impact has been well documented, but little to no research has been conducted regarding the increased level of student loans and the effect this has on FAFSA completion rates.

Third, the NPSAS 2007-2008 reported 18.9 percent of student responded by saying "the forms were too much work"; 6 percent of the 2008 CSSEE responses noted "form was too complex"; and 11.3 percent of the FastWeb Survey students said, "the form was long and confusing". This data, along with other studies (e.g., Commission on the Future of Higher Education, 2006; The Advisory Committee on Student Financial Assistance, 2005) have suggested the FAFSA is complicated and too long. In response to this criticism, the federal government has attempted to "simplify" the FAFSA through skip-logic (Long, 2008a; U.S. Department of Education, 2009, 2010a, 2010b; U.S. Government Accountability Office, 2009). However, skip-logic does not actually reduce the total number of questions on the FAFSA; rather, through utilizing technology, the electronic version of the FAFSA does not present a person with a particular

question, based on previously answered questions, if the response is not necessary. There have been proposals to reduce this by providing a simple table that correlated parent's adjusted gross income with an annual grant amount, which would fit on a postcard. Then families would apply by checking off a box on their income tax form (Dynarski & Scott-Clayton, 2007).

Fourth, it is evident that some students, who do not complete the FAFSA, truly do not have financial need. This is evidenced by this response being the first or second most popular response in the NPSAS 1992-1993, BPS 1995-1996 and NPSAS 2007-2008 surveys; however, as Kantrowitz (2011) showed, about one-third of the NPSAS 2007-2008 students who thought they were ineligible had Federal eligible EFC scores. Also, Kantrowitz (2009b) noted that of the persons with Federal eligible EFC scores, 59.3 percent thought they were ineligible and 43.3 percent said they did not have need as well as 73.4 percent were at 2-year colleges (Kantrowitz, 2009b). Likewise, the 2008 CSSEE (and the NPSAS 2007-2008) most popular response was the student's perception that he or she was ineligible. King (2006) reported 28 percent of dependent and 39 percent of independent low-income students said, "they or their family could afford to pay" (p.8). These responses and other studies have shown a lack of information is an issue regarding FAFSA completion (Ikenberry & Hartle, 1998; King, 2004, 2006; Long, 2008b, 2009; Sallie Mae Fund, 2003; U.S. Government Accountability Office, 1990). King (2004) noted, "almost one-quarter of dependent lowest-income students who failed to apply said it was because they had missed an application deadline" even though there is no application deadline for federal student aid during the academic year. (p.5). Also, 22.9 percent of the NPSAS 2007-2008 students said they had "no information on how to apply". Additional studies have noted this lack of information is prevalent amount many low-income students, who simply believe they will not qualify (Choy, 2000; Kantrowitz, 2009a; King, 2004, 2006; McClure, 2011; The Advisory Committee on Student Financial Assistance, 2008a).

Studies such as the NPSAS are only conducted every four years, which makes tracking changes at a national level difficult (Kantrowitz, 2011). Recently, the U.S. Department of Education initiated two new efforts to assist in FAFSA completion on a local level: the "FAFSA Completion Project" and the "FAFSA Completion Tool". The FAFSA Completion Project was launched in 2010 and was initially granted to 20 secondary schools and local educational agencies (LEAs). Secondary schools and LEAs that qualified for this project were able to request information on whether or not a student submitted and/or completed a FAFSA (U.S. Department of Education, 2010c; May, 2012). One year later, the project expanded to include an additional 92 school districts (U.S. Department of Education, 2012a). Three months later, a second expansion effort was launched, which invited an additional twelve single-high-school LEAs, including single-high-school, rural LEAs (May, 2012).

The FAFSA Completion Tool is aimed at providing up-to-date and high school specific information accessible through a website. Even though this

tool does not produce individual level data, the website reports the number of FAFSA started and completed at individual high schools within states and is updated every two weeks (U.S. Department of Education , 2012b; West Virginia Higher Education Policy Commission, 2012). Even though these new efforts may prove valuable in tracking cohorts of high school students and their FAFSA completion rates, it does not provide reasons for why the students who do not elect to complete a FAFSA choose to do so. Likewise, it provides no level of direct assessment of FAFSA complete outreach efforts.

There is a need for intermediate assessment and evaluation on various levels to ensure effectiveness (Kennedy, Oliverez, & Tierney, 2007). Some qualitative studies (e.g., Kennedy, et. al, 2007; Minnesota Office of Higher Education, 2011; The Advisory Board on Student Financial Assistance, 2008b), interviewed high schools and college financial aid staff members regarding methods and means for assessing effort to increase FAFSA completion. For example, the Minnesota Office of Higher Education noted one institution “measure[d] success by enrollment numbers and students who are financially ready to start” (2011, p.21). Another institution reported a correlation between student contact with an advisor and “if the student’s FAFSA is filed within 7 days of initial contact with student finance advisor” (Minnesota Office of Higher Education, 2011, p.21). Nonetheless, evaluation and assessment is minimal and the majority of these efforts are not based on quantitative data.

The majority of research studies show that personal assistance, communication and interaction is most productive in increasing FAFSA completion. Bettinger, Long, Oreopoulos and Sanbonmatsu (2009) found, “individuals who received assistance with the FAFSA and information about aid were substantially more likely to submit the aid application” (p.iii). Likewise, Albert and Christopher (2010) noted, “program that have been effect in getting students to complete and submit financial aid applications rely on the personal relationships between the students and his or her mentor” (p.12). Kennedy et. al (2007) noted students reported one-on-one as the most effective means for communication financial aid information. Personal interaction, be it assistance or communication, is the single most significant contribution made toward increasing FAFSA completion rates. Unfortunately, limited resources prevent this from being a tool utilized with greater prevalence. Kennedy et. al (2007) identified three types of FAFSA completion events: conferences, group workshops and one-on-one sessions, but few events and processes actually assess their impact. It is difficult to prioritize the limited resources available without evaluated efforts.

State Policies

Albert and Christopher (2010) reported, “community college programs that been effective in increasing the percentages of students applying for financial aid all have a common factor – the presence of statewide coordination” (p.7). States vary on their strategies and implementations, but coordinated effort effectively yields success. The organization and ability to coordinate efforts directed at low income students is reported as one of

the more effective means of increasing FAFSA completion. The following examples are four states in which there were coordinated state efforts to increase FAFSA completion rates and increase financial aid awareness.

In California, the 2003-04 Budget Act increased tuition at community colleges (Prince, 2006). Thirty-eight million dollars were redirected to financial aid efforts; a little more than thirty-four million was allocated to outreach and capacity and almost four million to a statewide awareness campaign. The allocation has funded the hiring of more than 1,250 student financial aid staff positions. Community college financial aid staffs have created workshops for high school counselors and advisors and on-campus workshops for college students; both of which has led to increased awareness. This has led to a net increase in dollar value of all students financial aid program award payments, credit enrollment served with Federal grant and Federal grant disbursements (Albert & Christopher, 2010; Prince, 2006).

In 2005, Texas increased its five main aid programs and enacted legislation that created a comprehensive aid training program for high school counselors, aid officers and community organizers along with a statewide marketing campaign called “College for Texans” (Prince, 2006). This effort increased college-going rates for students at high schools with the lowest college-going rates. Also, there were 28 pilot workshops that reached over 2,000 high school students to encourage completing the FAFSA and enrolling in college (Prince, 2006).

The Connecticut Community College System integrated their twelve college’s admissions and financial aid processes into one unified management system. This utilization of technology created web-based, 24 hour, 7 days a week access to financial aid information. This effort lead to almost two-thirds of students applied for aid (national average is about 50%), the number of students receiving aid increased 40 percent, a 45 percent increase in total aid disbursed (80% from federal sources compared to 34% nationally per state), and a 40 percent increase in Federal grant recipients (Albert & Christopher, 2010; Prince, 2006; Supiano, 2009.).

North Carolina’s decline in the economy, 2000-2004, resulted in an additional 50,000 new, full-time equivalent, students enrolling in the North Carolina Community College System. This increase left the community college understaffed and unprepared. The Community College President’s Association, faculty members, trustees, administrators, North Carolina Community College System, and financial aid staff lobbied for financial support. In 2006, 3.6 million was allocated to fund one new financial aid staff person in each of the 58 community colleges and system office (Prince, 2006).

Institutional Policies

Many institutional efforts reflect statewide events, but include contextual specific aspects. Albert and Christopher (2010) suggest a number of short and long term practices as a means of increasing FAFSA completion. The majority of the suggestions revolve around access, communication and

family support: extended financial aid office hours, communicating through multiple mediums (brochures, advertising in campus newsletter, live chats, phone calls, Facebook and Twitter) and in different languages (Minnesota Office of Higher Education, 2011). The Minnesota Office of Higher Education (2011) reported similar practices as they target specific student groups: first generation students, students of other languages, TRIO students, veterans, new students, high school seniors, and English language learners. Likewise, Minnesota institutions are increasing FAFSA completion awareness through a FAFSA awareness week (all financial aid officers wear red t-shirts). Actions to increase awareness were made by sending financial aid staff to high schools and college fairs, targeting presentations to high school seniors, holding college opens houses, and offering financial aid help sessions and aid nights. Additional resources are a student handbook, other one-on-one assistance, an institutional website, admissions office, new student orientation, and help by email and postal mail.

Albert and Christopher (2010) suggested linking the financial aid application and follow-up with college enrollment or registration. The Minnesota Office of Higher Education (2011) linked completing the FAFSA to housing choice, registration, and other financial aid arrangements. A copy of the FAFSA is included with the admission acceptance letter. Incoming students are given information on how to complete a FAFSA and are scheduled for an appointment with the financial aid office unless they specifically opt out (Minnesota Office of Higher Education, 2011). Also, some Minnesota institutions assign a counselor to each student, who is then responsible for FAFSA completion.

Statewide Practices

The College Goal Sunday program was created by the Indiana Student Financial Aid Association with funding from Lilly Endowment, Inc., and with supplemental support from Lumina Foundation for Education (College Goal Sunday, 2008). This is a one-day event where various states organize volunteers at multiple locations to provide high school students and their parents, with information about federal and state aid programs. The program provides training to the volunteers and has additional written information for participants. It also partners with local access programs (The Advisory Board on Student Financial Assistance, 2008a; Albert & Christopher, 2010). In 2011, the Illinois Student Assistance Commission (ISAC) hosted more than 170 similar one-day events. These events consisted of presentations on financial aid, the aid process, FAFSA completion workshops, and step-by-step instructions on how to complete to FAFSA (Illinois Student Assistance Commission, 2011). Likewise, The Pennsylvania Higher Education Assistance Agency, in partnership with the Pennsylvania Association of Student Financial Aid Administrators, will offer state-wide free FAFSA Completion Sessions during the 2012-2013 academic year (PHEAA, 2012).

The College Access Challenge Grant (CACG) Program is a “federal formula grant designed to foster partnerships among federal, state, and local governments and philanthropic entities to increase the number of

low-income students who are prepared to enter and succeed in postsecondary education” (Western Interstate Commission on Higher Education , 2011, p.1). This program was created to exist for two years in 2007, but was expanded through the Healthcare and Education Reconciliation Act of 2010 for an additional five years (Western Interstate Commission on Higher Education , 2011). CACG has provided funding for FAFSA completion programs in North Carolina, Alaska, Idaho, Utah, and Wyoming.

In North Carolina, the College Foundation of North Carolina (CFNC), the North Carolina Association of Student Financial Aid Administrators (NCASFSA) and State Employees’ Credit Union have sponsored FAFSA Day. More than 1,700 FAFSA Day volunteers assisted 4,800 North Carolina high school seniors and parents in all 100 counties (College Foundation of North Carolina , 2011).

In Idaho, postsecondary financial aid professionals as well as community and organizational volunteers held 21 FAFSA completion events throughout the state. These events yielded 87 percent of participants having completed a FAFSA. This outreach event partners with postsecondary institutions, all public and alternative high schools, the state GEAR UP and TRIO programs and the J.A. & Kathryn Alberston Foundation (Western Interstate Commission on Higher Education , 2011). These events were marketed through radio, print, billboards, and internet and text messages directly to students. Also, a “FAFSA Video Contest” was held for secondary and postsecondary students. The winners received a cash prize, and the videos were subsequently posted on YouTube and showed on a local television station (Western Interstate Commission on Higher Education , 2011).

In Wyoming, every high school and postsecondary institution was given a promotional kit which contained buttons, stickers, postcards and posters to promote “FAFSA Frenzy”. Wyoming also hosted 63 FAFSA Frenzy events across the state at community centers, high schools, college campuses and online (Western Interstate Commission on Higher Education , 2011).

Utah used the grant funding to train over 9,000 persons through outreach training events. Also, the state has heavily utilized social media: Facebook, Twitter, YouTube and the Utah Higher Education Assistance Authority blog. Similarly, Utah has developed an online question and answer forum and a FAFSA tutorial (Western Interstate Commission on Higher Education , 2011).

Urban Area Practices

California’s Cash for College focuses on low-income students. This program, affiliated with the Los Angeles Chamber of Commerce, has two parts. One part is multiple statewide workshops with one-on-one help to complete the FAFSA. This program also focuses on state aid and provides scholarships to students (The Advisory Board on Student Financial Assistance, 2008a). College Match, which is also a California-based pro-

gram, serves high-achieving, low income minority students in seven high schools. College Match assists the students in many ways, one being FAFSA completion and education related to financial aid (The Advisory Board on Student Financial Assistance, 2008a).

From 2006 to 2009, the U.S. Department of Education conducted a FAFSA outreach effort in Philadelphia, Charlotte and Long Beach. The audiences for these initiatives were underrepresented minority groups (e.g., African-American, Hispanic, and low-income). A unique aspect to the model was to have a focused and sustained effort over a five month period, January through June, which they called the “FAFSA season”. This work was driven by grassroots volunteerism, media promotion and outreach through one-on-one instruction. These efforts resulted in 17.6 to 49 percent increase in FAFSA completion rates. Numerous outreach events were communicated through local media outlets and hundreds of volunteers supported the efforts (U.S. Department of Education & Federal Student Aid, 2009).

Conclusion

Based on survey responses and other studies, the main reasons students do not complete a FAFSA is the lack of information, complexity of the form, and a non-categorical “other.” The federal government has taken steps to simplify the FAFSA, but studies have shown the most effective means of increasing FAFSA completion is through one-on-one personal assistance (Albert & Christopter, 2010; Bettinger, et. al, 2009; Kennedy, et. al, 2007; Minnesota Office of Higher Education, 2011; The Advisory Board on Student Financial Assistance, 2008b).

One-on-one personal assistance is a challenge for financial aid administrators for a number of reasons. First, due to economic conditions, state budgets are being cut, which results in less funding for additional positions or even eliminating positions in financial aid offices. Secondly, the financial aid process requires financial aid administrators to spend a number of hours completing paperwork rather than working directly with students. One example of this is the verification process, which is time-consuming, difficult, and another barrier for many students (Cochrane & Hernandez-Gravelle, 2007; Cochrane, LaManque, & Szabo-Kubitz, 2010; MacCallum, 2008; Mostafavi, 2010; Perez, 2010; The Advisory Committee on Student Financial Assistance, 2005); however, there are some practical steps financial aid administrators can take to ensure one-on-one personal assistance.

As noted earlier, Albert and Christopher (2010) reported, “community college programs that been effective in increasing the percentages of students applying for financial aid all have a common factor – the presence of statewide coordination” (p.7). For institutions to be successful in increasing FAFSA completion rates, institutional culture must be shaped so that FAFSA completion is everyone’s responsibility. This will significantly lighten the burden of financial aid administrators, and increase opportunity for one-on-one personal assistance.

Financial aid administrators can replicate events, such as College Goal Sunday, but rather than utilizing student financial aid administrators as volunteers, they should work more closely with civic organizations, such as churches, to access volunteers. One example of this is “Super Sunday”, which is a “recruitment initiative specifically targeting African-American students and their families, with information and resources to support college admissions and enrollment” (Kentucky Community and Technical College, 2013). This partnership between the Kentucky Community and Technical College System and African-American churches is an opportunity for financial aid administrators to become trainers for community volunteers and allow these volunteers to work one-on-one with persons completing the FAFSA.

Also, this event illustrates the opportunity to integrate more college-going activities with FAFSA completion. Therefore, admission officers should be knowledgeable regarding completing the FAFSA and the recruitment event should marry college-going and access through FAFSA completion (e.g., Minnesota Office of Higher Education, 2011). Similarly, administrators in the Bursars office should be knowledgeable and able to assist students completing a FAFSA in efforts to provide resources for college finances. Likewise, many studies have shown how faculty members play an important role in student success. If institutions were able to recruit and engage faculty in assisting students in completing the FAFSA, this would help as well.

Another resource institutions could access is the student body. Financial aid offices could recruit and train upper-class students, who have completed the FAFSA multiple times, to work with new students to complete the FAFSA. These upper-class students could attend student orientation events and be available to the new students. Student-to-student personal assistance could be an important form of communication and encouragement to new students. These students could also be utilized for on-campus FAFSA completion emphases with current students.

From an institutional policy perspective, institutions can require the FAFSA be completed before a student receives any form of institutional aid, regardless of whether or not the institutional aid requires means testing. The Advisory Committee on Student Financial Assistance (2008a) reported, “programs that mandate every student complete the application ensure that they each receive the maximum aid for which each is eligible” (p.55).

Unless financial administrators work closely with students, there will be no way to address the categorical “other” that repeatedly exists in survey responses. The diversity of responses show some barriers cannot be removed through mass forms of communication and technology, but require a person who is able to listen and assist when there is an issue.

These practices could positively contribute to the success of low-income and community college students; however, until community colleges “incorporate metrics and data collection” into their FAFSA completion

events, the best allocation of these resources is unknown (Albert and Christopher, 2010, p.i). Nonetheless, as with many college efforts (e.g., retention, graduation rates, etc.), there is no “silver bullet” for increasing FAFSA completion rates. The comprehensive efforts of states, institutions and local community organizers can make substantial changes toward this end, but, as with many efforts, it requires all of these components to work cooperatively to reach a unified goal.

References

Albert, L., & Christopher, B. (2010, May). *The financial aid challenge: Successful practices that address underutilization of financial aid in community colleges*. Retrieved from the College Board http://advocacy.collegeboard.org/sites/default/files/10b_1790_FAFSA_Exec_Report_WEB_100517.pdf

Bettinger, E. P., Long, B. T., Oreopoulo, P., & Sanbonmatsu, L. (2009, September). *The role of simplification and information in college decisions: Results and implications from the H&R Block FAFSA experiment* (NCPR Working Paper no. 15361), National Center for Postsecondary Research, Columbia University, New York, NY.

Choy, S. P. (2000, March). *Low-income students: Who they are and how they pay for their education* (NCES 2000-169). Retrieved from United States Department of Education, National Center for Education Statistics <http://www2.ed.gov/about/bdscomm/list/acsfa/lowpay.pdf>

Cochrane, D. F., & Hernandez-Gravelle, H. (2007, December). *Green lights & red tape: Improving access to financial aid at California's community colleges*. Retrieved from The Institute for College Access & Success http://www.ticas.org/files/pub/Green_Lights_Red_Tape.pdf

Cochrane, D. F., LaManque, A., & Szabo-Kubitz, L. (2010, July). *After the FAFSA: How red Tape can prevent eligible students from receiving financial aid*. Retrieved from The Institute for College Access & Success <http://ticas.org/files/pub/AfterFAFSA.pdf>

College Board. (2010, May). *The financial aid challenge: Successful practices that address the underutilization of financial aid in community colleges*. Retrieved from the College Board Advocacy & Policy Center http://advocacy.collegeboard.org/sites/default/files/10b_1790_FAFSA_Exec_Report_WEB_100517.pdf

College Foundation of North Carolina. (2011, February 23). More than 4,800 N.C. students helped on FAFSA Day 2011. Retrieved from <https://www1.cfnc.org/images/transitions/pdf/FAFSADay2011Results.pdf>

College Goal Sunday (2008). Retrieved from the College Goal Sunday website <http://www.collegegoalsundayusa.org/about/>

Commission on the Future of Higher Education. (2006). *A test of leadership charting the future of U.S. higher education*. Retrieved from the U.S. Department of Education website <http://www2.ed.gov/about/bdscomm/list/hiedfuture/reports/pre-pub-report.pdf>

Dynarski, S. M., & Scott-Clayton, J. E. (2007, February). *College grants on a postcard: A proposal for simple and predictable federal student aid*. (2007-01). Retrieved from the Brookings Institute website <http://www.brookings.edu/~media/research/files/papers/2007/2/education%20dynarski/200702dynarski%20scott%20clayton>

FastWeb Student Loan Survey (2008). Retrieved from <http://www.finaid.org/loan/studentloanssurvey.phtml>

Ikenberry S., O., & Hartley, T. W. (1998). *Too little knowledge is a dangerous thing: What the public thinks and knows about paying for college*. Retrieved from ERIC database. (ED450622)

Illinois Student Assistance Commission. (2011, February 9). *ISAC challenges Illinois families to increase FAFSA completion*. Retrieved from <http://www.isac.org/e-library/press-releases-and-state-legislative-updates/ISAC-press-releases/2011-press-releases/isac-challenges-illinois-families-to-increase-fafsa-completion.html>

Kane, T. J., & Avery, C. (2004). Student perceptions of college opportunities: The Boston COACH program. In C. Hoxby (Ed.), *College decision: The new economics of choosing, attending, and completing college*. Chicago: University of Chicago Press and the National Bureau of Economic Research.

Kantrowitz, M. (2009a, April). *Analysis of why some students do not apply for financial aid*. Retrieved from <http://www.finaid.org/educators/20090427CharacteristicsOfNonApplicants.pdf>

Kantrowitz, M. (2009b, October). *FAFSA completion rates by level and control of institution*. Retrieved from <http://www.finaid.org/educators/20091014fafsacompletion.pdf>

Kantrowitz, M. (2011, January). *Reasons why students do not file the FAFSA*. Retrieved from <http://www.finaid.org/educators/20110118nofafsareasons.pdf>

Kennedy, B., Oliverrea, P. M., & Tierney, W. G. (2007, February). *Cashing in or cashing out: Tools for measuring the effectiveness and outcomes of financial aid events*. Retrieved from ERIC database. (ED498732)

Kentucky Community and Technical College. (2013). Super Sunday. Retrieved from <http://supersunday.kctcs.edu/>

King, J. E. (2004, October). *Missed opportunities: Students who do not apply for financial aid*. Washington DC: American Council on Education. Retrieved from <http://www.acenet.edu/AM/Template.cfm?Section=Publications&Template=/CM/ContentDisplay.cfm&ContentFileID=642>

King, J. E. (2006, February). *Missed opportunities revisited: Students who do not apply for financial aid*. Washington DC: American Council on Education. Retrieved from <http://www.acenet.edu/AM/Template.cfm?Section=Publications&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=33967>

- Kofoed, M. S. (2012). *To apply or not to apply: FAFSA, self-selection, and financial aid gaps*. Retrieved from The Association for Education Finance and Policy <http://www.aefpweb.org/sites/default/files/webform/To%20Apply%20or%20Not%20to%20Apply.pdf>
- Long, B. T. (2008a, January). *The effectiveness of financial aid in improving college enrollment: Lessons for policy*. Retrieved from Harvard University Graduate School of Education [http://gseacademic.harvard.edu/~longbr/Long_-_Effectiveness_of_Aid_-_Lessons_for_Policy_\(1-08\).pdf](http://gseacademic.harvard.edu/~longbr/Long_-_Effectiveness_of_Aid_-_Lessons_for_Policy_(1-08).pdf)
- Long, B. T. (2008b, April). *What is known about the impact of financial aid? Implications for policy* (NCPR Working Paper), National Center for Postsecondary Research, Columbia University, New York, NY.
- Long, B. T. (2009). *Breaking the affordability barrier*. Retrieved from CrossTalk <http://www.highereducation.org/crosstalk/ct1209/voices1209-btlong.shtml>
- MacCallum, M. (2008). Effect of financial aid processing polices on student enrollment, retention and success. *NASFAA Journal of Student Financial Aid*, 37(2), 17-32.
- May, T. (2012, March 21). *FAFSA completion project expands: Targets single high school LEAs and rural districts*. Retrieved from Retrieved from the official blog of U.S. Department of Education <http://www.ed.gov/blog/2012/03/fafsa-completion-project-expands-targets-single-high-schools-leas-and-rural-districts/>
- McClure, A. (2011, October). *FAFSA and the community college: Communicating the importance of applying for federal student aid*. Retrieved from University Business <http://www.universitybusiness.com/article/fafsa-and-community-college>
- Minnesota Office of Higher Education (2011, March 15). *Increasing student awareness of the FAFSA*. Retrieved from the Minnesota Legislative Reference Library <http://archive.leg.state.mn.us/docs/2011/mandated/110359.pdf>
- Mostafai, B. (2010, July). *Incomplete financial aid paperwork keeps hundreds of students out of Mott community college's summer classes*. Retrieved from Michigan Live website http://www.mlive.com/news/flint/index.ssf/2010/07/incomplete_financial_aid_paper.html
- Nova, H., & McKinney, L. (2011). The consequences of leaving money on the table: Examining persistence among students who do not file a FAFSA. *The Journal of Student Financial Aid*, 41(3), 5-23.
- Perez, E. (2010, July). *Report: Students stumble over tricky financial aid verification process*. Retrieved from California Watch <http://californiawatch.org/dailyreport/report-students-stumble-over-tricky-financial-aid-verification-process-3539>

PHEAA. (2012, February 13). *PHEAA offers hundreds of free FAFSA completion sessions*. Retrieved from <http://www.pheaa.org/about/press-releases/2012/feb-13.shtml>

Prince, H. (2006, October). *Money on the table: State initiatives to improve financial aid participation*. Retrieved from Jobs for the Future website <http://www.jff.org/sites/default/files/MoneyOnTable.pdf>

Sallie Mae Fund. (2003, January). *Lower income families, minorities have least information about college financial aid, Harris Poll finds*. Retrieved from http://www.thesalliemae.org/smfnew/news/2003/news_nr184.html

Sallie Mae & Ipsos. (2011, August). *How America pays for college 2011: Sallie Mae's national study of college students and parents*. Retrieved from https://www1.salliemae.com/NR/rdonlyres/BAF36839-4913-456E-8883-ACD006B950A5/14952/HowAmericaPaysforCollege_2011.pdf

Supiano, B. (2009, June 29). A 2-year-college system streamlines student aid so campuses can focus on counseling. *The Chronicle of Higher Education*.

The Advisory Committee on Student Financial Assistance (2005). *The student aid gauntlet: Making access to college simple and certain*. Retrieved from the U.S. Department of Education <http://www2.ed.gov/about/bdscomm/list/acsfa/sag.pdf>

The Advisory Committee on Student Financial Assistance. (2008a, July). *Early and often: Designing a comprehensive system of financial aid information*. Retrieved from U.S. Department of Education <http://www2.ed.gov/about/bdscomm/list/acsfa/earlyoftenreport.pdf>

The Advisory Committee on Student Financial Assistance. (2008b, September). *Apply to succeed: Ensuring community college students benefit from need-based financial aid*. Retrieved from U.S. Department of Education <http://www2.ed.gov/about/bdscomm/list/acsfa/applytosucceed.pdf>

U.S. Department of Education. (2009, June). *Making college more affordable by simplifying the student financial aid application*. Retrieved from the U.S. Department of Education <http://www2.ed.gov/finaid/info/apply/simplification.html>

U.S. Department of Education. (2010a, January). *Report to congress on efforts to simplify the free application for federal students aid (FAFSA)*. Retrieved from the U.S. Department of Education <http://www2.ed.gov/policy/highered/leg/hea08/fafsareport.pdf>

U.S. Department of Education. (2010b, January). *A simpler FAFSA on the web*. Retrieved from the U.S. Department of Education <http://www.ed.gov/blog/wp-content/uploads/2010/01/easier-fafsa.pdf>

U.S. Department of Education. (2010c, April 13). *FAFSA Completion Project*. Retrieved from <http://www2.ed.gov/finaid/info/apply/fafsa-project.html>

U.S. Department of Education. (2012a, January 20). FAFSA Completion Project Expands. Retrieved from the official blog of U.S. Department of Education website <http://www.ed.gov/blog/2012/01/fafsa-completion-project-expands/>

U.S. Department of Education. (2012b, March 13). *Education department launches new data tool to help high school officials increase FAFSA completion and college accessibility*. (2012, March 13). Retrieved from website <http://www.ed.gov/news/press-releases/education-department-launches-new-data-tool-help-high-school-officials-increase->

U.S. Department of Education; Federal Student Aid. (2009, August). *It takes a community: federal student aid integrated enterprise communications, underrepresented market outreach initiative, final report 2006-2009*. Washington, D.C. Retrieved from American School Counselor Association <http://www.schoolcounselor.org/files/ItCommunity.pdf>

U.S. Government Accountability Office. (1990, July). *Gaps in parents' and students' knowledge of school costs and federal aid* (Report No. PEMB-90-20BR). Retrieved from <http://www.gao.gov/products/PEMD-90-20BR>

U.S. Government Accountability Office. (2009, October). *Highlights of a study group on simplifying the free application for federal student aid* (Report No. GAO-10-29) Retrieved from <http://www.gao.gov/new.items/d1029.pdf>

Western Interstate Commission on Higher Education. (2011, December). Western Policy Exchanges. Retrieved from <http://www.wiche.edu/info/publications/westernPolExchDec11.pdf>

West Virginia Higher Education Policy Commission. (2012, March 22). *New federal tool aims to help states increase college financial aid applications* Retrieved from https://www.wvhepc.org/news/News_Releases/New_federal_tool_aims_to_help_states_increase_college_financial_aid_applications_3-22-12.pdf

West Virginia Metro News. (2012, April 6). *State FAFSA numbers lag behind*. Retrieved from https://www.wvhepc.org/news/News_Clippings/2012/Weekly_News_Clippings_4-2-12.pdf