



FAFSA Completion

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Soaring higher education costs can put college out of reach for most students and families or burden them with insurmountable debt, making financial aid a critical component of college access efforts. Despite the need for aid, many students and families struggle and fail to complete the [Free Application for Federal Student Aid \(FAFSA\)](#). Nationally, only about 40 percent of high school seniors complete the FAFSA each year. A recent estimate suggests that \$2.9 billion in federal aid is left on the table each year because of low FAFSA completion rates.^{1,2} Stakeholders at the federal, state, and local levels have taken action to increase FAFSA completion as an essential component of college and career access initiatives. One example is the First Lady's [REACH HIGHER](#) campaign, which provides resources and tools to help students (and families) further their education.

The federal government provides financial assistance including grants, loans, and work-study funding, for undergraduate and graduate students attending accredited higher education institutions, both for-profit and nonprofit. The U.S. Department of Education's [Office of Federal Student Aid](#) administers the FAFSA to determine [eligibility](#) for this assistance. The FAFSA can be completed [online](#) or on [paper](#). Many states and postsecondary institutions also use the FAFSA form to determine eligibility for state or institutional financial aid resources. It is important to note that institutions, states, and the federal government often have different application [deadlines](#) within each academic year.

The purpose of this document is to provide local communities and practitioners with an overview of best practices and the many resources available to stakeholders interested in improving FAFSA completion rates. As such, it is not an exhaustive survey of all the information in the field, but it will provide a portal and path to the knowledge that exists. As you will see below, this guide highlights critical strategies and practices, spotlights example programs, and identifies additional resources to inform and support local action on this issue.

¹ <http://aheadoftheheard.org/on-college-signing-day-a-look-at-fafsa-completion-rates/>

² <https://www.nerdwallet.com/blog/loans/student-loans/fafsa-college-money-left-on-table/>

Keys to Improving FAFSA Completion Rates

Because the FAFSA is often a student's passport to postsecondary education, stakeholders at every level—state, school districts, and individual schools—need to invest in efforts to help students and families complete the FAFSA. While specific interventions can vary by school, school district, and state, there are some common strategies for improving FAFSA completion rates:

- Build student and parent awareness of financial aid opportunities and processes, including FAFSA, beginning in early high school and continuing through postsecondary enrollment.
- Effectively use data to identify a baseline for FAFSA completion, set a target, and track progress toward the targeted FAFSA completion goal.
- Build strong partnerships among schools, businesses, education intermediaries, and nonprofit partners who work closely with students and parents to expand the resources and expertise available to educators and school counselors to design, implement, and sustain FAFSA interventions.
- Design FAFSA interventions that target students and also engage parents. Parents may need prerequisite support in the tax filing process, overall financial aid planning, and specific support for completing the FAFSA application.
- Integrate FAFSA completion efforts with existing school-based college access initiatives, such as [Response To Intervention](#), Career and Technical Education programming, and [AVID](#) programs as well as community-based initiatives, such as mentoring and college access/awareness programs.

Examples of FAFSA Completion Approaches

There are a variety of models at work around the country focused on improving FAFSA completion rates. The following sections describe how states have implemented the U.S. Department of Education's FAFSA Completion Initiative, as well as state- and locally-developed efforts around FAFSA completion. These examples, while not exhaustive, are intended to illustrate a range of approaches in the field and the stakeholders involved in these efforts.

The federal government is actively engaged in FAFSA completion efforts to improve college and career access. The U.S. Department of Education launched the [FAFSA Completion Initiative](#), supporting FAFSA completion efforts in local schools and school districts across the country. States are building on this federal initiative. Some examples follow.

- Colorado was one of the pilot project states and now has a grant from the [Kresge Foundation](#) to support the [FAFSA Collective Impact Initiative: Utilizing the Colorado Model](#) project. Through this grant, Colorado is offering other states the opportunity to adopt and adapt at no cost the technical tools that the state built to track and share student data. Fifteen states are currently participating in the initiative's professional learning community.

- Nebraska's Coordinating Commission for Postsecondary Education launched their [Nebraska FAFSA Completion Initiative](#) as part of the federal initiative. This partnership allows the Commission to provide FAFSA completion information to school districts, high schools, and other designated entities to drive college access and FAFSA completion efforts. Nebraska's FAFSA Completion Report is available [online](#) and updated weekly.
- New York State Higher Education Services Corporation (HESC) launched the [NYS FAFSA Completion Initiative](#) in partnership with the First Lady's REACH HIGHER FAFSA Completion Challenge. Through this initiative, the HESC encourages schools and districts to develop FAFSA completion initiatives and provides tools and resources to support their efforts.

Partners actively engaged at the state level to raise awareness and mobilize resources for FAFSA completion often include state education agencies, nonprofit college access programs, state P-20 education councils, and other stakeholders. Some leading initiatives include:

- Florida has developed a [toolkit](#) to help school districts address the FAFSA completion challenge and a statewide completion [tracking](#) system.
- The Georgia Student Finance Commission sponsors [College Goal Georgia](#), part of the national [College Goal Sunday](#) initiative in over 40 states. It is a free event where volunteers help low-income and first-generation students and their families complete the FAFSA.
- [Iowa](#) and [Missouri](#) maintain websites with resources for educators and other stakeholders who work with students and families explaining financial planning, FAFSA application and completion, and tracking completion.
- [Oregon Goes to College](#) supports the [College Cash Campaign](#), including resources for school coordinators and students, as part of a broader statewide effort to raise awareness about the college-going process.
- Tennessee has had great success with FAFSA completion efforts in support of the [Tennessee Promise](#) to offer all students two years of free community college. Tennessee had the [largest year-over-year](#) increase in the 2014-15 period and also leads the country in FAFSA completions. FAFSA completion rates jumped 12 percentage points, from 49 percent to 61 percent, in one year. Tennessee alone accounted for more than 40 percent of the gain in FAFSA completions across the entire country.

Collaborations at the local level are also setting FAFSA completion goals and developing solutions to overcome completion barriers. Partners at the local level often include local school districts and postsecondary institutions, community-based college access programs, chambers of commerce, and the local business community. These two examples are from Texas:

- [Austin's Chamber of Commerce](#) launched the Direct-to-College Achievement Plan (DTC70): a multi-chamber, multi-school district, multi-business compact to commit to enroll 70 percent of the class of 2016 directly in higher education. The DTC70 includes school district dashboards and [Financial Aid Saturdays](#), events that bring in volunteers from chamber business partners to help families complete the FAFSA.
- The [Financial Aid Council of San Antonio](#) is a cross-sector, multi-partner effort to improve access to financial aid in the San Antonio region. The Council is pursuing four key strategies in this work, including: implementing targeted outreach to those most in need, engaging the broader community in supporting financial aid efforts and solutions, aligning and coordinating financial aid outreach and support services, and maximizing professional development resources for counselors and educators.

ADDITIONAL FAFSA COMPLETION RESOURCES

Federal FAFSA Completion Resources

The U.S. Department of Education’s website has a wealth of resources on financial aid for college and career access, including tools to support FAFSA completion efforts. The following resources are particularly useful:

- [Financial Aid Toolkit](#)
- [Funding Your Education](#)
- [High School-Level FAFSA Completion Data](#)
- [Latest News](#) and [Blogs](#)
- [College Access Affinity Group](#)
- Training tools for counselors supporting [undocumented](#) students
- Graduate! Financial Aid Guide to Success ([English](#)) ([Spanish](#))

FAFSA Completion Resources for Students who are Underrepresented in Higher Education

The [National College Access Network](#) provides multiple resources through its “[advisor toolbox](#)” including:

- [Tools](#) for helping underrepresented students complete the FAFSA
- [Financial aid](#) information such as financial literacy and FAFSA process materials

The [National Council of La Raza](#) also has a wealth of tools for supporting college access and FAFSA completion efforts targeting low-income and first-generation students:

- [Cost Perceptions and College-Going for Low Income Students](#)
- [First Generation Student Financial Challenges](#)
- [Financial Aid and the Cost of College](#)

“Train the Trainer” Resources for FAFSA Completion

Several organizations provide training and professional development materials for counselors and others who are involved in college access and FAFSA completion efforts:

- [National Training for Counselors and Mentors](#) offers webinars, [State Training Programs](#), and FAFSA [Training Materials](#).
- [NCAN E-learning](#) is a resource from the National College Access Network
- [College Board Counselor Resources](#) is an extensive source for materials and tools on a number of college access topics, including paying for college

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