



Photo: Guilford County Schools

# Change the FAFSA to Change the Future

September 2020



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High school seniors face an uncertain future dominated by continued fears about the coronavirus and widespread economic disaster. Forty percent of incoming college freshmen are likely or highly likely to not attend any four-year college this fall, according to a [recent survey](#), and some students starting their final year of high school are already rethinking what they will do after earning their diploma.

Chiefs for Change, a bipartisan network of state and district education leaders who oversee systems that collectively serve more than 7 million children, is deeply concerned that many students in the United States do not have reliable and affordable pathways to college and meaningful careers. The problem is made exponentially worse by COVID-19.

As we noted in our [Blueprint for Postsecondary Success](#), a college degree remains the strongest stepping stone to economic self-sufficiency for most students. Yet the cost of going to college is out of reach for many families. Average loan debt for members of the Class of 2018 is [\\$29,200](#)—a 2 percent increase over the prior year. And in 2020, national student loan debt hit a record [\\$1.56 trillion](#).

To help students pay for higher education, the federal government provides more than [\\$120 billion](#) in financial aid each year. The [Free Application for Federal Student Aid \(FAFSA\)](#) unlocks federal, state, and institutional aid, and research has shown that students who complete the form are [more likely to enroll in college](#) and earn a degree. Yet even in normal times, fewer than [two-thirds](#) of high school graduates submit a FAFSA. Furthermore, [one study](#) found that the numbers are even worse for students of color and those from low-income families. School closures due to COVID-19 in spring 2020 presented an additional hurdle as students and college counselors were forced to work together remotely.

Although we can't predict the trajectory of the coronavirus, we must do all we can to set students up for success in this challenging environment and create processes that will serve them well once the pandemic is behind us. **A key aspect of this effort is simplifying the FAFSA. The current version is too long and too complicated, creating a major barrier to college financial aid.** This report provides recommendations for how to streamline the FAFSA and outlines promising practices from our members' systems, where educators are supporting students in filling out the form—even when school takes place online. Changes to the FAFSA and widespread implementation of effective college and career advising initiatives can help ensure those who would benefit most are able to access financial aid and pursue their dreams for the future.



The School District of Philadelphia hosts FAFSA workshops to assist students and families in completing the financial aid process. When schools closed due to COVID-19, staff supported students remotely.

## SIMPLIFYING THE FAFSA

In today's world, a postsecondary education is more important than ever. According to the U.S. Bureau of Labor Statistics, education leads to [higher earnings and lower unemployment](#). The FAFSA allows eligible students to access grants, work-study funds, and low-interest loans to help pay for higher education and is strongly associated with postsecondary enrollment. [Ninety percent](#) of high school seniors who complete the form go to college directly after high school, compared to 55 percent of people who don't submit the FAFSA. Yet each year students leave more than [\\$3.4 billion](#) in federal aid on the table when they don't complete the form.

[A report](#) issued by Education Strategy Group pointed to three reasons why families often don't submit the FAFSA:

- They don't know what it is, why it's important, and how to fill it out.
- It's overly complex, containing more than 100 questions and requiring families to submit various tax forms. Additionally, after filing a FAFSA, many students must undergo the burdensome, audit-like process of verification before actually receiving their aid.

- Families, and undocumented families in particular, worry about how the form might be used against them or their children.

The federal government has taken steps to address the complexity of the FAFSA. In December 2019, Congress passed the FUTURE Act, which allows families to consent to the sharing of their privacy protected tax data between the Internal Revenue Service (IRS) and the U.S. Department of Education. This automatically eliminates up to 22 of the questions on the FAFSA. The data-sharing agreement also [reduces the number](#) of families selected for the verification process.



College and career advisors work with families during a February 2020 FAFSA Night in Ector County Independent School District in Odessa, Texas.

## RECOMMENDATIONS

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While the FUTURE Act was an important step, additional changes are needed. Based on insights from our members and their teams who support students in college and career planning, we recommend the following:

### Streamline the FAFSA to only include key questions for determining aid and ensure the form is clear and straightforward.

Our district members have said today's [10-page FAFSA](#) is unnecessarily complex and can therefore deter students from applying for aid. To dramatically simplify the FAFSA, Sen. Lamar Alexander (R-TN) and Sen. Michael Bennet (D-CO) proposed [legislation](#) in 2015 that called for reducing the FAFSA to just two questions: *What is your family size? And, what was your household income two years ago?* Susan Dynarski, a professor of education, public policy, and economics at the University of Michigan, [recommended](#) eliminating the FAFSA altogether—noting that dozens of questions on the form are irrelevant—and replacing it with an entirely new way of determining aid.

We support rethinking the overall application process. But so long as there are questions for students and families to answer, they must be written in a way that is easy to understand. On the current form, questions switch between those for students and those for parents, which can be confusing. In addition, certain items do not provide enough information. Take, for example, the question: *Are you interested in being considered for work-study?* The form poses the question but doesn't explain what "work-study" means. As a result, some students who aren't familiar with the program opt out. We urge the federal government to address these issues and make the form more accessible to families.

### Have students complete the form only once.

After initially applying for financial aid, students are currently required to refile the FAFSA on an annual basis. Many who are unaware of this requirement fail to resubmit the form and subsequently become ineligible for aid. During school closures due to COVID-19, [FAFSA renewals](#) from the previous year decreased, with a particularly sharp decline among low-income students. Requiring students to complete the FAFSA only once—as part of the process of preparing for college—would eliminate a significant annual barrier to financial aid and college persistence.

### Further expand data sharing.

Applicants who already meet specific criteria, like qualifying for certain means-tested benefits such as Medicaid or government food assistance, should automatically qualify for maximum Pell Grants. Typically awarded to families with incomes of [\\$40,000 or less](#), Pell Grants can provide students with up to \$6,345 per year that doesn't need to be paid back. Federal agencies that administer the aforementioned benefits should proactively share privacy protected information with the U.S. Department of Education to set the process in motion for those who qualify.

Increasing information sharing among relevant federal agencies would also help families avoid the burden of financial aid verification. Right now, after completing the FAFSA, millions of students are selected for the [audit-like process](#) that requires them to submit additional documentation to prove that the information in their financial aid application is accurate. As noted in [a report](#) from the National College Access Network, "Only 56 percent of Pell-eligible students selected for verification go on to receive a Pell Grant, in comparison to 81 percent of Pell-eligible students not selected for verification." Expanding data sharing within and across agencies would remove obstacles for students.

# SUPPORTING STUDENTS IN COMPLETING THE FAFSA

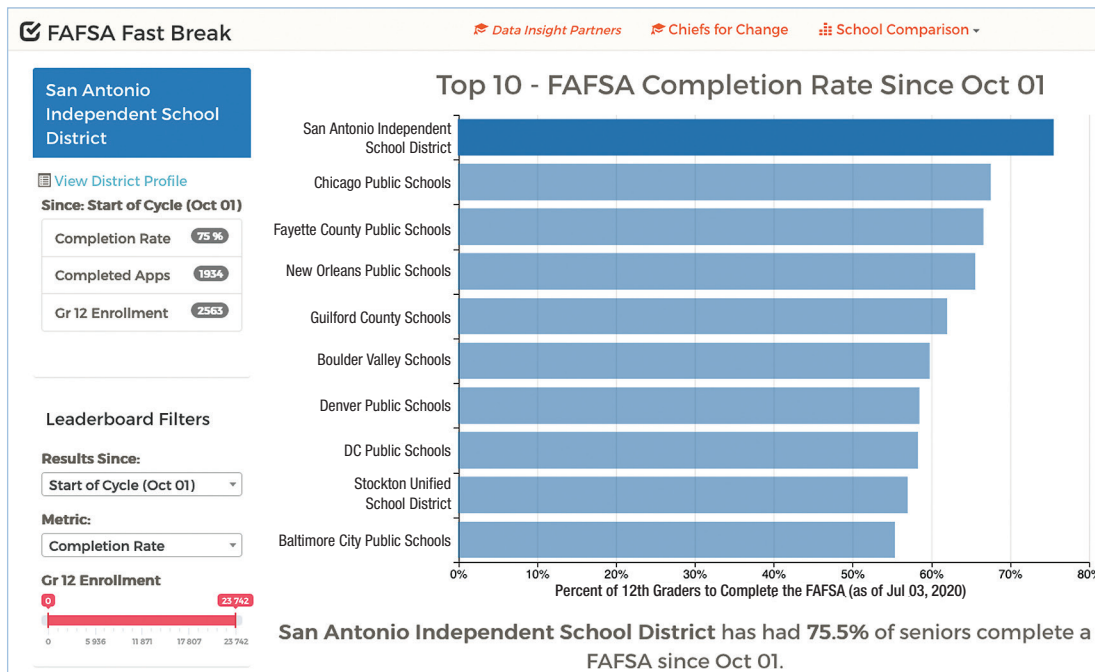
To help mitigate the challenges that many students face in filing the FAFSA, our members have implemented bold policies and developed impactful partnerships. These steps have resulted in systems led by our members [beating](#) the national average for FAFSA completions. For example, during Chiefs for Change board member John White’s tenure as state superintendent of education in Louisiana, the state enacted a measure that requires all public high school graduates to complete a FAFSA, an application for the TOPS state scholarship program, or indicate they do not plan to apply for financial aid by submitting a waiver. In 2018, when the policy took effect, Louisiana, for the first time, became [No.1 in the nation](#) for both the percentage of students completing the FAFSA and year-over-year growth. A [press release](#) from the Louisiana Department of Education reported that 77.1 percent of students completed the form, an increase of 25.9 percent over the previous year. That increase represented more than 19 percent of the entire nation’s growth in FAFSA completions. Louisiana has been hailed as a model for other states to follow. Illinois and Texas approved [similar policies](#), with others also considering such measures.

In 2018, Chiefs for Change collaborated with the education data consulting firm Data Insight Partners to hold a competition aimed at increasing FAFSA completion rates in several member *states*. Louisiana faced off against Tennessee, and New Mexico went head

to head with Nevada. Across the four states, FAFSA completions increased year over year.

Building on that competition, Chiefs for Change and Data Insight Partners launched the FAFSA Fast Break for member *districts* in December 2019. Twenty districts went up against each other to see which system could get the greatest percentage of high school seniors to complete the FAFSA.

Data Insight Partners developed a computer program that automatically downloads privacy protected, publicly available FAFSA completion data from the U.S. Department of Education website. The information is then transferred to an application that makes it easy to view district- and school-level data over time. Competing districts received weekly updates on their FAFSA completions, allowing teams to tailor their support. In the end, San Antonio Independent School District came out on top, with 75.5 percent of seniors completing the form; Chicago Public Schools followed at 67.5 percent. And even with school closures due to COVID-19, [several](#) participating districts increased their year-over-year FAFSA completions.



Data Insight Partners created the FAFSA Fast Break tracker so districts can easily see how many students completed the federal financial aid form.

## PROMISING PRACTICES DURING COVID-19

Districts across our membership implemented a number of strategies to support students remotely in their college and career planning. The following is a snapshot of some of the various approaches.

### Baltimore City Public Schools

**Texting platforms:** The district's postsecondary readiness team collected the phone numbers of roughly 300 students before school closures and worked to gather approximately 1,000 more numbers during the shutdown. Since people couldn't meet face to face, the team used texting software to connect with students and share information about college and career pathways. In one afternoon alone, the postsecondary readiness team responded to more than 375 messages. All told, staff sent approximately 2,000 texts answering individual questions about everything from important deadlines to how to interpret a financial aid package.

**Virtual counseling:** The district created an online survey for seniors to share their questions about postsecondary transitions. Counselors then responded directly to students who completed the survey.

**Navigator Center:** As many as a third of high school graduates in the United States who plan to attend college [don't arrive](#) on campus in the fall. To address this problem, in summer 2020, the district opened a [Navigator Center](#), where students can receive help in securing financial aid and handling other matters related to the transition to college.



#### Baltimore City Public Schools @BaltCitySchools ·

Jul 9

Our Navigator Center is now available to help recent graduates connect with careers and pathways!

We help students apply to jobs, complete the college transition process, enroll in the armed forces, and more. Make an appointment today at [baltimorecityschools.org/navigator-center](https://baltimorecityschools.org/navigator-center)



### Broward County Public Schools

**Peer influencer program:** The district's college advising department—Broward Advisors for Continuing Education, or BRACE—set a goal to increase FAFSA completions by 5 percent in the 2019-2020 school year. BRACE cadets are student advisors who give their peers information about scholarships, financial aid, and the college and career process. When schools closed their doors in the spring, BRACE cadets moved their work online and used social media to reach out to other students.



Students in Broward County support their peers in navigating the financial aid process.

### Chicago Public Schools

**Professional development:** In partnership with the Illinois Student Assistance Commission, Chicago Public Schools (CPS) developed a financial aid certification program. It includes six modules that cover the nuts and bolts of financial aid and is offered at no cost to educators. When schools closed due to COVID-19, CPS transitioned the certificate program online.

**Postsecondary leadership teams:** Schools have both a college and career coach and a school counselor so students can receive targeted assistance. In addition, each school assembles a postsecondary leadership team consisting of teachers, counselors, college and career coaches, and school leaders. The team meets throughout the year to coordinate efforts, raise awareness about financial aid deadlines, and provide direct support for students.

**Learn.Plan.Succeed.:** CPS launched the groundbreaking [Learn.Plan.Succeed.](#) initiative, which is designed to support students' postsecondary success by ensuring they develop plans for life after graduation with the support of dedicated professionals. Even with school closures, 99 percent of seniors completed a plan in the 2019-2020 school year.

**Higher education compact:** The district established a compact with institutes of higher education, including area colleges, universities, and related associations such as the Illinois Student Assistance Commission and the Illinois Association for College Admission Counseling. The relationships with administrators in financial aid, admissions, and student support offices are key during remote learning, allowing CPS to collaborate in meaningful ways and streamline processes for students and their families.

## District of Columbia Public Schools

**DCPS Persists:** District of Columbia Public Schools (DCPS) launched a program to provide graduating seniors with a network of supports to help ensure they have the guidance and resources to pursue a degree and the path to a fulfilling career. Modeled on successful alumni programs pioneered by high-performing charter networks, DCPS Persists is the first of its kind for a traditional public school system. It offers coaching and mentorship to DCPS graduates through their first two years of college. Coaches check in regularly with students and help them navigate financial aid, registration, college-level courses, and more. In addition, college-bound DCPS seniors can attend a pre-college orientation to get a sense of what to expect



DC Public Schools  
Parent University  
Online!  
FREE online workshops for DCPS Families!

**Paying for College**

Ideal for 12th grade families: Learn about the Financial Aid process and where to look for scholarships to pay for college

District of Columbia Public Schools hosted online parent workshops for families to learn about the financial aid process.

in college and meet other students who are attending the same school. Participants also have access to the DCPS alumni network, which allows them to stay in touch with other graduates for college tips and career opportunities, and receive monthly communications about scholarships and other key information.

**Leveraging social media:** The district used Instagram Live to connect with students during school closures. College and career coordinators and counselors hosted sessions to support students in preparing for their postsecondary transitions.

**Virtual counseling:** College and career coordinators and counselors worked with students one on one virtually to help them understand financial aid letters, learn how to advocate for themselves, and answer their questions about completing the FAFSA.

**Parent virtual events:** In partnership with the U.S. Department of Education, the district hosted a parent financial aid session to help families understand various types of aid available and to walk them through the process of completing the FAFSA.

## Guilford County Schools

**College partners:** Through the district's work with the College Foundation of North Carolina, financial aid experts at local colleges connected with seniors to help them complete their FAFSA. During school closures, colleges hosted online sessions for families to answer questions about the financial aid process.



A Guilford County Schools STEM Early College at NC AT&T senior participates in her drive-thru graduation ceremony.

## Phoenix Union High School District

**Summer Melt Committee:** Knowing the pandemic would likely lead to an increase in the number of students who enroll in college but don't make it to campus in the fall, the district established a committee to help ensure graduates follow through on their postsecondary plans. The committee launched a peer influencer program, where students use social media to link their classmates to groups that can help with the transition from high school to college.

## San Antonio Independent School District

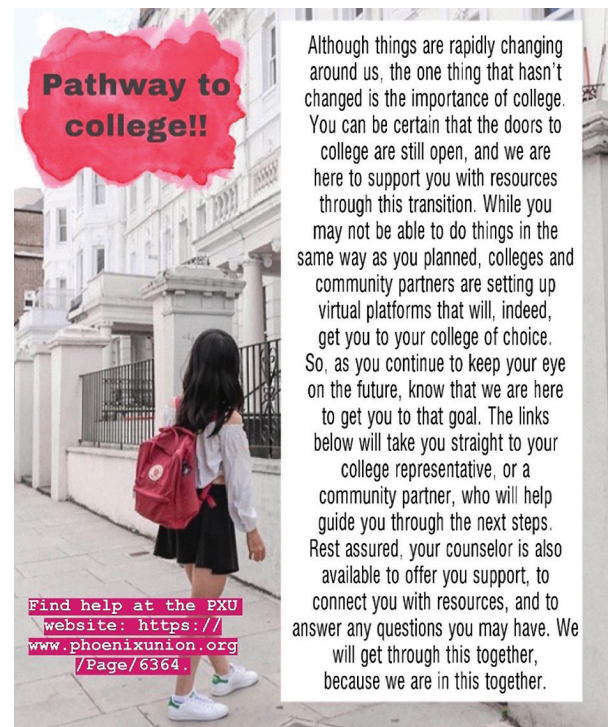
**Virtual College and Career Hubs:** After COVID-19 forced schools to transition to distance learning, San Antonio Independent School District developed an online classroom with digital versions of its college and career resources. The district enrolled seniors in their high schools' virtual College and Career Hub and posted materials such as FAFSA checklists, tutorial videos, and information on the college enrollment and financial aid process.

## The School District of Philadelphia

**Innovative partnerships:** The district worked with the Philadelphia 76ers to increase FAFSA completion rates. The effort included a [FAFSA challenge](#) to engage students in planning for college. Schools also collaborated with partners to host FAFSA pop-up events and training sessions for campus-based FAFSA coaches. Despite the rapid shift to distance learning during spring 2020, the district continued to support students remotely.

## CONCLUSION

Across our membership, chiefs and their teams are working diligently to ensure students have the financial aid they need to attend college or technical, vocational, or trade schools. We urge Congress and the U.S.



Student influencers in Phoenix Union High School District used social media to reach out to their peers during school closures.



San Antonio Independent School District created virtual College and Career Hubs to help students with postsecondary transitions.

Department of Education to simplify the FAFSA, support the types of strategies that our members have successfully implemented, and put more students on the path to an affordable degree and success in life.