

Zooming in on FAFSA completion rates in Washington

WSAC Research Digest #1: Affordability



This is the first of the series of **WSAC Research Digests** that highlight interesting data insights and takeaways from WSAC's new <u>Strategic Action Plan (SAP) Dashboard</u>. The goal of the series is to communicate and interpret data in a brief and informal manner to surface important education issues in the state. You can also <u>view it online</u>.

One of Washington's greatest strengths when it comes to higher education is our generous state financial aid for low- and middle-income families. Students with family incomes up to the state's median level—or about \$113,000 for a family of four in 2023-24—can receive state funds to help pay for postsecondary education and training opportunities. State residents from the lowest income families—those that make approximately \$73,000 or less per year—can receive an award that will cover the full cost of tuition at public institutions. All they have to do is complete the FAFSA or WASFA.

But unfortunately, our strength in state financial aid is stymied by a considerable challenge: Only half of students apply for financial aid, making Washington's FAFSA completion rate one of the lowest in the country.

The FAFSA completion data presented on the SAP Dashboard shows the proportion of public high school graduates in Washington who completed a FAFSA for the upcoming academic year. For the Class of 2023, about 52 percent of graduating seniors filled out a FAFSA. This is a slight increase over the Class of 2022 (50 percent completed FAFSA) and the Class of 2021 (49 percent completed FAFSA), but it is still lower than before the pandemic.

Drilling deeper into the dashboard shows some notable demographic patterns. Students who are eligible for Free or Reduced Priced Lunch (FRPL) are likely from lower-income households that are eligible for at a partial, if not a full, Washington College Grant award that would cover the cost of public in-state tuition. For these students, filing the FAFSA could be a direct path to making college more affordable. **But FRPL-eligible students have consistently filed FAFSA at lower rates than students that are not eligible for FRPL.**



WSAC Research Digest #1: Affordability

For the Class of 2021 (the earliest one visible on the dashboard) the gap between groups was more than 10 percentage points—42 percent of FRPL-eligible students completed the FAFSA compared to 53 percent of non-FRPL eligible students.

Here's the good news: FAFSA completion rates have increased more for lower-income students than their peers in recent years.

Here's the good news: FAFSA completion rates have increased more for lower-income students than their peers in recent years. FAFSA completion improved slightly for FRPL-eligible students in the Class of 2022 (44 percent completed FAFSA) while it remained steady for non-FRPL eligible students. In the most recent year, the Class of 2023, the gap narrowed even further—48 percent of FRPL-eligible students completed FAFSA compared to 55 percent of non-FRPL eligible students.

Although a sizable difference remains, the gap in FAFSA completion between FRPL-eligible and non-FRPL eligible students is beginning to narrow. This is an important development in the state's efforts to ensure affordable postsecondary opportunities for all Washington students.

FAFSA completion is not the only measure of postsecondary affordability, nor does FRPL eligibility perfectly capture the population of low-income students in the state (since, for example, some students may be eligible for FRPL by way of the Community Eligibility Provision, where schools or districts provide Free or Reduced Priced Lunch to all students in low-income areas). However, this trend suggests a positive change in the wake of the pandemic-era FAFSA completion slump. Additional exploration of FAFSA completion data at a local level can help pinpoint where community efforts have begun to move the needle, and where the state can learn from successful initiatives.

Start exploring: https://wsac.wa.gov/sap-dashboard

Emma Lacalli

Associate Director of Research, WSAC media@wsac.wa.gov