



Increasing financial aid applications pays off in student success

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KEY POINTS

- Close to 13,000 Washington high school seniors missed out on over \$50 million in federal Pell Grants in 2018.
- Filling out financial aid applications can be an obstacle for students and their families.
- Washington ranks among the bottom ten states in the country for the percentage of high school seniors who fill out the FAFSA (Free Application for Federal Student Aid).
- Tennessee and Louisiana have shown that states can significantly increase FAFSA completion through a state campaign that provides supports to schools and communities.
- Comprehensive supports that start with helping more students to fill out the FAFSA may help increase on-time high school graduation and college enrollment.
- Schools in Everett, Klickitat, and Spokane have succeeded in increasing FAFSA completion.

WASHINGTON'S CHALLENGE

Many of Washington's students aren't able to access financial aid for education after high school because they don't complete a financial aid application. In 2018, over 12,800 Washington high school seniors missed out on over \$50 million in federal Pell Grants.¹ Those numbers mirror the national picture, where over 661,000 Pell-eligible graduates did not complete the Free Application for Federal Student Aid (FAFSA).

The federal government, Washington, and postsecondary schools all use students' FAFSA to access financial aid programs. Washington also has an application (WASFA) for students who cannot file the FAFSA due to their citizenship or immigration status, but who are eligible for state financial aid.

Only 56 percent of Washington's high school seniors completed a FAFSA in the 2017-18 school year, placing Washington in the bottom ten states for the percentage of students who apply for financial aid.²

According to the National College Access Network (NCAN), Washington ranked 42nd in the nation as of December 2018. At 83 percent, Tennessee and Louisiana tied for the highest FAFSA completion rates.³ Both states give credit to concerted FAFSA completion campaigns.^{4,5}

The importance of applying

Applying for financial aid is a crucial first step toward an affordable degree or credential. This is especially true for students from low- and middle-income families. If students don't apply for financial aid, they can't get scholarships, grants, or loans from schools or state and federal financial aid programs.

Financial aid applications pay off in other ways, too. Studies show that students who complete a FAFSA are 63 percent more likely to enroll in postsecondary education than those who do not file.^{6,7} The more tangible results of applying for financial aid like scholarship offers, grants, and loans are what make postsecondary plans possible. Every \$1,000 in grant aid increases postsecondary persistence rates by 4 percentage points.⁸

Everett School District has celebrated increased graduation and postsecondary enrollment rates since focusing on FAFSA completion. In fact, the district's interest in increasing its high school graduation rate led to its participation in a national research pilot back in 2012. The pilot emphasized FAFSA completion.

Jeanne Willard, Everett School District's director of college and career readiness and on-time graduation described staff's collective realization:

“If kids complete the FAFSA, what would happen were all these magical things—well not magical—but they were correlated: high school graduation and postsecondary enrollment both increased, as well as persistence and completion.”

*—Jeanne Willard
Everett School District*

As a result of their efforts, Everett saw 96 percent of the class of 2018 graduate on time compared to the 81 percent statewide rate. Since 2016, around 65 percent of Everett’s graduates have enrolled in postsecondary education.

Why don’t students apply for financial aid?

When asked why they didn’t complete a FAFSA, students often said they:⁹

- Thought the form was too complicated.
- Didn’t think they were eligible for aid.
- Didn’t know that financial aid exists.

These answers vary sharply across income and parent-education levels. Students whose parents had attained a GED or less—or who were in the lowest income range—were almost three times as likely to say they didn’t have enough information to complete the FAFSA.¹⁰ And many students whose parents were in the middle and high income ranges had misconceptions that led them to believe they weren’t eligible for aid.¹¹

WSAC programs provide a support network

Washington has some of the strongest need-based aid programs for students in the country. The Washington Student Achievement Council (WSAC) manages several programs that build a network of support for schools and districts to serve students who are underrepresented in postsecondary education. Two of these are GEAR UP and the 12th Year Campaign.

GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) prepares students with the academic, social, and financial skills to enter and complete the postsecondary program of their choice. Funded by a federal discretionary grant, GEAR UP serves over 70 schools across the state and reaches almost 35,000 students. WSAC’s GEAR UP network serves 26 school districts and over 5,500 students annually.

The 12th Year Campaign, introduced in 2013, boosts college and financial aid application rates in Washington. It does this by supporting the adults who work with high school seniors and their families to complete applications for college admissions and financial aid. Campaign sites receive free training, printed materials, and other resources to support their students. All GEAR UP schools participate in the 12th Year Campaign, though the campaign also supports schools that don’t participate in GEAR UP. After five years, the 12th Year Campaign now supports over 150 sites across the state.

The 12th Year Campaign sites have FAFSA completion rates that average 10 percentage points higher than non-sites.

They're also above the state's completion rate of 56 percent for public school seniors in

the class of 2018. By design, the 12th Year Campaign can be tailored to meet the needs of any school—rural, urban, small, large, in eastern or western Washington. From Klickitat to Everett and Spokane, schools are tapping into WSAC's GEAR UP and 12th Year Campaign network of support.

EFFECTIVE STRATEGIES ACROSS THE STATE

WSAC spoke with representatives from three districts where high school seniors are applying for financial aid well above the state rate.

1. Everett School District
2. Klickitat High School
3. Spokane Public Schools

All three use the GEAR UP and 12th Year Campaign services network. They use a variety of flexible and innovative approaches to improve student outcomes by focusing on financial aid applications. Some of these different strategies include:

1. Adding financial aid applications to high school and beyond planning.
2. Monitoring and tracking students' financial aid applications.
3. Offering school-day and evening support for financial aid applications.
4. Mythbusting: Financial aid is for technical, two-, and four-year schools.

Add financial aid applications to high school and beyond planning

Too often, students learn a hard lesson if they don't apply for financial aid before high school graduation. If students miss the cutoff to complete the FAFSA, they have limited financial aid options for the fall quarter after high school graduation. To receive aid, they must wait until the next year's application cycle, leaving them without financial aid for the year following their graduation.

Scott Kerwien, director of technology and information for Spokane Public Schools, described the challenge for educators.

"We're caught battling this potential regret for students who say, 'I wish I would have filed it.'"

*—Scott Kerwien
Spokane Public Schools*

Some of the high schools in Spokane have made applying for financial aid a high school graduation requirement—unless parents opt their students out. Schools are doing this through the state’s High School and Beyond Plan (HSBP), which all Washington seniors must complete before graduating. Washington sets minimum state requirements for high school graduation and for the HSBP. But school districts can add requirements, such as applying for financial aid. Parents can still decide to opt their kids out.

Monitor and track students’ financial aid applications in the FAFSA Portal

Both Kerwien from Spokane and Willard from Everett said the FAFSA Portal was a game-changer. The portal, hosted by WSAC, allows schools to track FAFSA completion down to the student level in real time. It shows the status of students’ FAFSAs--whether or not they submitted it, and if they did, any errors that students will have to fix before it’s accepted.

WSAC launched the portal in 2015. Before 2015, tracking students’ FAFSA completion was like a “black box,” according to Willard. And Kerwien agrees, “You’d ask students if they submitted their FAFSA, and they’d say ‘Oh yeah, I did it,’ but you’d have no way of actually knowing.”

In Spokane, Kerwien said they use the reports to support friendly and motivating competition between high schools. And the portal is more than just a tracking tool for schools. Willard says, “It was the first place we really had a system to talk about next steps [with students and families].”



Offer school-day and evening support for financial aid applications

Everett’s Willard suggests using programs and forums they may already have in place: advising periods, college and career planning seminars, and parent nights. In Everett’s experience, the most impactful student support happens during the school day. Evening and weekend events are an additional opportunity to focus on students and families who need extra one-on-one support.

The combination of during- and after-school events can work for smaller schools as well. Klickitat School District serves about 80 students in grades K-12. With one combined elementary and secondary school, staff develop long-term relationships with students and families over the course of their education. “That’s a benefit for us,” says Superintendent Kevin Davis.

This year, all of Klickitat’s students receive free and reduced lunch, which means that all of their students receive GEAR UP and 12th Year Campaign support. The district has leveraged both programs to offer a full-day event in the fall and follow-up FAFSA nights in early winter and spring. For the full-day event, staff set aside a school day for

seniors, invite parents, and provide breakfast and lunch. The event often goes into the evening, as staff put in extra time to make sure each student and family leaves with a plan to complete the financial aid application.

Mythbusting: Financial aid is for technical, two-, and four-year schools

The other benefit to the tight-knit community of a small school is consistent messaging. As early as kindergarten, Klickitat’s staff start talking about careers and postsecondary education with students and families. From the beginning, staff make it clear that financial aid is for almost all postsecondary pathways: technical, two-year, and four-year schools. The current senior class has heard this message since 4th grade.

Klickitat reinforces this message with tangible experiences. In middle school, students begin job shadowing. Over the years, Davis and his staff have developed relationships with a variety of employers including the nearby Bonneville Dam, Public Utility District, regional radio stations, local medical providers, and the military. Through job shadowing, students get exposure to jobs in engineering, health care, and more. They



also learn what kind of education and training they’ll need to do those jobs. Everything they learn goes in their High School and Beyond Plan (HSBP).

“Everyone leaves here with a plan [HSBP],” says Davis. “There’s nowhere to hide here—you can’t hide in a class of 10 students.”

—Kevin Davis, Klickitat School District

The program seems to be effective--between 2011 and 2018, close to half of Klickitat’s graduates enrolled in postsecondary education. This is an impressive rate for a district that often serves a population entirely made up of students who are eligible for free and reduced lunch.

Consistent messaging is harder to coordinate in a larger district, like Spokane, which serves almost 30,000 students. In 2015, the district launched its T-2-4 initiative, a district-wide goal of “Preparing students to successfully complete some form of higher education: technical, 2-year or 4-year.” According to Kerwien, T-2-4 has been the organizing framework for Spokane Public Schools’ efforts to increase FAFSA completion. The district started with teachers, emphasizing the message that multiple valid pathways exist after high school--not just four-year college degrees. Because of T-2-4, staff are seeing a shift in conversations with students and families. They’re doing less convincing, instead providing more support with how and when to complete financial aid applications.

FUTURE WORK

So far, the 12th Year Campaign has mostly focused on supporting high schools, with occasional events at colleges. But Washington faces workforce shortages, which create a need and opportunity to upskill. To serve the broader public, the campaign is exploring partnerships with libraries and other stakeholders.

Community partnerships, while necessary to reach a broader audience of adults, will also benefit high school students. A recent Gallup

survey found that informal, non-education sources are an influential resource for people making decisions about college and training.

More urgently, WSAC wants to share the 10 percentage point gains that 12th Year Campaign brings to schools' FAFSA completion rates. Expanding the campaign's training resources and events is a sound strategy to increase the impact of Washington's financial aid programs.

¹ "Students Missed Out on \$2.6 Billion in Free College Money," NerdWallet, accessed February 4, 2019, <https://www.nerdwallet.com/blog/2018-fafsa-study/>.

² Ibid.

³ Ibid.

⁴ "Tennessee Is Proving FAFSA Completion Leads To A College-Going Culture," Tennessee College Access & Success Network, accessed February 6, 2019, <https://www.tncollegeaccess.org/news/2018/8/2/tennessee-is-proving-fafsa-completion-leads-to-a-college-going-culture>.

⁵ "LOUISIANA BYPASSES TENNESSEE TO BECOME NO.1 IN NATION FOR FAFSA COMPLETION," accessed February 6, 2019, <https://www.louisianabelieves.com/newsroom/news-releases/2018/06/29/louisiana-bypasses-tennessee-to-become-no.1-in-nation-for-fafsa-completion>.

⁶ "National College Access Network (NCAN)," accessed February 4, 2019, <http://www.collegeaccess.org/FAFSACompletionRate>.

⁷ Eric Lauff and Steven J Ingels, "Education Longitudinal Study of 2002 (ELS:2002): A First Look at 2002 High School Sophomores 10 Years Later," n.d., 59.

⁸ Ibid.

⁹ "National College Access Network (NCAN)," accessed February 4, 2019, <http://www.collegeaccess.org/WhyInvestFAFSA>.

¹⁰ Steven Bahr et al., "Why Didn't Students Complete a Free Application for Federal Student Aid (FAFSA)? A Detailed Look," n.d., 9.

¹¹ Bahr et al., 12.