



Amplifying Opportunity Through Financial Aid

Washington Aims Higher for Students and Families

December 2020

Key Takeaways

Affordability has limited access to postsecondary programs—apprenticeships, college, and certificate programs—for many Washington students and families.

Higher education is linked to lower unemployment.

- In April 2020, the unemployment rate for workers with only a high school diploma was more than double that of workers with a bachelor's degree or higher, 17.3 percent compared to 8.4 percent.¹
- Washington State has a goal that 70 percent of adults will have a postsecondary degree or credential, but that number today stands at 57 percent.²

Applying for Washington's generous financial aid programs can provide increased access to higher education.

- Supporting a statewide infrastructure fosters a college-going culture and saves precious local resources allowing funding and staff time to be directed towards other critical needs.

Affordability has limited access to postsecondary programs—apprenticeships, college, and certificate programs—for many Washington students and families.

Applying for financial aid is a key step to accessing financial assistance for college and career education. This report will summarize the opportunities and challenges around college-going and financial aid application completion. Additionally, it will provide an update on the work being done with funding from the Workforce Education Investment Act.³

The expanded Washington College Grant provides new opportunities. The exciting increase of college affordability provided by the Washington College Grant (WCG) places our state financial aid system as the top in the nation. More families are eligible for state aid for more programs and types of credentials, including apprenticeships, than ever before. Of the 23 free college programs across the nation, the WCG is the only program that meets all of The Education Trust's equity criteria and is identified as a model program for other states.⁴

Washington struggles with financial aid application completion.

Amplifying Opportunity Through Financial Aid

The first step in accessing this generous state aid is filling out a financial aid application—either the FAFSA (Free Application for Federal Student Aid) or the WASFA (Washington Application for State Financial Aid, which supports undocumented individuals). However, year after year, roughly half of Washington’s seniors are not completing financial aid applications, consistently placing our state low in the nation (see chart). Students in Washington leave millions of dollars in both state and federal aid on the table – over \$50 million in Pell Grant funds in 2017 alone.⁵

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

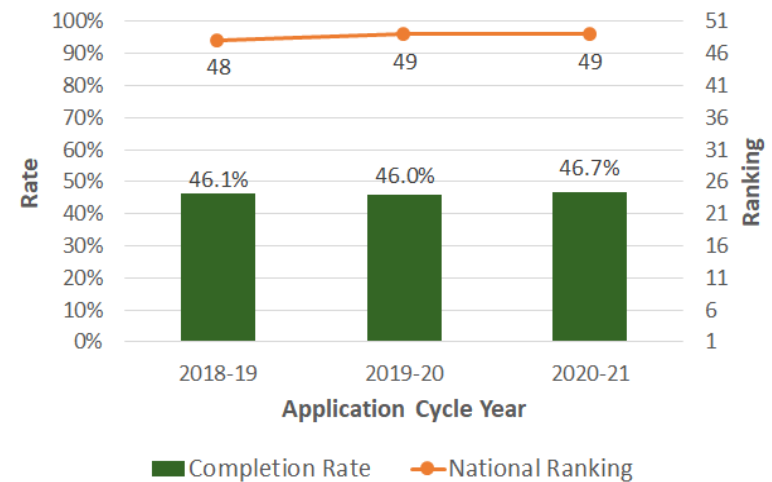
- Thought the form was too complicated.
- Didn’t think they were eligible for aid.
- Didn’t know that financial aid exists.

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. 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.

The low rate of our students applying for financial aid is an indicator of Washington’s weak college-going culture, contributing to fewer students directly enrolling in postsecondary education. **There is a jarring discrepancy between our state’s financial aid system’s strength and our college-going culture’s weakness.** This creates an urgent need to make students and families aware of the financial aid

available to them, as well as the many postsecondary pathways they can access through FAFSA/WASFA completion.

Since 2018, FAFSA completion rates remain stagnant.⁶



WASFA applications show slow growth since 2014.⁷

Application Cycle	WASFA Applicants
2014-15	2, 507
2015-16	3, 686
2016-17	4, 713
2017-18	4, 615
2018-19	4, 951
2019-20	5, 405

The WASFA remains a question mark.

Unlike FAFSA, we are not sure how many students who are eligible for WASFA are not applying. But we do know that students face significant barriers in completing WASFA, including:

- Heightened fear and distrust about filling out a government form and exposing student and family citizenship status.
- Non-inclusive practices that treat WASFA completion separately from FAFSA, creating stigma.
- Systemic barriers related to culturally inclusive language and accessibility.

These lagging indicators of educational attainment are evident across racial groups (see charts). Some students of color apply for financial aid and enroll in postsecondary at higher rates than their White and Asian peers. However, the system is letting our Native, Indigenous, and Latinx students down. For example, Latinx students - the second largest racial group in the state - are not completing the FAFSA at the same rate as their White peers, while at the same time experiencing a higher error rate, further lowering completion and pointing to the need for more intentional and culturally inclusive outreach efforts to communities of color.

All of our students need more supports that can lead to a viable postsecondary pathway for everyone.

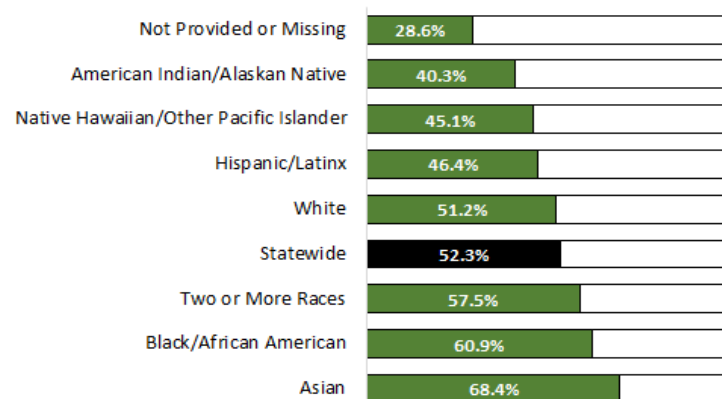
It is also important to note that, despite facing systemic barriers, Black and multi-racial students have achieved parity with their White peers in FAFSA completion and direct postsecondary enrollment. However, the COVID-19 pandemic has exacerbated existing

educational attainment gaps and threatens this parity. We need to celebrate the resiliency of our students of color while also safeguarding and protecting the gains our students have made.

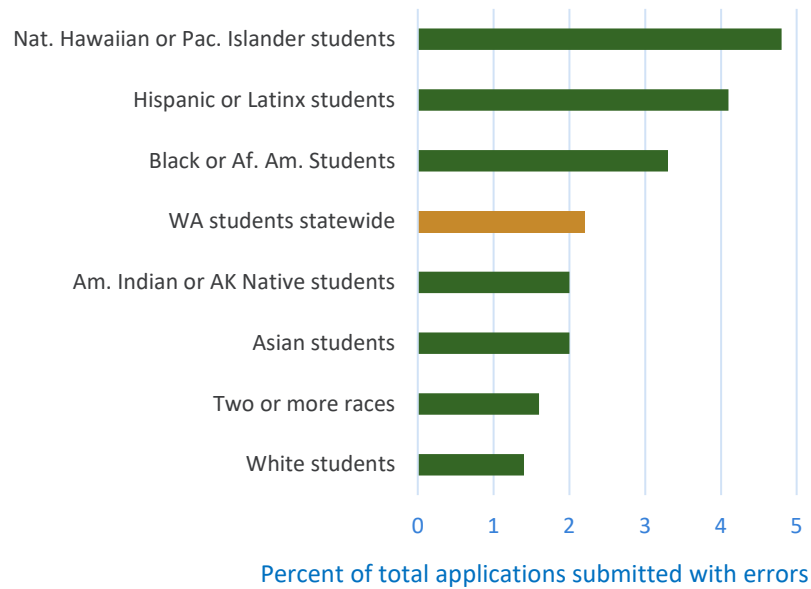
Additionally, parity is not enough – Washington ranks 46th in the nation in the percent of students going directly to college.⁸ All of our students need more supports that can lead to a viable postsecondary pathway for everyone.

Many practices have been adjusted to support educators and students during the COVID-19 pandemic and school building closures. Results from these unique times can't quite be compared with previous cohorts due to these unprecedented circumstances, but data shows that there are promising practices that will support future efforts.

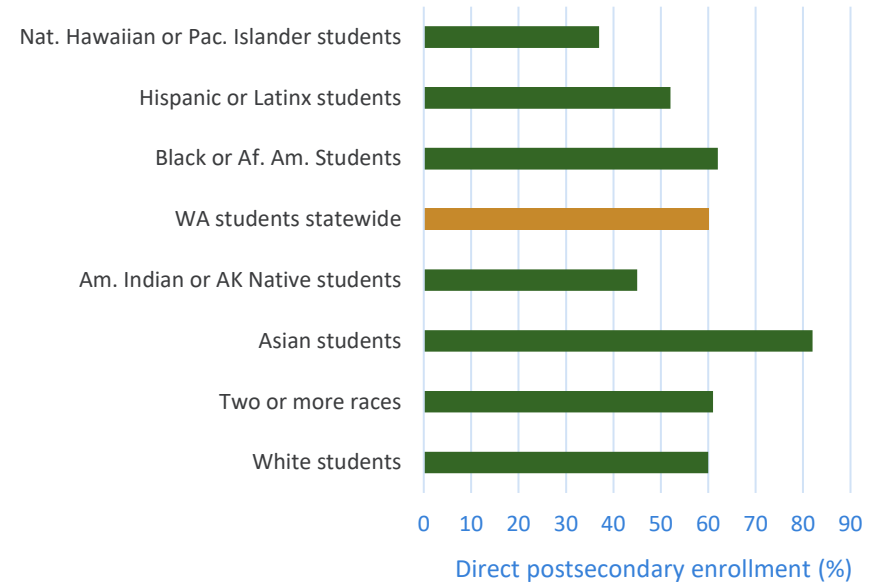
Statewide, there are clear racial disparities in FAFSA completion for the Class of 2020.⁹



FAFSA error rates are highest for Black, Latinx, and Native Hawaiian students, class of 2020.¹⁰



Racial Disparities in Direct Postsecondary Enrollment, class of 2018.¹¹



FAFSA/WASFA completion is the key to unlocking enrollment.

Completing financial aid applications is a proven strategy that leads to increased postsecondary enrollment and better educational outcomes. National studies have shown that:¹²

- Over 90 percent of the students who complete the FAFSA enroll at postsecondary institutions within 12 months of high school graduation.
- Students who complete a FAFSA are 63 percent more likely to enroll in postsecondary education than those who do not file.
- Among students from the lowest socioeconomic quintile, those who completed the FAFSA had a 127 percent higher likelihood of college enrollment immediately following high school graduation compared to their peers who did not complete the FAFSA.
- Students who completed a FAFSA were 72 percent more likely to persist in college than those who did not complete FAFSA.

Developing a stronger statewide infrastructure will foster a college-going culture.

Knowledge and experience gaps on college-going, and how to pay for it, exist everywhere. These gaps are significant barriers to building a college-going culture in a school and community. A state infrastructure can help narrow those gaps. The Washington Student Achievement Council (WSAC) and partners are building the

infrastructure that levels the playing field for all districts and, ultimately, all students.

WSAC provides this systemic state infrastructure and supports counselors, teachers, and others working directly with students. In partnership with state, regional and local partners across the state, such as the College Success Foundation and others, **this support ultimately saves precious resources for the state, districts, and schools, allowing funding and staff time to be directed to other critical needs.**

Aim Higher Washington

Aim Higher Washington is an ambitious initiative to increase equity in postsecondary attainment by supporting a statewide college-going culture through early, accessible, pathway-relevant support of financial aid application (FAFSA and WASFA) completion.

Aim Higher work includes the following:

- [12th Year Campaign and financial aid advising day](#)
- [College and Career Compass](#)
- [Otterbot](#)
- Train-the-trainer initiatives and supporting communities

In 2019, the Washington Legislature invested \$1,155,000 to build on support for this statewide infrastructure. Aim Higher Washington is WSAC's initiative to increase financial aid completion and postsecondary enrollment and attainment for Washingtonians. There are several anchors to the Aim Higher Washington work:

12th Year Campaign and Financial Aid Advising Day (SB 6141)

The 12th Year Campaign boosts college and financial aid application rates in Washington by helping those working with high school seniors and their families complete college admissions and financial aid applications.

12th Year Campaign sites receive free training, printed and digital materials, and other resources to support their students. The 12th Year Campaign also hosts statewide virtual events to support students and families with the financial aid process. It is the primary support structure for the new financial aid advising day requirement passed by the Legislature in 2020.¹³

The 12th Year Campaign continues to grow every year and successfully supports sites to improve their financial aid application completion.

High school 12th Year Campaign sites consistently have FAFSA completion rates ten percentage points higher than schools that do not participate in the 12th Year Campaign.¹⁴

There are over 200 12th Year Campaign sites around the state, including high schools, colleges, and community-based organizations. The 12th Year Campaign also supports the Plus 5 Push for its high school sites – a goal that sites will increase their financial aid application completion rates by five percent. Louisiana, ranked second nationally in FAFSA completion in 2020 with a 78 percent completion rate,¹⁵ has run a successful FAFSA completion competition in the past.¹⁶ Additionally, the Education Strategy Group included this strategy in their recommendations for states on how to increase FAFSA completion.¹⁷

The 12th Year Campaign's current staffing is small, with approximately 2.0 FTE spread over three staff members at WSAC. Additional 12th Year staff would allow the Campaign's reach to extend with much fewer resources, rather than trying to bolster support staff at individual schools or districts.

Digital tools: Otterbot & Compass

Otterbot lets us meet students where they are, which is more critical than ever in the COVID era.

Launched in November 2019, Otterbot is a free texting service designed to help Washington students navigate financial aid for college and career education. Students can access Otterbot via text message 24 hours a day, seven days a week.

Students who sent one or more texts had a FAFSA/WASFA completion rate 17 percentage points higher than students who sent no texts¹⁸.

The primary audience for this texting service is seniors who signed up for the College Bound Scholarship in middle school, but any senior can text in to receive assistance. Otterbot sends out strategic reminders and key pieces of information; students can also text in any question about financial aid. Students who sent one or more texts had a FAFSA/WASFA completion rate 17 percentage points higher than students who sent no texts. For the class of 2020, Otterbot served approximately 11,500 users. For the class of 2021, Otterbot is currently communicating with nearly 15,000 College Bound Scholarship students.

The College and Career Compass is an online tool that provides information on career and educational pathways. The online tool matches users to schools and programs that align with their goals and shares information on funding opportunities and next steps. When the COVID-19 pandemic hit, WSAC's College and Career Compass online tool was quickly adapted to support high school students in addition to adults looking to re-engage with educational opportunities. New articles were created, and promotion began to this expanded audience. College Bound seniors and recent graduates have received emails about the tool, and thousands of Washingtonians of all ages have accessed its resources.

The Train the Trainer Initiative and Supporting Communities with College-Going

WSAC provides leadership and supports to colleges by training those in their campus and local communities to support students with financial aid applications.

In January 2020, in partnership with the State Board for Community and Technical Colleges, Independent Colleges of Washington, and the Council of Presidents, WSAC led a Train the Trainer series of workshops. These seven workshops trained 350 college staff to support financial aid completion in their communities by training others and providing direct student supports. Building a trained force of financial aid support people is a key recommendation of the Education Strategy Group's FAFSA completion recommendations. It is a tactic used by other states, including Louisiana. WSAC can provide the content and structure for the training, and the colleges can cultivate their volunteer pools to support their local communities in this work.

The Washington Student Achievement Council and our partners are building the infrastructure that levels the playing field for all districts and, ultimately, all students.

The statewide infrastructure that WSAC provides in creating these tools and programs supports financial aid completion and, ultimately, college-going. Local communities and schools do not have to spend their time creating the tools but instead encourage their students to access the consistent, relevant, and accurate statewide information available in an accessible manner through these statewide opportunities.

A Sustained Call to Action

There is a critical need for affordable degree pathways for all of Washington's citizens, from young people graduating high school to returning adults and displaced workers.

The combination of the Washington College Grant and the investment to increase financial aid applications will lead to greater opportunity and educational attainment for our students, creating a thriving labor force and a more equitable and just society.

In addition to the investments outlined above, other needed supports include:

- Strengthening communication channels with parents and families in culturally inclusive ways.
- Supporting anti-racist training and developing best practices with community partners to address implicit bias that limits educational opportunities for students of color.
- Leveraging early intervention programs like the College Bound Scholarship to engage with students starting in middle school about their career interests and intended postsecondary pathway.
- Improving and integrating data collection across different systems to better track student outcomes and make more informed decisions about what interventions effectively create a college-going culture.

Continued investment in Washington's statewide infrastructure is critical to bolstering other educational systems, from districts and schools, to regional and local community-based organizations, all working together in support of encouraging students' college-going behavior.

Endnotes

- 1 Kwakye, Isaac, Emma Kibort-Crocker. "Lessons on Recovery." 2020. Accessed on November 13, 2020. https://wsac.wa.gov/sites/default/files/2020.08.20.Lessons.on_.Recovery.Report.pdf.
- 2 WSAC staff analysis of One-Year American Community Survey data, U.S. Census (April 2019).
- 3 ESSB 2158, Workforce Education Investment, 66th Legislature, 2019 regular session, page 5. <http://lawfilesexternal.wa.gov/biennium/2019-20/Pdf/Bills/Session%20Laws/House/2158-S2.SL.pdf?q=20200601135632>.
- 4 "A Promise Worth Keeping: An Updated Equity-Driven Framework for Free College Programs." The Education Trust. (October 2020). Accessed on November 13, 2020. <https://edtrust.org/resource/a-promise-worth-keeping/>.
- 5 "Increasing Financial Aid Applications Pays Off in Student Success." (February 2019). Accessed on November 13, 2020. <https://wsac.wa.gov/sites/default/files/2019-02-04-FAFSA-Issue-Brief-No-Citations.pdf>
- 6 WSAC staff analysis, "#FormYourFuture FAFSA Tracker," academic years 2017-2018 through 2019-2020. <https://formyourfuture.org/fafsa-tracker/>.
- 7 WSAC Student Financial Assistance calculation of WAFSA completion data, academic years 2014-2015 through 2019-2020.
- 8 National Information Center for Higher Education Policymaking and Analysis, 2016 Data. Accessed on November 13, 2020. <http://www.higheredinfo.org/dbbrowser/index.php?submeasure=63&year=2016&level=nation&mode=graph&state=0>.
- 9 WSAC Research calculation of Washington FAFSA Completion Portal, FAFSA completion by race, academic year 2019-2020.
- 10 WSAC Research analysis of Washington FAFSA Completion Portal, FAFSA error rate by race, academic year 2019-2020.
- 11 WSAC staff analysis of percent of students that graduated in 2018 who enrolled in a postsecondary program within the first year; High School Graduate Outcomes Data Dashboard. Education Research and Data Center (ERDC). (November 2020). Accessed on November 13, 2020. <https://erdc.wa.gov/data-dashboards/high-school-graduate-outcomes>
- 12 "Why Invest In Increasing FAFSA Completion?" National College Access Network (NCAN). Accessed November 13, 2020. <https://www.ncan.org/page/WhyInvestFAFSA>.
- 13 SB 6141, Expanding Access to Higher Education, 66th Legislature, 2020 regular session. <http://lawfilesexternal.wa.gov/biennium/2019-20/Pdf/Bills/Session%20Laws/Senate/6141-S.SL.pdf?q=20201118124537>
- 14 WSAC staff calculation of FAFSA completion portal data. <https://portal.wsac.wa.gov/fafsacompletion/>.
- 15 "#FormYourFuture FAFSA Tracker" 2020. <https://formyourfuture.org/fafsa-tracker/>.
- 16 Louisiana Office of Student Financial Assistance. <https://mylosfa.la.gov/>.
- 17 "Fast Track FAFSA Completion." Education Strategy Group. (January 2020). Accessed on November 13, 2020. <http://www.edstrategy.org/wp-content/uploads/2020/01/Fast-Track-FAFSA-Completion-Final.pdf>
- 18 WSAC College Access and Support calculation of Otterbot data, academic year 2019-20 for the class of 2020 College Bound students.