

What the Pandemic Can Teach Us About FAFSA Completion

Notes from New York City

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This August, as the ideal window for college-intending high school seniors to complete the Free Application for Federal Student Aid (FAFSA) drew to a close, there were many reasons for worry. As noted in [The Hechinger Report](#), [NPR Marketplace](#), and [US News](#), FAFSA completion numbers for the class of 2021 were down significantly this past year. [Nationally](#), just over half the class of 2021 (52.6%) completed FAFSA by the end of June, down 5.1% from 2020. These drops were steeper among [Title 1 eligible](#) schools (-6.8%) and schools serving high concentrations of students of color (-8.4%).

Applying for financial assistance to attend college by completing FAFSA is a critical step towards higher education for many high school students. According to the [National College Attainment Network \(NCAN\)](#), students who complete FAFSA by the end of high school are more likely to make an informed decision about where they go to college and to enroll in the fall immediately following graduation. This is especially true for students from low-income families who rely on federal and state resources to make their college-going aspirations a reality: those from the lowest socioeconomic bracket are [127% more likely to matriculate in the fall after graduation](#) than peers who do not complete FAFSA. Completing FAFSA is an important equity indicator for low-income students, whose immediate college enrollment rate (67%) falls well below that of high-income peers (87%, [National Center for Education Statistics](#)).

Given the devastation the pandemic has wrought in low-income communities, decreases in FAFSA completion do not come as a surprise. And while they are a cause for tremendous concern, the dislocations and shifts of the past 18 months also potentially offer a window into outstanding questions about why students and families do not complete the FAFSA - questions that pre-date the pandemic - as well as opportunities for shifting practice around applying for federal financial aid as we head into the '21-22 school year. At [College Access: Research & Action \(CARA\)](#) we spent this past spring doing a small study that we hoped would begin to answer those questions, as well as suggest promising practices to address pandemic losses and financial aid practices more generally.

Understanding Gaps in FAFSA Completion: An Exploratory Study in New York City

National trends in FAFSA completion were mirrored in New York City, where citywide rates throughout the spring averaged 4-6% lower compared to last year according to The [Education Trust - New York](#). We observed steeper drops at the 50 NYC schools we partner with to implement [whole-school](#) and [near-peer](#) college access programming. These schools serve a predominantly low-income (83%) and Black/Latinx (82%) student population. As of March 1st (a best-practice deadline for FAFSA completion), 43% of seniors at partner schools had completed FAFSA, down 13% from the previous year and 10% lower than the citywide average. Fortunately, CARA partner schools recovered much of that lost ground over the course of the spring: by the end of June, 60% of seniors had completed FAFSA, surpassing the national average and falling only a few points short of the citywide average.

In March and again in early June, we met with the counselors at four of our schools. We chose schools that represented a cross-section of the wider group that we partner with. Three are in Queens and one was in the Bronx; two were quite small, with graduating classes close to 100, and two larger, with graduating classes between 300-400. Three of the four serve a high percentage of immigrant students and multilingual learners and all serve predominantly low-income students of color.

The trajectory of FAFSA completion at these schools this spring provides an opportunity to understand the barriers students and families encountered in completing FAFSA during a second COVID spring. In analyzing the information we gathered, we came to see those barriers as being *further exposed and exacerbated* by the pandemic - different in scale but not in kind - from pre-existing issues. We also saw the scale of the crisis provoking schools to rethink their approaches to supporting students with financial aid, and experiment with new practices.

Causes of FAFSA Non-Completion: What COVID Exposed

Even prior to the pandemic, FAFSA completion rates at CARA's partner schools was on our minds. Over the past five years, while these schools succeeded at increasing *early* completion of FAFSA - by 30%, on average, the year prior to COVID - many continued to have a gap between the number of graduating seniors and those completing FAFSA by end of the year. What accounted for the inability to increase overall completion? The pandemic both made this question more pressing, and the answers more visible as

counselors were forced to work remotely one-on-one with each student to complete FAFSA.

Among the four schools we followed in 2020-21, 20-40% of their senior class did not complete FAFSA by the end of the year. We found that these students fell into five categories. One group that we would have guessed accounted for part of this percentage was **undocumented students**. While the percentage varied by school, a portion of FAFSA non-completers at each of the four schools fell into this category and therefore were not eligible to complete FAFSA. It is important to note that many undocumented students at our partner schools *do* opt to attend college, particularly public colleges in NYC, and can qualify for state financial aid. Thus, for this student population, FAFSA non-completion does not fully correlate with not enrolling in college. At the same time, undocumented students and their families were overwhelmingly impacted by the economic shutdown in NYC, and were more vocal both about their status, and about the ways in which it put college attendance out of reach for them, in this challenging year.

Another category that was visible in the past - and the one that the majority of existing FAFSA completion strategies are aimed at - are **those tripped up by the complications of the financial aid application process**. This includes students experiencing a range of complicating factors. A small but persistent group of students had parents whom the counselor spoke with multiple times but who did not trust the school enough to be willing to share tax information and other personal details necessary to complete the application (this was exacerbated this past year, with some families who may have been willing to hand over pieces of paper hesitant to submit needed documents digitally). A much larger group of students started FAFSA but ran out of steam when they encountered the multiple steps required to finish it. And then there was a significant group who both they and their counselor *thought* had completed FAFSA, but whose applications in fact had errors that meant that colleges did not “package” the student, i.e. grant them federal financial aid. All of these pre-existing challenges were exacerbated by COVID and the difficulties of remote work.

A third category of non-completing students was the small group of **middle income families** at these schools who, based on an understanding of how much federal aid they would qualify for - probably little to none - chose not to engage with the deeply unpleasant bureaucracy that FAFSA represented. The counselor at the one school with a meaningful group of these families told us that after several attempts to convince parents, she eventually marked these families “excused” on her tracker. Even though she knew it meant they might be missing some opportunities for financial assistance, she simply didn’t see it as her place to *insist* they fill out FAFSA. While a report from [Sallie Mae](#) found that families did not significantly change their strategies for paying for

college last year, our research uncovered the interpersonal challenges of pushing families to undertake onerous and uncomfortable processes from which they may see only very modest benefits. These challenges were also exacerbated by the pandemic. As financial aid fails to keep up with the cost of college, this group is growing.

Then there were students who were never convinced by the school's pitch around going to college, but **intended all along to enter the workforce**. For some of these students, simply finishing high school was a struggle for a variety of reasons, but most often academic ones. Every school also had students who were consistently absent, or who dropped out during senior year or before (these students are counted in cohort enrollment numbers, which are used to calculate rates of FAFSA completion), but were effectively never *in* school for the counseling office to serve at all. We are glad to see a larger national conversation about widening postsecondary pathways to better serve all of these students.

A final category of non-completers is the one that has grown the most in the pandemic. Many counselors and school leaders indicated “the conversation around college has changed” this year. “We have a lot of students that were not as enthusiastic about being college-bound because of uncertainty and finances. They wonder, ‘why spend money to sit behind a computer screen?’”, one told us. While there’s no question that online learning has led many students to defer college, the deeper **financial risk-benefit calculation that so many low-income families need to make to attend college** pre-dated the pandemic. Since COVID, the risk side of the ledger has simply grown so large for so many families that it is now visible to counselors, teachers, and school leaders in ways that it was not before. The financial vulnerability of low-income families is a daily and enduring reality in their lives; as it has worsened during the pandemic - and perhaps as more adults in schools are more aware of and asking about these realities - more students are saying it out loud. Research by [Third Way](#) found that 18% of high school seniors reported that the pandemic has made them less likely to enroll in college. “It is heartbreaking,” one counselor told us; students and families “are up against impossible odds, in impossible situations.”

Practitioner Bright Spots: Innovations Spurred by COVID

There is no question that achieving high rates of FAFSA completion at schools serving more vulnerable student populations was staggeringly difficult this spring. At the same time, we observed staff at the four schools we followed undertake innovative efforts in the face of these unprecedented challenges. They used creativity and some of the new

tools and flexibility that the pandemic engendered to help students across the finish line, particularly as the end of the school year approached. We hope to see these promising practices integrated into these schools' infrastructure in the years ahead, and share them here in the hope that other schools can do the same.

First, the virtual environment this year **increased student comfort with computer-based application tasks**. That had positive spillover to the college application process more generally, including FAFSA completion, which was already almost entirely online pre-pandemic. In the past, low-income students struggled (often invisibly) to access sufficient time and bandwidth on computers to complete the multiple steps of the process. While access to both was a huge issue for low-income students in the past year and a half, the need for schools to ensure that access - and to train students to navigate online portals - became exceptionally clear during the pandemic. A result has been students' development of greater ease with completing application tasks - including FAFSA - on the computer: e.g. counselors reported students were more organized this year in terms of keeping track of various portal logins and checking and using their email more consistently.

Second, schools saw **more parent engagement through creative scheduling**. With many students working during the day to support their families, schools realized they needed to shift staff schedules to create availability during evening hours. One school found it effective to hold advising appointments from 5-6pm, while another offered office hours two evenings a week, one for Spanish-speaking families and one for English-speaking ones. This shift, along with the use of Zoom or Google Meets, had an unexpected dividend: when counselors were working with students in the evening, parents were more often home and able to join the meeting; and more generally, more parents showed up for meetings because they didn't need to travel to school. Thus, schools were able to engage more working parents, something that has been a perennial challenge.

Third, moving all work online **improved college office monitoring of students' application progress**. We saw schools build out more transparent ways of tracking students' college application progress, including FAFSA completion, and devote more staff time to continually updating, monitoring, and sharing milestone completion through internal tracking systems. Counselors and other staff involved in the college process drew on a variety of sources - including state financial aid portals, updates sent from the city Department of Education, and student self-reports - to implement "triage" advising strategies, where they identified distinct groups of students in order to provide differentiated supports. We also observed college office staff use their tracking tools to monitor students' FAFSA applications all the way through to completion, checking on

the status continually and making sure errors in applications were resolved, instead of ensuring only the initial submission of FAFSA applications. We hope schools will continue to use these valuable tracking tools to ensure FAFSA is *completed*, even when they are back in person.

Fourth, several of the schools tried out a new strategy of ***using classroom time to support students' FAFSA completion***. They experimented with both allowing college office staff to push-in to classroom time, and enlisting teaching staff to assist with FAFSA; for example, one school scheduled a senior class for both fall and spring semester focused entirely on the college process and had great success in completing much of the initial FAFSA legwork with students in group settings. This enabled counselors to spend their time doing more targeted follow-up with individual students and families outside of the classroom. Though classroom schedules will return more to “normal” this year, these schools are likely to try to find ways to continue this practice because its effectiveness was so striking.

Fifth, the ***value of trained near-peer counselors who come from students' own high schools*** in college advising work shone especially brightly during the pandemic. Working alongside (and supervised by) adult counselors, they brought unique knowledge and skills to supporting students through the college application and financial aid process. Comfortable with technology, available on a more flexible schedule (i.e., late at night when many high school students are online), and able to serve as credible messengers, these young people were an invaluable resource before the pandemic, but all of these qualities became even more important in the past year and a half. Some schools hired near-peer counselors for the first time and witnessed up close the impact they have on FAFSA completion. As one noted, “They were a game-changer.”

As the nation's schools head into the new school year, we hope that these insights into why students don't complete FAFSA - and strategies for supporting more of them to do so - will help them to “build back better” in 2021-22 and beyond.