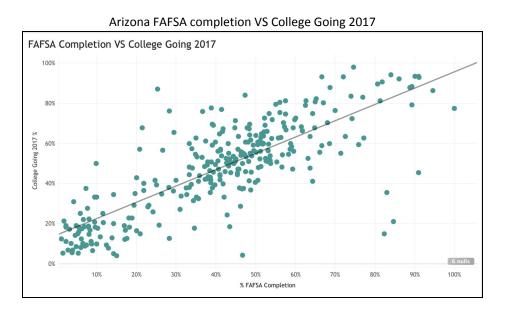
## Improving FAFSA Completion in Arizona: An Analysis of Interventions and Recommendations

#### Executive Summary

#### Arizona:

#### In 2019, 47% of high school seniors submitted a FAFSA and 55% attended a postsecondary institution after

**graduating.** Arizona has historically under-performed in FAFSA completion and college-going rates. In 2018, only 43% of high school seniors submitted their FAFSA and only 55% attended a postsecondary institution after high school, making Arizona the 42nd ranked state when it comes to FAFSA completion. Filling out the FAFSA is a major indicator of whether or not a high school student will continue on to college, with data from the National Center for Education Statistics showing that 90% of high school seniors who complete their FAFSA attend college directly after high school in comparison to 55% of those who do not. A majority of students do not complete the FAFSA because they thought their family could afford school or college without financial aid, thought they may be ineligible or may not qualify for financial aid, did not want to take on debt, did not have enough information about how to complete a FAFSA, did not plan to continue education after high school, or did not know they could complete a FAFSA. For students in high-poverty areas, filling out a FAFSA is crucial for post secondary school success as students who neglect to file a FAFSA miss out on a collective average of \$24 billion in pell grants, work-study, and state aid programs annually, according to a 2014 research paper by Micheal Kofoed.<sup>1</sup>



#### Current Initiatives: (pgs. 5-6)

In 2018, statewide initiatives including The Arizona FAFSA Challenge, College Goal FAFSA Events and FAFSA Finish Line were introduced to increase the state's FAFSA completion rates. Other existing initiatives include Project Benji and Helios' College Going and Growing initiative. Arizona has already begun implementing several interventions aimed at improving FAFSA completion rates. The initiatives include programs backed by The Governor, like the Arizona College Application Campaign, College Goal FAFSA Events, FAFSA Finish Line and the Arizona FAFSA challenge, all of which were created as resources for students and schools to increase the state's FAFSA completion and college going rates. Further, there are other initiatives such as the Helios College Going and Growing Initiative, an initiative that partners with specific districts to encourage FAFSA completion, and Project Benji, a 24/7 chat bot that answers any FAFSA related questions that students or their families may have about the FAFSA.

<sup>&</sup>lt;sup>1</sup> <u>https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=2353846</u>

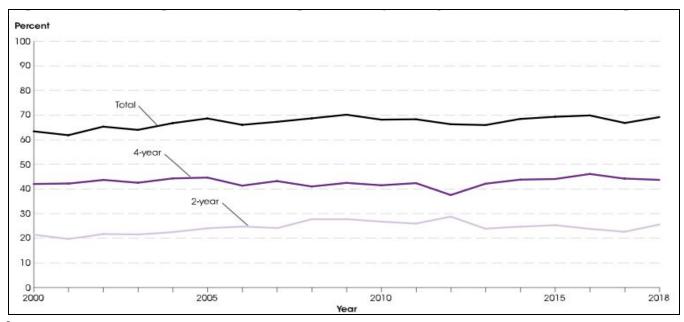
Path #1: Mandatory FAFSA Legislation	<ul> <li>What this includes:</li> <li>Creating legislation mandating FAFSA</li> <li>Giving students information on existing FAFSA initiatives and resources</li> <li>Creating partnerships to assist schools with the mandate</li> <li>Providing an opt-out mechanism for graduating students</li> <li>Giving schools resources allowing them to utilize FAFSA Finish Line</li> <li>Giving the state time to implement the initiative</li> </ul>
Path #2: Creating flexible FAFSA legislation and shifting statewide initiatives to the district and school levels.	<ul> <li>What this includes:         <ul> <li>Creating legislation requiring that all students be given information on how to properly complete the FAFSA</li> <li>Include funding for schools for the aforementioned legislation</li> </ul> </li> <li>Making existing initiatives more visible to parents</li> <li>Providing grant funding for more counselors in schools</li> <li>Urging communities in Arizona to offer promise programs</li> </ul>

Though Arizona has done work in implementing programs such as these for students to encourage FAFSA completion, there are numerous additional research-based interventions that the state could implement to begin to accelerate our goals. These initiatives, which have already been implemented in other states and schools, have proven wildly successful. The state should consider mandating FAFSA completion as a high school graduation requirement, increasing the number of school counselors in schools, creating additional public-private or public-nonprofit partnerships, and passing legislation that mandates FAFSA information be provided to all students at least once before the end of their senior year.

### Improving FAFSA Completion Rates in Arizona: An Analysis of Existing Interventions and Recommendations for Further Consideration

#### Introduction:

For students in the lowest income quartile, FAFSA completion is associated with a 127% increase in immediate college enrollment.<sup>2</sup> In 2018, 69% of high school graduates in the United States immediately enrolled in a post-secondary institution, a rate which has slightly increased from 63% in 2000, but that has seen little movement since 2010.<sup>3</sup> However, these levels differ depending on the state, where many states record college-going rates under 50%. Looking further, the rates decrease as the income gap grows wider, with studies showing that students in the highest income quartile are 26% more likely to continue to higher education after high school than students in the lowest income quartile.<sup>4</sup>



<sup>5</sup> Figure 1. Immediate College Enrollment Rate of High School Completers, by Level of Institution: 2000 through 2018

To combat low college-going rates and the educational attainment gap, which refers to the disparity in academic performance between groups of students (e.g. impoverished V. wealthy), educators and policy makers have discussed different initiatives, one being to increase the amount of students submitting their Free Application for Federal Student Aid, or FAFSA. The FAFSA makes students eligible to receive federal financial aid to attend a post-secondary institution covering partial or full tuition based on each individual's financial needs. The National College Attainment Network found that a student filling out the FAFSA is often an important factor of whether or not a student goes to college, with data showing that 90% of high school seniors who complete their FAFSA attend college directly from high school in comparison to 55% of those who do not.<sup>6</sup>

<sup>2</sup> https://www.ncan.org/news/480053/Students-in-Higher-Poverty-School-Districts-Are-Less-Likely-to-Apply-for-Financial-Aid.htm

<sup>&</sup>lt;sup>3</sup> <u>https://nces.ed.gov/programs/coe/indicator\_cpa.asp</u>

<sup>&</sup>lt;sup>4</sup> <u>https://www.aacu.org/aacu-news/newsletter/2018/june/facts-figures</u>

<sup>&</sup>lt;sup>5</sup> Image taken from https://nces.ed.gov/programs/coe/pdf/Indicator\_CPA/coe\_cpa\_2018\_05.pdf

<sup>&</sup>lt;sup>6</sup> <u>https://www.ncan.org/page/WhyInvestFAFSA</u>

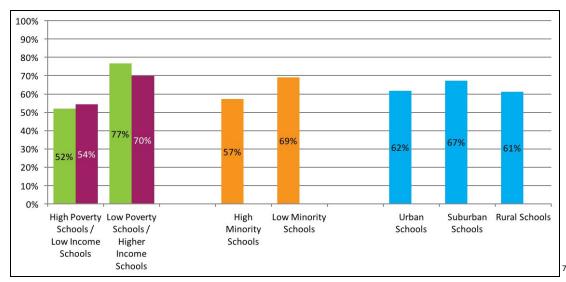


Figure 2: College Enrollment Rates in the First Fall after High School Graduation, Class of 2016, Public Non-Charter

The FAFSA itself holds many benefits for the majority of students. Depending on the student's circumstances, most will receive federal funding grants to pay all or some of their tuition, as well as access to federal student loans, which have high protections and lower interest rates than private student loans, and work-study opportunities. Filling out this single form can lead to access to aid at a majority of colleges and universities in the U.S. Further, many university and merit scholarships require students to file their FAFSA in order to qualify, making it a necessary first step to receive more than just federal funding. Finally, the form has been greatly simplified in the last few years, making the process faster and easier.<sup>8</sup>

Even with its many benefits, only 61% of high school seniors across the U.S. completed their FAFSA in 2018, and many individual states' rates averaged much lower than that.<sup>9</sup> Because of the low FAFSA completion rates, students neglected an estimated \$2.6 billion in federal aid that could have been used for funding postsecondary education, mostly because 661,000 graduates who were eligible for the pell grant, a federal grant that funds college for low-income students, did not complete their FAFSA.<sup>10</sup>

A federal study done by the National Center for Educational Statistics found 7 main reasons why students do not complete their FAFSA. The report used data from the 2013 update of the NCES High School Longitudinal Study of 2009 (HSLS:09), which was a national representative study of a cohort of students who were 9th graders in fall 2009, and surveyed graduating students who did not submit their FAFSA<sup>11</sup>. Students were found not having completed their FAFSA because of the following reasons:

- 33% thought they or their family could afford school or college without financial aid.
- 32% thought they or their family may be ineligible or may not qualify for financial aid.
- 28% did not want to take on debt.
- 23% did not have enough information about how to complete a FAFSA.
- 22% did not plan to continue education after high school.
- 15% did not know they could complete a FAFSA.
- 9% thought the FAFSA forms were too much work or too time-consuming.<sup>12</sup>

As seen by the data, many of the reasons that students do not file their FAFSA have to do with a lack of understanding of what the FAFSA is or how to complete it. To combat the lack of information and to increase FAFSA completion rates, states across the U.S. have begun initiatives that range from adding FAFSA completion as a requirement for graduation to having Statewide FAFSA challenges.

<sup>&</sup>lt;sup>7</sup> Taken from https://nscresearchcenter.org/hsbenchmarks2017/

<sup>&</sup>lt;sup>8</sup> https://www.cnbc.com/2017/09/28/why-every-student-should-fill-out-the-fafsa.html

<sup>&</sup>lt;sup>9</sup> https://hechingerreport.org/are-too-few-college-students-asking-for-federal-aid/

<sup>&</sup>lt;sup>10</sup> <u>https://www.nerdwallet.com/blog/2018-fafsa-study/</u>

<sup>&</sup>lt;sup>11</sup> https://nces.ed.gov/pubs2018/2018061.pdf

<sup>&</sup>lt;sup>12</sup> https://www.insidehighered.com/admissions/article/2019/01/14/new-research-shows-why-students-dont-fill-out-fafsa

#### Arizona:

In 2018, Arizona was ranked 48th out of 51 states (including DC) in FAFSA Completion, with only 43% of high school seniors submitting their FAFSA.<sup>13</sup> The state's low FAFSA rates coincide with low college-going rates, with only 55% of the graduating class of 2019 attending a post-secondary institution the semester after graduating high school.<sup>14</sup> In hopes of increasing both of these rates, Governor Doug Ducey announced many new initiatives to increase the state's FAFSA completion rates and set Arizona's Achieve60AZ goal to have 50% of high school seniors complete their FAFSA by 2019 and gradually increase to 78% by 2030.<sup>15</sup> Achieve60AZ also set the state's post high school enrollment goal to be 70% by the year 2030.

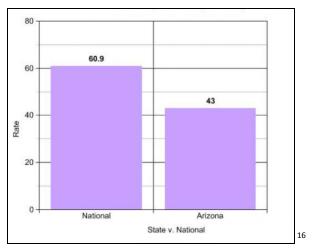


Figure 3: FAFSA Completion Rate (State of Arizona)

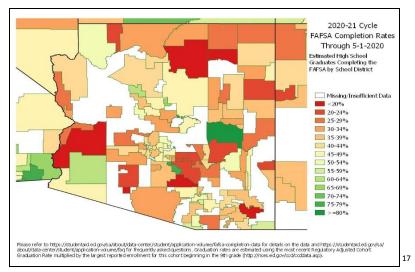


Figure 4: Public School District 2020-21 Cycle FAFSA Completion Rates for Arizona

In 2019, Arizona's FAFSA completion rate was raised to 47%, a 5% increase from the year before but still 3% away from the state's projected goal of 50%.<sup>18</sup> For the graduating class of 2020, the state hopes to have a 52% FAFSA completion rate, yet another 5% increase from the year before. The rate by district varies widely from over 80% to less than 20%.

Arizona has implemented the following initiatives in hopes to increase FAFSA completion and college-going rates:

<sup>&</sup>lt;sup>13</sup>https://public.tableau.com/profile/bill.debaun.national.college.access.network#!/vizhome/FormYourFutureFAFSATracker-2019-20FAFSACycleThroughAu gust232019/CurrentWeekRanking

<sup>&</sup>lt;sup>14</sup> <u>https://www.expectmorearizona.org/progress/post\_high\_school\_enrollment/?location=State::Arizona</u>

<sup>&</sup>lt;sup>15</sup> https://fafsachallenge.az.gov

<sup>&</sup>lt;sup>16</sup> Taken from https://mylocalnews.us/arizona/2019/04/arizona-fafsa-rates/. (2019)

<sup>&</sup>lt;sup>17</sup> Taken from: https://studentaid.gov/data-center/student/application-volume/fafsa-completion-data

<sup>&</sup>lt;sup>18</sup> <u>https://azednews.com/arizona-issues-statewide-fafa-challenge-to-boost-completion-rate/</u>

#### Arizona College Application Campaign



#### **College Goal FAFSA Events**



#### The FAFSA Finish Line



#### Arizona FAFSA Challenge



The Arizona College Application Campaign is a statewide campaign with the purpose of increasing the number of students applying for postsecondary education.<sup>19</sup> It targets Title I schools in creating a college-going culture with the expectation that all students submit at least one college application in the fall and submit their FAFSA in the spring.<sup>20</sup> The Campaign was created to support low-income and first generation students who may need additional support and resources in order to successfully complete a college application or FAFSA. Participating schools set aside time within the school day to provide students with internet access, computers, and resources to successfully submit their applications.<sup>21</sup>

College Goal FAFSA is an initiative where high schools and postsecondary institutions can host free events that provide families and students assistance in navigating the financial aid process.<sup>21</sup> The events are held year round at various times and locations for students and families to attend for free, with locations and times easily accessible on the College Goal FAFSA website. Further, the website also provides up-to-date information on its website of student financial aid information for students and families to use.

The FAFSA Finish Line initiative is an opt-in program for high schools which allows an authorized individual from each high school to identify individual students' FAFSA application status, which shows which students have or have not completed or submitted their forms.<sup>22</sup> By showing the application status of each individual, school administrators can target specific students and increase successful completion rates. The 25 high schools who actively used the reports for both the 2016-2017 and the 2017-2018 FAFSA cycles saw an 8.2% growth of FAFSA completions from the prior year.

The Arizona FAFSA Challenge hosts an interactive website aimed at raising FAFSA completion rates across the state. It includes a FAFSA toolkit for students and counselors with easy to read information on the FAFSA as well as step-by-step instructions on how to fill out the form<sup>23.</sup> Further, it hosts the statewide FAFSA competition, where schools across the state compete for the highest FAFSA completion rates. The website highlights monthly winners throughout the school year and announces the MVP at the end of each academic year.<sup>24</sup> Finally, the website holds data on FAFSA completion rates on the county level, district level and even individual high school level.<sup>25</sup>

- <sup>19</sup> https://collegegoal.az.gov/join-arizona-college-application-campaign
- <sup>20</sup> https://collegegoal.az.gov/college-application-campaign-details
- <sup>21</sup> <u>https://collegegoal.az.gov/event-information</u>
- <sup>22</sup> https://collegegoal.az.gov/fafsa-finish-line
- <sup>23</sup> <u>https://fafsachallenge.az.gov/how-apply/students</u>
- <sup>24</sup> <u>https://fafsachallenge.az.gov/challenges</u>
- <sup>25</sup> https://fafsachallenge.az.gov/dashboard

## Helios' College Going and Growing initiative



#### Ask Benji: Digital FAFSA Assistant



The Helios College Going and Growing initiative, which began in 2015, is currently partnered with 18 school districts in Arizona to create a college-going culture for students.<sup>26</sup> The program works with districts to provide the ACT to all juniors during the school day instead of only on weekends, create a college application campaign encouraging every senior to submit an application for at least one postsecondary institution, help students complete their FAFSAs, and work with students to create Educational and Career Action Plans. In the 2017-2018 school year, over 27,000 students took the ACT under the program and saw FAFSA completion rates in its partner schools increase 20% from the previous year.<sup>27</sup>

Benji is a 24/7 chat box that draws from a large database to answer any questions that students and their families may have about the FAFSA form. Students can text a number at any time and receive answers on the FAFSA. The Benji initiative is also partnered with 17 school districts across Arizona to help the district's students as well as send out text reminders about FAFSA completion, FAFSA workshops and other financial aid resources. The initiative further has cards and posters that schools can utilize to spread the word about Benji as a resource.<sup>28</sup>

#### State-Level Analysis

#### States with Mandatory FAFSA

Illinois, Louisiana and Texas have recently passed legislation making FAFSA completion mandatory for high school seniors. Louisiana was the first to implement this legislation, requiring its graduating class of 2018 to submit a FAFSA form in order to receive their diploma, while legislation passed in Illinois and Texas began the FAFSA requirement for the graduating class of 2020. Other states, including California, Indiana and Michigan have begun considering similar legislation, sparking a nationwide discussion on whether mandating the FAFSA will increase college-going rates.<sup>29</sup>

Though each bill has slightly different language, all three states require their students to submit either a FAFSA or a state application for state financial aid. The legislation also allows students to submit a waiver indicating that they are opting out of submitting the FAFSA form. Further, each bill includes language requiring schools to give to each student information about the FAFSA as well as provide any additional support that a student may need to successfully complete and submit their forms.

#### Louisiana

In 2015, Louisiana passed legislation that required all high school seniors attending public school to submit a FAFSA before graduating. In its first year of implementation, 2018, the state saw more than a 25% increase in FAFSA completion, with 77% of its students submitting their FAFSA by the priority deadline. In its second year, that number rose to almost 79% of students completing the form, continuing the upward trend.<sup>30</sup> Though filling out the form is mandatory, some students opt out of the requirement if they are joining the military, attending a trade school, or believe they do not need aid for college. Because of its efforts, Louisiana ranked number one in the nation for FAFSA completion in 2019.<sup>31</sup>

<sup>&</sup>lt;sup>26</sup> https://www.expectmorearizona.org/excellence-tour/stories/heliosedfnd-college-knowing-and-going/

<sup>&</sup>lt;sup>27</sup> https://www.expectmorearizona.org/excellence-tour/stories/heliosedfnd-college-knowing-and-going/

<sup>&</sup>lt;sup>28</sup> https://www.askbenji.org/resources

<sup>&</sup>lt;sup>29</sup> <u>https://hechingerreport.org/opinion-make-the-fafsa-required-for-high-school-diploma-to-increase-college-enrollment/</u>

<sup>&</sup>lt;sup>30</sup> https://www.louisianabelieves.com/newsroom/news-releases/2019/09/10/in-case-you-missed-it-louisiana's-financial-aid-access-policy-serves-as-national-model

 $<sup>{\</sup>tt 31} {\tt https://hechingerreport.org/opinion-six-lessons-from-louisiana-about-helping-students-obtain-federal-aid-for-college/$ 

Since the implementation of mandatory FAFSA, Louisiana also saw the number of its high school graduates enrolling in college climb to an all time high.<sup>32</sup> In 2018, about 57.4% of high school graduates enrolled in a postsecondary institution, a 6.5% increase from the year before.<sup>33</sup>

In order to combat the reasons that many students do not fill out the FAFSA, Louisiana implemented a multipronged approach. The state created a Louisiana Counselor Assistance Center to ensure that the mandatory FAFSA policy was implemented correctly and convened a Financial Aid Working Group whose role was to assist with FAFSA completion workshops in schools, a critical step in ensuring that more students complete the requirement.<sup>34</sup> Schools also worked with the Kresge Foundation to further assist students in completing the form by using automated phone messages to remind parents about it, working with students and parents to complete the application, and launching a peer support program where seniors could partner with current college students to receive additional assistance in completing the form.<sup>35</sup>

#### **Other State Policies and Practices**

Though only three states have mandated the FAFSA for high school graduates, numerous others have introduced different programs and legislation to increase FAFSA completion and college going rates. One such program is the 'FAFSA challenge', an initiative done by dozens of states, including California, Michigan, Florida, Massachusetts, New Mexico, Alaska, and many others. The challenge is a statewide competition between schools to see who can get the highest FAFSA completion rates. Often, this competition results in a prize for the schools with the highest number of submissions. Florida began their FAFSA challenge in 2017, which resulted in a 10% increase in FAFSA completion across the state between 2017 and 2018.<sup>36</sup>

Alternatively, California passed Assembly Bill no.2015 in 2019, which mandated that before students entered twelfth grade, they must be given information on how to properly complete and submit the FAFSA.<sup>37</sup> The bill also reimburses schools for any costs associated with the mandate. That same year, Senator Gomez Reyes introduced AB 1617 which would make FAFSA completion a graduation requirement beginning with the class of 2025. Many efforts to require FAFSA in California either on a state or school district level have a history of being voted down, with school employees, parents and politicians often being most vocal about their concerns. School staff have stated that there are not enough counselors or resources to carry out such an initiative and many parents say they do not want to file a FAFSA due to privacy concerns.<sup>38</sup> Other parents indicate that requiring FAFSA is a violation of a student's personal freedoms, especially since many students may not want to attend a postsecondary institution. Further, a California Republican Delegate voiced her concerns that a FAFSA requirement would force students into the college system who may not be ready to commit which could then lead to higher college dropout rates.<sup>39</sup> Senator Gomez did not push her bill after introducing it, but stated that she intends to continue attempting to advance the legislation in coming years.<sup>40</sup>

Tennessee has consistently had some of the highest FAFSA completion rates in the nation, although completing the form is not a graduation requirement.<sup>41</sup> As of May 15, 2020, Tennessee was even surpassing Louisiana in FAFSA completion rates, with about 74% of its seniors completing the form.<sup>42</sup> Tennessee's high FAFSA completion rates can be linked to many state-pushed initiatives, including the Tennessee Promise Program, which guarantees free community college for most of Tennessee's students. The program requires all applicants to submit their FAFSA in order to be eligible.<sup>43</sup> In 2019, 56,000 Promise Program applicants submitted a FAFSA.<sup>44</sup> The state has also created events, like 'FAFSA frenzy day', where various volunteers and organizations visit high schools to help students complete and submit their FAFSA. Further, the state sends specialists to every county to provide students and families with workshops and technical assistance.<sup>11</sup>

- <sup>34</sup> ttps://www.nasfaa.org/news-item/18853/More States Are Mandating High Schoolers Complete the FAFSA But Is it Helping
- <sup>35</sup> <u>https://www.insidehighered.com/news/2019/07/10/texas-becomes-second-state-require-fafsa-completion</u>
- <sup>36</sup> http://floridacollegeaccess.org/research-and-data/dashboard-fafsa-completion-state/
- <sup>37</sup> http://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill\_id=201720180AB2015
- <sup>38</sup> https://edsource.org/2019/a-novel-idea-for-california-requiring-students-to-fill-out-financial-aid-forms/619373
- <sup>39</sup> https://californiaglobe.com/section-2/california-legislators-want-to-mandate-students-apply-for-federal-loans-and-grants/

<sup>&</sup>lt;sup>32</sup> https://louisianabelieves.com/newsroom/news-releases/2019/05/22/number-of-louisiana-graduates-enrolling-in-college-climbs-to-all-time-high

<sup>&</sup>lt;sup>33</sup> https://www.helios.org/Media/Default/Documents/Education%20Briefs/The%20FAFSA%20Playbook%20Brief.pdf

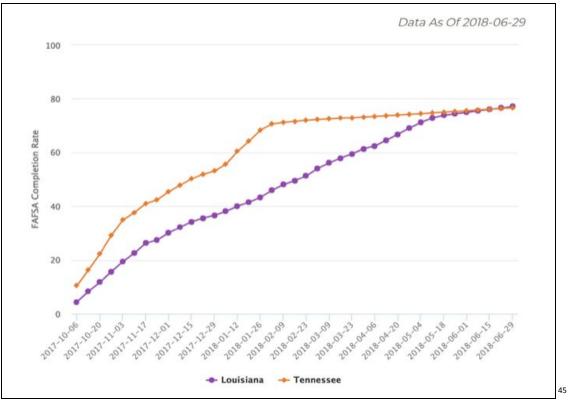
<sup>&</sup>lt;sup>40</sup> https://edsource.org/2019/a-novel-idea-for-california-requiring-students-to-fill-out-financial-aid-forms/619373

<sup>&</sup>lt;sup>41</sup> https://www.forbes.com/sites/civicnation/2018/08/01/how-tennessee-is-proving-fafsa-completion-leads-to-a-college-going-culture/#272b082f6598

<sup>&</sup>lt;sup>42</sup> https://public.tableau.com/profile/bill.debaun.national.college.access.network#!/vizhome/FormYourFutureFAFSATracker/CurrentWeekRanking

<sup>&</sup>lt;sup>43</sup> <u>https://www.tn.gov/tnpromise/about.html</u>

<sup>44</sup> https://www.tn.gov/thec/news/2019/2/7/thec.html



Growth of Louisiana and Tennessee's FAFSA completion rate

#### Arizona School and District Level Analysis

Though there have been nationwide and state-level initiatives aimed at increasing FAFSA completion rates, many schools and districts have taken the challenge into their own hands to further increase the number of their students that successfully submit the form and continue on to college right after high school. Many schools have even achieved completion rates of 100%, even without a formal mandate or requirement of students to submit the form.

The following schools or districts in Arizona have implemented best practices and innovative initiatives which have increased their FAFSA completion rates:

Mesa Unified School District and Mesa College Promise Program, Maricopa County 10% FAFSA increase Initiative Summary: Small scale competition between district schools, Mesa College Promise Program, peer coaches who increased the importance of FAFSA completion among the school's seniors, community wide campaigns and outreach programs.	Mesa School District, the largest K-12 school district in Arizona, won a nationwide FAFSA completion challenge in 2019 for its work in raising awareness of FAFSA and increasing its FAFSA completion rates. The \$100,000 award won by the school district was because of many initiatives put in place by the district, the most popular being their enlisting of peer coaches who increased the importance of FAFSA completion among the school's seniors. The district also used community wide campaigns and data-informed outreach to stress the importance of FAFSA completion. <sup>46</sup> Another one of its initiatives, called Cash for College, raised the district's FAFSA completion rate 10% in a single year, from 38% in 2018 to 48% in 2019. <sup>47</sup> The initiative is similar to the state FAFSA Challenge, as it includes giving its students information on why the FAFSA is important and how to complete it, as well as a smaller scale competition between the high schools in the Mesa district. <sup>24</sup>
	Another important Mesa initiative, which was introduced in hopes of increasing postsecondary enrollment, is the Mesa College Promise Program which will

<sup>45 &</sup>lt;u>https://medium.com/@chiefsforchange/inside-the-biggest-most-exciting-fafsa-competition-in-the-country-c49d11e369e4</u>

<sup>&</sup>lt;sup>46</sup> https://kresge.org/news/mesa-public-schools-ariz-wins-top-prize-2018-2019-fafsa-completion-challenge

<sup>&</sup>lt;sup>47</sup> http://www.mpsaz.org/opportunity/tier1/cash4college/

	begin in the Spring of 2021. The Mesa College Promise Program is a citywide initiative that allows qualifying students to attend community college for free by paying off any fees and tuition that was not funded by federal aid. <sup>48</sup>
Arizona Agribusiness and Equine Center, Estrella, Maricopa County 33% FAFSA increase Initiative Summary: Every senior takes part in a senior seminar course where students learn about the college application and FAFSA process.	The Estrella Campus of the Arizona Agribus and Equine Center High School District received a FAFSA completion rate of 100% for the 2019-2020 school year, a 33% increase from the year before. <sup>49</sup> This is probably due to how every senior at the school takes part in a senior seminar course where students learn about the college application process as well as how to complete and submit a FAFSA. <sup>50</sup>
Washington High School, Glendale Union High School District, Maricopa County 16% FAFSA increase Initiative Summary: FAFSA Finish Line, emails to students and families, emphasizing a college-going culture, organizing FAFSA and college-going events on campus.	Washington High School managed to increase its FAFSA completion rate from 46% in the 2018-2019 school year to 62% in the 2019-2020 school year. <sup>51</sup> The school utilized the FAFSA Finish Line program to send personalized emails to students and their families regarding their current FAFSA status and reminders of what still needed to be done. Further, the school worked hard to create a college-going culture by encouraging clubs to create videos promoting the FAFSA and other college-going events on campus, which were aired to students every Monday morning. Finally, one of their biggest initiatives was organizing college-going campus events where students and their families could learn about FAFSA and the college-going process, this event provided dinner and childcare so that families and students were able to attend and get the most out of the event.
Douglas High School, Douglas Unified School District, Cochise County 16% FAFSA increase Initiative Summary: Hosting on-campus FAFSA and college-going events, training school counselors and advisory teachers through a FAFSA training workshop, using school data to create a new FAFSA plan each school year for its students, and FAFSA Finish Line.	Douglas High School has also received statewide recognition for implementing a number of best practices that have pushed its FAFSA completion levels to 64% as of the 2019-2020 school year, a 16% increase from the year before. <sup>52</sup> Douglas High School partnered with Cochise College to host on-campus FAFSA and college-going events, train all of its counselors and senior advisory teachers through a FAFSA training workshop given by the Arizona College Access Network, and use up-to-date data to create a new plan each school year that ensures that their students have the necessary resources needed to pursue post-high school goals. Further, the school uses the FAFSA Finish Line Program to follow up with students and plans many FAFSA and college-going events. <sup>53</sup>
Tolleson Union High School, Tolleson Union High School District, Maricopa County 8% FAFSA increase Initiative Summary: Creating a website providing information on post secondary education and funding options, allowing students to make appointments with school counselors to receive personal assistance on FAFSA and college applications, annual reevaluation and planning for the next school, hosting FAFSA events, partnering with The Helios Education Foundation to host college transition specialists on their campus to assist students.	Tolleson Union High School increased its FAFSA completion rates by 8% in one year, giving the school a 59% FAFSA completion rate for the 2019-2020 school year. The school achieved this through implementing 6 initiatives, which include making sure students are aware of all post-secondary options, creating a website that provides information on post-secondary education and funding, allowing students to make appointments with school counselors to receive one-on-one assistance with their FAFSA and college applications, and annual reevaluation and planning for the next school year. Further, the school hosted FAFSA events in both the fall and spring and even partnered with local businesses to provide dinner at the events. Finally, Tolleson Union High School partnered with Be a Leader Foundation and The Helios Education Foundation to host college transition specialists on their campus 1-2 times a week whose role is to assist students in completing their FAFSA and college applications. <sup>54</sup>

 <sup>&</sup>lt;sup>48</sup> https://www.abc15.com/news/region-southeast-valley/mesa/new-mesa-program-helps-pay-for-college-tuition
 <sup>49</sup> https://fafsachallenge.az.gov/dashboard
 <sup>50</sup> https://mylocalnews.us/arizona/2017/11/students-shine-get-ahead-early-college-high-schools/
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#### Recommendations

Although Arizona has taken necessary and useful steps to increase its FAFSA completion and postsecondary enrollment rates with the initiatives listed above, the state has yet to see the major improvements that other states have from similarly implemented policies. This report has compiled some recommendations of what policy makers and school administrators could do to make further improvements and increase our rates in a timely manner.

#### The two most promising paths for Arizona are:

- 1. Mandatory FAFSA legislation; or
- 2. Creating flexible FAFSA legislation and shifting statewide initiatives to the district and school levels.

#### Recommendations for Path #1: Making FAFSA completion a graduation requirement

Listing FAFSA completion as a high school graduation requirement could further accelerate Arizona's college going culture. A policy of this nature would require significant support and guidance to mitigate negative externalities from the initiative. Policy-makers should consider some of the following recommendations in coordination with the policy implementation.

# 1. Include language recommending schools to give students information on existing FAFSA initiatives and resources.

Following in the footsteps of existing legislation from other states, this recommendation would provide students with the first step they need in completing their forms. Many students are undereducated on what the FAFSA is and who can apply for it. In Arizona, many online resources already exist on the FAFSA including the chat box, called Ask Benji, where students can ask questions regarding their FAFSA and receive reminders. Compiling the many resources already available into a flyer, pamphlet, or even poster would allow existing initiatives to be utilized more and would allow for the mandate to be implemented smoothly with student success in mind.

#### 2. Create partnerships to assist schools and districts in fulfilling the mandate.

Many districts, schools and states with high FAFSA completion rates have created partnerships with various organizations that provide resources and useful initiatives to schools that directly assist students in completing their FAFSA. One of the most successful partnerships is with the Kresge Foundation, which has consistently supported the FAFSA completion challenge to help communities boost their FAFSA completion rates. For Arizona, a partnership with The Helios Education Foundation, the largest education foundation in Arizona that works to help students succeed in postsecondary education, would be helpful as Helios has the expertise and experience to assist the state in implementing the mandate and filling in any gaps. Further, the state could consider gathering a coalition of organizations to oversee the process of mandating FAFSA, and maintain communication with districts. Both the Arizona Board of Regents and the Arizona Department of Education are possible partners who could oversee implementation, create guidelines for the policy, and maintain communication with districts.

#### 3. Provide an opt-out mechanism for graduating students.

The FAFSA legislation should do everything it can to ensure it does not inhibit a student from graduating high school. Many students and families want the freedom of opting out of the FAFSA for various reasons, and many students choose to take differing paths after high school, including going to a trade school or enlisting in the U.S. Military. Allowing students and their families, and possibly school administrators, to sign an opt-out waiver will allow for more support of the policy from legislators and the public in general while still allowing for improvements in FAFSA completion rates because of the opt-out, not opt-in nature of the policy.

#### 4. Give all schools resources allowing them to utilize the FAFSA Finish Line.

The FAFSA Finish Line initiative could be further expanded in Arizona. The program, which allows schools to keep track of where their students are in the FAFSA process, is an important tool that would make implementing the mandate more feasible for schools. Many smaller or rural districts do not have the capacity to utilize FAFSA finish line, but granting funding or additional resources through legislation would allow all districts to utilize the initiative without becoming overwhelmed.

#### 5. Give the state time to implement the requirement.

Passing legislation with an effective date 2-3 years in the future will give the state time to properly create a set of guidelines and give resources to schools so that the mandate can be implemented successfully without overwhelming districts or

students. This recommendation also matches the legislation from Louisiana, Texas and Illinois, who passed their bills within 2-3 years prior to the effective date in order to give the state time to implement guidelines for districts to follow.

# Recommendations for Path #2: Creating flexible FAFSA Legislation and shifting statewide initiatives to district and school levels

Rather than mandating FAFSA Completion as a graduation requirement, Arizona could consider drafting alternative legislation and a focus on shifting statewide initiatives toward more localized methods. There are many initiatives that could further the college-going culture in Arizona. The following recommendations showcase what else can be done to increase FAFSA completion without creating mandatory FAFSA legislation.

## 1. Create legislation stating that before students enter twelfth grade, they must be given information on how to properly complete and submit the FAFSA.

This recommendation would follow California's path towards increasing FAFSA completion rates for students. Instead of mandating FAFSA, Arizona could create legislation that requires each school to give students information on how to successfully complete the FAFSA at the beginning of their senior year. Many students do not know what the FAFSA is, how to apply, or if they qualify to receive federal financial aid. Though the state has a website that includes the information already, many students may not be able to access this information due to a lack of resources. Providing each student with a physical or electronic pamphlet listing FAFSA resources, including where to attend a FAFSA workshop, could lead to more students submitting the form. This type of legislation is feasible for schools and districts to implement as the resources and information already exist and can easily be made more accessible to students and their families.

#### 2. Include funding for schools within the aforementioned legislation.

To avoid creating an unfunded mandate that could further burden schools, policy-makers should include language in the legislation stating that schools will be reimbursed for any costs associated with distributing information to their students.

#### 3. Make the current initiatives more visible to parents.

Many parents may not know about available workshops or other resources available to them for help. Specifically spelling out this information in multiple forms (e.g. email, voicemails to parents, physical pamphlets) would be helpful, and many schools have the existing capacity to implement this.

#### 4. Provide grant funding for more counselors in schools.

In 2019, 75% of requests made by schools and school districts in Arizona through the school safety grant program were seeking funding for school counselors. Arizona has the highest ratio of students to school counselors in the United States, averaging 903 students to every one school counselor in the 2015-16 school year. A shortage of school counselors puts students at a great disadvantage, as oftentimes high school counselors assist students with questions on the college application process, the FAFSA, and many other questions through 1-on-1 appointments. Further, school counselors assist schools in implementing FAFSA initiatives. Many of the schools and states with high FAFSA completion rates have utilized school counselors to help achieve their goals, proving that increasing the number of counselors is an important step in improving FAFSA completion and college going rates.

#### 5. Urge communities in Arizona to offer promise programs.

Currently, The City of Mesa is the only city in Arizona that has implemented a College Promise Program for its students. The program, which will begin in 2021, is a citywide initiative that allows qualifying high school students to attend community college for free by paying off any fees and tuition that was not funded by federal aid. Urging and recommending more Arizona communities to begin implementing similar programs could be helpful in increasing the state's college-going and FAFSA completion levels quickly and effectively.

Cities with high rates of poverty and rural cities could especially benefit from Implementing a college promise program to allow more of their students to continue on to postsecondary education. For rural areas, requiring students to return to and work in their community for a number of years is a further incentive that would allow continuing investments into the community. To make even further progress, communities could expand the program to include not only community colleges, but state universities, similar to the program implemented in Kalamazoo, Michigan, which included funding for four years of public university to its program's participants. Paying the remainder of university tuition that is not covered by

federal or state aid would allow for more students to successfully enter and graduate college, as the success rate for students who go to community college are low.<sup>55</sup>

#### **Possible Limitations:**

#### Mandatory FAFSA could inhibit high school graduation for some students

Some policy makers and educators argue that requiring FAFSA completion is yet another factor that could impede a student's ability to graduate. However, Louisiana implemented the policy and saw a 3.2% increase in high school graduation rates. Even more, the graduation rate for black students in the state exceeded the national average for the first time, with over 78% of black students graduating, a 5% increase from the year before.<sup>56</sup> Any mandatory FAFSA legislation would require an opt-out option where students could fill out a waiver indicating that they understand what the FAFSA is, but that they have decided not to complete it. Legislation could also allow school administrators to fill these forms out on behalf of students, mitigating the harmful effects that a policy of this nature could have.

#### Rural and low income districts have limited resources

Many rural schools in Arizona and their students often have limited access to many of the resources that are being pushed for by the state. A lack of funding, college counselors, wifi and access to nearby colleges gives these districts and their students a disadvantage. In order to implement the aforementioned recommendations, it is necessary that rural and low income schools receive funding and resources to mitigate what they lack.

#### Higher FAFSA completion does not guarantee higher college-going rates.

Although there has been research indicating that students who fill out their FAFSA are more likely to attend a postsecondary institution, many of the effects might be more due to a college-going culture surrounding these students and less due to the FAFSA itself. FAFSA completion is just one strategy to ensure students can successfully matriculate to higher education institutions.

#### Conclusion:

Arizona needs to improve its FAFSA completion and college going rates. With our current initiatives, the state has seen slight increases but is still far from reaching the national average. To improve Arizona's rates in a timely manner and ensure that all students utilize every resource that could lead them to go to college, Arizona should continue to introduce more initiatives and programs that empower students to complete the FAFSA and attend college.

These initiatives require looking at what has already proved to work in other states and other schools: Mandatory FAFSA legislation, giving students information on what the FAFSA is and how to complete it, College Promise Programs, FAFSA workshops and more. With the many different communities in Arizona, it is important to look at what each student and community needs.

<sup>&</sup>lt;sup>55</sup> <u>https://www.communitycollegereview.com/blog/the-catch-22-of-community-college-graduation-rates</u>

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