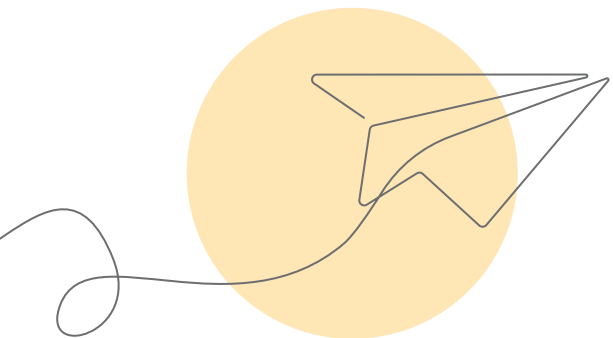


Chutes & Ladders:

Falling Behind and Getting Ahead
with the **Simplified FAFSA**

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About uAspire

uAspire is a national nonprofit focused on improving the economic mobility of underrepresented students by creating financial solutions to diverse postsecondary pathways.

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Executive Summary

The Free Application for Federal Student Aid (FAFSA) recently underwent the most significant revision in its history, and since fall 2023 its problems have been well documented by the media, government oversight panels, professional associations, and policy/advocacy organizations.

uAspire designed this research study to go beyond the headlines and highlight stories and lived experiences from a range of individuals who interacted with FAFSA in spring 2024 – high school and college students, parent contributors, high school counselors, and financial aid administrators (FAAs). Through a mixed methods survey, our geographically diverse sample (n=274) shared nuanced perspectives and strong emotions when asked to reflect on their 24-25 FAFSA experience.

This report describes what we learned, elevating the voices of students, families, and professional staff, and drawing connections across different populations along the way. We present the major findings as a series of “Chutes” (setbacks) and “Ladders” (advances) – similar to the children’s board game. The prime “Chutes” found within the 24-25 FAFSA were the many examples participants shared about technical glitches, rollout and processing delays, and poor communication from the Office of Federal Student Aid (FSA). The main “Ladders” included fewer and more straightforward questions, the Direct Data Exchange (DDX) with the Internal Revenue Service (IRS), and the help text and video resources offered by FSA.

uAspire designed this research study to go beyond the headlines and highlight stories and lived experiences of those navigating the 24-25 FAFSA.

Executive Summary (continued)

We draw two primary conclusions from the data. First, similar to the experience of playing the “Chutes and Ladders” board game, navigating the 24-25 FAFSA meant engaging with both intentional design choices – like the boxes or design of a game board – and some amount of random chance, or luck. Despite some nuance in participant stories, the end result was an experience more likely to be described as uniformly positive or negative. Second, the ripple effects for users who had a negative experience were profoundly distressing across all subgroups – especially high school counselors and financial aid administrators, who reported not only an increased workload but also effects on students’ college application process and enrollment decisions – both of which required persistence and creative problem solving to navigate.

Beyond resolving technical glitches, we recommend multiple avenues for FSA to dismantle chutes and fortify ladders prior to the 26-27 FAFSA launch, including greater accessibility and personalization; improvements in communication with students, families, high school counselors, and financial aid administrators; and a further reduction of time and effort in form submission and completion.



Introduction

The Free Application for Federal Student Aid (FAFSA) is required for students who seek access to different types of financial aid – including federal, state, and many institutional grants and loans – that in turn make higher education more affordable and accessible for many students (Office of Federal Student Aid, 2024a).

Yet, fewer than two-thirds of U.S. high school graduates complete the FAFSA each year, in large part because of well-documented problems with the application, including confusing language, extraneous questions, and income verification (Dynarski et al., 2022). Despite the significant financial implications of failing to complete the FAFSA, complexities of the process can create another barrier to students' higher education enrollment and completion.

In advance of the 24-25 academic year, the FAFSA underwent its first major revision since its 1992 launch (Lumina, 2015). Changes mandated by Congress in the FAFSA Simplification Act – such as reducing the number of questions and implementing the Direct Data Exchange (DDX) tool to more easily transfer tax data into the FAFSA – were designed to streamline the experience for all users.

This significant revision was also intended to increase students' access to financial aid through an expansion of Pell Grant eligibility (Collins & Dortch, 2022; Office of Federal Student Aid, 2024b; U.S. Department of Education, 2023).

Challenges related to the revised FAFSA – hereafter referred to as the 24-25 FAFSA – have been widely reported. For example, by fall 2023 it was already well-known that the 24-25 FAFSA would open three months late – raising concerns over students' ability to complete FAFSA, align with state and institution specific aid deadlines, and make informed college enrollment decisions. Once the form went live, however, technical glitches and other unanticipated problems appeared to worsen the effects of the delayed launch (American Council on Education, 2024; Douglas-Gabriel, 2003; Hoover, 2024; Office of Federal Student Aid, 2024c). This fall, the U.S. Government Accountability Office (GAO) released a detailed post-mortem on the many problems with the 24-25 FAFSA, and recommended

Complexities of the FAFSA process can create another barrier to students' higher education enrollment and completion.

Introduction (continued)

critically needed solutions (Emrey-Arras, 2024). The GAO identified “barriers” to form access and completion for students, particularly affecting low-income students and students with parents and/or spouses without Social Security numbers. Primary barriers included documented, technical issues with the form as well as the Department of Education’s poor communication with students, contributors, and financial aid administrators who sought guidance on navigating these issues (Office of Federal Student Aid, 2024d; Emrey-Arras, 2024).

In this investigation, we aimed to amplify the lived experience of individuals – students, parents, high school counselors, and financial aid administrators – who navigated both the benefits and limitations presented by the 24-25 FAFSA. We approached our study with three overarching research questions:

- 1 **What features of the 24-25 FAFSA facilitate, complicate, or prevent completion by students and families?**
- 2 **What changes are most evident between the 23-24 and 24-25 versions of FAFSA?**
- 3 **What improvements or strategies would meaningfully improve students’ and family members’ experience with the 25-26 FAFSA?**

It is our hope that the findings and recommendations from this study will advance the collective understanding of how a range of users experienced the 24-25 FAFSA.

What we learned from this research is central to uAspire’s mission to improve the economic mobility of underrepresented students. An extensive body of research documents the ways in which a college degree is the most reliable path toward well-paying jobs, higher earnings, and generational wealth (Carnevale et al., 2021, 2022; Strohl et al., 2024). For most students, particularly low-income, first-generation, and other traditionally underserved student populations, FAFSA is a necessary step and a critical access point in their pursuit of higher education (Granville, 2024). Subsequently, it is our hope that the findings and recommendations from this study will advance the collective understanding of how a range of users experienced the 24-25 FAFSA, and the improvements that are needed to advance a more accessible and equitable financial aid application in the future.

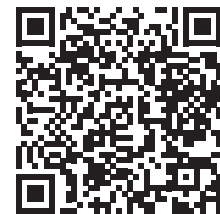
Methods

To address our research questions and better understand stakeholders' experiences with the 24-25 FAFSA, we designed a 10-15 minute survey hosted on the Knit platform to collect both quantitative and qualitative data from participants. After receiving institutional review board (IRB) approval from the Human Resources Research Organization, we fielded our survey for eight weeks beginning in late March. The timing of this survey was intentional based on the FAFSA's delayed release and availability for students. We aimed to collect over 200 responses from those most directly impacted by changes to the FAFSA:

- **High school seniors**
- **Current college students**
- **Students' parents or other FAFSA contributors** (hereafter referred to as "parents")
- **High school and college access counselors** who help families complete and submit FAFSA (hereafter referred to as "counselors")
- **Financial aid administrators (FAAs)** who rely on FAFSA data to generate financial aid offers for prospective and current students

Participants were recruited through text message, email, social media and blog posts, and word of mouth. Participants who completed all required questions received a \$50 gift card to the retailer of their choice, via Giftogram.

The survey prompted participants to report the relative ease or difficulty of the 24-25 FAFSA, and, if applicable, to compare their current experience on this year's form against their experience with the prior version. In addition to responding to Likert-scale items and open-ended response items, participants were presented with four questions that requested video responses, providing the researchers with rich, qualitative data.



Scan the QR code to see the full survey participants completed.

Methods (continued)

Categorical and scale items were analyzed descriptively; open-ended responses and video questions were analyzed qualitatively by two researchers, using both concept-driven and data-driven codes (Kvale & Brinkmann, 2009). Concept-driven codes come from existing literature (Kvale & Brinkmann, 2009); in this case, we drew codes from financial aid, and college access and affordability literature, such as common student challenges with FAFSA (e.g., “time-consuming” and “complex”). Data-driven codes are developed from the data themselves – in this case 274 surveys across stakeholder groups. Examples of data-driven codes included “Emotional Response to FAFSA,” “Awareness of FAFSA Process,” and “Suggested Improvements”.

The research team established trustworthiness by initially reading and coding 38 transcripts separately – 10 each from students, parent contributors, and counselors, as well as all eight transcripts from financial aid administrators. They then reviewed their initial coding, jointly coded a number of transcripts to ensure consistency, and collaboratively assembled a codebook. The research team then applied the codebook to the remaining 236 transcripts, and met weekly to discuss their perceptions and initial analysis throughout the process.



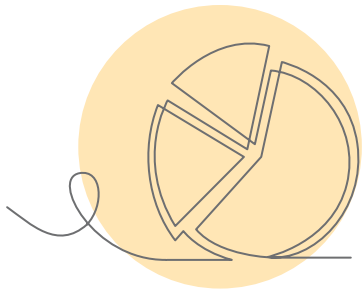
Data included

274

surveys across stakeholder groups.



Data



Two hundred and seventy-four eligible individuals completed the survey. As shown in Table 1, the sample consisted primarily of students and counselors, and in total 70 percent identified as women or female. Nearly one-third identified as Hispanic or Latino, 30 percent identified as Asian or Asian-American, and 18 percent identified as African-American or Black. More than 80 percent live in one of the three states – California, Massachusetts, and New York – where uAspire concentrates its advising, training, and policy impact models.

Table 1: Demographic data	Students n (%)	Parents n (%)	Counselors n (%)	Financial Aid Administrators n (%)
N	144 (53%)	25 (9%)	97 (35%)	8 (3%)
Sex/Gender Identity				
Woman/Female	89 (62)	19 (76)	76 (78)	7 (88)
Man/Male	50 (35)	6 (24)	21 (22)	–
Non-Binary	5 (4)	–	–	1 (13)
Trans/Transgender	2 (1)	–	–	1 (13)
Race/Ethnicity				
Hispanic/Latino	58 (40)	6 (24)	22 (23)	1 (13)
African-American/Black	39 (27)	3 (12)	7 (7)	–
Asian/Asian-American	31 (22)	4 (16)	12 (12)	2 (25)
White	11 (8)	11 (44)	52 (54)	5 (63)
Multiracial	–	–	2 (2)	–
Other	3 (2)	–	2 (2)	–
Prefer not to disclose	2 (1)	–	–	–
American Indian/Alaskan Native	–	1 (4)	–	–
Pacific Islander/Native Hawaiian	–	–	–	–
Location				
Massachusetts	59 (41)	6 (24)	16 (16)	3 (38)
New York	43 (30)	4 (16)	17 (18)	–
California	34 (24)	10 (40)	29 (30)	2 (25)
Other	8 (6)	5 (20)	35 (36)	3 (38)

Data (continued)

We also asked participants categorical questions about their experiences with FAFSA. Data are shown in Tables 2 and 3. More than three-quarters of both student and parent respondents previously completed FAFSA two or more times – demonstrating a highly experienced sample that was able to compare and contrast the 24-25 FAFSA and earlier versions. The majority of students indicated that news about FAFSA impacted their timing for completion, though they were split on whether to start the form earlier or later. March was the most common month when students in this sample began working on FAFSA; for parents, most began in January. Also noteworthy is the fact that the majority of students and parents reported spending less time on the 24-25 FAFSA, when compared with the earlier version. Seventy-eight percent of students and 76 percent of parents reported spending 60 minutes or less filling out the FAFSA, which is in keeping with FSA’s time estimate for filling out the application (Office of Federal Student Aid, 2024d).

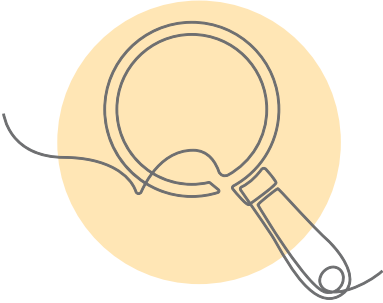
Table 2: Student and Parent Experiences with FAFSA	Students n (%)	Parents n (%)
# of times completing or contributing to FAFSA Once: This year is the first time Twice: This year and at least one other time More than two times, including this year I have not yet filled out a FAFSA	27 (19) 61 (42) 55 (38) 1 (1)	6 (24) 8 (32) 11 (44) –
Month you began working on FAFSA January February March April May December Others	29 (20) 25 (17) 47 (33) 32 (22) 6 (4) 3 (2) 2 (1)	10 (40) 1 (4) 7 (28) 4 (16) 2 (8) 1 (4) –
Influence of news about FAFSA No effect Yes, news encouraged me to fill out FAFSA earlier Yes, news encouraged me to fill out FAFSA later or to wait	62 (43) 53 (37) 29 (20)	13 (52) 6 (24) 6 (24)
How long did it take you to fill out FAFSA? Less than 15 minutes 15-30 minutes 30-45 minutes 45-60 minutes 1-2 hours More than 2 hours	11 (8) 46 (32) 32 (22) 23 (16) 11 (8) 21 (15)	2 (8) 7 (28) 7 (28) 3 (12) 3 (12) 3 (12)
How did this year’s time to fill out FAFSA compare with the 23-24 form? It took me less time this year It took me more time this year I spent about the same amount of time this year and last year (or in a prior year) I don’t remember	59 (51) 32 (28) 20 (17) 5 (4)	11 (58) 4 (21) 2 (11) 2 (11)

Data (continued)

In comparison, counselors and financial aid administrators reported spending more time on FAFSA submission than in previous years. Over half of counselors reported spending more time on the 24-25 FAFSA with nearly half (48 percent) spending 30-60 minutes assisting each student with FAFSA submission. Similarly, half of financial aid administrators reported spending more time supporting students with FAFSA than in years prior. Despite broad outreach, the researchers struggled with financial aid administrator participation, which was likely due, in part, to the negative effects the 24-25 FAFSA timeline had on financial aid offices (e.g., changed the nature and timing of their work related to FAFSA and financial aid packaging).

Table 3: Counselor and Financial Aid Administrator Experiences with FAFSA	Counselors n (%)	Financial Aid Administrators n (%)
<p>How much time would you say you (or members of your team) spend, on average, with each student to work through a FAFSA from beginning to submission?</p> <p>Less than 15 minutes 15-30 minutes 30-45 minutes 45-60 minutes 1-2 hours More than 2 hours Not applicable (i.e., I do not support students)</p>	<p>4 (4) 13 (13) 21 (22) 25 (26) 12 (12) 12 (12) 10 (10)</p>	<p>3 (38) 2 (25) – 1 (13) – – 2 (25)</p>
<p>Are you (or members of your team) spending more or less time with each student on the 24-25 FAFSA, compared with the earlier version?</p> <p>Less time More time About the same Not applicable (i.e., I do not support students)</p>	<p>19 (20) 50 (52) 22 (23) 6 (6)</p>	<p>– 4 (50) 2 (25) 2 (25)</p>

Findings



The findings from this research study depict a FAFSA experience similar to the children’s board game “Chutes and Ladders,” first produced by the Milton Bradley Company in 1943. The game consists of a race from the bottom to the top of the game board with players’ movement aided by ladders, which help them skip ahead, and frustrated by “chutes” – slides that send players backwards to lower squares. Players move across the board based on the roll of a die or a spinner, landing on chutes and ladders randomly with significant implications on their progress.

Like the chutes found on the game board, certain aspects of the 24-25 FAFSA (e.g., technical issues) were frustrating and challenging to most of our respondents and set back every person who experienced one. Other aspects were clear improvements, representing ladders. Fewer questions and a more seamless transfer of tax data, for example, helped users save time or reduce stress. Many examples described in detail by our participants seemed predestined; they arose from intentional components or design choices within the 24-25 revision (e.g., questions with pre-filled information; the new contributor process). In other cases, they appeared randomly, as if FAFSA unintentionally favored some students and families – generating ladders for them to ascend – and disfavored others, who were more likely to experience setbacks. In this section, we describe in detail some of these chutes and ladders, amplifying participant voices along the way.



Falling Behind: Chutes are Challenging in Both Predictable and Random Ways

Participants in our study repeatedly described how the 24-25 FAFSA was frustrating. The most common setbacks reported were around technical glitches, delays in both the original launch date and the date when corrections would be permitted, and confusing or insufficient communication from FSA.

Technical Glitches

Technical glitches were far and away the most common problem that our participants confronted. More than half of our sample – 130 individuals – reported technical issues that ranged from initial inability to access the form, to failed attempted submission of a completed form. In particular, many students described errors with the signature process, namely the form submitting without a signature, or the system not recognizing when a signature had been applied. Confronting “far more glitches this year” (Student 128) – participants told us repeatedly – was “the most frustrating thing” (Student 11) about the experience. Technical problems overshadowed the obvious benefits of the new form (e.g., fewer questions, improved help text and resources), which we discuss in-depth later in

Findings (continued)

“ I think it goes without saying that unfortunately the **difficult, confusing, and frustrating parts of the 24-25 FAFSA were the technical issues** that occurred with the application that **prevented certain students from being able to complete their application...** The number of work through or workarounds troubleshooting solutions to errors and issues, the sheer quantity of resolutions to the problems that were occurring was overwhelming and really hard to keep straight and really hard to communicate in a timely and coherent and easy to understand manner.” (Financial Aid Administrator 8)

this report.

As described by Student 111, “I feel like the site not working was really difficult and it kind of discouraged me from the process even though there were [fewer] questions.”

Glitches also cannibalized the limited time that counselors and financial aid administrators had available to help students with other tasks. As Financial Aid Administrator 2 shared, “Setting time [aside] to help students fill out the FAFSA and to troubleshoot it, takes up half of my day and I am no longer able to process [financial aid] appeals in a timely manner.” This sentiment was echoed by many counselors who described scaling up the one-to-one support they provided to students dramatically; this extra support required a lot of time. Counselor 32 described in detail how they were “struggling to help my students with even the basics...creating accounts, connecting to parent accounts, signing forms and doing corrections. So even though the form itself is easier, my students are seeing problems that we are unable to fix.”

Delayed FAFSA Timeline

Delays were the second most common topic raised by respondents. Students repeatedly shared how frustrating they found the delays, even when the rest of the form worked well for them. As Student 46 told us: “I believe I tried to access it [FAFSA] in December, but it still wasn’t up...So that was really frustrating ‘cause I was trying to get through it and complete it before I started my semester at college. But I wasn’t able to do it because it wasn’t up, it wasn’t running. So I had to wait.”

Multiple students talked about how the delays heightened their sense of urgency and stress: “There wasn’t enough time for me to fill it out, and I just felt like I had to rush everything” (Student 83). Mistakes during the initial form completion exacerbated these initial delays, because the corrections process did not open until April 15, more than three months after the form became available (National Association of Student Financial Aid Administrators, 2024). For

Technical glitches also cannibalized the limited time that counselors and financial aid administrators had available to help students with other tasks.

Findings (continued)

example, Student 85 described how she incorrectly indicated that she was a veteran on her FAFSA, which delayed her progress by several months. Student 134 described how she forgot to include one of her mother's last names and still another student (Student 73) shared that they incorrectly abbreviated their street address, which delayed their form submission.

Counselors echoed feelings of stress brought on by the shortened FAFSA timeline and described why having the additional three months between October 2023 and January 2024 to work with students on FAFSA completion would have been crucial: "The availability of the FAFSA in October also made it easier for families to complete it in a timely manner, in order for the colleges to process it and issue financial aid packages earlier. Families are still scrambling to get information to make a decision." (Counselor 10)

Others focused on the negative ripple effects of the delayed application launch: "The delays were unbelievable! It made it really hard to help advise kids of the best choices for college. It also presented new challenges for us with the year end programming. Many kids did not feel ready to participate in a May 1 decision day. We are still trying to chase kids down for our year end awards program. We also have a larger percentage of kids taking a gap year or going into the workforce than ever before." (Counselor 17)

Counselors anticipated that students' frustration with and in some cases inability to complete the FAFSA will lead fewer students to pursue higher education and negatively impact enrollment: "[Without] the financial aid package, going to college was not an option." (Counselor 13)

Inadequate Communication and Customer Service

Many participants described the lack of clear and consistent communication with FSA and negative interactions with their customer services, such as the "very long FSA call center wait times." (Student 2) A recurring theme was the sheer amount of time spent on the phone with FSA: "My mom spent countless hours every day for about two months since January on calls with FAFSA services trying to mitigate this [situation], and she only received the same solutions over and over again and never got proactive or direct advice." (Student 105) Other participants focused on how call center representatives kept referring them to passive resources that did not address their questions. One college student told us: "When I tried getting in contact with the FAFSA help line, no one was helpful because they kept pointing me to the FAQ section. The FAQ section was not helpful at all. I felt like it was very disorganized. I didn't understand I was doing the whole process, the whole steps wrong." (Student 55)

Students talked about how the delays heightened their sense of urgency and stress.

Findings (continued)

“ A lot of our students were frustrated because of the technical problems and whenever there was an issue, we couldn’t get a response through email, through the live chat or through the phone. When we called FAFSA, maybe 20% of the time they would answer, but we would have to be consistently calling. Every time I couldn’t fix a problem, parents would look at me like I should have the answers, but I couldn’t have the answers ‘cause I could never get a response from anyone from FAFSA.” (Counselor 6)

Professional staff also struggled under the weight of unhelpful information and an overall lack of clarity and guidance from FSA. Counselors and financial aid administrators found themselves unable to support families looking to them for answers. For example, Counselor 62 told us: “It was very stressful because students and parents were looking at me for answers, and the Department of Education wasn’t really providing us with any updates or anything that we could do to support families.” Similarly, Financial Aid Administrator 1 emphasized the poor position FSA’s communication put them in with students and parents – limiting their ability to do their job: “Oftentimes, I felt very incompetent in being able to help students because there was like many technical issues that were not necessarily listed on the FAFSA issue alerts page, so there wasn’t necessarily a workaround posted, or in some cases I worked with students where we had tried all the workarounds that have been listed online, but it was still not working. So it just really felt terrible to have to keep telling a student to keep trying back later or to ask them to keep contacting [the] Department of Education because I know several of them have spent hours and hours on the phone trying to get through, or they’ve submitted emails and not heard back.”

The stories that we heard offered personal evidence of the broad phenomenon documented by the GAO, where roughly three-quarters of the 5.4 million calls placed to the Department of Education’s call center, between January 1 and May 31, 2024, went unanswered (Emrey-Arras, 2024).

Intersecting Challenges

These challenges often intersected or compounded participants’ overall FAFSA experience, which in the case of chutes often led to an overall negative experience. For example, counselors drew an explicit connection between technical problems and subsequent delays: “The students have had a difficult time with the FAFSA being ‘down’ and unable to access it every time they log in. It frustrates the students and so they stop working on it.” (Counselor 30) Counselor 13 articulated the ways in which three issues – technical issues, time delays, and little information on how to rectify the situation – could at times intersect: “I had a student who came to see me and she said, ‘I don’t understand why I can’t submit this. This is my father’s information.’ And I looked and she was just completely held up for no reason. The information was correct, but the system simply wouldn’t take it. And she ultimately submitted three different tickets, never got [any] responses. We called, we called at different times of day. We waited on hold, we tried to connect, we got disconnected. And so the process in general was just a challenging one. It’s hard to pinpoint what specifically was

Findings (continued)

difficult, confusing, or frustrating because the entire process was frustrating.”

Similar experiences were articulated across participant groups, namely how one issue in the FAFSA process could quickly snowball or lead to other issues – coloring students, parents, and professionals’ overall experience and perception of the financial aid process.

These common challenges or chutes in the FAFSA system also compounded negative perceptions of long-planned federal financial aid policy changes, including the replacement of Expected Family Contribution (EFC) with the Student Aid Index (SAI), the elimination of a discount for families with more than one child in college (Adedoyin, 2023), and the removal of long-standing discounts for owners of family farms and small businesses with fewer than 100 employees (Knott, 2023). Inadequate communication only exacerbated users’ anxiety around

FAFSA, as students, parents, and counselors were unsure how aid packages might fluctuate. This concern over students’ financial aid eligibility appeared to evince a sense of mistrust in the FAFSA process. For example, Student 97 shared with us their confusion over the change to the SAI and subsequent doubt about the reliability of their aid package: “I have no idea how [the Student Aid Index is] calculated and I don’t know how much money that means I’m gonna be getting, like I do not understand that number at all. And I’m not sure what that means for my financial aid because before when it was like the amount in dollars, it was a lot more clear and a lot more reflective of what I was getting for financial aid. But this year, like I’m not sure, I feel like a college could just make up a number and give me whatever financial aid they want.”

Another current college student (Student 83) shared, “Even now, I, I don’t know, or don’t understand how much I’ll be getting or if it’s gonna be the same amount, like I don’t know how much I’m gonna be paying for college. Like, it’s really annoying.”

Counselors expressed similar concern for their students, many of whom were still waiting on financial aid packages to make their college choice and enrollment decisions, as well as concerns over the accuracy of this cycle’s financial aid data. One such counselor wished FSA “could come up with a correct formula in terms of deciding who qualifies [for financial aid]...” (Counselor 12). Another said, “it was very frustrating for colleges and university staff as well to not get, they felt like they weren’t

Inadequate communication only exacerbated users’ anxiety around FAFSA, as students, parents, and counselors were unsure how aid packages might fluctuate.

Findings (continued)

“ It was certainly **one of the most frustrating financial aid seasons of my entire career**. And I have been doing this work since probably about 2010, 2011, and **I felt sad and bad for our students and frustrated and angry** and felt that it was, **it really left many of our students out**. And whoever considered these changes did not consider that. Most students are not in two parent households with two married parents. And **it just doesn't consider all of the different types of families that we love and support in this process**. It left many of our students feeling like they do not belong in the college process, and that perhaps they should consider a different pathway because this is one that's been riddled with challenges and aggravation.”
(Counselor 19)

getting accurate information from the FAFSA forms, which delayed financial aid.” (Counselor 4)

Some Populations Had a Harder Experience

An array of challenges appeared to further affect FAFSA users randomly. In other words, these problems were more or less severe based on users' life circumstances. The issues that our participants described were more likely to affect certain categories of people or student populations (i.e., some students and parents were more likely to “land” on a chute than others), particularly individuals without a Social Security number or those who are members of mixed status families (i.e., students whose parent or spouse contributors do not have a Social Security number); individuals without ready access to technology, or who are not tech-savvy; and individuals for whom English is not their first language.

Mixed-status families: Students from mixed-status families more often than not faced technical issues with the form – leading to feelings of frustration and uncertainty as well as having to dedicate a disproportionate amount of time to the FAFSA process. For instance, participants from mixed-status families described at length waiting on hold with FSA customer service; having to make multiple attempts to access, fill out, and submit the form; and, looking for answers or workarounds to issues online. In other words, they had to dedicate more time and energy to the FAFSA process than many of their peers. Student 68 shared with us their belief that FSA intentionally singled out mixed-status families, making it more difficult for them to complete the FAFSA application: “FAFSA has targeted many Latin students with undocumented parents.” Student 134 explained how mixed status intersected with delays and an unintentional data entry error: “I was able to complete my part easily, but at the time of doing my mom's part it was complicated; first, she does not have SSN so I had to wait two months for the problem to be solved, and then at the time of sending the invitation I had forgotten to add her second last name, so my mom couldn't

Students from mixed-status families more often than not faced technical issues with the form.

Findings (continued)

access it.”

“The most difficult, confusing, or frustrating part of the 24-25 FAFSA definitely has to do with undocumented parents and not being able to transfer the data...And it was really difficult trying to connect the accounts together with the student and the parent when the student was trying to invite the parent, for instance, there were so many things that went wrong...it was frustrating for not only financial aid administrators, but it’s also very frustrating for the student and the family as it is no fault of their own that this was happening...they had to jump through extra hoops...” (Financial Aid Administrator 2).

English Language Learners: Students also reflected on the pressure and frustration of having to help their parents navigate the form.

Multiple students described having to translate aspects of the FAFSA for their parents, as when Student 63 shared: “The contributor part was so frustrating, especially for my parents, because they didn’t know, they don’t speak English. And so having to translate that and making them understand what it is or what it’s for was making the entire process difficult and frustrating.”

Student 125 expressed bluntly that “[The FAFSA] is not very accessible especially for first gen[eration] Spanish speakers.” And Student 84 provided evidence of our larger theme of intersecting challenges: “My parents were a part of my FAFSA – filling out some of their portions of the application – and it wasn’t inclusive language wise, it was sent to them in English and they don’t really speak English. So it was a lot to have to, you know, explain to them to go to their emails, click on the link. Then the link wasn’t working for my dad for some reason. Then he had to like reload his page and, you know, to remind them what their FSA ID was. And it was just a very long process.”

Such students and parents faced heightened issues and additional complexities with not only accessing the form but also the contributor process – leading some to consider not completing the form.

Participants’ experiences of chutes or challenges with the 24-25 FAFSA led many to have an overall negative experience. Student 89 offered a clear example of the many participants who felt terribly about FAFSA, when they shared: “This year’s FAFSA was infuriating to figure out...It was just, it was enraging. It took way too long.” For counselors and administrators, there were evident feelings of hopelessness, disappointment, anger and frustration surrounding not only the negative effects the FAFSA 24-25 form and rollout had on their day-to-day work, but also on their students who they

Participants’ experiences of challenges with the 24-25 FAFSA led many to have an overall negative experience.

Findings (continued)

worried would be unable to make informed college enrollment decisions: “My experience working on this year’s FAFSA has been just a giant mess. I was very hopeful that this was gonna be streamlined and a well thought out and implemented process, and I was very disappointed that it was not, and that it seemed like the Department of Education was building the airplane as they were flying it. And that students and, and parents and financial aid administrators were really in the middle of this and we were being held hostage until, you know, they, they were able to fix it.” (Administrator 5)



Getting Ahead: Ladders Offer Substantial Improvements for Those Who Can Grab Hold

Negative press about the 24-25 FAFSA typically elides its significant improvements, which many of our study participants described in detail. In particular, intentional shifts toward fewer questions, the DDX, and providing additional resources within the application itself were game-changers for most users.

Reduced Questions

Generally, students and parents recognized and appreciated that the 24-25 FAFSA included less questions than in previous years, which saved them time “gathering information” and “manually fill[ing] [it] out” (Student 8). An independent student shared: “It was really fast, super easy. I didn’t have to...sit there with...a bunch of tax information...like when I filled it out previously, like last year, it was fast. Like it literally took me 10, 15 minutes to finish it...I didn’t feel overwhelmed or anything while doing it. I didn’t feel stressed while doing it. It was really fast and easy.” (Student 18)

Parent 11 similarly described this year’s process as “fast compared to other years” and went on to describe that, “There [were] less questions. I didn’t have to transfer any information to the IRS or [pull] any tax information. I felt as if it was so fast and easy again...it [had] less questions and it was an easy flowing pace compared to previous years...This year, the questions were more direct and [there were] less questions to answer.”

Returning FAFSA users often expressed surprise and even doubt over how quickly and easily they were able to complete the 24-25 FAFSA compared to their previous experiences. Financial aid administrators and counselors alike recognized that students who were able to access and complete the form without technical issues had a faster and smoother experience filling out the 24-25 FAFSA than in previous years due in large part to the reduction in questions. The reduction in overall questions – a result of the separation of contributor questions, pre-filled information, and the DDX function – was described as “amazing...quick, simple, easy, to the point” and “really appreciated” (Counselor 18). Multiple participants, even those who pointed to other frustrating aspects of the form, acknowledged that FSA succeeded in creating a “less onerous and less time consuming” submission

Findings (continued)

process (Financial Aid Administrator 1).

Improved Help Text and Resources

Participants largely appreciated the resources and help tools that FSA built into the form. Participants mentioned the usefulness of the “tool tip” (i.e., the question mark button), which provided information on how to answer each question. Student 102 explained how this tool was “very helpful” and “gave you detailed explanations for each question. So if I didn’t know what one question meant, I can always look up the little detailed explanation for that question.” Parent 19 and others also identified the tool tip as particularly helpful: “There were those info question marks that you could click on to be like, ‘oh, you know, is this before taxes or after taxes?’ or whatever the case was to help us really understand what the question was asking.” Other students and parents described FAFSA’s instructional videos as “the part of the form that was the most helpful” (Student 108). This particular student went on to explain how these videos were likely particularly helpful for students without prior knowledge of or experience with the FAFSA: “I think it was really helpful, especially for or if students who had never filled out the form before and probably don’t have the help that I have from financial aid advisors and from family members who’ve already completed the form.” (Student 108) As this student and other participants recognized, these incorporated resources often filled in the gap for students and parents without access to assistance from individuals knowledgeable of the FAFSA process – highlighting a more user-centered revision to the form. Student 59 summarized their experience with the revised FAFSA as “much more user friendly” due, in large part, to these resources: “Now, when I wanna find information about a certain topic, there’s a video that’s provided, or I can search in the Q&A, or there’s usually some type of tab I can go to.”

Similarly, counselors appreciated that their students had access to a variety of resources and assistance at their fingertips, particularly identifying the tool tip, instructional videos, frequently asked question (FAQ) resource, virtual assistance or chat bot, and others. Counselor 33 encapsulated this sentiment when sharing, “I also really liked the user assistance and the support that was provided... So like anything that you really needed help with, there was always something or someone there who could help answer some of those questions that they had.” FSA’s decision to design and incorporate instructional and assistive resources directly into the form was a seemingly proactive and welcomed

Participants mentioned the usefulness of the “tool tip,” which provided information on how to answer each question.

Findings (continued)

approach to easing students' and contributors' experiences filling out the FAFSA.

Some Populations Had an Easier Experience

Beyond the above, which appeared to broadly affect diverse users, some ladders provided an additional boost for certain individuals with pre-existing types of privilege. Specifically, participants with uncomplicated life situations, those with straightforward finances who were fully prepared with necessary documentation, and individuals who did not experience trouble accessing FAFSA were set up for success. As Student 132 described: “The website layout was user friendly and was guiding me through each step very smoothly, gathering the required documents like tax returns [was] straightforward and importing data from the IRS saved time, entering personal information was very quick and uncomplicated, and the overall process was very efficient.”

Counselors and financial aid administrators also readily identified a differential experience for students from more privileged, “affluent” (Counselor 65), or “traditional families without any extenuating circumstances” (Financial Aid Administrator 8) than students with limited access to social, financial, and other forms of capital relevant to the college-going process. As Counselor 89 explained, “The completely online version [of FAFSA] is simple if the parent is moderately educated, familiar with computer and online applications, as well as [has] no issues with SSN or residency status...” Students and parents whose background counselors described as “traditional” or “average” benefited from changes to the 24-25 FAFSA, such as the new contributor process, DDX, and the online application and interface, while others at best did not experience the full range of benefits of these changes and at worst faced more challenges and reduced access than in previous years.

Additionally, filling out the 24-25 FAFSA seemed to go more smoothly if all contributors (i.e., students and parents) had ready access to technology and an ability to navigate technical problems as they arose, such as Parent 1 who described her and her daughter’s experience filling out the FAFSA as “fairly easy” despite some questions and persistent technical issues. She explained: “So my experience working with FAFSA this year was really nice. I feel like there was a lot of commotion, like, you know, on the news and internet, so I really prepare[d] myself. I was able to go to YouTube, to the FAFSA website and just read all the information that I needed beforehand and that helped me a lot... but we kept having technical issues. So we have to [go] back to the videos and references and all the notes that we had taken...I felt comfortable filling out the FAFSA and I think the process was fairly, you know, easy.” This quotation highlights the positive impact of contributors’ preparation and ability

Findings (continued)

to both navigate technological issues and find resources to help them in this pursuit.

Prior Experience with FAFSA

Most student and parent participants who were return users credited their past experiences with and knowledge of FAFSA for their “easy” experience with the 24–25 FAFSA. For example, Student 129 shared, “It took me less time to fill it out this year because I understood what to do. I knew what information I needed and I had it all prepared.” Similarly, Student 130 described feeling “pretty confident” and “efficient” filling out this year’s FAFSA because they filled it out last year as well. Student 84 who was filling out FAFSA for the fourth time shared, “...my experience went smooth[ly]. It was a lot better than previous years. I think I also just have that experience under my belt about filling out the FAFSA, but I was able to pretty much jump through a lot of the questions.” Parents also benefit from familiarity of the FAFSA process with some parents having completed the FAFSA upwards of four times across their children’s educational trajectories. As Parent 4 simply stated, “I knew what I was doing because I had done it before.”

Accessibility to Helpers

Finally, we noticed the significant impact that students’ access to support or advising had on their overall experience with FAFSA, particularly their access to high school counselors who often served as students’ first point of contact. Students whose high school counselors had the resources or ability to quickly adjust their processes to better support students during this turbulent FAFSA season seemed to have a more positive experience than those who had to navigate FAFSA largely on their own. Counselor 23 reported going “above and beyond to support students with FAFSA this year” and went on to describe, in detail, how that added support provided clear benefits for her advisees: “We have hosted 7+ FAFSA events for students and parents, spent countless hours on the phone with FAFSA, and have worked with some students five to ten times to try to submit [the form]...We set up a spreadsheet to track student progress on the FAFSA as well as which errors and glitches were preventing them from finishing their FAFSA, we set up weekly times for students to email their colleges to ask for extensions, and we made ourselves available to students and parents for FAFSA meetings more than we ever had in the past.”

Students and parents who had a positive experience filling out the FAFSA often shared being

We noticed the significant impact that students’ access to support had on their overall experience with FAFSA.

Findings (continued)

pleasantly surprised by changes to the 24-25 FAFSA while counselors and administrators shared silver-linings and ways that the process improved their ability to support students: “I think this year more than ever it, I find it to be very rewarding and fulfilling to help families with this application process.” (Counselor 90) Occasionally, a participant would demonstrate a sense of agency, as they attempted to assert control amid an unpredictable environment, such as Financial Aid Administrator 3 who shared how her office was motivated to use this “year of change” to improve student services by “becom[ing] better communicators to our students” and “mak[ing] sure we looked at everything with a fine tooth comb and remove any barriers for students.” Many counselors also expressed hope that the 25-26 FAFSA will be better, assuming that FSA would resume an October 1 launch and rigorously test the form in order to resolve technical problems in advance (FSA announced that the 25-26 FAFSA

Contributor Process

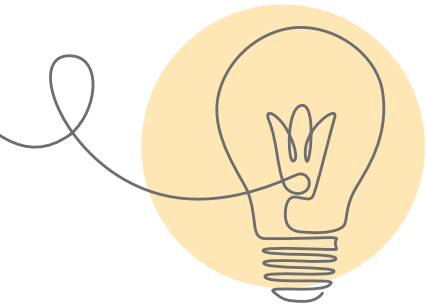
The contributor process – new to the 24-25 FAFSA – appears to act as both a chute and a ladder, depending on personal circumstances. For example, many students reported that their parents were unable to access the form via the emailed link; this confusion was heightened for individuals who may be less comfortable navigating technology. Counselor 6 described how the FAFSA revisions created technological barriers for most parents and unintentionally placed the onus on students and institutions:

“ I think having parents have to create an account is fine, but having them do the tax part on their own account and having to sign on their account created another barrier for most of our students, because most parents, probably 80% of our parents are not tech savvy. They don't know how to use their computers or read their taxes properly, and it created a huge barrier for our students to have to learn how to do that for the parents, or they would come here to school to try to figure it out. And it was double the work for educators and it was just a lot of problems.”

Mixed-status families reported worse experiences. The 24-25 FAFSA was the first time that individuals without a Social Security number were able to – and required to – create an FSA ID. In situations where one or more contributors did not have a Social Security number, students struggled to access or complete the form.

For others, the parent contribution was a massive improvement. Student 85 happily reported, “I didn't have to deal with my parents' tax returns to complete my [FAFSA].” Counselor 66 spoke for many other counselors in our sample when they described the contribution process as “much easier as a school counselor this year to sit with students, get their...account set up, do their FAFSA, and then invite their contributors and then make phone calls to contributors to say, look for this email and fill out your [forms]. I think it felt a lot more manageable to have each person do their part of the overall FAFSA separately.”

Conclusion



On the whole, this diverse sample shared strong – and wildly varying – experiences with the 24-25 FAFSA. On one end of the spectrum, participants such as Student 119 described an easy, quick, and surprisingly smooth experience filling out the 24-25 FAFSA – conflicting with the dominant narrative of the form and this year’s process: “this year was pretty easy... I just clicked next, next, next, and then just double check[ed] some information. Linked my parents account with my FAFSA application and just turned it in and everything worked.” On the other end of the spectrum, participants like Student 55 outlined months of frustrations and issues with the 24-25 FAFSA: “Overall, the FAFSA process was so stressful for me. I absolutely hated it from the beginning. I had errors even accessing the site...I wasn’t able to fill anything out. I had issues trying to link my contributor...It was just a, it was a whole mess...I found the FAFSA form to be very hard. I didn’t find anything straightforward. I didn’t find anything to be easy.” This variation appears to be caused by interactions among individuals with different levels of pre-existing privilege and both the intended and random chutes and ladders embedded within FAFSA. The results of these interactions were exponential: a positive experience with FAFSA became so seamless that it caused some individuals to even express self-doubt, wondering whether they had made a mistake, or a negative experience so fraught that the individual gives up, or expresses longing for the 23-24 version of the form.

Negative ripple effects of challenges with the 24-25 FAFSA were evident in the data. Delays and technical glitches have certainly been prime contributors to the depressed FAFSA submission rate – 2.5 percent lower than the 2022-23 cycle, as of early September (National Association of Independent Colleges and Universities, 2024). Counselors also reported a sense that many more students were pursuing non-degree pathways or community college, leading to a likely drop in enrollment in bachelor’s degree programs. Among those students who managed to enroll in fall 2024, they had less time to compare financial aid offers and therefore make a financially informed enrollment decision. Selecting an institution that in the long run is less affordable or has lower retention rates than peer institutions presents a persistence risk; we expect, therefore, that stop-out and transfer rates will also rise over time.

Among those students who managed to enroll in fall 2024, they had less time to compare financial aid offers and therefore make a financially informed enrollment decision.

Recommendations



Dismantle Chutes

On time launch: The Department of Education opened the 25-26 FAFSA to all students in late November, 2024. In addition, the FAFSA Deadline Act was signed into law on December 11, 2024, which mandates an October 1 launch for the FAFSA going forward.

Faster processing: Beyond a timely launch, FSA must minimize or eliminate delays in corrections, verification, and ISIR data processing, in the service of advancing the timely delivery of financial aid offers to students. As described in uAspire's prior reports [Decoding the Cost of College](#) (Burd et al., 2018) and [Beyond the College Bill](#) (Coles et al., 2020), an affordable college experience begins with a financial aid offer that transparently and accurately communicates direct costs (e.g., tuition, fees, room and board), indirect expenses (e.g., required educational expenses, transportation, health care), and the ways that students can cover these expenses (e.g., grants, loans, work-study, savings, and earnings from work). An October 1 release of the FAFSA, alongside faster processing of submitted forms, is the necessary antecedent.

Fix technical glitches: A form with continued glitches is one guaranteed to frustrate users and lower completion rates. Counselors and financial aid administrators repeatedly expressed a wish that the 24-25 FAFSA had been pilot-tested. FSA committed to multiple rounds of testing for the 25-26 FAFSA, and we are hopeful it will result in an improved experience.

Significantly improve communications: Broadly speaking, the volume of communication from FSA to stakeholders should increase, and all communications must be accurate and reliable. FSA has committed to adding hundreds of representatives to its call center, which is a welcomed first step. They must also ensure that advice and recommendations are consistent across platforms – call center, website, and chat feature.

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To be honest, the most meaningful improvement that we could see with FAFSA is **let's stop doing the FAFSA the way that it's done. There has to be a better way to communicate the needs of families to higher education institutions without having to complete additional paperwork. In today's day and age, isn't there a way that the government could already have a list of those individuals shared with colleges and institutions? I think it's possible. Let's work on that.**”

(Counselor 53)

Recommendations (continued)

Simplify wording: Language used on the FAFSA ought to be user-tested to ensure it is understandable among a diverse group of users. Many participants in our study said they struggled to understand what some questions were asking, and wished for clearer instructions.

Improve accessibility: The 25-26 FAFSA must be intentionally inclusive of mixed-status families as well as other marginalized populations, such as those with limited access to technology, individuals with limited capacity to understand English, students whose contributors live overseas or are in the military, students who are unhoused or in foster care, and students attending under resourced schools whose counselors have insufficient time to help everyone in need of assistance.



Fortify Ladders

Find opportunities to further reduce users' time and frustration with form completion: Our participants largely reported that the DDX was a game changer. FSA should find new ways to simplify FAFSA engagement with the goal of increasing completion exponentially year over year. In some cases it may require deployment of older tools, such as the paper signature page, or allowing students' flexibility within the contributor process, such as submitting a single application that includes parent financial information. In other cases it may require a creative approach to protocols that are now taken for granted, like the FSA ID, which continues to frustrate some users.

Strengthen counseling guidance: Counselors are the trusted intermediaries between FSA, colleges, students, and families, and many students asked for more support, such as one-on-one counseling, additional help text and video tutorials on FSA's website, as well as comprehensive question-and-answer pages that include specific, varied circumstances. Counselors and financial aid administrators, for their part, asked for more training, technical assistance, and reliable communication from FSA.

“

Just make the wording simple. Make it simple. Make it easy to understand, don't allow for it to be misinterpreted in any way.”

(Student 110)

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