# FINANCIAL AID FOR ALL

# A Pilot to Implement Universal Financial Aid Application Completion in California

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# The increasing cost of higher education has made it exceedingly more difficult for students to afford a college degree.

Students who complete the Free Application for Federal Student Aid (FAFSA) and receive financial aid via a Pell Grant are more likely to enroll in higher education, persist in their coursework, and obtain a degree.[1] Yet, despite evidence of the power of the Pell Grant, eligible students in California who didn't complete the FAFSA in 2022 alone left $512 million in Pell Grants on the table. Worse still, low-income and first-generation students who stand to benefit most from receiving a Pell Grant are least likely to complete a FAFSA. One solution to this persistent problem comes in the form of a universal financial aid application completion policy to make financial aid application submission a requirement for high school graduation.

California took this step by passing AB 469 and including in the 2021-2022 State Budget a policy requiring local educational agencies (LEAs), including school districts, county offices of education, and charter schools, to confirm all 12th-grade students complete the FAFSA or the California Dream Act Application (CADAA) unless students opt out of the requirement. AB 469, California's universal FAFSA/CADAA completion policy, presents a powerful opportunity to 1) increase equity in higher education; 2) expand opportunities and options to education past high school; 3) increase earning potential through postsecondary degree attainment with lower levels of debt; and 4) assist in closing the skilled worker degree gap. However, to achieve the goals of AB 469, school leaders must deepen existing efforts across their school, district, and community, and counselors must be equipped with support and resources to assist a larger number of students and families in completing the FAFSA or CADAA.

To facilitate the successful implementation of this new state policy, and to address the divide between the requirements under the law and the capacity of the LEAs to reach a 100% FAFSA and CADAA completion rate, a group of college access providers and advocates partnered on a pilot project to understand and document the various supports and interventions needed on the ground. This brief describes the project conducted by the Financial Aid for All Coalition formed by the California College Guidance Initiative, California Student Aid Commission, The Education Trust—West, NextGen Policy, uAspire, and WestEd.

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1. McKinney, L., & Novak, H. (2013). The relationship between FAFSA filing and persistence among first-year community college students. Community College Review, 41(1), 63-85.

# PILOT PROJECT

With generous funding provided by College Futures Foundation and the Evelyn & Walter Haas, Jr. Fund, in August 2021, the coalition launched a 24-month project with select school districts to pilot targeted interventions that ensure the successful uptake and maximization of federal, state, and institutional financial aid. The goals of the pilot were to:

- learn about districts' challenges in providing financial aid completion support;
- identify best practices from the field; and
- provide educators with resources to effectively implement AB 469.

School district selection centered on their interest and capacity to participate in the project. Schools were chosen based on the following criteria: geographic setting, prior FAFSA/CADAA completion rates, percentages of students of color and first-generation college students, college access guidance resources, senior class size, California College Guidance Initiative (CCGI)[2] utilization, and connection with CalSOAP Consortia.[3] Upon completion of district recruitment, a diverse group of four school districts was selected to participate in the pilot: Delhi Unified School District, Jefferson Unified School District, Pomona Unified School District, and Vista Unified School District.

Due to the timing of AB 469's passage, pilot high schools had a short timeline to focus efforts on increasing the number of FAFSAs and CADAAs completed. The pilot sites, similar to many high schools across California, experienced strong growth in FAFSA and CADAA submissions during the 2022-23 academic year, surpassing expectations of what would be possible post-pandemic. As of June 30th, 69% of the class of 2023 completed a FAFSA or CADAA, as compared to 63% the previous academic year. While the growth in FAFSA/CADAA submission and completion this year has been positive, there is much that needs to be done to achieve a 100% completion rate, and it remains to be seen whether schools can grow or even maintain their completion rates in the absence of increased funding and resources.

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# FINDINGS

The 24-month pilot revealed two main findings: 1) the need for additional capacity to support students and families and 2) efficient access to data to facilitate targeted interventions and support to students.

During interviews, the counseling and administrative staff at pilot schools cited their lack of sufficient staff capacity and expertise as barriers to successfully supporting more students with the FAFSA or CADAA, specifically students with complex circumstances (e.g., divorced parents and foster youth). This underscored a crucial need to provide or augment training and resources to build staff's knowledge and skills in supporting students and families. Meeting this need requires external partners with financial aid expertise to provide high-quality professional development.

To connect newly trained staff with students at different stages of the financial aid application process, pilot schools sought to increase access to data and systems that indicate when students need help. This need surfaced the challenge of uneven or lack of access to WebGrant[4] data. Without knowing if a student started the FAFSA or CADAA, counseling staff are unable to identify which students need assistance or which type of support students need. Addressing this need requires an integrated data solution to ease access and increase transparency.

Throughout the project, pilot sites reiterated that capacity and support to do this work are critical. Their experiences demonstrated that building systems and gaining buy-in to prioritize financial aid application completion work requires a sustained effort and district-level support in order to set expectations, streamline efforts, and provide resources at the school site level. Building a thoughtful, culturally competent college-going culture in schools, with equitable support for students and families, especially students of color, low-income, and first-gen students, are important steps to reduce racial equity gaps in financial aid completion rates and enable more students from low-income communities to access higher education or vocational certificates.

Pilot schools communicated that they required the ability to 1) quickly establish developmentally and culturally aligned plans for financial aid completion, and 2) access and use accurate, updated resources to achieve their plan. With these insights, the coalition shifted focus to developing a website designed to aid them—and all California high schools and districts—in increasing school engagement in financial aid application completion.

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4. The WebGrants 4 Students (WG4S) portal provides students with the resources, information, and tools needed to assist with the college financial aid process. WG4S is an online system that manages the Cal Grant and/or Chafee account(s). WG4S is to be used with a student's school or FAFSA accounts. Each account must be monitored and managed independently.

# INTERVENTION

The website, FA4ALLCA.org, is targeted to school counselors, teachers, coordinators, and administrators. Users are guided to complete a self-assessment questionnaire to receive a customized toolkit and action plan to improve financial aid application completion. They are empowered with a curated collection of resources focused on their unique needs and designed to aid in the pursuit of reaching 100% FAFSA and CADAA completion.

The self-assessment inventory is structured according to the five components of The Education Trust—West's Hidden Figures: A Framework to Increase Access to Financial Aid: 1) prioritize completion, 2) monitor data, 3) establish partnerships, 4) build relationships and trust, and 5) center students in programming.

Each question focuses on a strategy aligned with Ed Trust—West's framework and scales respondents' answers by the level of engagement or experience with each activity in their school or district: 1) not present, 2) being considered, 3) being piloted or occurring in discrete programs/areas, 4) being planned and early implementation, and 5) being present and scaled to support all students.

The following are examples of the resources and best practices generated by the self-assessment inventory, which as of publication, has been completed by 182 unique users from across California since the website's launch in September 2022.

# Prioritize Completion

Reaching 100% FAFSA and CADAA completion begins with prioritizing the need to increase financial aid application completion rates. Districts and schools must create a culture where educators are supported to ensure students are aware of the financial aid for which they are eligible. Establishing and communicating district and school goals, and developing cohesive plans, emphasize the importance of increasing financial aid application and contribute to creating a culture where support structures can be built and sustained.

## Indicators of District Readiness

- We consider college affordability a key equity barrier to postsecondary access and embed college affordability within our broader college-going strategy/culture.

- We set an annual, realistic FAFSA/CADAA completion goal (prior to the requirements associated with AB 469) that is well-communicated and prioritized across our school/district.

- We create an annual calendar to guide the type of support and information offered to students and their families to complete the FAFSA/CADAA.

## Best Practices

- CSAC recommends setting a goal 5% higher than your previous year's FAFSA/CADAA completion rate. You can find your district's completion rate on the Race to Submit Dashboard. Track and monitor data for monthly goal progression using year-to-year comparison. What is the goal for your school/district?

- Implement a month-by-month checklist for seniors, customized from examples, outlining the steps they need to take to secure financial support for postsecondary education. This tool may strengthen your existing planning work by making it more transparent to students and their families. How could this help your seniors get and stay on track?

# 2 Monitor Data

Data can serve as a catalyst to increase financial aid application completion rates, uncovering the students who need more support. By collecting and monitoring FAFSA/CADAA information, schools and districts are able to identify students who may not have completed a financial aid application. Identifying them allows educators to target specific resources toward students who may need additional assistance, including first-generation, homeless, and foster youth.

## Indicators of District Readiness

- We proactively monitor each step of our students' FAFSA/CADAA application.

- We share student FAFSA/CADAA progress regularly (at least weekly) with those supporting students (e.g., counselors, teachers, nonprofit organizations, and college access programs).

## Best Practices

- To prioritize support to students, access your school's WebGrant report to find your district's financial aid completion status at the student level.

- Partner with CaliforniaColleges.edu to access their financial aid reporting tools. As a result of their data-sharing agreement with CSAC, you can track and download reports on students' application progress once they launch their FAFSA/CADAA from the platform.

# 3 Establish Partnerships

California has an abundance of community-based and ed-tech organizations working to increase financial aid awareness and college access. These organizations offer a significant benefit to high schools and districts by providing additional support and resources to increase the completion of financial aid applications. From personalized text reminders to targeted support for undocumented students, to streamlining processes for counselors, these partnerships and services can boost schools and districts' capacity to serve students.

## Indicators of District Readiness

- We have a district/school plan that guides postsecondary, college, and career readiness and engages partners to support students in completing FAFSA/CADAA.

- We provide accessible and ongoing training and support to teachers, counselors, and partners on FAFSA/CADAA completion.

## Best Practices

- Research college access organizations and networks in your area, such as SoCal CAN, that can offer your school the extra capacity and college affordability expertise you need to support your students.

- Prioritize the training of counselors, teachers, and other support staff to be able to assist students through the complexities of FAFSA/CADAA completion. uAspire offers both free and paid training opportunities.

# 4 Build Relationships and Trust

Completing a financial aid application requires students and families to provide personal information, including financial documents and personal identification numbers. Sharing this information requires trust with parents and communities, particularly for students and families who may be undocumented. Build relationships through regular communication, individual student appointments, and authentic engagement.

## Indicators of District Readiness

- We make a concerted and intentional effort to engage our students' families in the process of accessing postsecondary financial aid.

- We engage and educate parents on the financial aid process, its importance, and the actions and documents required to complete the FAFSA/CADAA.

## Best Practices

- Host FAFSA/CADAA workshops for high school seniors and their families in the fall, before application deadlines, that cover the application process, types of financial aid, and how to complete the FAFSA/CADAA accurately and avoid common mistakes. These workshops are an opportunity to communicate early with parents and caregivers. uAspire's free virtual workshops can supplement or replace school-based workshops and share helpful resources like this FAFSA/CADAA checklist.

- Start financial aid conversations much earlier than senior year to build trust and relationships with students and families There are a variety of ways to incorporate early awareness education into your curriculum, such as the financial literacy/aid lessons offered by Everfi, Next Gen Personal Finance, and CaliforniaColleges.edu.

# Center Students in Programming

Student-centered programming is vital to increasing financial aid application completion. High school teachers and counselors know that programming cannot be one-size-fits-all and that sustainable, impactful programming support should be tiered. This means designing and implementing systems, tools, and events that are responsive to a variety of needs. To maximize their effectiveness, tiered, student-centered programming design should also include partnerships with community-based organizations to create and establish individualized programming efforts that build on available data and partner expertise. Providing incentives like extra graduation tickets, free apparel, and recognition celebrations can strategically engage students to complete their financial aid applications.

## Indicators of District Readiness

- We provide all students with individual check-ins or proactive support to complete the FAFSA or CADAA, including students who do not have clear postsecondary goals.

- We support students to complete financial aid tasks after the FAFSA/CADAA is submitted (e.g., verification compliance, understanding and accepting financial aid offers, and appeals process).

- We offer specialized assistance for students who need additional support to complete the FAFSA/CADAA.

## Best Practices

- Ensure that your school district has the funding necessary to support students to the greatest degree possible. Providing individualized support is a resource-intensive undertaking. This brief explains how LEAs can leverage different funding sources.

- High schools can partner with community organizations to provide additional FAFSA/CADAA support to students and their families (e.g., workshops and one-on-one support) and provide information on local scholarships and other financial aid programs that your students may be eligible for.

- Give students a seat at the table. Student feedback will help you understand the barriers to access and how to meet students where they are. Learn how Broward County initiated a peer mentoring program.

# MOVING FORWARD

LEAs, policymakers, nonprofit organizations, and the philanthropic community must work together to achieve the goals of AB 469 and realize an annual 100% FAFSA and CADAA completion goal across California. We invite stakeholders to prioritize the actions listed below.

## Schools and Districts

Take the self-assessment inventory on FA4ALLCA.org to get a customized toolkit and action plan to improve financial aid application completion.

While FAFSA/CADAA completion rates have seen positive growth under early implementation efforts of the new state financial aid application completion policy, providing sufficient resources is critical to the sustainability of year-over-year growth toward the achievement of the 100% completion goal. Counselors interviewed during the pilot said their current resources were insufficient to properly support all students through the financial aid process even before the requirements under the state's 2021-22 budget mandate and AB 469. Lack of funding can lead to inconsistent implementation across school districts based on the individual efforts of staff and monetary resources available within certain communities.

To secure additional resources, district superintendents can submit a test claim to the Commission on State Mandates. This is the official administrative process to notify the State of California's Department of Finance that a particular status or executive order, in this case, AB 132, the postsecondary education trailer bill of 2021, imposes costs given the requirements of the legislation. File at csm.ca.gov/file_claim.

- Form instructions
- Test claim worksheet
- Example of approved test claims

# Policymakers

Prioritize funding in the state budget to build a sustainable support infrastructure for LEAs to successfully implement the universal FAFSA/CADAA completion requirement. Target funding to districts with lower financial aid form submission rates in order to resource and incentivize an equitable approach to affordable postsecondary educational pathways. Increase funding to programs, including the state's Cash For College program and college access nonprofits, that bring additional resources to LEAs.

# Philanthropy

Provide catalytic funding to school districts and/or nonprofit organizations to increase capacity and staffing for successful and sustained attainment of 100% FAFSA and CADAA completion across the state.

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