Strengthening Statewide FAFSA Completion

Overview of FAFSA Completion in Florida

Every year, the Florida high school graduating class misses out on over $300 million in Pell Grants because they do not complete the Free Application for Federal Student Aid, or FAFSA. The majority of Florida college students use a combination of federal, state, and college-based aid to pay for college, and the FAFSA can help unlock aid for students attending a variety of postsecondary institutions, including technical colleges and career programs.

To increase awareness and support students, FCAN started the Florida FAFSA Challenge in 2015. In the 2014-15 school year, 52.5% of Florida high school seniors completed a FAFSA—ranking the state 39th in the country. While the state has made significant gains since then, Florida still trails the national average of 62.0%.

In 2019, the Governor signed House Bill 7071 into law that created the SAIL to 60 Initiative (SAIL stands for “Strengthening Alignment between Industry and Learning”), which set an ambitious goal for the state to increase the percentage of Florida adults holding high-value postsecondary degrees, certificates, or training experiences to 60% by 2030. However, pandemic-related disruptions have meant 2021 saw about 10,000 fewer FAFSA completions than 2019. This suggests fewer students are considering postsecondary education, which would mean a smaller share of the workforce with a postsecondary degree or credential, which is critical for Florida’s economic future.

Why is FAFSA Completion important?

Students who complete the FAFSA are more likely to enroll in college and complete their degrees. National data shows 90% of students who complete the FAFSA enroll in college directly from high school, compared to just 55% of non-completers. Aid also helps students stay in school. According to the National College Attainment Network, with every $1,000 in aid a student receives, persistence increases by four percentage points.

To meet the talent needs of our state, Florida must cultivate a talent-strong workforce with education or training beyond high school. Students who complete the FAFSA are more likely to enroll in higher education, persist in their coursework, and obtain a degree. Despite this, around half of Florida’s high school seniors fail to complete the FAFSA each year, leaving millions in financial aid on the table. And the
students who stand to benefit most, including low-income and first-generation students, are the least likely to complete the form.

State Policy Efforts to Increase FAFSA Completion

A few states have sought to increase FAFSA completion rates by making FAFSA completion a requirement for high school graduation. Louisiana was the first state to implement this prerequisite in the 2017-18 school year. So far, the policy has proven to have a substantially positive impact—the state saw a 25% jump in completion in one year. The state also saw the gap in completed applications between high- and low-income school districts close entirely in two years. Additionally, for the 2020-21 FAFSA cycle, the state enjoyed the highest FAFSA completion rate in the country.

Importantly, Louisiana drastically increased the number of FAFSA completion workshops hosted by the Louisiana Office of Student Financial Assistance (LOSFA) at high schools across the state (over 200 in 2018-19). The state also supplied training and support to district staff. Students can choose to submit an opt-out waiver, which is easy, but requires submission through a school counselor, which can prompt a discussion about going to and paying for college.

At least four additional states recently implemented the Louisiana policy. So far, the states that have already implemented the new requirements – Texas, Illinois, and Alabama in 2021 – have seen great success.

Recommendations

Universal FAFSA with supports and a simple opt-out system

Although FAFSA completion rates dropped nationwide in response to the uncertainty of COVID-19, states like Illinois and Tennessee, which both require FAFSA for graduation for state financial aid programs, enjoyed high completion numbers. As of January 7, 2022, both states had over 15 percentage points more seniors completing than Florida. In order to ensure Florida is Talent Strong, Florida should consider joining the many other states considering a universal FAFSA policy.

Universal FAFSA does not mean every student must submit the FAFSA. As evidenced by peer states, a simple opt-out process ensures students are not hindered if they choose not to or cannot access information to fill out the FAFSA. However, it can mean that every student is provided time and support to complete the FAFSA, or, every student must think about plans after high school and how to pay for it.

We can learn from other states’ success stories. To ensure the work of the policy does not fall on the shoulders of already overburdened school counselors, moving the needle requires system-level support to make sure schools can provide needed resources. This means increased FAFSA guidance for students and families and supports for counselors to ensure students can meet the requirement. This may also mean personnel and training for counselors, staff, and volunteers.
Ensure all districts have access to student-level FAFSA data

FCAN’s FAFSA Dashboard features the percentage of public-school students who have completed the FAFSA by school and district, using public data from the U.S. Department of Education and the Florida Department of Education PK-12 Education Information Services. FCAN matches the federal data with school names and types provided by the Florida Department of Education. However, because of some limitations to the federal data, school-level FAFSA completion rates may not be precise.

For that reason, school counselors need access to student-level data, so they can see exact numbers and pinpoint which students to reach out to in order to ensure FAFSA completion. Yet school counselors may not have access to this data if their district does not have a data-sharing agreement with the state. This agreement must be signed by Chair of the School Board, Superintendent of the District, and the School Board Attorney, and is in accordance with The Family Educational Rights and Privacy Act (FERPA), where disclosure of student information is only made to authorized personnel. Many districts in Florida already have data-sharing agreements, but it is not universal at this point. The process is not overly complicated, and FCAN conducted a letter-writing campaign in 2020 that brought districts awareness about the option, and successfully helped 8 districts complete a data-sharing agreement with OFSA. However, 28 districts are still missing out.

As evidenced by other peer states such as Iowa and Arizona that have recently streamlined their approach to sharing student-level FAFSA data, transparent and straightforward data sharing between districts and the state is a promising way to enable counselors to target students most in need of more information and guidance.

Florida College Access Network (FCAN) leads the collaborative movement to ensure every Floridian achieves an education beyond high school and a rewarding career. We envision a Florida working together where education is the pathway to economic mobility for all.

As a nonpartisan organization, FCAN strives to expand knowledge of research, data, policies and practices that impact postsecondary access and attainment in Florida. This memo is intended as an educational resource and does not constitute an endorsement or opposition to any specific bill or legislation.

FCAN is a statewide organization hosted by the University of South Florida System (USF). The statements and positions presented are those of FCAN and are not made on behalf of the USF Board of Trustees or intended in any way to be representative to USF.

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