HIDDEN FIGURES:

A FRAMEWORK TO INCREASE ACCESS TO FINANCIAL AID

#All in 4Financial Aid

The Education Trust—West

Introduction

CALIFORNIA IS FORTUNATE to be the 5th largest economy in the world with an abundance of resources and diverse talent.[1] Among those resources are our state colleges, which are not only premier institutions, but they are also changing lives and communities. According to research, California's state colleges are among those with the highest mobility rates, meaning students who come from low-income families are able to have access to a brighter, more prosperous future through postsecondary education.[2] Unfortunately, there are racial equity gaps in obtaining a college degree in California. One of the largest barriers to providing equal opportunity for low-income students and students of color is college affordability.[3] But it doesn't have to be. We must do more to support low-income students and students of color and remove hurdles they face to ensure they can attend college, use their education to better their lives, and support our state's economy.

ACCESS TO FINANCIAL AID IS CRITICAL for low-income students and students of color who want to go to college. Annually, California provides $2 billion in state financial aid, through the California State Aid Commission's Cal Grant program offered to all students, including undocumented students. However, thousands of students in California who are eligible for financial aid do not receive it. Over the last two years, nearly a half million high school seniors in California did not complete a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).[4] Despite notable informational, awareness, and completion efforts at the local level to increase these rates, only 54% of California's high school seniors completed a financial aid application in 2018, ranking the state 30th in the nation.[5, 6] Some of the reasons many eligible students do not complete a financial aid form are because they believe they do not qualify, have no information on how to apply, or do not want to share personal information because they fear deportation.[7, 8]

In this research brief, we offer district and school leaders strategies to increase financial aid application completion rates and equitably implement Assembly Bill 2015 (Reyes)*. While there are schools and districts making strides, more can be done to greatly increase financial aid awareness for more low-income students and students of color. Such "components of success" identified through our research include:

01
PRIORITIZING COMPLETION THROUGH POLICY

02
COLLECTING & MONITORING APPROPRIATE DATA

03
ESTABLISHING & MAINTAINING STRONG PARTNERSHIPS

04
BUILDING RELATIONSHIPS & TRUST

05
PROGRAMMING WITH STUDENTS AT THE CENTER

*What Is Assembly Bill 2015?

CHAMPIONED BY ASSEMBLYMEMBER ELOISE GOMEZ REYES IN 2018,

Assembly Bill 2015 requires that all local educational agencies ensure every student receives information on how to properly complete and submit a financial aid application at least once before entering 12th grade starting in the 2020-21 school year.[9]

Why Financial Aid Awareness and Completion Matter for Equity

California educates approximately one out of every ten K-12 students in the nation and graduates more students from high school than any other state.[10] Alarmingly, thousands of eligible low-income students and students of color attend high schools with some of the lowest financial aid application rates (see Figure 1). This is especially harmful for Black students, whose average completion rates of these vital applications lag behind the state average.[11] Schools and districts must do more to address racial equity gaps in financial aid completion rates. If they don't, nearly $550 million in federal and state aid will remain left on the table that could have been supporting students' postsecondary aspirations and success.[12]

FIGURE 1: Financial Aid Application Completion Rates in High Schools With High Concentrations of Low-Income Students and Students of Color[13, 14, 15]

Why this is an equity issue:

School	Enrollment	% FAFSA/CADAA completers	% Free/reduced lunch	% Students of color
Stockton High	215	10.76%	77.21%	87.91%
Fairfield High	1,504	26.19%	73.67%	68.48%
California City High	553	27.21%	76.49%	74.32%
Granite Hills High	1,453	29.25%	70.13%	63.66%
Rosamond High Early College Campus	827	30.21%	69.89%	66.14%
Vallejo High	1,700	30.77%	72.06%	77.24%
Elsie Allen High	1,032	31.27%	66.18%	80.52%
Palo Verde High	870	31.29%	63.45%	70.57%
Stagg Senior High	1,714	34.17%	75.26%	77.07%
Susan Miller Dorsey Senior High	972	35.93%	74.28%	97.94%

> **!** High schools with high concentrations of low-income students and students of color have some of the lowest financial aid application rates in the state.

Eliminating the racial equity gap in financial aid application completion and improving rates overall is essential because completing a financial aid application is crucial to postsecondary access, persistence, and success.[16] Research suggests that streamlined and structured outreach and assistance with FAFSA completion can greatly benefit high school students and increase college enrollment.[17]

Therefore, the problem and potential solutions are clear:

- **Students who could benefit the most from financial aid attend high schools with some of the lowest application completion rates.**

- **There are clear strategies that could contribute to more students pursuing a postsecondary education, especially for students with the highest financial need.**
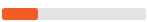
California Must Take Action

A comprehensive strategy for ensuring all young people have access to, and complete, a financial aid application is essential to meet the goals outlined in California's broader college and career readiness efforts.[18] State policy change has the potential to improve millions of students' ability to access financial aid applications and resources to attend college. One approach that is gaining momentum across the country is for states to better integrate financial aid application completion within the high school experience for seniors (see Figure 2). Louisiana, Texas, and Illinois have instituted such a policy change, and Indiana, the District of Columbia, Michigan, and California are considering legislation to follow their lead*; but, policy change alone is never enough.[19]

Whether or not a statewide financial aid application completion solution like Louisiana's comes to fruition, more schools and districts must design practices and policies to support educators in improving and expanding financial aid awareness completion rates for California's students. To identify some of the promising and impactful work happening up and down the state, Education Trust–West (ETW) partnered with the California Student Aid Commission (CSAC) to conduct a research study to learn more about the leading financial aid application completion strategies and practices.[20]

FIGURE 2: Estimated Increases to California Financial Aid Application Completion Based on Percentage of Effect Observed in Louisiana

Success In Louisiana

In the first year of implementing a policy requiring students complete a financial aid application in order to graduate, Louisiana's statewide effort saw financial aid application completion rates increase by 25.9 percent within one year, ranking the state the highest in the nation for FAFSA completion, with no adverse impact on high school graduation rates.[21] If similar legislation in California has a comparable effect, an additional 66,084 students would complete financial aid applications within one year.[22, 23]

% of Louisiana's Effect	25%	50%	75%	100%	125%
California % Change in Completions	6.48%	12.95%	19.43%	25.90%	32.38%
Additional California Financial Aid Application Completions	16,251	33,042	49,563	66,084	82,605

*What is the All In For Financial Aid campaign?

Students cannot afford to wait. The Education Trust–West's All In For Financial Aid campaign is a call for California's communities, schools, and policymakers to come together and publicize the importance of financial aid and its ability to increase college access, enrollment, and success. The All In For Financial Aid campaign serves as a call to action to increase FAFSA and CADAA completion in California. This includes passing Assembly Bill 1617 (Reyes)- a statewide policy solution to ensure that every student applies for financial aid. If you believe that no student should be denied the opportunity to go to college because they were never made aware of their financial aid options then you can be "all in".

The Education Trust–West

#All in 4Financial Aid

TO LEARN MORE go to edtrustwest.org/Allin4FinancialAid and take action today!

What Educators Can Do

Educators, from superintendents to counselors and teachers, in many schools and districts across the state are already engaging in a variety of practices to help improve financial aid awareness and completion. Through surveying and interviewing educators, we identified five "components of success"– insights from diverse, cutting-edge districts and schools about best practices and strategies that are helping to close equity gaps in FAFSA and CADAA completion rates. These components of success include:

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01 Prioritizing Completion Through Policy   **Where?** Val Verde Unified School District

WHAT?

Prioritize completion by establishing FAFSA/CADAA completion as a part of a student's graduation process, and supporting practitioners to do so equitably and efficiently.

WHY?

Closing equity gaps in financial aid application completion starts with prioritizing the need to increase financial aid application completion rates. In doing so, districts and schools must create a culture where educators are supported to ensure students are aware of the financial aid that they are entitled to. Establishing a policy to increase financial aid application completion while also providing an abundance of training and support to counselors and teachers is proven to help contribute more financial aid dollars to low-income students and students of color.[23]

HOW?

High schools and school districts that responded to Education Trust–West's survey prioritized application completion by incorporating financial aid training into existing curriculum and providing individualized meetings with students, amongst others. Another strategy that contributes to high completion rates for low-income students and students of color is making the financial aid application process a component of graduating from high school. When senior district leadership (i.e., the superintendent's office) in Val Verde Unified School District found that low-income students were not completing and submitting financial aid applications, the school board voted to make completing a financial aid application a key step of the graduation process in 2017. To make sure the implementation of the policy benefits the lives of the districts' students and families, district leaders also provide a network of resources to support counselors and teachers. These efforts have contributed to an increase in financial aid application completion with no negative impact on graduation rates. High schools in the Val Verde Unified School District have led the state with some of the highest financial aid application completion rates in California.[24]

02   Collecting & Monitoring Appropriate Data

Where? Health Careers Academy

WHAT?

Collect and use data to monitor the status of FAFSA/CADAA completion, and make adjustments to programs and delivery of services for students.

WHY?

Data can serve as a catalyst to increase financial aid application completion rates. By collecting and monitoring FAFSA/CADAA information, schools and districts are able to identify students who may have not completed a financial aid application. Identifying them allows for educators to target specific resources towards students who may need additional assistance. This includes increasing the completion of financial aid applications for homeless, first generation, and foster youth.

HOW?

Health Careers Academy monitors information during each student's junior year and utilizes data to boost financial aid application completion rates for their students. Counselors at the high school are trained to use data to monitor the state of FAFSA/CADAA completion and, in doing so, dramatically increase application completion rates. With a strong data-sharing partnership with the California Student Aid Commission and a sense of trust developed with parents and families, the high school's counselors are able to monitor school-level completion rates utilizing the California Student Aid Commission's Race to Submit Dashboard and WebGrants reports. School counselors at Health Careers Academy also work directly with teachers, parents, students, and CSAC staff to monitor student-specific completion rates to identify and support those who may not have already completed an application.

03   Establishing & Maintaining Strong Partnerships

Where? Edison High School

WHAT?

Establish partnerships with community-based and education technology (ed tech) organizations to increase financial aid application completion rates through programming, digital tools, and additional support.

WHY?

In the state of California, there are an abundance of community-based and ed tech organizations working to increase financial aid awareness and college access. These organizations can provide a significant benefit to high schools and school districts through 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 an educator's capacity to serve students.

HOW?

At Edison High School, counselors work with Remind, a communication platform provider, to boost financial aid application completion rates. Counselors use the Remind platform in order to send notifications to students and families to complete a financial aid application. Part of the first weeks of a student's senior year includes counselors at Edison High School working with their students to set up an account and sign them up for text message reminders at no cost. Throughout the academic year, counselors use the Remind platform to develop specific messaging and conduct broad outreach with students and families. Remind's platform also provides access to manage engagement and message history through the administrator oversight function, which allows for counselors to perform more direct and specific outreach to students.

04   Building Relationships and Trust

WHAT?

Build relationships and trust through regular communication, scheduling individual appointments with students, and authentic engagement with parents and families.

WHY?

Completing a financial aid application requires students and families to provide personal information such as financial documents and personal identification numbers. Therefore, building relationships and trust with parents and communities is critical to ensure students feel comfortable filling out a form. Relationships are also pivotal to navigating the application process for students and families who may be undocumented.[25] Counselors and practitioners who participated in Ed Trust - West's research shared that developing these relationships can be done through regular communication, individual appointments with students, and authentic engagement.

HOW?

As a community-based college access organization, 10,000 Degrees works directly with rising high school seniors from low-income backgrounds to get them into college. Through creating an agreement with specific high schools in the Bay Area, 10,000 Degrees provides support to counselors and teachers through workshops on college knowledge, awareness, and eligibility, near-peer year-round mentoring, and financial aid application coaching. Through their year-round mentoring, direct engagement with families, and materials offered in multiple languages, the community-based organization develops a unique relationship with students that allows them to walk their students through the application process. Additionally, 10,000 Degrees works with high school counselors and teachers to develop specific strategies to work with undocumented families to build relationships and trust to increase CADAA completion rates.

05   Programming with Students at the Center

WHAT?

Develop programming with students at the center by designing systems, tools, and events that provide information and advice responsive to the needs of diverse students and families.

WHY?

Given the limitations of college counseling capacity within schools and communities, programming is vital to increasing financial aid application completion. This means designing and implementing systems, tools, and events that are responsive to the information and advising needs of students who might not otherwise complete a financial aid application. High school teachers and counselors partner with community-based organizations to create and establish individualized programs, building on available data and partnerships. Educators who completed our survey also mentioned providing incentives such as extra graduation tickets, free apparel, and recognition celebrations as a way to strategically engage students.

HOW?

CaliforniaColleges.edu is the State of California's official college and career planning platform, combining educational resources with tools designed to help smooth the pathway to college. Their Open Access program allows any California student to explore a curated library of information and interactive tools on career planning, college access and success, and financial aid. Students not only learn about why and how to apply for financial aid, they also can launch the online FAFSA or CADAA from within their own CaliforniaColleges.edu account. Students and the adults in their lives can see where they are on track and where they may need help, such as starting or finishing the FAFSA, or knowing when their school has submitted their Cal Grant GPA. Nearly 600,000 California students have registered accounts with CaliforniaColleges.edu, and more than 70 school districts have entered into data partnerships, enabling educators to provide their students with real-time help, wherever they are in the financial aid process.

What's Next:

It is time for California to be *All In For Financial Aid* and invest in increasing financial aid application completion rates for low-income students and students of color.

District and school leaders can rectify the inequities in college affordability by prioritizing financial aid application completion and implementing these components showing success already across the state. As the momentum builds to champion a statewide policy to ensure that all young people are completing the FAFSA or CADAA, districts and schools also have an opportunity to make going to college a reality for students with the highest financial need.

By implementing the tangible strategies and practices proven effective by California's practitioners and educators, the goal to make certain that students complete a financial aid form can be achieved. With these components of success, we can move from talking about equity to implementing proven practices that increase financial aid awareness. California's students should not have to wait for a statewide policy solution to increase access to financial aid, and that is why district and school leaders are needed now more than ever. Together we can go *All In* to ensure California's students apply for financial aid so that they can attend college, use their education to better their lives, and support our state's economy.

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Advocacy Action Guide:

Communities are essential for advocating for high schools and school districts to implement successful strategies and practices that increase financial aid application completion rates. Advocates should hold high schools and school districts accountable so that all of California's students apply for financial aid. We hope that advocates will use this checklist to understand what is happening at schools and districts, and to facilitate conversations to push for change.

Prioritize Completion Through Policy

- [ ] Establish a policy that ensures financial aid application completion as a part of a student's graduation process.
- [ ] Invest and develop an infrastructure that supports practitioners to ensure students complete a financial aid application.

Collect & Monitor Appropriate Data

- [ ] Collect financial aid application completion data for every high school senior.
- [ ] Utilize financial aid application completion data to monitor whether or not students have filled out an application.
- [ ] Target specific resources towards students who have not completed a financial aid application and may need assistance.
- [ ] Make adjustments to programs and delivery of services for students based on the collection of data.

Establish & Maintain Strong Partnerships

- [ ] Identify any community-based and education technology organizations in your region.
- [ ] Develop partnerships with these organizations and identify where they can provide additional support and resources to educators and practitioners.

Build Relationships & Trust

- [ ] Schedule individual appointments with students.
- [ ] Develop a system to regularly communicate to students and families.
- [ ] Provide financial aid application information in multiple languages.
- [ ] Directly and authentically engage parents and families.

Program with Students at the Center

- [ ] Develop programming (systems, tools, and events) that provide information and advice responsive to the needs of specific students.
- [ ] Provide incentives such as extra graduation tickets, free apparel, and recognition celebrations to complete a financial aid application.
- [ ] Work with community-based organizations to create and establish individualized programs.

Appendix

METHODS

High schools that that were selected for the study were identified through the following process:

1 Compiling a list of the high schools that were recognized by the 2018 CSAC Race to Submit Ceremony for the top completion rates in California.

2 Identifying the top traditional high schools with the highest 2018 FAFSA/CADAA completions by the filters showing the high schools with a higher than state average percentage of:

- Students who qualify for free and reduced priced meals.
- Students of color.
- Students of color who qualify for free and reduced priced meals.

3 Removing any duplicate schools.

4 For a full list of schools please email information@edtrustwest.org

Survey and follow-up interview questions were asked and organized into the following categories:

1 Strategies to increase student financial aid application completion.

2 Strategies for specifically increasing California Dream Act Application completion.

3 Barriers to financial aid application completion.

4 Strategies that have not worked to increase student financial aid application completion.

5 Strategies to increase the utilization of financial aid awards.

ENDNOTES

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Acknowledgments

The Education Trust–West

WHO WE ARE:

Advocates for educational justice and the high academic achievement of all California students, particularly those of color and living in poverty.

MISSION:

The Education Trust–West works for the high academic achievement of all students at all levels, pre-k through college. We expose opportunity and achievement gaps that separate students of color and low-income students from other youth, and we identify and advocate for the strategies that will forever close those gaps.