

Policy Brief

\$100 Million in Pell Grants Left Behind: FAFSA Completion in Florida

FLORIDA

According to a survey conducted by researchers at the University of Florida, most Floridians believe that college is a good investment. Yet the vast majority of Floridians do not believe, or are unsure, that a postsecondary education is affordable. Such insecurity about college affordability creates uncertainty for many students and families as they explore their options for post-secondary education.

Unfortunately, too many Florida students and their families lack basic information about how to finance a college education. Because the financial aid system is complex and options vary depending on a student's circumstances, accessing the right resources at the right time can be critical to knowing all available options. An essential step in this process is completing the Free Application for Federal Student Aid, or the FAFSA, which determines to what extent students are eligible for a share of \$150 billion in federal grants, loans and work study funds to help students pay for college and career schools. Yet too few Florida students take advantage of this vital resource; only 55% of all Florida high school graduates completed the FAFSA during the 2012 -13 school year.

The impact of low FAFSA completion on college-going rates in Florida is substantial. We estimate that high school graduates last year who failed to complete the FAFSA cumulatively missed out on over \$100 million in Pell Grants, which could have helped them finance postsecondary educations at one of Florida's 300-plus colleges, universities and technical schools where the aid can be applied. With a targeted and intentional approach to increasing FAFSA completion rates, tens of thousands more 12th graders could access postsecondary educational opportunities that they might otherwise not afford.

This policy brief discusses how a collective approach to increasing FAFSA completion is a sensible, low-cost and research-based means to helping 12th graders reach beyond their high school diplomas and prepare themselves for gainful employment opportunities. Because the college-going rates of low-income, high school graduates (52%) in Florida lags behind those of their peers (61%), and students with financial need now represent more than half of the K-12 population, improving FAFSA completion rates has the potential to significantly increase the number of low income, academically prepared students who enroll in and complete college.

This brief provides an overview of FAFSA completion data at the school and state levels over the past two school years to monitor our state's progress, as also demonstrated in the FAFSA Finish Line data tool that Florida CAN published earlier this fall. It also discusses some of the programs and resources available to help more 12th graders complete the FAFSA. Additionally, it provides recommendations for initiatives that would help increase FAFSA completion rates, including a mechanism by which high schools could identify FAFSA completers by name and a financial literacy course in high school that would include a component on financing college, among others.

Florida College Access Network's mission is to create and strengthen a statewide network that catalyzes and supports communities to improve college & career preparation, access, and completion for all students.



Why FAFSA Completion is Important for High School Seniors in Florida

A postsecondary education can provide a young person with the foundation to pursue career opportunities and reach his or her potential. Students with no more than a high school diploma can expect to earn an average of only \$20,025 upon entering the workforce in Florida, or barely half the earnings of those holding an associate's or bachelor's degree.¹ Increased earning power is not the only benefit of a postsecondary education: people holding postsecondary degrees experience other personal and social benefits compared to those with lower educational attainment, such as healthier lifestyles, increased social mobility and greater job satisfaction.²

Perhaps no one appreciates the benefits of postsecondary education better than parents: according to a recent survey, over 88% of Florida parents have aspirations that their children will one day go to college, yet only 31% of all residents polled believe that the cost of college in Florida is affordable.³ This extreme gap between college aspirations and perceived affordability reflects both parents' understanding of the importance of a postsecondary education and a serious lack of confidence on how to finance it.

Is college affordable in Florida? From an objective vantage point, we know that Florida tuition is low relative to other states. According to the College Board, tuition and fees for a full-time student (representing the cost of taking one year or 30 credits of coursework) in 2013-14 at Florida's public 2-year and 4-year institutions average just \$3,140 (14th lowest state nationally) and \$6,336 (8th lowest) respectively.⁴ The average tuition and fees at private nonprofit 4-year colleges in Florida is higher (\$28,087), but still lower than many other states (22nd lowest).

Yet unfortunately, the list or "sticker" price for a college or university is not very constructive information when attempting to answer whether Florida families can afford it. For any number of reasons, most not readily apparent to the public, the actual cost of college often varies from a college's published tuition price. For example, college expenses such as room, board, and course materials can vary substantially by student. But most of the variance in college affordability isn't *what* students pay for, it's *how* they pay for it – determined, in large part, by their financial aid packages. Students may qualify for an assortment of aid programs—both need- and merit-based—from the state and federal government, the institution they plan to attend, foundations and nonprofit organizations or countless other private sources.

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In Florida, 87% of first-year students receive some form of financial aid to help pay for college.

Based on any number of circumstances, such as a student's high school grades, college entrance exam scores, parents' income, whether or not the student is the first in his or her family to attend college, or even athletic ability can impact to what extent a student will receive financial aid. Nationwide, 83% of first-year college students receive at least some financial assistance from at least one financial aid program. In Florida, 87% do.⁵ With the vast majority of students in college receiving some financial assistance, it is clear that financial aid is an integral component of most students' financing of college.

Helping students to gain access to all available financial resources is essential to ensuring that they can evaluate, select and ultimately attend the colleges best suited for them. Yet too many students miss opportunities for such aid due to lack of information and guidance about what assistance is available and how to seek and apply for it.

¹ Labor Market Statistics Center, Florida Department of Economic Opportunity, "Economic Workforce Estimating Conference: Employment Projections to 2020," Tallahassee, FL, September 2012

<http://edr.state.fl.us/Content/conferences/workforce/2020ProjectionsWEC_AllEdLevels_Sept7.pdf>.

² Sandy Baum, Jennifer Man and Kathleen Payea, "Education Pays 2013: The Benefits of Higher Education for Individuals and Society," The College Board, November 2013 <<http://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf>>.

³ Lamm, Alexa and Erica Odera, "Public Perceptions of Higher Education in Florida," University of Florida/IFAS Center for Public Issues Education, Gainesville, FL <http://www.centerpie.com/wp-content/uploads/2013/01/HigherEdFINAL_REVISED.pdf>.

⁴ Baum, Sandy and Jennifer Ma, "Trends in College Pricing 2013," The College Board, November 2013 <<http://trends.collegeboard.org/college-pricing>>.

⁵ Represents full-time, first-time degree/certificate seeking freshmen students enrolled in degree-granting institutions receiving financial aid during 2010-11 academic year. Source: Integrated Postsecondary Education Data System (IPEDS) retrieved from College-Insights.org.

Florida’s High School Seniors are Missing Out on over \$100 Million in Pell Grants Annually

Because of this lack of information and guidance, tens of thousands of Florida students are missing opportunities for financial aid; as a result, many are missing the chance to attain a post-secondary education. Perhaps the most notable example of this is the Pell grant. Of the hundreds, if not thousands, of grants, scholarships, loans and other financial aid programs, the most substantial by far are those administered by the U.S. Department of Education’s Office of Federal Student Aid. During the 2012 fiscal year alone, the federal government awarded \$141.9 billion in student aid to approximately 15 million students.⁶ Of this amount, over \$33 billion was in the form of a need-based Pell grant, with almost \$2.3 billion awarded to 651,550 students attending 286 colleges and universities in Florida.⁷

The single largest source of financial aid available to Florida students is also by far the most underutilized.

Yet this single largest source of financial aid available to Florida students is by far the most underutilized. Of Florida’s 2013 public and private high school graduating class, only 55% completed the Free Application for Federal Student Aid – known as the FAFSA.⁸ This free application determines the amount of federal grants, loans and work-study funds for which a student qualifies. Not all students who complete the FAFSA are eligible for federal student aid (most of these programs require applicants to demonstrate financial need), but many are. For example, 59% of Florida 2013 high school graduates were eligible to receive a Pell grant, which awards up to \$5,645 in aid a year. Table 1 displays all state and federal aid programs that require a completed FAFSA to determine eligibility.

Table 1: Financial Aid Programs that Require a Completed FAFSA to Determine Eligibility

| Program Title | Program Type | Maximum Award | Average Award | Repayment Required? | FY 2013 Appropriations |
|--|----------------------|--|---------------|---------------------|------------------------|
| <i>Federal Aid Programs</i> | | | | | |
| Federal Pell Grant | Grant or Scholarship | \$5,645 | \$3,833 | No | \$35.2 billion |
| Federal Supplemental Education Opportunity Grant | Grant or Scholarship | \$4,000 | \$620 | No | \$696.2 million |
| Federal Work Study | Self-help | \$7,000 | \$1,668 | No | \$925.6 million |
| Direct Subsidized Stafford Loans | Loan | Determined by academic grade level | \$3,644 | Yes | \$35.6 billion (2012) |
| Direct Unsubsidized Stafford Loans | Loan | | \$4,066 | Yes | \$58.5 billion (2012) |
| Direct PLUS Loans | Loan | Up to full cost of education amount | \$12,575 | Yes | \$20.7 billion (2012) |
| <i>State Aid Programs</i> | | | | | |
| Florida Student Assistance Grant | Grant or Scholarship | \$2,413 | \$1,148 | No | \$121.5 million |
| First Generation Matching Grant | Grant or Scholarship | Determined by need and cost of education | \$1,258 | No | \$5.3 million |
| Florida Work Experience Program | Self-help | Determined by institution | \$1,768 | No | \$1.6 million |

Notes: State aid programs with relatively lower funding levels were excluded from this table. For a complete listing of financial aid programs and others, including eligibility criteria and deadlines, visit the Florida Department of Education’s [Office of Student Financial Assistance](#) or the U.S. Department of Education’s Office of [Federal Student Aid](#).

⁶ “Annual Report: Fiscal Year 2012,” U.S. Department of Education Office of Federal Student Aid, November 2012 <http://studentaid.ed.gov/sites/default/files/FY_2012_FSA_Annual_Report_Final.pdf>.

⁷ “The Federal Pell Grant Program End-of-Year Report, 2011-12,” U.S. Department of Education Office of Federal Student Aid <<http://www2.ed.gov/finaid/prof/resources/data/pell-institution.html>>.

⁸ FAFSA completion data provided by U.S. Department of Education with estimates of public and private school high school graduates from the Western Interstate Commission for Higher Education (WICHE). Calculation made by the Florida College Access Network.

Using very conservative figures, Florida College Access Network estimates that Florida's high school graduating class of 2013 missed out on over \$100 million in Pell grant money by not completing a FAFSA, funds that they could have used to help finance their educations at over 300 postsecondary institutions in Florida alone. This figure is based on a single year of funds for a single year of graduates. And it does not include other need-based grants administered by the Florida Department of Education's Office of Student Financial Assistance that require a completed FAFSA, such as the First Generation Matching Grant and the Florida Student Assistance Grant, which award eligible students an average \$1,258 and \$1,148 respectively.^{9,10}

There is also a significant disparity between the number of FAFSA applications completed by Florida students and the number of Florida state aid applications they complete. To receive financial assistance from the state, Florida students must complete the Initial Student Florida Financial Aid Application as well as meet any other eligibility requirements of a given program. During the 2011-12 school year, the Office of Student Financial Assistance at the Florida Department of Education processed 122,632 state aid applications by 12th graders attending public and private high schools. That same year, the Federal Student Aid Office at the U.S. Department of Education processed just under 93,000 completed FAFSAs from 12th graders in Florida, about 30,000 fewer than the number of processed state aid applications.¹¹ This disparity between the number of state and federal aid applications processed reflects students' and families' apparent confusion regarding the financial aid application process, the types of available aid, and the forms required to seek them. Indeed, to help prevent such confusion, several states have elected to use the FAFSA alone for determining eligibility for aid. Simply increasing the number of FAFSAs completed to match state application totals could alone result in over \$50 million in Pell grant dollars in a single year to high school seniors in our state. By helping more of Florida's 12th graders complete the FAFSA, Florida can leverage these underutilized financial aid dollars to help tens of thousands more students receive the education and training they will need to ultimately qualify for well-paying jobs.¹²

More Aid is Needed to Offset Threats to College Affordability

Helping more 12th graders complete the FAFSA can also offset some trends that pose a threat to college affordability in Florida. Funding cuts to the Florida Bright Futures Scholarship, for example, will affect high school students graduating in 2014. By dramatically increasing the SAT and ACT test score requirements for eligibility, the number of initial applicants projected to receive a Bright Futures scholarship will drop from 44,846 to 26,164 for students attending college in 2014-15.¹³ This will result in funding cuts estimated at almost \$30 million, which translates to 18,682 12th graders losing an average of \$2,033 per student in state financial aid in a single year.

Another factor affecting Florida college-bound students is that completing the FAFSA is no longer an eligibility requirement to receive Bright Futures. This change, enacted in 2013 in the CAPE Act (SB 1076), was a response to parents who objected to disclosing their financial information when applying for the merit-based aid program.¹⁴ The FAFSA had become a requirement for Bright Futures eligibility in 2011 to allow the state to gather data on scholarship applicants. An unanticipated, but welcome, result of the

⁹ "Annual Report to the Commissioner: 2011-12," Florida Department of Education Office of Student Financial Assistance, December 2012 <<http://www.floridastudentfinancialaid.org/SSFAD/pdf/annualreportcurrent.pdf>>.

¹⁰ A recent study using a national data set found 13.5% of eligible students who attend college do not complete the FAFSA, forgoing an average \$9,741 in total aid including Pell grants, subsidized student loans, work-study and state aid programs: Kofoed, Michael, "To Apply or Not to Apply: FAFSA Completion and Financial Aid Gaps," November 2013 <<http://mkofoed.myweb.uga.edu/To%20Apply%20or%20Not%20to%20Apply.pdf>>.

¹¹ U.S. Department of Education counts of FAFSAs completed are based on first six months of aid application cycle (January to June).

¹² It is well-established that some form of postsecondary education is a requirement for most 21st Century jobs. For more information on educational requirements of future job openings, see Carnevale, Anthony, Nicole Smith and Jeff Strohl, "Recovery: Job Growth and Education Requirements through 2020," Georgetown University Center on Education and the Workforce, June 2013 <<http://www9.georgetown.edu/grad/gppi/hpi/cew/pdfs/Recovery2020.SR.Web.pdf>>.

¹³ "2014-15 Legislative Budget Request," Florida Department of Education, September 2013 <http://www.fldoe.org/board/meetings/2013_09_17/legrequest.pdf>.

¹⁴ "Senate Bill 1720 Analysis and Fiscal Impact Statement," The Florida Senate, March 2013 <<http://www.flsenate.gov/Session/Bill/2013/1720/Analyses/2013s1720.ed.PDF>>.

FAFSA requirement, according to the Office of the Board of Governors, was that an estimated 10,000 Florida students received need-based aid who would not have otherwise applied for it. Yet as astounding as these numbers may seem at first blush, they are not surprising. A common explanation given by those who do not complete the FAFSA is that they do not think that they are eligible for need-based aid.¹⁵

The third, and likely the most significant threat to college affordability, is the economic hardships many Floridians continue to experience in the aftermath of the Great Recession and the slow economic recovery. According to the Corporation for Enterprise Development (CFED), 52% of Florida households are liquid asset poor, an indicator used to measure a family's level of financial stability.¹⁶ Families facing these financial circumstances do not have the luxury of making long-term investments such as saving for emergencies (job loss), retirement and/or college. The percentage of Florida families who rely on public assistance has risen dramatically in recent years, as well. Over 58% of students attending Florida public schools in 2012-13, compared to 44% a decade ago, were eligible for the National School Lunch Program, which provides free- or reduced-priced lunches to students based on their household income in relation to federal poverty guidelines.¹⁷

Research Shows FAFSA Completion has a Positive Impact on College Going Rates

The issues described above, in addition to many others not explored in this brief (such as the state's commitment to merit-based versus need-based aid and the rise in the overall cost of college attendance), make a focus on increasing FAFSA completion both practical and timely, especially considering our state's intentional focus on dramatically increasing students' readiness for postsecondary education. As we stated in our brief released earlier this year on the Florida Common Core standards, while the academic preparation of students is clearly the most important aspect of college and career readiness, neglecting to help high school seniors complete the FAFSA has been shown to present barriers to accessing postsecondary education.

Perhaps the most well-known evidence of this is the "Potholes Study" published by the Consortium on School Research at the University of Chicago.¹⁸ Among the findings in their analysis of Chicago Public School students was that students who were accepted by 4-year colleges were much more likely to attend college the following fall if they had completed the FAFSA. Eighty-nine percent of seniors admitted to a college and who completed a FAFSA attended a college following graduation, compared to only 65% of those who were admitted to a college but did not complete a FAFSA.

Another notable study examined the impact of FAFSA assistance by tax professionals on college-going behavior. Providing targeted assistance with the FAFSA to graduating high school seniors increased both the likelihood that they would complete the application and later enroll in college.¹⁹ Yet another study examining the impact of school-based interventions to help seniors complete the FAFSA showed similar results: students in one school district who received support from professional counselors to complete the

¹⁵ Davidson, J. Cody, "Increasing FAFSA Completion Rates: Research, Policies and Practices," *Journal of Student Financial Aid*, 43:1 (2013) <<http://publications.nasfaa.org/jsfa/vol43/iss1/4/>>.

¹⁶ "Assets & Opportunity Scorecard," Corporation for Enterprise Development, 2013 <<http://scorecard.assetsandopportunity.org/2013/state/fl/>>.

¹⁷ "Free/Reduced Price Lunch Eligibility," Florida Department of Education, Bureau of Education Information & Accountability Services, May 2013 <<http://www.fldoe.org/eias/eiaspubs/word/frplunch1213.doc>>.

¹⁸ Roderick, Melissa, Jenny Nagaoka, Vanessa Coca and Eliza Moeller, "From High School to the Future: Potholes on the Road to College," Consortium on Chicago School Research at the University of Chicago, March 2008 <http://ccsr.uchicago.edu/downloads/1835ccsr_potholes_summary.pdf>.

¹⁹ Bettinger, Eric, Bridget Terry Long, Phillip Oreopoulos and Lisa Sanbonmatsu, "The Role of Application Assistance and Information in College Decisions: Results from the H&R Block FAFSA Experiment," *The Quarterly Journal of Economics*, 127:3 (2012) <<http://qje.oxfordjournals.org/content/127/3/1205>>.

FAFSA were nearly 12 percentage points more likely to enroll in college compared to those not offered additional support.²⁰

A research partnership based at the University of Texas at Austin called the Student Futures Project viewed the FAFSA filing and college enrollment outcomes of over 10,000 high school graduates from Central Texas schools. Using National Student Clearinghouse data, the group found an astounding 79% of graduates who completed the FAFSA enrolled directly (by the following fall) into a 2-year or 4-year college, compared to 43% of graduates who did not.²¹ Their analysis also observed the outcomes of low-income high school graduates and found that those who completed a FAFSA were more than twice as likely to enroll in college (69%) compared to those who did not (28%).

Helping high school seniors complete the FAFSA can additionally lead to positive outcomes once they are enrolled in a postsecondary institution. Two researchers looking at longitudinal data found that after controlling for background characteristics (such as gender, race, and academic preparation) and college experience variables (such as institution type and college GPA), first-year college students who filed a FAFSA faced 72% better odds of persisting during their first year in college than their peers who did not file one. The effect was even more apparent among students eligible for a Pell grant, as these students were 122% more likely to persist in contrast to their peers.²²

Because such evidence demonstrates the importance of FAFSA completion with respect to college-going rates, a number of well-respected organizations identify the FAFSA as a key strategy or indicator for college and career readiness. The College Board's National Office for School Counselor Advocacy, for example, includes FAFSA completion within their Eight Components of College and Career Readiness. The John W. Gardner Center for Youth and Their Communities at Stanford University includes increasing FAFSA completion within their research-based, tri-level approach to building college readiness supports for students, called the College Readiness Indicator System (CRIS). The U.S. Department of Education (ED) has invested significant time and resources into helping more students complete the FAFSA, including expanding online tools and outreach efforts on social media. In early 2012, ED launched the FAFSA Completion Pilot Project, a program involving over 100 districts across the country that provides school officials the ability to track, by student, whether high school seniors have completed the FAFSA. For schools and districts not involved in the pilot project, ED created an online database which provides bi-weekly, school-level reports by state with FAFSA completion and submission data for 12th graders.²³

Florida's Progress in Helping 12th Graders Complete the FAFSA

Due in large part to efforts by the U.S. Department of Education, FAFSA completion data has received significantly more attention in the national spotlight. According to federal counts of FAFSA completers and projections of high school graduates by state from the Western Interstate Commission of Higher Education (WICHE), it is estimated that 57% of all high school seniors in the nation completed a FAFSA during the first six months of the application cycle during the 2012-13 school year. During the same time frame, 55% of all Florida 12th graders completed a FAFSA, which is the 28th highest rate among states, with Tennessee being the highest (65%) and Oklahoma the lowest (44%).²⁴ Compared to other states, Florida has a lot of room for improvement, considering 59% of 12th graders in our state who completed a FAFSA

²⁰ Owen, Laura, "Narrowing the College Opportunity Gap: Helping Students and Families Navigate the Financial Aid Process" (Doctoral Dissertation), June 2012 <<http://hdl.handle.net/1957/31768>>.

²¹ Cumpton, Greg and Garry Davis, "FAFSA Filing Patterns and Direct to College Outcomes for Class of 2012 Central Texas Graduates," The Central Texas Student Futures Project at The University of Texas at Austin, August 2013 <<http://repositories.lib.utexas.edu/handle/2152/21373>>.

²² Novak, Heather, and Lyle McKinney. "The Consequences of Leaving Money on the Table: Examining Persistence among Students Who Do Not File a FAFSA," *The Journal of Student Financial Aid*, 41:3 (2011) <www.nasfaa.org/research/Journal/pdfs/Consequences.aspx>.

²³ Click [here](#) for the U.S. Department of Education press release on the FAFSA Completion Pilot Project, and [here](#) for their press release of the FAFSA Completion Tool online database.

²⁴ Note that these FAFSA completion rates include public and private high school graduates.

qualified for a Pell grant – the 10th highest rate in the country. Because the college-going rate in Florida for high school graduates is lower for low-income students than their peers, it is safe to assume that the overall level of Pell eligibility is even higher when looking at the state’s high school population as a whole.

To take a closer look at Florida’s progress with FAFSA completion, Florida College Access Network calculated FAFSA completion rates using state enrollment data and federal FAFSA completion data by public school.²⁵ These rates include the number of 12th graders enrolled at each school, as opposed to the number of students who graduate in a given year, because enrolled students provide a better baseline for comparison. Graduate counts by school are typically not made available for at least six months following the end of a school year, which would make charting progress during the aid application cycle (which starts in January of each year) impossible.

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FAFSA completion among 12th graders in Florida decreased from 2011-12 to 2012-13, but increased nationally.
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So what is a high FAFSA completion rate for a school in Florida? Table 2 displays the top 10 schools with the highest percentage of 12th graders completing the FAFSA during the 2012-13 school year based on the number of seniors enrolled. The statewide FAFSA completion rate for all 12th graders attending public schools in Florida during the 2012-13 school year was 43.1% and ranged from 0% to 86.3% per school. Schools are typically unable to reach 100% FAFSA completion because not all seniors meet eligibility requirements to complete the application, an issue that will be discussed later in the brief.

Table 3 displays the top 10 schools with the biggest improvement in FAFSA completion from 2011-12 to 2012-13. To put these increases in perspective, the state’s overall FAFSA completion rate for 12th graders attending public schools actually *decreased* from 44.8% in 2011-12 to 43.1% in 2012-13. In contrast, estimates show that FAFSA completion among all 12th graders in the U.S. increased from 50.2% in 2011-12 to 51.1% in 2012-13.

Table 2: Florida Public Schools with Highest FAFSA Completion Rates: 2012-13 School Year
Schools with Large 12th Grade Enrollments (417 students or more)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Graduation Rate (12-13) | FAFSA Completion Rate |
|-------------------------------|----------------|--------------|----------------------|----------------------|-------------------------|-----------------------|
| Seminole High School | Seminole | Pinellas | 465 | 27.4% | 84.6% | 76.1% |
| Coral Reef Senior High School | Miami | Dade | 711 | 41.7% | 97.8% | 71.2% |
| Palm Harbor University High | Palm Harbor | Pinellas | 576 | 18.1% | 96.0% | 63.7% |
| West Broward High School | Pembroke Pines | Broward | 627 | 24.5% | 96.4% | 63.6% |
| Newsome High School | Lithia | Hillsborough | 512 | 15.1% | 97.0% | 63.1% |
| Cypress Bay High School | Weston | Broward | 1,056 | 14.5% | 96.8% | 62.6% |
| City/Pem. Pines Charter H.S. | Pembroke Pines | Broward | 424 | 22.9% | 99.3% | 62.0% |
| Gulf Coast High School | Naples | Collier | 451 | 22.1% | 94.1% | 61.9% |
| Tampa Bay Tech High School | Tampa | Hillsborough | 427 | 66.3% | 91.6% | 61.4% |
| Plant High School | Tampa | Hillsborough | 564 | 16.1% | 90.9% | 61.2% |

²⁵ The U.S. Department of Education’s FAFSA Completion Tool only provides school totals for 12th graders completing the FAFSA. We combined this data with Florida Department of Education enrollment data to calculate a FAFSA completion rate for nearly all public schools in the state. To learn more about our process for calculating school-level FAFSA completion rates for public schools, including our limitations and other considerations with matching state and federal data, visit the Data Addendum for our online, interactive data map [here](#).

Schools with Medium 12th Grade Enrollments (166 to 416 students)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Graduation Rate (12-13) | FAFSA Completion Rate |
|-------------------------------|-----------------|------------|----------------------|----------------------|-------------------------|-----------------------|
| Stanton College Preparatory | Jacksonville | Duval | 352 | 11.7% | 99.4% | 80.7% |
| College Academy at BCC | Davie | Broward | 175 | 24.4% | 100% | 80.0% |
| Pine View School | Osprey | Sarasota | 197 | 11.2% | 99.5% | 75.1% |
| Paxon School/Advanced Stds | Jacksonville | Duval | 276 | 19.4% | 100% | 73.2% |
| Suncoast Community H.S. | Riviera Beach | Palm Beach | 328 | 22.2% | 100% | 73.2% |
| Douglas Anderson SOTAs | Jacksonville | Duval | 264 | 13.4% | 97.4% | 69.3% |
| Alexander W Dreyfoos Jr SOTAs | West Palm Beach | Palm Beach | 319 | 18.5% | 99.4% | 69.3% |
| Pompano Beach High School | Pompano Beach | Broward | 269 | 37.4% | 99.3% | 68.8% |
| Lincoln Park Academy | Fort Pierce | St. Lucie | 223 | 38.1% | 97.3% | 67.3% |
| Somerset Academy Charter H. | Pembroke Pines | Broward | 166 | 44.9% | 76.2% | 66.9% |

Schools with Small 12th Grade Enrollments (20 to 165 students)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Graduation Rate (12-13) | FAFSA Completion Rate |
|-----------------------------------|----------------|----------|----------------------|----------------------|-------------------------|-----------------------|
| School for Adv. Studies-North | Miami | Dade | 51 | 51.0% | 100% | 86.3% |
| MAST Academy | Key Biscayne | Dade | 133 | 33.4% | 100% | 85.7% |
| New World School of the Arts | Miami | Dade | 108 | 35.6% | 99.1% | 83.3% |
| Arch. Up. Conservatory Char. Sch. | Miami | Dade | 33 | 46.9% | 96.9% | 81.8% |
| Design & Architecture Sr High | Miami | Dade | 112 | 40.2% | 100% | 79.5% |
| Westshore Jr/Sr High School | Melbourne | Brevard | 154 | 9.1% | 100% | 77.9% |
| Edgewood Jr/Sr High School | Merritt Island | Brevard | 122 | 10.7% | 100% | 77.9% |
| Law Enforce. Off. Memrl. HS | Miami | Dade | 78 | 78.4% | 97.5% | 74.4% |
| School for Adv Studies-Wolfson | Miami | Dade | 46 | 37.7% | 100% | 73.9% |
| School for Adv Studies-South | Miami | Dade | 106 | 32.5% | 100% | 72.6% |

Table 3: FL Public Schools with Most Improved FAFSA Completion Rates, 2011-12 to 2012-13 SY
Schools with Large 12th Grade Enrollments (417 students or more)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Grad. Rate (12-13) | FAFSA Rate 11-12 | FAFSA Rate 12-13 | Year to Year Change |
|-----------------------------|-------------|--------------|----------------------|----------------------|--------------------|------------------|------------------|---------------------|
| Strawberry Crest H.S. | Dover | Hillsborough | 484 | 43.2% | 89.2% | 32.8% | 46.9% | 14.1% |
| West Broward H.S. | Pem. Pines | Broward | 627 | 24.5% | 96.4% | 56.0% | 63.6% | 7.7% |
| Cypress Creek High | Orlando | Orange | 723 | 71.1% | 85.5% | 48.3% | 55.2% | 6.9% |
| Miami Sunset Senior H.S. | Miami | Dade | 569 | 70.1% | 83.4% | 49.2% | 55.4% | 6.2% |
| Sickles High School | Tampa | Hillsborough | 474 | 32.7% | 85.6% | 47.0% | 53.0% | 6.0% |
| Duncan U. Fletcher H.S. | Nept. Beach | Duval | 469 | 24.8% | 88.5% | 46.6% | 52.5% | 5.8% |
| Fleming Island High School | Orange Pk. | Clay | 462 | 10.4% | 97.5% | 52.9% | 58.7% | 5.7% |
| Freedom High School | Tampa | Hillsborough | 428 | 49.0% | 76.7% | 46.5% | 52.1% | 5.6% |
| American Senior High School | Hialeah | Dade | 448 | 77.9% | 88.0% | 43.6% | 48.2% | 4.6% |
| Wharton High School | Tampa | Hillsborough | 571 | 43.3% | 79.4% | 49.5% | 54.1% | 4.6% |

Schools with Medium 12th Grade Enrollments (166 to 416 students)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Grad. Rate (12-13) | FAFSA Rate 11-12 | FAFSA Rate 12-13 | Year to Year Change |
|----------------------------|--------------|--------------|----------------------|----------------------|--------------------|------------------|------------------|---------------------|
| Blake High School-Magnet | Tampa | Hillsborough | 341 | 57.3% | 75.3% | 39.5% | 52.8% | 13.3% |
| James Rickards High School | Tallahassee | Leon | 192 | 48.9% | 79.5% | 54.7% | 66.7% | 12.0% |
| Mater Academy Chrtr High | Hialh Grdns | Dade | 385 | 79.4% | 98.5% | 53.1% | 63.6% | 10.6% |
| Amos P. Godby High School | Tallahassee | Leon | 193 | 50.1% | 85.3% | 38.0% | 46.6% | 8.6% |
| Avon Park High School | Avon Park | Highlands | 179 | 69.4% | 63.5% | 34.4% | 43.0% | 8.6% |
| Englewood High School | Jacksonville | Duval | 341 | 55.9% | 70.3% | 26.3% | 34.0% | 7.8% |
| Armwood High School | Seffner | Hillsborough | 330 | 71.6% | 73.2% | 35.9% | 43.3% | 7.4% |
| Golden Gate High School | Naples | Collier | 279 | 75.4% | 78.2% | 34.5% | 41.6% | 7.1% |
| Wakulla High School | Crawfrdvllle | Wakulla | 252 | 36.8% | 83.8% | 35.1% | 42.1% | 6.9% |
| Dolphin Park High | Miramar | Broward | 233 | 60.9% | 9.2% | 0.0% | 6.4% | 6.4% |

Schools with Small 12th Grade Enrollments (20 to 165 students)

| School Name | City | District | 12th Graders (12-13) | % Low-income (12-13) | Grad. Rate (12-13) | FAFSA Rate 11-12 | FAFSA Rate 12-13 | Year to Year Change |
|---------------------------------|-------------|--------------|----------------------|----------------------|--------------------|------------------|------------------|---------------------|
| Newpoint High of Tampa | Valrico | Hillsborough | 51 | 22.1% | 78.3% | 23.1% | 54.9% | 31.8% |
| Intnational Studies Chtr H.S. | Miami | Dade | 65 | 61.0% | 95.5% | 45.7% | 72.3% | 26.6% |
| Doral Perf. Arts & Ent. Academy | Doral | Dade | 68 | 51.0% | 97.1% | 42.9% | 67.6% | 24.8% |
| Florida Youth Challenge Academy | Starke | Clay | 39 | 0.0% | 0.0% | 15.4% | 38.5% | 23.1% |
| Newpoint Bay Charter H.S. | Pan. City | Bay | 39 | 10.2% | 78.3% | 18.2% | 41.0% | 22.8% |
| Franklin County Schools K-12 | Eastpoint | Franklin | 51 | 100.0% | 63.8% | 25.5% | 47.1% | 21.6% |
| Laurel Hill School | Laurel Hill | Okaloosa | 33 | 61.4% | 91.4% | 28.0% | 48.5% | 20.5% |
| Legacy High Charter | Ocoee | Orange | 27 | 9.3% | 100% | 35.3% | 55.6% | 20.3% |
| FAMU Develop. Research Sch'l | Tallahassee | Lab School | 37 | 63.3% | 92.9% | 51.6% | 70.3% | 18.7% |
| Frostproof Middle/Sr. High | Frostproof | Polk | 116 | 69.8% | 83.2% | 17.1% | 34.5% | 17.4% |

Notes: Schools listed in Tables 2 and 3 may differ by characteristics such as charter status or educational service type. School size distinctions were created by separating enrollments into decile groups, with the top three being “large,” the middle four being “medium” and lowest three being “small.” Schools with less than 20 students enrolled in 12th grade were omitted because FAFSA completion data is only available for schools with 5 or more applications completed, making for unstable school-level rates. To learn more about our FAFSA completion rate calculations, data sources, definitions, limitations and other considerations, see our [data addendum](#).

One noticeable trend among the high schools with the highest FAFSA completion rates shown in Table 2 is that they also appear to have high graduation rates compared to the state’s average (74%), which seems logical. Because admission to a postsecondary institution requires a high school diploma, students who do not graduate are understandably not likely to complete a FAFSA.

Schools with high FAFSA completion rates also appear to have low percentages of low-income students compared to the state average (58.6%). While this pattern might seem counterintuitive, as low-income students should be more inclined to apply for and need financial aid, it is consistent with what we know about the postsecondary outcomes of these students. In Florida, graduates of public high schools who qualify for the free and reduced-price lunch program are less likely (52%) to enroll in a postsecondary institution within 16 months than those students who do not (61%).²⁶ Several studies in recent years have investigated why low-income students neglect to apply for aid, a topic that will be discussed later in this brief.

²⁶ See appendix to this brief for complete listing of college-going rates by district for low-income students and their peers.

Making any direct interpretations from our state's school-level FAFSA completion data will require further analysis. For example, there are some limitations to observing relations between school indicators like low-income and graduation rates to their FAFSA completion rate. These indicators do not directly reflect the characteristics of the 12th graders enrolled at each school. For example, the percentage of low-income students is representative of all students at each school, not just 12th graders. The similar point can be made about a high school's graduation rate, which reflects the outcomes of students enrolled four years prior. We also don't know how many 12th graders enrolled at each school are ineligible to apply for federal student aid (such as students who lack a social security number), which can affect a school's FAFSA completion rate. To come to any substantive conclusions about the relationship between FAFSA completions in Florida schools in relation to other characteristics or outcomes, especially college-going rates (which are not yet available for the graduating class of 2012), a more comprehensive analysis is needed at a future date.

Challenges to Increasing FAFSA Completion

In many respects, the focus on increasing FAFSA completion is no different than many other initiatives to increase college access. Simply raising awareness or tracking progress with data is not enough. Fortunately, a robust body of research conducted during the past ten years has added depth to our knowledge on how the financial aid system both encourages and discourages access to postsecondary education. That research suggests the following challenges and obstacles to increasing FAFSA completion in Florida.

The FAFSA can be burdensome. There have been several explanations given as to why students don't complete the FAFSA: it's long, it's overwhelming, students associate it with loans, they don't think they will qualify for aid, tax records are required and help from parents is often necessary.²⁷ By virtue of its reputation, many students simply put off filling out the FAFSA or avoid doing it all together because of the inconveniences that have become associated with completing.

While the FAFSA has long given its filers fits, the U.S. Department of Education (ED) has taken steps in recent years to both reduce the number of questions and make the application more user friendly. In fact, ED reports that the average time to complete the 2011-12 version of the FAFSA was 23 minutes.²⁸ It's still not as easy as many would like it to be, but the FAFSA is far from the overwhelming, laborious task many still liken it to being.

Some students don't meet eligibility criteria. To receive federal student aid, a student needs to meet certain eligibility criteria in order to fill out a FAFSA. The criteria most applicable to high school seniors tend to be that they earn a high school diploma (or GED) and have a valid social security card.²⁹ Schools with high percentages of 12th graders that don't graduate or don't have a social security number will likely have a lower FAFSA completion rate compared to other schools. This is why we advocate for setting school-based FAFSA completion goals based on what each school knows about their student population in context with benchmark data provided in our Florida FAFSA Finish Line data map.

Early completion is important. The longer high school seniors wait to complete the FAFSA, the longer they deny themselves the reliable knowledge needed to make decisions about college attendance. The more selective the institution, the earlier it typically requires students to make their respective selection. Beyond delaying college choices, deadlines for completing the FAFSA can also impact a student's access to financial aid. Some sources of institutional and state aid are granted on a first-come, first-serve basis until funds run out, so those submitting the earliest applications ensure they receive all funds they are eligible to receive. For this reason, many colleges and universities post priority deadlines, to encourage students to get their applications completed early. But just because these priority deadlines pass doesn't mean students can't still complete the FAFSA and receive financial aid.

²⁷ Davidson, *Increasing FAFSA Completion Rates: Research, Policies and Practices*.

²⁸ U.S. Department of Education Office of Federal Student Aid, *Annual Report: Fiscal Year 2012*.

²⁹ Follow this [link](#) for a U.S. Department of Education infographic on federal student aid eligibility.

The deadline to fill out the 2014-15 FAFSA, which becomes available January 1, 2014, is June 30, 2015. For any other state or institutional aid, our recommendation is to speak directly with a financial aid officer at the college or university a student plans to attend, or better yet, just fill out the financial aid forms as soon as possible.³⁰

Filling out the FAFSA is just the start. To get money to fund college, filling out the FAFSA is just one step of a broader financial aid process. One of the first steps is for students to keep tabs of email updates, which is where the U.S. Department of Education sends a notification if information is missing. Last year, approximately 5,600 FAFSAs were submitted with a critical error by 12th graders in Florida, meaning that as many students likely missed out on receiving aid for which they applied.³¹

After filling out an error-free FAFSA, preferably in January or February, students wait to hear back from colleges and universities for admissions decisions. Around this time, students also receive financial aid offers from institutions. Students evaluate these offers, make decisions and enroll in their chosen postsecondary institutions. During this process, 30% or more students applying for aid can be selected for verification, which may require students to submit additional documentation to their schools. Even after all that, students have to choose to what extent to use or not use different sources of awarded financial aid.

The focus of this brief is on FAFSA completion, but those interested in helping 12th graders complete the application should be aware that there's more to getting aid for college than just the FAFSA.³²

Professional school counselors serve a vital role in assisting students with their postsecondary plans, as well helping seniors complete the FAFSA.

Students often lack the social capital needed to complete the FAFSA. As we mentioned in our previous policy brief on increasing the college and career readiness of Florida's students, help from capable adults, counselors and mentors is essential in preparing students for postsecondary pathways. In most traditional settings, school counselors are relied upon to help

students develop their postsecondary plans and provide assistance with the FAFSA for students while they are in high school. Unfortunately in Florida, most public high schools have an average ratio of only one professional school counselor for 415 students, far more than the American School Counselor Association recommended 250-to-1 student-to-counselor ratio.³³ Without access to trained professionals, students are left to their own devices to get help with the FAFSA. Students who stand to benefit the most from completing the FAFSA are, however, least likely to have parents with the so-called "college knowledge" needed to navigate the process.

Research shows that of adults living in households with students participating in the Federal School Lunch Program, only 18% had completed an associate's degree or higher, which means that the children living in these homes are likely to be the first in their families to fill out a FAFSA.³⁴ Another recent study examining the relationship between FAFSA completion and characteristics of low-income students found that students with at least one college-educated parent were more likely to complete the FAFSA in a timely fashion than their first-generation peers.³⁵ These findings place an emphasis on the importance of access to help with the FAFSA, whether that's at home, at school or at events organized throughout the community.

³⁰ Florida's state financial aid application (Initial Student Florida Financial Aid Application) is available December 1 each year. To view a calendar of important state aid deadlines and other notices, click [here](#).

³¹ Source: U.S. Department of Education Department of Education's Central Processing System

³² For an infographic on the financial aid process developed by the U.S. Department of Education, follow this [link](#). Another helpful college planning resource for high school seniors is a monthly checklist published by the New York Times ([link](#)). The U.S. Department of Education also has a college planning checklist for high school seniors ([link](#)).

³³ "Is Florida (College & Career Ready)? Putting Common Core in Context," Florida College Access Network, June 2013 <<http://www.floridacollegeaccess.org/wp-content/uploads/2013/06/Florida-CAN-Common-Core-Policy-Brief-June-20132.pdf>>.

³⁴ Baum et al, *Education Pays 2013: The Benefits of Higher Education for Individuals and Society*.

³⁵ Feeney, Mary, and John Heroff, "Barriers to Need-Based Financial Aid: Predictors of Timely FAFSA Completion among Low-Income Students." *Journal of Student Financial Aid* 43.2 (2013) <<http://publications.nasfaa.org/jsfa/vol43/iss2/2>>.

Programs and Training Available to Help 12th Graders in Florida Complete the FAFSA

For reasons mentioned in the previous section, there are several reasons students may lack the information or knowledge needed to complete the FAFSA. This is why students who have access to an adult who understands the process, whether that be a parent, relative, school counselor or trained community member, are significantly more likely to complete the form and attend college.³⁶ We have outlined below some of the FAFSA completion initiatives, programs and training opportunities that exist in our state.

College Goal Sunday: A statewide initiative currently coordinated by the Florida Department of Education's Office of Student Financial Assistance, College Goal Sunday weekend (February 22-23, 2014) provides one-on-one assistance with FAFSA completion and information about other financial aid resources. Trained community volunteers and college and university financial aid professionals assist 12th graders and their families complete the forms. College Goal Sunday will be held at forty-seven sites throughout Florida in 2014.³⁷

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Studies show students are more likely to complete the FAFSA when they receive help throughout the application process.

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FutureMakers, Southwest Florida Community Foundation: FutureMakers is a five-county regional partnership of organizations dedicated to helping the graduating class of 2014 access college and prepare for their futures. The first regional call to action of the community foundation's 3-D (Data, Dialogue and Decisions) Project, community partners have launched initiatives in seven pilot schools to coach high school seniors on college and career preparation and help them complete the FAFSA, with the goal of connecting more students to post-secondary educational opportunities. FutureMakers partners include Champions for Learning (Collier), Big Brothers Big Sisters of the Sun Coast (Charlotte), Southwest Florida Works (Hendry and Glades), Lee County Public Schools Foundation, and MassiveU, a mobile learning solutions company that developed the Grad App, which allows student to explore educational steps on their phones or computers.

Beginning in 2012, Champions for Learning (formerly the Education Foundation of Collier County), one of the FutureMakers partners, chose Golden Gate High School as its pilot site to dramatically increase FAFSA completion rates. In the project's first year, the FAFSA completion rate increased 7.1% over the previous year, outperforming 98% of Florida high schools in the school' comparison group and earning a place on our list of high schools showing the greatest improvement on this metric.

Pasos al Futuro: High schools throughout Hillsborough County are hosting workshops in Spanish and English to educate Latino parents and students about preparing for college. Pasos al Futuro ("Steps to the Future") sessions educate families about the college and financial aid application process, how to access scholarship opportunities, and other information about preparing for college.

Advancement Via Individual Determination (AVID): AVID is a college readiness system for elementary through higher education that is designed to increase school-wide learning and performance, with an emphasis on helping students from traditionally underrepresented groups close the achievement gap. AVID is currently offered at 359 schools throughout Florida.

³⁶ Feeney et al, *Barriers to Need-Based Financial Aid: Predictors of Timely FAFSA Completion among Low-Income Students*.

³⁷ For a complete list of 2014 CGS!Florida host sites, visit the Office of Student Financial Assistance's official webpage ([link](#)).

uAspire Miami: uAspire Miami is the South Florida affiliate of the Massachusetts-based organization that has helped over 60,000 students secure more than \$220 million in financial aid during its nearly three decades of operation. Located on the campus of Miami-Dade College, uAspire Miami operates financial aid clinics, provides one-on-one counseling to students and families on the costs of college and financial aid, and helps students secure grants, scholarships and sensible student loan packages. While FAFSA completion is a critical component of its services, what distinguishes uAspire is the support it provides students throughout the financial aid process.

Upward Bound: Upward Bound is a Federal TRIO outreach and student services program available to disadvantaged students (including those from low-income families as well as first-generation college students) at college campuses throughout Florida. The program, which serves almost 1500 students at 19 colleges and universities in Florida, provides three years of continuous preparation for college beginning in the ninth grade, including rigorous academics, counseling, and services to improve financial and economic literacy.

FAFSA completion assistance by VITA volunteers: An emerging strategy to accelerate FAFSA completion rates is to incorporate FAFSA completion assistance with free tax-preparation services by IRS-certified Volunteer Income Tax Assistance (VITA) volunteers. In such initiatives, families with graduating seniors and college students are screened for eligibility and provided information about and assistance with completing the FAFSA. A 2007 study showed that when tax preparers completed and submitted the FAFSA form for such families, students were much more likely to apply for aid, attend college, and qualify for higher levels of financial assistance. The study concluded that combining FAFSA completion assistance with tax preparation services both simplified the filing process and positively affected college enrollment.³⁸

College Summit Florida: Established in 2008, College Summit Florida works with over 13,000 students enrolled at 13 high schools in Dade and Broward counties. The non-profit organization works to increase postsecondary enrollment by having peers empower each other to go to college. Local postsecondary institutions help with training peer leaders, who in turn help fellow students with essential college-going tasks like creating a college list, applying to colleges and completing the FAFSA. An analysis of College Summit's approach to fostering a college-going culture in schools found that high schools increased their college enrollment rates by 12-20%.³⁹

Financial Aid Toolkit: This December, the U.S. Department of Education launched an online "one-stop shop" for school counselors, mentors and others assisting students through the financial aid process called the Financial Aid Toolkit (FinancialAidToolkit.ed.gov).⁴⁰ This powerful new site is a clearinghouse for a wide array of federal resources designed to help increase access to higher education. Individuals can easily locate any number of resources, including general information about the financial aid process, how to connect to training opportunities, access to materials that can be used to host or organize a financial aid night for students and parents. This in addition to the Office of Federal Student Aid's enhanced presence on social media, including their @FAFSA Twitter account and regularly scheduled #AskFAFSA office hour

³⁸ To learn more about a successful FAFSA completion initiative involving VITA volunteers in Philadelphia, see Daun-Barnett, Nathan and Mabry, Beth, "Integrating Tax Preparation with FAFSA Completion: Three Case Models," *Journal of Student Financial Aid*: 42:3 (2012) <<http://publications.nasfaa.org/jsfa/vol42/iss3/2>>.

³⁹ Schramm, J.B., Chad Aldeman, Andrew Rotherham, Rachael Brown and Jordan Cross, "Smart Shoppers: The End of the "College for All" Debate?" Bellweather Education Partners and College Summit, November 2013 <<http://www.collegesummit.org/files/SmartShoppersPDF.pdf>>.

⁴⁰ U.S. Department of Education, "New Financial Aid Toolkit Part of Department's Efforts to Improve College Access and Affordability. Press Release. 4 December 2013 <<http://www.ed.gov/news/press-releases/new-financial-aid-toolkit-part-departments-efforts-improve-college-access-and-af>>.

chats.⁴¹ With such easy access to a rich assortment of tools and resources, community members can empower themselves to become “experts” with the FAFSA.

This is far from being a comprehensive list of FAFSA completion programs and initiatives taking place throughout our state. Dozens more events are organized by individual schools or postsecondary institutions as part of college fairs or informational sessions hosted at schools, postsecondary institutions and other community gatherings. If you know of an event taking place during the 2013-14 school year and want to share it with our network, let us know and we’ll place it on the “FAFSA Events” section of our Florida FAFSA Finish Line interactive data map.⁴²

Conclusion and Policy Recommendations

The rising costs of college and the lingering effects of the Great Recession on Florida families make access to financial aid more important than ever to students aspiring to achieve a postsecondary degree. If we as a state are to ensure that our future workforce develops the skills needed to complete in the 21st Century global economy, we need to provide today’s high school students with access to all available resources to finance their postsecondary educations. Completing the FAFSA is the first, critical step in the financial aid process and could be the deciding factor of whether a student enrolls and persists in college. When students receive timely information on the benefits of financial aid and apply for it, their chances for completing a degree increase.⁴³ Policies at the state level and collaborative programs and resources at the local level can go far to ensure that all Florida students have the opportunity to achieve a post-secondary education and live up to their highest potential in college, career and life.

The following are Florida CAN’s recommendations for increasing FAFSA completion among high school seniors in Florida:

Sharing the names of high school seniors who complete the FAFSA with school counselors

The school-level data made available by the U.S. Department of Education has been a game-changer for assessing the need for increasing FAFSA completion. Until recently, schools relied on self-reported student data, which when checked against federal records was often inflated. What would help schools, and counselors in particular, significantly increase 12th grade FAFSA completion is access to the names of students who have completed and filed a FAFSA.

Florida does not currently have the capacity to provide this data to schools, but we could soon join a list of several states that do, including Colorado, Illinois, Maine, Michigan and Texas. These states have taken a progressive approach to leveraging underutilized college financial aid resources by using student level data to identify students who need help with completing the FAFSA. In the very near future, all states will receive written authority from the federal government to use this data. States who take advantage of this resource will be responsible for requesting the data from the U.S. Department of Education and setting up a system at the state level for verifying the FAFSA data before sharing it with districts and schools. The Miami-Dade Public School District already receives such student-level data as part of the U.S. Department of Education’s FAFSA Completion Pilot Program; its administrators and school counselors could share best practices and lessons learned from their experiences with other districts throughout the state.

⁴¹ U.S. Department of Education, “@FAFSA is on Twitter,” 27 October 2013 <<http://financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=fafsa-on-twitter>>.

⁴² To contact the Florida College Access Network about promoting scheduled FAFSA completion events, email casesanchez@floridacollegeaccess.org or call (813) 974-8606.

⁴³ Bedsworth, William, Susan Colby and Joe Doctor, “Reclaiming the American Dream,” The Bridgespan Group, October 2006 <<http://www.bridgespan.org/getattachment/5540e436-6458-4297-9c39-b79f97780125/Reclaiming-the-American-Dream.aspx>>.

Establish community and postsecondary partnerships to improve FAFSA completion rates at local schools

It makes sense for many reasons for communities to become involved with efforts to increase FAFSA completion. For example, parental involvement is crucial. Because uninformed and/or uncooperative parents are a barrier to any plan to assist high school students with financial aid planning, programs to educate parents on the financial aid process can make a major difference. Additionally, because low-income students who stand to benefit the most from FAFSA completion efforts also tend to enroll in local colleges and stay in their communities at higher rates, helping such young people access financial aid to continue their educations can provide a boost to the local economies by increasing the post-secondary attainment rates of the local workforce.

Communities can work together to significantly improve FAFSA completion rates for their students. For example, the Michigan College Access Network (MCAN) worked on increasing FAFSA completion through establishing and coordinating local college access networks (LCANs). Within their first year of work, total Pell grant disbursements increased by over \$170 million from the previous year. Considering Florida's considerable room for improvement, experiencing similar results in our state is possible by increasing local engagement and coordination around FAFSA completion. Collaborative community efforts around FAFSA completion, such as those made possible through local college access networks, could go far in significantly increasing the number of Florida students qualifying for financial aid and as a result, pursuing a post-secondary education. These relationships have been shown to be a powerful lever in fostering a college-going culture.

Pass "The Money Course" (Personal Financial Literacy Education Act)⁴⁴

Making the financial decisions associated with college is daunting for most young people. Given the fact that most lack basic personal finance knowledge, young people are particularly vulnerable to making financial mistakes that can carry ill effects for decades. According to the Florida Council on Economic Education, a research-based approach to reinforcing sound financial decision-making is to require all high school students to take a stand-alone course on financial literacy, a solution we support as well.⁴⁵

While excessive credit card debt, reliance on high interest loans and foreclosures create untenable burdens for many Florida families, the cost of higher education can create its own set of hardships, too. The percentage of students who borrow to attend college has continually increased in recent years, as well as the average amount of debt those students face at graduation. Fifty-one percent of Florida students graduating from 4-year institutions in 2012 had an average of \$22,873 in student loan debt.⁴⁶ Perhaps even more troubling is our state's high loan default rate, which at 15.3% is the 10th highest in the nation.⁴⁷

A course in personal finance can help our young people gain a better understanding of the basic tenets of saving, banking, budgeting and investing to help make informed decisions about major life events such as purchasing a home, saving for retirement and evaluating college options. In the near future, a new resource called the Economic Security Report, prepared by the Florida Department of Economic Opportunity, will provide economic and workforce outcome data for all public postsecondary institutions by academic program

⁴⁴ Senate Bill 212 and House Bill 367

⁴⁵ "Florida Financial Literacy Summit: A Call for Education," Florida Council on Economic Education, 2013 <<http://www.requirethemoneycourse.com/downloads/FinancialLiteracySummit-WhitePaper.pdf>>.

⁴⁶ Reed, Matthew and Debbie Cochrane, "Student Debt and the Class of 2012," The Institute for College Access and Success, December 2012 <<http://projectonstudentdebt.org/files/pub/classof2012.pdf>>.

⁴⁷ The loan default rate measures the percentage of borrowers who have failed to make a payment in more than 270 days (or other defined term in disclosed terms). For more information about the U.S. Department of Education's 3-year cohort loan default rate, visit this [site](#).

and degree level.⁴⁸ This information, when combined with improved financial literacy, can help students and their families make better-informed decisions about their educations. Completing the FAFSA is just one of the first steps of the financial aid process; students are faced with many decisions that will impact their post-secondary educational path, career, and long-term financial health. We believe that teaching young people key money management and investment concepts can help them make good decisions that in turn, will make postsecondary education and training more accessible and attainable.

Explore the potential of offering a “college and career readiness” course in Florida high schools

As we outlined in our previous brief on the state of college and career readiness in Florida, several barriers exist to significantly increasing the percentage of students who persist and experience success after high school. One of the challenges we cited is the extensive “college knowledge” that is required to evaluate, plan and ultimately select the postsecondary option that best matches a student’s interests and abilities. Students may have to prepare for college entrance exams, complete admissions applications, write essays, and make an overwhelming number of institutional, degree and program decisions. In addition, they need to initiate the financial aid process, which includes completing the FAFSA.

What if high school students had the option of initiating these college requisites in a for-credit class? Two bills filed in the state legislature (SB 304 and HB 199) propose doing just that, by requiring each school district in the state to offer high school students a college and career readiness course.⁴⁹ In theory, offering a class of this nature could prove to be a powerful resource for tens of thousands of students who may otherwise lack access to this kind of information. By the same token, it is important to explore whether such an approach would achieve its intended result. For example, an unintended consequence in some schools might be that college and career readiness activities are limited to a single course or become the responsibility of a single teacher instead of the high school as a whole. It is also conceivable that teachers and administrators of earlier grades (before high school) might defer college and career readiness activities to such a class. It is therefore important to ensure that such legislation does not result in the unintended consequence of limiting to a single elective what should be a school-wide focus throughout a student’s education.

Leverage all college and career readiness initiatives by setting a state-wide goal for postsecondary attainment

The Florida College Access Network’s “Big Goal” is to increase the percentage of working-aged adults with a high-quality postsecondary degree or certificate to at least 60% by the year 2025. Currently, Florida’s degree attainment rate is 37%, which is just below the national average, has remained essentially flat over the past four years. Setting a goal for degree completion isn’t just about stating the need for action, it’s also about engaging in a process of exploring possible solutions and expanding our knowledge base of what challenges face students in gaining postsecondary education and training. Identifying the need for increasing FAFSA completion among high school seniors in Florida is the latest example of our attempt to do so, but there remains a considerable amount of work ahead to meet the goal.

That is why the time is now to set a state-wide goal for postsecondary attainment. Goals to significantly increase degree production levels have been set by our public governing boards. The Florida Board of Governors has pledged to increase the number of degrees awarded annually by State University System institutions from 53,000 to 90,000 by 2025, while the State Board of Education approved doubling the number of degrees awarded by Florida College System institutions by 2018 in their latest strategic plan.

⁴⁸ Miller, Troy, “Floridians to See More Employment Data on College Grads Later This Year,” Florida College Access Network, 3 May 2013 <<http://www.floridacollegeaccess.org/2013/05/03/floridians-to-see-more-employment-data-on-college-grads-later-this-year/>>.

⁴⁹ For Senate Bill 304 text, follow this [link](#).

The Florida Department of Education set a goal to double the percentage of 9th graders who graduate from high school, enroll in college and earn a year of college credit within two years for the graduating class of 2016 as part of their ongoing efforts to implement new academic standards to ensure that every student is ready for college and careers.⁵⁰ By setting an overarching, state-wide goal for postsecondary attainment, we can leverage the current initiatives already underway, and more importantly, build capacity by encouraging involvement from new stakeholders to help our state's students reach their potential. Strong leadership at the state-level on college and career readiness, access and completion can help shift the conversation from where we want to go to what we need to do to get there. ■

The views expressed in this policy brief were developed independently and do not reflect the opinions of the universities, agencies, and funders with which the leadership team and staff are affiliated.

The Florida College Access Network's mission is to create and strengthen a statewide network that catalyzes and supports communities to improve college & career preparation, access, and completion for all students. For more information, visit www.floridacollegeaccess.org.



⁵⁰ When the Florida Department of Education submitted their application for the federal Race to the Top grant, over 85 professional associations, higher education institutions, businesses, non-profit organizations and other entities pledged letters of support.

Appendix: High School Graduates Enrolling in Postsecondary Institution within 16 Months by District: 2010-11

| District | % Low-income students in District | Total Grads | Grads Who Enrolled within 16 months | % Enrolled in college | Total Grads (Low-income) | Grads Who Enrolled within 16 months (Low-income) | % Enrolled in college | Total Grads (not Low-income) | Grads Who Enrolled within 16 months (not Low-income) | % Enrolled | Difference in college-going rate (low-income vs. not) |
|--------------|-----------------------------------|-------------|-------------------------------------|-----------------------|--------------------------|--|-----------------------|------------------------------|--|------------|---|
| ALACHUA | 49.0% | 1,561 | 1,075 | 68.9% | 420 | 272 | 64.8% | 1,141 | 803 | 70.4% | -5.6% |
| BAKER | 56.8% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| BAY | 57.2% | 1,360 | 787 | 57.9% | 376 | 158 | 42.0% | 984 | 629 | 63.9% | -21.9% |
| BRADFORD | 63.3% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| BREVARD | 45.5% | 4,553 | 2,926 | 64.3% | 781 | 414 | 53.0% | 3,772 | 2,512 | 66.6% | -13.6% |
| BROWARD | 56.9% | 14,600 | 8,880 | 60.8% | 4,967 | 2,696 | 54.3% | 9,633 | 6,184 | 64.2% | -9.9% |
| CALHOUN | 66.7% | -- | 71 | -- | -- | 25 | -- | -- | 46 | -- | -- |
| CHARLOTTE | 62.5% | -- | 631 | -- | -- | 190 | -- | -- | 441 | -- | -- |
| CITRUS | 63.1% | 968 | 442 | 45.7% | 314 | 101 | 32.2% | 654 | 341 | 52.1% | -20.0% |
| CLAY | 36.1% | 2,462 | 1,275 | 51.8% | 473 | 189 | 40.0% | 1,989 | 1,086 | 54.6% | -14.6% |
| COLLIER | 61.2% | 2,281 | 1,233 | 54.1% | 711 | 330 | 46.4% | 1,570 | 903 | 57.5% | -11.1% |
| COLUMBIA | 65.1% | 479 | 243 | 50.7% | 183 | 79 | 43.2% | 296 | 164 | 55.4% | -12.2% |
| DADE | 73.1% | 18,954 | 12,074 | 63.7% | 9,472 | 5,841 | 61.7% | 9,482 | 6,233 | 65.7% | -4.1% |
| DESOTO | 81.6% | 212 | 85 | 40.1% | 119 | 30 | 25.2% | 93 | 55 | 59.1% | -33.9% |
| DIXIE | 99.4% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| DUVAL | 49.1% | 5,402 | 3,066 | 56.8% | 1,329 | 683 | 51.4% | 4,073 | 2,383 | 58.5% | -7.1% |
| ESCAMBIA | 61.1% | 1,908 | 1,043 | 54.7% | 781 | 375 | 48.0% | 1,127 | 668 | 59.3% | -11.3% |
| FLAGLER | 55.9% | 699 | 393 | 56.2% | 177 | 102 | 57.6% | 522 | 291 | 55.7% | 1.9% |
| FRANKLIN | 100.0% | 62 | 24 | 38.7% | 23 | -- | -- | 39 | -- | -- | -- |
| GADSDEN | 83.9% | 211 | 115 | 54.5% | 146 | 78 | 53.4% | 65 | 37 | 56.9% | -3.5% |
| GILCHRIST | 60.4% | 131 | 72 | 55.0% | 34 | 16 | 47.1% | 97 | 56 | 57.7% | -10.7% |
| GLADES | 52.4% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| GULF | 56.5% | -- | -- | -- | -- | 18 | -- | -- | -- | -- | -- |
| HAMILTON | 80.5% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| HARDEE | 78.6% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| HENDRY | 80.4% | 349 | 184 | 52.7% | 158 | 73 | 46.2% | 191 | 111 | 58.1% | -11.9% |
| HERNANDO | 59.6% | 1,299 | 698 | 53.7% | 475 | 233 | 49.1% | 824 | 465 | 56.4% | -7.4% |
| HIGHLANDS | 71.4% | -- | -- | -- | 301 | 152 | 50.5% | -- | -- | -- | -- |
| HILLSBOROUGH | 57.5% | 9,999 | 5,638 | 56.4% | 3,371 | 1,644 | 48.8% | 6,628 | 3,994 | 60.3% | -11.5% |
| HOLMES | 68.2% | -- | 66 | -- | 66 | 25 | 37.9% | -- | 41 | -- | -- |
| INDIAN RIVER | 56.6% | 1,012 | 594 | 58.7% | 293 | 149 | 50.9% | 719 | 445 | 61.9% | -11.0% |
| JACKSON | 63.9% | 343 | 211 | 61.5% | 124 | 63 | 50.8% | 219 | 148 | 67.6% | -16.8% |
| JEFFERSON | 70.0% | 32 | 23 | 71.9% | -- | -- | -- | -- | -- | -- | -- |
| LAFAYETTE | 60.4% | 51 | 27 | 52.9% | 16 | -- | -- | 35 | -- | -- | -- |
| LAKE | 57.3% | 2,233 | 1,061 | 47.5% | 698 | 286 | 41.0% | 1,535 | 775 | 50.5% | -9.5% |
| LEE | 65.3% | 4,098 | 2,184 | 53.3% | 1,446 | 641 | 44.3% | 2,652 | 1,543 | 58.2% | -13.9% |
| LEON | 44.5% | 1,701 | 1,217 | 71.6% | 338 | 244 | 72.2% | 1,363 | 973 | 71.4% | 0.8% |

(cont.)

| District | % Low-income students in District | Total Grads | Grads Who Enrolled within 16 months | % Enrolled in college | Total Grads (Low-income) | Grads Who Enrolled within 16 months (Low-income) | % Enrolled in college | Total Grads (not Low-income) | Grads Who Enrolled within 16 months (not Low-income) | % Enrolled | Difference in college-going rate (low-income vs. not) |
|----------------|-----------------------------------|----------------|-------------------------------------|-----------------------|--------------------------|--|-----------------------|------------------------------|--|--------------|---|
| LEVY | 73.8% | 274 | 130 | 47.5% | 118 | 54 | 45.8% | 156 | 76 | 48.7% | -3.0% |
| LIBERTY | 55.0% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| MADISON | 79.7% | 124 | 77 | 62.1% | 71 | 42 | 59.2% | 53 | 35 | 66.0% | -6.9% |
| MANATEE | 55.2% | 2,134 | 1,148 | 53.8% | 636 | 267 | 42.0% | 1,498 | 881 | 58.8% | -16.8% |
| MARION | 67.1% | 2,231 | 1,118 | 50.1% | 906 | 393 | 43.4% | 1,325 | 725 | 54.7% | -11.3% |
| MARTIN | 41.4% | 1,247 | 758 | 60.8% | 231 | 101 | 43.7% | 1,016 | 657 | 64.7% | -20.9% |
| MONROE | 44.1% | -- | -- | -- | 110 | 67 | 60.9% | -- | -- | -- | -- |
| NASSAU | 45.2% | -- | -- | -- | -- | 59 | -- | -- | -- | -- | -- |
| OKALOOSA | 39.7% | 1,794 | 938 | 52.3% | 290 | 98 | 33.8% | 1,504 | 840 | 55.9% | -22.1% |
| OKEECHOBEE | 71.5% | -- | -- | -- | 116 | 61 | 52.6% | -- | -- | -- | -- |
| ORANGE | 62.2% | 9,491 | 5,336 | 56.2% | 3,187 | 1,658 | 52.0% | 6,304 | 3,678 | 58.3% | -6.3% |
| OSCEOLA | 71.7% | 2,970 | 1,470 | 49.5% | 1,607 | 788 | 49.0% | 1,363 | 682 | 50.0% | -1.0% |
| PALM BEACH | 54.7% | 10,128 | 6,183 | 61.1% | 2,902 | 1,660 | 57.2% | 7,226 | 4,523 | 62.6% | -5.4% |
| PASCO | 55.1% | 3,537 | 1,938 | 54.8% | 1,054 | 467 | 44.3% | 2,483 | 1,471 | 59.2% | -14.9% |
| PINELLAS | 53.7% | 5,846 | 3,463 | 59.2% | 1,436 | 751 | 52.3% | 4,410 | 2,712 | 61.5% | -9.2% |
| POLK | 66.6% | 4,435 | 2,228 | 50.2% | 1,259 | 509 | 40.4% | 3,176 | 1,719 | 54.1% | -13.7% |
| PUTNAM | 76.3% | 501 | 230 | 45.9% | 245 | 97 | 39.6% | 256 | 133 | 52.0% | -12.4% |
| ST. JOHNS | 40.5% | 1,924 | 1,105 | 57.4% | 227 | 93 | 41.0% | 1,697 | 1,012 | 59.6% | -18.7% |
| ST. LUCIE | 52.1% | 1,939 | 1,199 | 61.8% | 828 | 494 | 59.7% | 1,111 | 705 | 63.5% | -3.8% |
| SANTA ROSA | 44.8% | 1,544 | 903 | 58.5% | 274 | 106 | 38.7% | 1,270 | 797 | 62.8% | -24.1% |
| SARASOTA | 22.5% | 2,397 | 1,236 | 51.6% | 548 | 231 | 42.2% | 1,849 | 1,005 | 54.4% | -12.2% |
| SEMINOLE | 61.2% | 4,222 | 2,845 | 67.4% | 948 | 578 | 61.0% | 3,274 | 2,267 | 69.2% | -8.3% |
| SUMTER | 59.7% | 399 | 171 | 42.9% | 155 | 44 | 28.4% | 244 | 127 | 52.0% | -23.7% |
| SUWANNEE | 67.7% | 243 | 122 | 50.2% | 93 | 34 | 36.6% | 150 | 88 | 58.7% | -22.1% |
| TAYLOR | 70.1% | 146 | 77 | 52.7% | 54 | 25 | 46.3% | 92 | 52 | 56.5% | -10.2% |
| UNION | 60.7% | 126 | 46 | 36.5% | 40 | 12 | 30.0% | 86 | 34 | 39.5% | -9.5% |
| VOLUSIA | 58.5% | 3,194 | 1,822 | 57.0% | 845 | 429 | 50.8% | 2,349 | 1,393 | 59.3% | -8.5% |
| WAKULLA | 50.8% | 272 | 157 | 57.7% | 64 | 25 | 39.1% | 208 | 132 | 63.5% | -24.4% |
| WALTON | 52.5% | 354 | 158 | 44.6% | 115 | 34 | 29.6% | 239 | 124 | 51.9% | -22.3% |
| WASHINGTON | 65.1% | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| FLORIDA | 58.6% | 143,602 | 83,176 | 57.9% | 47,124 | 24,538 | 52.1% | 96,478 | 58,638 | 60.8% | -8.7% |

Source: Florida Department of Education, data are displayed only when the total number of students in a group is at least 10 students and when the performance of individuals would not be disclosed. Counts include students who graduate from high school who enroll in a Florida institution of higher education within 16 months of receiving a regular high school diploma. Low-income students are defined as students participating in the federal free and reduced-lunch price program.

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