



REL Appalachia Ask A REL Response

College and Career Readiness, Family and Community Engagement, Postsecondary
October 2018

Question:

What practices or strategies can help to increase FAFSA[®] completion among low-income students and families?

Response:

Thank you for your request to our REL Reference Desk regarding evidence-based information about increasing Free Application for Federal Student Aid (FAFSA[®]) completion among low-income students and families. Ask A REL is a collaborative reference desk service provided by the 10 Regional Educational Laboratories (RELs) that, by design, functions much in the same way as a technical reference library. Ask A REL provides references, referrals, and brief responses in the form of citations in response to questions about available education research.

Following an established REL Appalachia research protocol, we searched for peer-reviewed articles and other research reports on FAFSA[®] completion. We focused on identifying resources that specifically addressed strategies that might increase FAFSA[®] completion, particularly among low-income students and families. The sources included ERIC and other federally funded databases and organizations, research institutions, academic research databases, and general Internet search engines. For more details, please see the methods section at the end of this document.

The research team did not evaluate the quality of the resources provided in this response; we offer them only for your reference. Also, the search included the most commonly used research databases and search engines to produce the references presented here, but the references are not necessarily comprehensive, and other relevant references and resources may exist. References are listed in alphabetical order, not necessarily in order of relevance.

References

Bettinger, E. P., Long, B. T., Oreopoulos, P., & Sanbonmatsu, L. (2012). 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), 1205–1242. Retrieved from <https://cepa.stanford.edu/sites/default/files/Bettinger%20Long%20Oreopoulos%20Sanbon>

[matsu%20-%20FAFSA%20paper%201-22-12.pdf](#); WWC study review available at <https://eric.ed.gov/?id=ED544475>

From the abstract: “Growing concerns about low awareness and take-up rates for government support programs like college financial aid have spurred calls to simplify the application process and enhance visibility. We present results from a randomized field experiment in which low-income individuals receiving tax preparation help were also offered immediate assistance and a streamlined process to complete the Free Application for Federal Student Aid (FAFSA) for themselves or their children. Treated participants were also provided with aid estimates that were compared against tuition cost amounts for nearby colleges. The combined assistance and information treatment substantially increased FAFSA submissions and ultimately the likelihood of college attendance, persistence, and aid receipt. In particular, high school seniors whose parents received the treatment were 8 percentage points more likely to have completed two years of college, going from 28 to 36 percent, during the first three years following the experiment. Families who received aid information but no assistance with the FAFSA did not experience improved outcomes. The findings suggest many other opportunities for using personal assistance to increase participation in programs that require filling out forms to become eligible.”

Bird, K. A., Castleman, B. L., Goodman, J., & Lambertson, C. (2017). *Nudging at a national scale: Experimental evidence from a FAFSA completion campaign* (EdPolicyWorks Working Paper Series No. 54). Charlottesville, VA: University of Virginia. Retrieved from https://curry.virginia.edu/uploads/resourceLibrary/55_Nudging_at_a_National_Scale.pdf

From the abstract: “Despite substantial and growing interest in behavioral science interventions in education, we currently lack evidence about whether nudge interventions that have generated positive impacts on postsecondary outcomes at a local level can be scaled—and can maintain efficacy—nationally. We also have little evidence about the specific mechanisms underlying the positive impacts of promising smaller-scale nudges. We investigate, through a randomized controlled trial, the impact of a national information-only financial aid nudge campaign that reached over 450,000 high school seniors who had registered with the Common Application, a national non-profit organization through which students can apply to multiple colleges and universities in one application. In this version of the paper we report on the impact of three different variations in nudge content—concretizing the financial benefits of FAFSA completion, positive trait activation, or providing concrete planning prompts—on students’ initial college enrollment outcomes. We find that providing students with concrete planning prompts about when and how to complete the FAFSA increased college enrollment by 1.1 percentage points overall, and by 1.7 percentage points for first-generation college students. Messages that take a traditional human capital investments approach of emphasizing the financial benefits associated with FAFSA completion do not appear to increase college enrollment. At a per-student cost of \$0.50, the impact to cost ratio of this national nudge campaign exceeds that of other interventions to improve college enrollment among low-income and first-generation students.”

Daun-Barnett, N., & Mabry, B. (2012). Integrating tax preparation with FAFSA completion: Three case models. *Journal of Student Financial Aid*, 42(3), 25–45. Abstract retrieved from <https://eric.ed.gov/?id=EJ1000557>; full text available at <https://publications.nasfaa.org/cgi/viewcontent.cgi?article=1007&context=jsfa>

From the abstract: “This research compares three different models implemented in four cities. The models integrated free tax-preparation services to assist low-income families with their completion of the Free Application for Federal Student Aid (FAFSA). There has been an increased focus on simplifying the FAFSA process. However, simplification is not the only barrier that students face while completing the FAFSA. Tax preparation is also an integral part to FAFSA completion. This paper illuminates how four cities aim to integrate tax preparation and FAFSA completion through local community partners. While all four cities faced a variety of challenges reaching their target populations at a scalable level, the Campaign for Working Families in Philadelphia demonstrated a more integrated, successful tax-preparation and FAFSA completion program due to its robust Volunteer Income Tax Assistance (VITA) organization.”

Davidson, J. C. (2013). Increasing FAFSA completion rates: Research, policies and practices. *Journal of Student Financial Aid*, 43(1), 38–54. Retrieved from <https://eric.ed.gov/?id=EJ1018058>

From the abstract: “Completing the Free Application for Federal Student Aid (FAFSA) is the first and most important step for students to receive their portion of the billions of grant aid dollars disbursed in federal student financial aid; however, every year many low income and community college students fail to complete the FAFSA. Over the past twenty years, surveys have shown four main reasons students do not complete the FAFSA: the complexity of the FAFSA, loan debt, ‘other,’ and no financial need. This article reviews current efforts, policies, and practices aimed at increasing FAFSA completion rates at the national, state, and local levels. It also shows that many of these efforts are not assessed or evaluated for effectiveness. Special attention on FAFSA completion practices are made for financial aid administrators at a community and local level that focus on personal one-to-one assistance, which research has found to be the most effective means of increasing FAFSA completion rates.”

Feeney, M., & Heroff, J. (2013). Barriers to need-based financial aid: Predictors of timely FAFSA completion among low-income students. *Journal of Student Financial Aid*, 43(2), 65–85. Retrieved from <https://eric.ed.gov/?id=EJ1018067>

From the abstract: “Access to financial aid is dependent on a variety of factors, including the time of application; the earlier students apply for financial aid, the greater their access to institutional and often state resources. We use the Illinois Monetary Award Program (MAP) as a case for investigating the economic, social, and academic factors that affect application timeliness, and in turn, access to need-based financial aid. We analyze a stratified sample of 4,000 low-income students who completed the 2003–04 Free Application for Federal Student Aid (FAFSA) and assess the relationships between Expected Family Contribution (EFC), first-generation status, and academic performance in order to understand the

likelihood that low-income students will complete the FAFSA in time to qualify for need-based financial aid. The findings indicate that there are significant differences in the timeliness of FAFSA completion among low-income students that could qualify for a MAP grant; students with a slightly higher EFC are more likely to complete the FAFSA in time to qualify for need-based aid. Additionally, students who had at least one parent who attended college and who had higher academic performance in high school are significantly more likely to complete the FAFSA before critical deadlines and qualify for need-based financial aid. We conclude with a discussion of the implications of these findings.”

Owen, L., & Westlund, E. (2016). Increasing college opportunity: School counselors and FAFSA completion. *Journal of College Access*, 2(1), 6–26. Retrieved from <https://eric.ed.gov/?id=EJ1167398>

From the abstract: “Closing postsecondary opportunity gaps has become a national, state, and local educational priority. To help eliminate these gaps, the U.S. Department of Education initiated a project that provided real-time, student-level Free Application for Federal Student Aid (FAFSA) completion status to large, urban school districts. Leveraging this information, school counselors identified and supported students and families as they navigated the financial aid process. In this article, we discuss this initiative and document statistically significant increases in FAFSA completion and college attendance in one participating school.”

Page, L.C., Castleman, B., & Meyer, K. (2018). *Customized nudging to improve FAFSA completion and income verification*. Retrieved from <http://dx.doi.org/10.2139/ssrn.2854345>

From the abstract: “Informational and behavioral barriers hinder social benefit take-up. We investigate the impact of mitigating these barriers through providing personalized information on benefits application status and application assistance on filing the Free Application for Federal Student Aid (FAFSA), the gateway to college financial aid. Through a multi-district experiment, we assess the impact of this outreach, delivered via text message. We additionally discuss lessons for scale derived from statewide implementation in Delaware. This data-driven strategy improves FAFSA completion and college matriculation and potentially reduces the negative consequences of additional procedural hurdles such as FAFSA income verification, required of approximately one-third of filers.”

Additional Organizations to Consult

National College Access Network (NCAN): <http://www.collegeaccess.org/>

From the website: “Our mission is to build, strengthen, and empower communities committed to college access and success so that all students, especially those underrepresented in postsecondary education, can achieve their educational dreams through a two- or four-year degree or high-quality certificate program...NCAN pursues four specific strategies, described below:

- Enhance the capacity of the college access and success field with high-quality data, innovative ideas, and accessible tools.

- Bolster the skills and competencies of college access and success leaders and practitioners through professional development.
- Advocate for improved college completion rates by amplifying a range of policy solutions and increasing member engagement.
- Foster relationships within communities and across sectors that support college access and success for underrepresented students.”

Federal Student Aid: An Office of the U.S. Department of Education:

<https://financialaidtoolkit.ed.gov/tk/resources/all.jsp>

From the website: “Explore this page to see all the fact sheets, videos, infographics, PowerPoint presentations, sample tweets, and other resources we’ve provided to help you advise students about financial aid.”

Get Schooled: <https://getschooled.com/dashboard>

From the website: “Get Schooled was founded in 2010 through a partnership with Viacom and the Bill & Melinda Gates Foundation. Our mission is to empower and engage young people and to give them the tools and inspiration to get the education they need to succeed...Young people can use Get Schooled to find:

- Tips for succeeding in high school, including text wake up calls, selecting classes or even navigating homecoming.
- Games that teach everything from refresher math to college application tips.
- An easily searchable database of scholarships.
- Tools to find a job that will help pay for college.
- Tools to explore college options.
- Real-live help through text on everything from questions about SAT scores to FAFSA to filling out a job application.
- What The FAFSA? campaign to help your students complete their FAFSA early for the max financial aid package.”

Methods

Keywords and Search Strings

The following keywords and search strings were used to search the reference databases and other sources:

- FAFSA AND (complet* OR practice* OR strateg* OR interven*)
- FAFSA complet* AND (low-income OR “low income”)

Databases and Resources

We searched ERIC, a free online library of more than 1.6 million citations of education research sponsored by the Institute of Education Sciences (IES), for relevant resources. Additionally, we

searched the academic database ProQuest, Google Scholar, and the commercial search engine Google.

Reference Search and Selection Criteria

In reviewing resources, Reference Desk researchers consider—among other things—these four factors:

- **Date of the publication:** Searches cover information available within the last ten years, except in the case of nationally known seminal resources.
- **Reference sources:** IES, nationally funded, and certain other vetted sources known for strict attention to research protocols receive highest priority. Applicable resources must be publicly available online and in English.
- **Methodology:** The following methodological priorities/considerations guide the review and selection of the references: (a) study types—randomized controlled trials, quasi experiments, surveys, descriptive data analyses, literature reviews, policy briefs, etc., generally in this order; (b) target population, samples (representativeness of the target population, sample size, volunteered or randomly selected), study duration, etc.; (c) limitations, generalizability of the findings and conclusions, etc.
- **Existing knowledge base:** Vetted resources (e.g., peer-reviewed research journals) are the primary focus, but the research base is occasionally slim or nonexistent. In those cases, the best resources available may include, for example, reports, white papers, guides, reviews in non-peer-reviewed journals, newspaper articles, interviews with content specialists, and organization websites.

Resources included in this document were last accessed on October 12, 2018. URLs, descriptions, and content included here were current at that time.

This memorandum is one in a series of quick-turnaround responses to specific questions posed by education stakeholders in the Appalachia region (Kentucky, Tennessee, Virginia, and West Virginia), which is served by the Regional Educational Laboratory Appalachia (REL AP) at SRI International. This Ask A REL response was developed by REL AP under Contract ED-IES-17-C-0004 from the U.S. Department of Education, Institute of Education Sciences, administered by SRI International. The content does not necessarily reflect the views or policies of IES or the U.S. Department of Education, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. government.