

# Helping Students and Families Submit and Complete the FAFSA in Hawai`i

## **BARRIERS, SOLUTIONS, AND HELPFUL RESOURCES**

### Introduction

Earning a college credential or degree is increasingly important, both for the economic mobility and overall well-being of individuals and for the nation's economic development (Page & Scott-Clayton, 2016). For many students and families, completing the Free Application for Federal Student Aid (FAFSA) is a key step in making college possible by allowing access to federal aid and institutional need-based aid. From 1999 to 2011, FAFSA completion rose from 50 to 70 percent of undergraduates in the country (Page & Scott-Clayton, 2016). Yet, millions of students who are eligible for federal financial aid still do not apply for it.

Based on data from the 2011/12 National Postsecondary Student Aid Study (NPSAS), **about a third of students who did not file a FAFSA would have been eligible for a federal Pell Grant** (Page & Scott-Clayton, 2016). These missed opportunities mean large numbers of low-income students do not access federal financial aid and, as a result, may not enroll in college.

FAFSA completion rates for 2015/16 varied widely across states, ranging from 25 to 62 percent (Aldeman, 2016). Moreover, from 2014/15 to 2015/16, FAFSA completion rates declined in all but a small number of states, and the number of students who started but did not complete the FAFSA increased (Aldeman, 2016; Warick, 2016).<sup>1</sup>

**GEAR UP** (Gaining Early Awareness and Readiness for Undergraduate Programs) is a federally funded program focused on increasing the number of low-income students who are prepared to enter and succeed in postsecondary education. GEAR UP Hawai`i is operated as an integral part of Hawai`i P–20 Partnerships for Education—a statewide initiative led by the Executive Office on Early Learning, the Hawai`i State Department of Education, and the University of Hawai`i System. The initiative's goal is to strengthen the education pipeline from early childhood through postsecondary.

<sup>1</sup> In 2015/16, 44.8 percent of Hawai`i seniors had completed the FAFSA as of April 2016, and the national average was 39.6 percent (Aldeman, 2016). Hawai`i's FAFSA submission rate increased by 1.2 percent from 2014/15 to 2015/16, and the completion rate declined by 0.7 percent (Warick, 2016). Submitted FAFSAs can be rejected by the Department of Education due to missing key pieces of information. A completed FAFSA is necessary to determine a student's eligibility for federal and often other forms of financial aid.

## Report's purpose and background

This report is a resource for Hawai'i high school principals and counselors as they support seniors with submitting and completing the FAFSA. One of the key initiatives of GEAR UP Hawai'i is helping public high schools increase the number of seniors who submit and complete the FAFSA. As part of these efforts, GEAR UP Hawai'i partnered with an external evaluation team to understand how to improve FAFSA submission and completion rates at Hawai'i public high schools.

This report presents barriers to FAFSA submission and completion, potential solutions to address these barriers, and links to helpful resources. It is based on the following sources:

- Literature review
- Interviews with school counselors (seven total at four schools)
- Interviews with students (16 total at three schools)
- Interviews with two community college outreach staff members and one representative from Pacific Financial Aid Association (PacFAA), collectively referred to as financial aid counselors
- A focus group with six Hawai'i State Department of Education (HIDOE) staff members and an interview with a parent advocacy representative, collectively referred to as HIDOE staff
- A brief survey administered to 30 parents during a series of hands-on FAFSA workshops

**Table 1. Description of site visit high schools for FAFSA study**

High school	Senior enrollment 2015/16	Percent free or reduced-price lunch 2015/16	Percent submitted the FAFSA 2015/16	Percent completed the FAFSA 2015/16	Percent change in FAFSA completion since 2014/15
School A	295	69	49	44	+4
School B	446	60	50	46	+4
School C	167	76	57	52	-9
School D	291	57	70	64	0

Sources: Fall enrollment and free or reduced-price lunch data are from the 2016 School Status & Improvement Report (<http://arch.k12.hi.us/school/ssir/ssir.html#>). FAFSA and college enrollment data are from the U.S. Department of Education as of June 30, 2016.

# Barriers to FAFSA submission and completion

## It can be difficult to reach families and engage them in the process

Consistent with research from across the country on challenges to FAFSA completion (e.g., College Board Advocacy & Policy Center, 2010; Feeney & Heroff, 2013; George-Jackson & Gast, 2015), we found that schools face difficulties engaging families in the financial aid process, particularly families of first-generation college applicants. A number of students in our interviews spoke about their parents' unfamiliarity with financial aid for college:

**“ My parents didn't go to college, so they didn't know how to help me with other scholarship things. –Student**

**“ My mom doesn't know how expensive college is. She is used to the Philippines, where college is pretty cheap and includes everything. –Student**

Despite having less familiarity with the financial aid process, many families of first-generation college students in Hawai'i are engaged in helping their children submit and complete the FAFSA. Results from the survey of parents attending FAFSA workshops showed that family members from a wide range of educational backgrounds attend financial aid events and support their children's college-going aspirations (Table 2). These workshops, then, may be especially important for offering individualized help to families that have little or no experience with the FAFSA.

**Table 2. The highest level of education of family members who participated in the FAFSA workshops**

	Percent		Percent
High school diploma	46	GED	11
Middle school or some high school	18	Bachelor's degree or higher	7
Certificate	14	Associate degree	4

Note: N = 28.

Source: FAFSA workshop survey administered by Education Northwest.

In addition, transportation issues, language barriers, and busy schedules can make it difficult for families to participate in school-site events designed to help submit the FAFSA.

**“ We have a hard time getting parents to come to events. For example, last night, there was a parent night for our alternative learning center—we had four out of about 100 parents come. –School counselor**

**“ There are set times for FAFSA workshops, and some parents can't meet at the times. –Student**

State officials offered broader commentary and questions about schools' capacity to authentically engage families—and why families might be reluctant to participate in the financial aid process. One HIDOE staff member cautioned against treating family events as a way to “check off a box” without devoting time and care to ensuring respectful, culturally responsive, and mutually beneficial communication with families.

## **Schools rely on students to be messengers, but students can be unreliable**

Largely because of challenges related to communicating with families, schools often engage students as the primary conduit for soliciting family participation in events or communicating FAFSA-related information to families. When asked about their sources of FAFSA-related information, the most common response cited by over half of parents in the FAFSA workshops (57 percent) was their child.

**“ A lot of our parents are difficult to get in contact with, so we go through the students. –School counselor**

**“ Many events are attended by students instead of parents because they are the ones that are actually doing the FAFSA by themselves. –School counselor**

A student's role as a messenger can present its own difficulties because of FAFSA-related myths and anxieties, as well as non-FAFSA priorities. Regarding myths or misconceptions, many counselors said students don't submit the FAFSA because they think they won't qualify for financial aid. This is consistent with national literature confirming that false perceptions may pose the biggest barrier to FAFSA completion (George-Jackson & Gast, 2015). Students also don't understand that they need to submit the FAFSA to be eligible for many other types of financial aid and scholarships.

### **FAFSA MYTHS**

*This year, what I'm finding is that students and families decide they are not going to file because **they think they're not going to qualify**. I try to tell them that even if you don't qualify for federal aid, you might qualify for institutional aid.*  
–School counselor

*It's not that they don't think they need the money, but I think **they don't have a good understanding of the differences between FAFSA and scholarships**—and the amounts of each. I spend a lot of time educating students that in order to get [most kinds of] money, you have to file FAFSA.*  
–School counselor

In addition to misconceptions, some students reported misgivings about student debt that outweighs their perceptions of the positive benefits of postsecondary education. Negative perceptions of student loans are a sentiment that appears to have grown over time; in a nationally representative survey, in 1992/93, only 3.6 percent of students said they did not complete the FAFSA because they did not want to take on loan debt, but by 2007/08, it had increased 40.2 percent (Davidson, 2013). Other student anxieties relate to releasing information to the government, which are more pronounced for undocumented families.

### FAFSA ANXIETIES

*I also worry about all the loans. I don't ever want to take out loans. My older sister has, like, \$42,000 in loans, and I would rather that go to a house or car.*  
–Student

*I don't want the school having my Social Security number on the school servers, and the [servers] get hacked, and then there goes my identity.* –Student

Finally, financial aid and school counselors often mentioned students' tendency to prioritize more immediate needs for graduation over the FAFSA as a barrier to FAFSA completion.

### NON-FAFSA PRIORITIES

*I always ask the rascal ones and the ones who are on top of it, "What can we do differently?" A lot of time, they just say, "Nothing. We heard you. We heard you in ninth, 10th grade." **They just won't do it until they are ready.** But that doesn't help me to help them.*  
–School counselor

*A lot of people are **focusing on essays or filling out massive packets** that... [are] a requirement to graduate, so people focus on it now.* –Student

## The complexity of the FAFSA form is prohibitive for many students and families

Even if schools can engage students and their families in the financial aid process, filling out the FAFSA can be a complicated, requiring students to gather documents and information from their parents or guardians, which can be difficult—especially when language barriers or documentation issues exist.

**“Getting my parents’ information was a challenge. My parents didn’t trust me with their W-2. They were reluctant to share information and put it into a form to send it to the government. They felt uncomfortable; they had [experienced] fraud before. –Student**

At the FAFSA workshops, we asked parents to indicate the biggest challenges they face when completing the FAFSA. Most commonly, they said the process takes too long. Many also said it is difficult to obtain all the personal and financial information needed—a sentiment most students shared—and that their discomfort with technology was a hindrance.



**Note:** N = 30. Participants could select all answers that applied.

National survey data confirm that the complexity of the FAFSA form is consistently among the top four reasons given for not filling it out (Davidson, 2013). The complexity of the form also results in incomplete FAFSA submissions because of errors or missing information. This barrier may affect many kinds of students, but it is particularly challenging for students with parents who are separated or divorced because they have to determine whose income and assets to report.

Students living with relatives other than parents also have difficulty obtaining information about their family’s income and assets. In Hawai‘i, the definition of family is expansive and often includes multiple generations of relatives and caregivers, which can sometimes create complications for FAFSA submission.

**“One question about whether I was independent or dependent (I am in a legal guardianship)—it was really hard. I thought I was a dependent. It also asked me one [about] how many people live in your household. I think it is more about if you have a child, but I was thinking it was more about family members. –Student**

## Recommendations for boosting FAFSA submission and completion

- **Provide individualized help with the FAFSA**
- **Reach students early and use text messaging**
- **Use data to guide outreach**
- **Collaborate with postsecondary partners**

### Students and families benefit from individualized help with FAFSA submission and completion

The most effective strategy to increase FAFSA completion has been shown to be one-on-one assistance or advising (Davidson, 2013; Page & Scott-Clayton, 2016). The well-known “H&R Block” study (Bettinger, Long, & Oreopoulos, 2013) provides some of the most compelling evidence for the power of personalized attention in increasing FAFSA completion. In this study, low-income families that visited an H&R Block tax preparation center were randomly assigned to one of three conditions: (1) they received personal information about and assistance with completing and submitting the FAFSA, (2) they received personalized information but no assistance with completing and submitting the FAFSA, or (3) they received a brochure about financial aid. Information alone did not impact families, but information and assistance with completing and submitting the FAFSA increased receipt of the Pell Grant, college enrollment, and college persistence.

In our study, many students said one-on-one assistance from counselors during school or workshops is particularly helpful while filling out the FAFSA. Most counselors agreed that helping students individually (either during workshops or via assistance directly from counselors) is an effective way to ensure FAFSA completion.

“**Financial aid night is good for students and families to clarify misconceptions. Also, the extra time spent on individual help [is beneficial].** –School counselor

“**I think the workshops are really important. They [students] also like the one-on-one. If you could get one-on-one with everyone, we would have better follow-through.** –School counselor

### Ideas for engaging families

- **Go where they are, such as places of business, community centers, sports events, and churches**
- **Take advantage of school meetings for which attendance is required**
- **Coordinate FAFSA communication and marketing efforts, when possible, with industries and/or state agencies**
- **Direct resources toward providing as much individualized help as possible**

Several students reported receiving individualized help from adults or near-peers besides counselors. A few students reported appreciating a family member actively helping them (beyond providing needed forms), but this was not a commonly reported occurrence.

**“ During my football tutoring, the tutors from [the community college] kind of helped me fill it out. They told me how from their past experience because they had to fill it out the year before. –Student**

One benefit of individualized help is that counselors are able to guide students and their families toward additional sources of financial aid unique to their specific circumstances.

**“ I’m Filipino, so they told me about scholarships available for that. –Student**

Findings from the FAFSA workshop survey confirm that families benefit from individualized help; most family members said that it was “helpful” or “very helpful” having someone walk through each question on the FAFSA with them while they filled it out. Additionally, 79 percent of family members were able to submit the FAFSA during the workshops, and 21 percent had started but not yet submitted it.

**FAFSA workshop components family members found helpful**

**79%** *Having someone walk through each question with me while I completed the FAFSA*

**59%** *Completing the FAFSA at my own pace with someone there to help me when needed\**

**45%** *Receiving handouts about the FAFSA*

**Note:** N = 29. \*Seven percent of parents said the workshop did not offer this component.

## Early awareness and text messaging may be effective for reaching large numbers of students

Although all stakeholder groups widely noted the importance of providing individualized assistance to students and families, counselors often have too many other responsibilities to be able to provide this kind of support to everyone who might need it.

**“ You have to make an appointment because there are a lot of kids who need help. Counselors have lots of responsibilities and don’t have time. –Student**

**“ The college counselor is responsible for everything—testing, etc. It’s one person handling a load of 250 to 300 students. There is no way that we can impart the knowledge that we need to be successful with one person talking about financial aid. It’s impossible. –Financial aid counselor**

Since one-on-one attention is not always possible, how and when the information is provided may be just as important. To be effective, financial aid information should be provided as early as possible (College Board Advocacy & Policy Center, 2010; Feeney & Heroff, 2013; George-Jackson & Gast, 2015). The Federal Student Aid website includes a college preparation checklist (<https://studentaid.ed.gov/sa/sites/default/files/college-prep-checklist.pdf>) that begins with things to do in elementary school and ends with specific information for high school students and adult students filing a FAFSA.

In addition, text messaging offers a low-cost solution for reaching out to large numbers of students about the FAFSA. Both students and school staff members said text messages are a good way to increase awareness of financial aid opportunities, as well as to keep students on track regarding FAFSA completion.

**“ [The counselor] has a text-messaging service and would send a notice saying, “Seniors, if you need help, you should go to the help session.” If I didn’t know there were help sessions, I wouldn’t have turned in my FAFSA on time. –Student**

Text message reminders have been found to be effective at increasing both FAFSA submissions and college enrollment (Castleman & Page, 2014). Well-timed text messages connect students to resources and may be able to address the challenge of student procrastination because “by providing simplified information and task-specific links, each message potentially allows completion of required steps in the moment, before students’ attention is otherwise diverted” (Castleman & Page, 2014, p. 7).

## Addressing misconceptions about financial aid, the cost of college, and the value of higher education is important to boost FAFSA completion

The U.S. Department of Education has created two tools to help correct misconceptions about financial aid, the cost of college, and the value of higher education. The FAFSA4caster (<https://studentaid.ed.gov/sa/afsa/estimate>) allows students and their families to estimate their federal financial aid eligibility, and the College Scorecard (<https://collegescorecard.ed.gov/>) allows students and their families to access specific information about a given college, such as estimated cost based on family income, student graduation rates, and average salary after graduating. State, regional, and district FAFSA completion efforts have also focused on the importance of messaging, for example, ways to debunk common myths about the FAFSA (Table 3).

### Ideas for clarifying misconceptions

- Provide a “FAFSA FAQ” handout to families of students starting middle school
- Organize near-peer mentoring so recent grads can share knowledge with younger students and help debunk myths that lead to stigma
- Work FAFSA knowledge into existing activities or lessons for students, such as advisory periods or transition plans

**Table 3. Common myths about FAFSA completion and how to address them**

Myth	Response
“My parents make too much money to qualify for financial aid.”	“You will never know unless you apply. The reality is that the FAFSA opens doors for many types of financial aid, not just need-based. Colleges want to make sure you’ve maxed out your federal and state opportunities before awarding institutional funds. Colleges may not award merit-based financial aid and/or scholarships without the completion of the FAFSA.”
“Applying is unsafe, and as an undocumented student, I won’t get any money anyway.”	“The financial aid process is confidential. Although undocumented students cannot receive federal money, they can qualify for local, state, and/or private money.”
“The FAFSA will force me to take out loans, and I don’t want to take out any loans.”	“There are no strings attached with the FAFSA. The FAFSA allows colleges to understand how much financial need a student has and does not obligate a student or family to take out loans. It just shows families how much they would be eligible for from the federal government if they choose to borrow.”

Source: Adapted from Commit Partnership, 2016.

## Data can help guide FAFSA outreach

The use of student-level data is an emerging tactic for FAFSA outreach and completion efforts. In addition to posting high school and district completion rates on the Federal Student Aid website, the U.S. Department of Education is supporting the FAFSA Completion Project, which directly provides individuals in select states with weekly student-level data about which students have completed the FAFSA throughout the year, allowing schools to truly target their FAFSA completion efforts. In real time, counselors and other school staff members can see who has submitted the FAFSA, who has not submitted the FAFSA, and who has submitted the FAFSA but has a missing signature or error on their form. It is recommended to directly contact these students and help them correctly submit the FAFSA (Bell, Darnieder, & Owen, 2012).

## Cross-sector collaboration promotes shared knowledge

When individuals from different parts of the education pipeline come together, they can share resources and learn from one another's unique perspectives to support students throughout the financial aid process. One example is PacFAA's workshop for school counselors. Another is when representatives from local colleges visit high schools for financial aid nights and FAFSA workshops and work directly with students.

**“ We have financial aid night, when UH Hilo comes in. They're always willing to come and talk to our students and families ... We call them sometimes with questions about special cases. –School counselor**

**“ P-20 and PacFAA provide most information about up-to-date questions and answers for completing FAFSA and the intricacies that go into completion of the form. If you don't know exactly how to do it, you would end up smashing the computer screen if you tried to do it on your own. –Financial aid counselor**

Counselors at one high school said they wanted to implement a version of a “one-stop shop” workshop with information about scholarships, particularly—but not exclusively—for students of Hawaiian ancestry (a model currently used by Kamehameha Schools). These workshops could include a room set up for help with FAFSA completion, and when feasible, schools could offer breakfast and lunch to encourage participation.

## Where do we go from here?

We hope school counselors and administrators will make use of the ideas and resources in this report to continue helping students and families complete and submit the FAFSA. Hawai'i P-20 Partnerships for Education and GEAR UP Hawai'i are committed to working in partnership with Hawai'i public schools to ensure every student has the chance to access valuable support for furthering their education. Specifically, they will be launching the *6-16 College and Career Guidance Program* to better understand the role counselors in Hawai'i play in college access. FAFSA submission and completion efforts should be incorporated into this framework.

### ACKNOWLEDGEMENTS

We would like to thank GEAR UP Hawai'i staff members for their contributions to the design of the case study and their help with arranging school site visits, interviews, and focus groups. We also appreciate the time and thoughtful responses of the district staff members, school administrators, counselors, and students who participated in interviews and focus groups, as well as parents who completed the FAFSA workshop survey.

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This report was prepared by Michelle Hodara, Shannon Davidson, and Lisa Dillman of Education Northwest. Suggested Citation:

Hodara, M., Davidson, S., & Dillman, L. (2017). *Helping Students and Families Submit and Complete the FAFSA in Hawai'i: Barriers, Solutions, and Helpful Resources*. Education Northwest: Portland, OR.

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