



# Making the Case

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A POLICY BLUEPRINT FOR INCREASING  
FINANCIAL AID UPTAKE

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# From the Executive Director

Washington stands among the top ten states for job opportunities requiring education beyond high school. However, a stark contrast exists: only 40% of Washington's high school class of 2021 is projected to obtain a postsecondary credential. This discrepancy is not just a statistic; it represents a call to action. We cannot afford to let negative sentiments deter young people from continuing their education, especially when it aligns with their long-term interests. This issue is particularly pressing for systematically marginalized students, who face greater barriers compared to those from wealthier families who have more consistent access to college education.

We know that the cost of postsecondary education is a critical systemic barrier impeding progress towards Graduate Tacoma's [2030 community-wide goal](#). Washington boasts one of the most expansive and equitable postsecondary financial aid programs in the nation. Yet, the state lags behind in a crucial step: completing the Free Application for Federal Student Aid (FAFSA). Addressing this challenge is the core focus of this report.

Over the past five months, the Foundation for Tacoma Students has embarked on a comprehensive project to develop a policy blueprint to increase financial aid uptake among Washington students.

Through robust qualitative research, we have identified key factors that must be addressed at the state policy level. We supplemented our findings with a national review of policies from peer states that are evidence-based and rooted in best practices, ensuring their effectiveness and impact.

This report summarizes our research and presents a comprehensive plan featuring ten strategic policy recommendations. These strategies are a blend of proven initiatives already successful in our state and innovative approaches tailored to meet the evolving needs of our diverse communities.

We extend our heartfelt gratitude to the State Legislature, particularly to Senator T'wina Nobles, and the Washington Student Achievement Council for their unwavering support of this project and their mandate for bold thinking. We hope this report will serve as a catalyst for policy action. The Foundation looks forward to collaboratively advancing these ideas from conception to policy development and implementation, aiming to create meaningful and lasting impact in our communities.



**DR. TAFONA ERVIN**

# Report Snapshot

A postsecondary credential—whether it’s a 4-year diploma, a 2-year degree, or a technical certification—carries undeniable benefits. It is a key focus of our work. However, it’s troubling that rates of postsecondary enrollment have declined across our state in recent years.<sup>2</sup> While increasing student financial aid applications alone isn’t a complete solution, FAFSA (Free Application for Federal Student Aid) and WASFA (Washington Application for State Financial Aid) completion rates are important indicators. They reflect the efficacy of statewide policies and practices designed to increase the demand for postsecondary education and help project future enrollment trends. From a cost perspective, successfully completing the FAFSA or WASFA is a critical step in lowering the net price of postsecondary education and addressing the "demand curve" side of the decline in postsecondary enrollment rates. This is important given students’ ongoing debt aversion and concerns about higher education’s return on investment.

The recommendations on the following page outline a policy plan for Washington State to increase FAFSA/WASFA completion and financial aid attainment. This proposed initiative will require new funding and resources. However, considering the significant federal and state financial aid that remains unclaimed each year in Washington, this investment is crucial. It promises a high return towards achieving our postsecondary credential attainment goals.

Policy strategies are categorized into ‘near-term’ and ‘beyond near-term’ opportunities. “Near-term” policies are those that can achieve early progress and lay the groundwork for more impactful changes in the future. Beyond near-term’ policies, on the other hand, aim for larger, long-term impact.

Policy opportunities are organized around key themes identified from qualitative interviews and focus groups with key stakeholders across Washington:



**STUDENT NAVIGATIONAL  
SUPPORTS**



**MARKETING &  
COMMUNICATIONS**



**IMPROVED & ALIGNED  
TOOLS**



**POSTSECONDARY &  
CAREER READINESS**

It’s crucial to recognize that there isn’t a single solution policy. These recommendations should be viewed as a comprehensive blueprint. They aim to support equitable attainment of postsecondary financial aid, smooth transitions, and ultimately, credential attainment. While incremental adoption is necessary for learning and refinement, the ultimate goal is to implement all of these policies over time.

<b>STUDENT NAVIGATIONAL SUPPORTS</b>	
<b>NEAR-TERM</b>	<ul style="list-style-type: none"> <li>• Develop a state-endorsed financial aid certification for school counselors, teachers, higher education staff, and community partners.</li> </ul>
<b>EXAMPLE</b>	<ul style="list-style-type: none"> <li>• The National Association of Student Financial Aid Administrators (NASFAA), offers credentialed training in the FAFSA application process.</li> </ul>
<b>BEYOND NEAR-TERM</b>	<ul style="list-style-type: none"> <li>• Establish Success Coach positions at every public 2-year and 4-year institution to guide students through financial aid applications and enrollment.</li> <li>• Create a grant program for school districts to invest in new postsecondary counseling and advising positions.</li> </ul>
<b>EXAMPLE</b>	<ul style="list-style-type: none"> <li>• Indiana allocated \$2.5 million to embed 31 success coaches in higher education institutions across the state.</li> <li>• Colorado established the School Counselor Corps Grant Program through an annual appropriation of \$12 million, supporting positions at 160-180 schools each year.</li> </ul>

## MARKETING & COMMUNICATIONS

<b>NEAR-TERM</b>	<ul style="list-style-type: none"><li>• Set a statewide goal for financial aid attainment and enhance the 12th Year Campaign with a comprehensive, multilingual communications and marketing strategy to increase awareness about the benefits of FAFSA or WASFA.</li></ul>
<b>EXAMPLE</b>	<ul style="list-style-type: none"><li>• Colorado established a statewide attainment goal that by July 2026, the state will be in the top 10% in the nation in financial aid application completion or have 80% or more of graduating seniors submit a financial aid application.</li><li>• Tennessee champions an annual statewide “FAFSA Frenzy” initiative to encourage and support high school seniors with completing the FAFSA.</li></ul>
<b>BEYOND NEAR-TERM</b>	<ul style="list-style-type: none"><li>• Combine and rebrand the existing Washington Guaranteed Admissions and the WA Grant Programs as a statewide “College Promise” program.</li></ul>
<b>EXAMPLE</b>	<ul style="list-style-type: none"><li>• Tennessee’s statewide last-dollar program, Tennessee Promise, covers tuition and fees for associate degrees or certificate programs, requiring FAFSA completion.</li></ul>

## IMPROVED & ALIGNED TOOLS

<p><b>NEAR-TERM</b></p>	<ul style="list-style-type: none"> <li>• Integrate existing tools into a comprehensive resource for career-connected learning and financial aid. This resource should encompass: Career Bridge, Career Connect WA Directory, College and Career Compass, Financial Aid Calculator, Gear Up Virtual Visit Site, WA Grant Information, WA State L&amp;I Apprenticeship Finder, WSAC Loan Education Site.</li> <li>• Enhance the High School and Beyond Plan (HSBP) framework to automatically include financial aid application, with a straightforward opt-out option, in the new standardized HSBP system.</li> </ul>
<p><b>EXAMPLE</b></p>	<ul style="list-style-type: none"> <li>• CollegeForTN.org in Tennessee functions as the central hub for college, career, and financial aid information and resources.</li> <li>• A state working group in Colorado suggested incorporating financial aid completion into the state’s existing Individual Career and Academic Planning (ICAP) process.</li> </ul>
<p><b>BEYOND NEAR-TERM</b></p>	<ul style="list-style-type: none"> <li>• Develop a High School to Postsecondary Education System Report Card that aligns K-12 and higher education progress indicators with a focus on closing equity gaps.</li> </ul>
<p><b>EXAMPLE</b></p>	<ul style="list-style-type: none"> <li>• The Colorado Department of Higher Education publishes an annual Return on Investment (ROI) report, aiding lawmakers, taxpayers, students, and families in understanding the value of postsecondary education in the state.</li> </ul>

## POSTSECONDARY & CAREER READINESS

<b>BEYOND NEAR-TERM</b>	<ul style="list-style-type: none"><li>• Support the implementation of a College and Career Readiness Course as part of the high school curriculum.</li><li>• Collaborate with school districts to develop local, multi-year plans focused on increasing FAFSA/WASFA completion rates.</li></ul>
<b>EXAMPLE</b>	<ul style="list-style-type: none"><li>• Mississippi mandated a College and Career Readiness Course as a graduation requirement starting in 2022.</li><li>• The Tennessee Higher Education Commission partners with school districts to establish local strategies to increase FAFSA completion rates.</li></ul>



# Higher Education & Economic Mobility

In today's economy, merely having a high school diploma is insufficient for sustained economic mobility and success. To secure well-paying, stable jobs, young adults require some form of education or training after high school.<sup>3</sup> Yet, only half of Washington's students transition from high school to postsecondary education.<sup>4</sup> The rates are even lower for students of color, first-generation, and students from low-income earning families. Now more than ever, students need tailored support to navigate their way from K-12 to postsecondary education opportunities. A key area of focus should be making postsecondary education and training more affordable.

This report is a summary of qualitative research conducted during the summer and fall of 2023. It identifies potential challenges, barriers, and opportunities for increasing the uptake of financial aid programs among Washington students. It also proposes high-leverage policy actions, informed by interviews with stakeholders, to address these challenges and capitalize on the identified opportunities.

## Financial Aid: The Catalyst for Shaping Washington's Workforce Future

By 2030, nearly 70% of high-demand jobs with family-sustaining wages in Washington state will require a postsecondary credential.<sup>5</sup> Yet, currently only half of the state's high school graduates enroll in postsecondary education within a year of graduation,<sup>6</sup> and just 40% are expected to earn such credentials by age 26.<sup>7</sup>

This data tracks with national trends<sup>8</sup> of declining postsecondary enrollment.

Multiple studies indicate that most of Washington's students aspire to continue their education beyond high school.<sup>9 10 11</sup>

However, recent polls suggest that the cost of higher education significantly influences these decisions.<sup>12</sup> A report from New America encapsulates this dilemma, revealing that approximately 70% of Americans believe that a college education leads to higher earnings and access to livable wages compared to only a high school diploma. Yet, only 53% believe that high-quality higher education is affordable.<sup>13</sup>

Given the critical role of postsecondary enrollment in preparing students for success in Washington's economy, and considering the significant concerns about cost and debt, it is imperative to ensure that more students utilize state and federal financial aid programs. A key strategy is to increase the completion rates of financial aid applications, namely the FAFSA and WASFA. These applications are the primary tools for accessing federal aid, state grants, and many institutional need-based aid programs. This approach is particularly important in Washington state, where only 52% of high school seniors completed the FAFSA in 2023,<sup>14</sup> ranking Washington 47th in the nation for FAFSA completions.<sup>15</sup>

The National College Attainment Network (NCAN) reports that this low completion rate resulted in over \$60 million of unused federal aid by eligible students in Washington.<sup>16</sup>

Therefore, increasing FAFSA and WASFA completion rates is a critical step towards closing equity gaps in postsecondary education and ensuring access to good-earning wage jobs.

### **WASFA: Expanding Financial Aid Access and Equity**

The Washington Application for State Financial Aid (WASFA) offers access to state financial aid resources for individuals ineligible to file the federal FAFSA application. This application primarily serves undocumented students who do not qualify for federal financial aid due to their immigration status. The Washington Student Achievement Council prioritizes the privacy and confidentiality of WASFA applicants, which is why data on WASFA completion rates is not publicly disclosed.

The research and recommendations in this report are inclusive of both the FAFSA and the WASFA alternatives. It is important to understand that suggested policy recommendations apply to both. Any implementation of the suggested policies must be considerate and responsive to the needs of prospective WASFA filers.

### **Research Approach**

Our research includes a review of existing literature, analysis of national and state postsecondary trend data, and interviews with stakeholders across Washington to better understand the financial aid landscape and identify potential policy opportunities.

We focused on engaging with district and school staff and community-based organizations, recognizing their key role in supporting student financial aid completion. Given that these entities are likely to be most affected by any policy changes aimed at increasing financial aid completion, it was crucial to gather diverse perspectives. This included capturing views from different geographical locations, district sizes, and both urban and rural communities, as well as considering varying trends in financial aid completion.

### **Key Findings: The Road to Upward Mobility through Policy Pathways**

This report addresses the critical issue of low FAFSA completion rates in Washington state and its impact on achieving statewide postsecondary attainment goals. It explores the role and potential benefits of policies aimed at increasing these rates. Additionally, the report offers policy recommendations designed with equity at their core, aiming to make postsecondary credentials more accessible to a broader range of students.

The recommendations focus on addressing several key challenges: enhancing student and family awareness of postsecondary pathways and available financial aid, improving low financial aid completion rates, increasing stagnant postsecondary enrollment, and reducing barriers related to the affordability of postsecondary education. These recommendations are informed by effective practices implemented in other states and feedback from practitioners who work closely with students.

Policies have the potential to bridge the existing gap by simplifying access to financial aid, emphasizing the value of postsecondary education, enhancing support systems for students and their families, and establishing robust expectations for financial aid completion.

By addressing the affordability gap, these policies can unlock underutilized financial resources for students. This approach is likely to increase postsecondary enrollment and persistence rates, resulting in a higher number of students obtaining postsecondary credentials. Consequently, this will aid Washington in achieving its goal of a 70% attainment rate, creating a skilled talent pool essential for a sustainable economy, and broadening opportunities for upward mobility.

States around the country are increasingly incorporating financial aid application completion into their high school graduation requirements, or are actively considering it.

For instance, before Louisiana made FAFSA completion a graduation requirement in 2018, only 59% of its graduating seniors completed the FAFSA. Post-implementation, Louisiana now boasts the highest FAFSA completion rate in the country, exceeding 71%. This change has also been linked to an increase in postsecondary enrollment in the state.<sup>17</sup> Similarly, following Illinois' adoption of their universal FAFSA policy in 2021, there was a 3.5% increase in FAFSA completion rates. Alabama and Texas, which passed legislation requiring FAFSA completion in 2022, immediately saw their rates jump from 47% to 59%, and from 50% to 63%, respectively.<sup>18</sup> As of fall 2023, 12 states have adopted some form of a "universal FAFSA" policy.<sup>19</sup>

While these examples highlight the success of graduation requirement policies in increasing FAFSA completion rates, this report refrains from recommending such a policy. The reason is twofold: firstly, there is no conclusive evidence from current research that links these policies directly to increased postsecondary enrollment rates. Secondly, stakeholder feedback regarding this approach is mixed, with a significant number expressing opposition to it. Given the amount of political and advocacy efforts necessary for implementing any policy change, our report instead recommends focusing on other policy opportunities that are not only high-leverage but also have wider consensus and support.

# Literature Review & Policy Landscape

## **Cost vs. Value: The Central Challenge in Pursuing Higher Education.**

Cost continues to be the foremost barrier preventing students and families from pursuing postsecondary education. A 2023 survey conducted by Gallup and the Lumina Foundation, which included over 12,000 adults aged 18 to 59, revealed financial challenges as the primary obstacle to postsecondary enrollment. The survey highlighted several key issues: 55% of respondents pointed to the high cost of programs, 45% cited affordability due to inflation, and 38% reported the need to work<sup>20</sup> as significant hurdles.

Even in states like Washington, where there has been significant investment to make public institutions affordable, the landscape of financial aid information remains complex and daunting.<sup>21</sup> Students and families often do not know about their eligibility for aid or how to access it. Additionally, procedural barriers may impede students who are aware of their eligibility from accessing funds. Students are typically unaware of the aid they qualify for until well after applying to institutions and completing financial aid applications, exacerbating the challenge by obscuring the true costs they may incur.

Furthermore, there are growing concerns about the return on investment of a postsecondary degree. While research shows that college graduates generally earn more in lifetime

earnings than those without a college degree, both potential applicants and researchers are questioning the impact of a college degree on lifetime wealth accumulation.<sup>22</sup> This skepticism is fueled by the experiences of many families who have either personally incurred significant debt pursuing higher education or know others who have faced similar financial burdens. As a result, there is a growing reluctance among families to potentially expose themselves to such financial risks.<sup>23</sup>

## **Washington state offers generous financial aid, but struggles in financial aid completion.**

Washington State is uniquely positioned to address the cost barriers in postsecondary education, thanks to its robust state aid packages.<sup>24</sup> However, accessing this financial aid requires students to complete the FAFSA or WASFA. The FAFSA determines eligibility for Federal Pell Grants, which cover a wide range of educational paths, including two-year degrees, four-year degrees, trade schools, and qualifying apprenticeships. The FAFSA is required for students in Washington to access state aid and much of the institutional and merit-based aid offered by higher education institutions, even if they are not Pell Grant-eligible. The WASFA serves a similar purpose but is specifically for Washington residents ineligible for federal funding due to their immigration status, including undocumented students.<sup>25</sup>

Financial aid completion is highly correlated with postsecondary enrollment and persistence,<sup>26</sup> making FAFSA/WASFA completion a vital step in expanding postsecondary access statewide.

Despite its importance, Washington ranks 47th in the nation for financial aid completion, with only 51.8% of high school seniors completing the FAFSA in the 2022-23 cycle.<sup>27</sup> A 2021 research brief by the Washington Student Achievement Council (WSAC) identified the primary barriers to FAFSA/WASFA completion as:

- “Confusion about the need to complete the forms and misconceptions about which students were able to apply
- Negative perceptions about the applications – including that they were too complicated, time-consuming, or irritating to complete
- Parental distrust of the process, such as hesitancy to share private information about themselves or their family on the form
- Lack of necessary documents, such as legal and tax documents, that can make the process frustrating.”<sup>28</sup>

Addressing these barriers is critical to dispelling myths about financial aid, clarifying its return on investment, and ultimately helping students access and persist through postsecondary pathways.

## States have taken different approaches to addressing financial aid barriers.

In addressing financial aid policy, state legislatures have pursued various paths. Twelve states have passed legislation making FAFSA completion a high school graduation requirement, a practice often referred to as “universal FAFSA.” While most of these states allow for an opt-out policy for students and families who have valid reasons for not completing the FAFSA, the underlying idea is to prioritize FAFSA completion at the state level and allocate resources accordingly. The states that have implemented the universal FAFSA policy, along with the respective years of implementation, are as follows:<sup>29</sup>

**Table 1: States with Universal FAFSA Policies**

Louisiana	2017-18
Illinois	2020-21
Alabama	2021-22
Texas	2021-22
California	2022-23
Maryland	2022-23
New Hampshire	2023-24
Connecticut	2023-24
Indiana	2024-25
Nebraska	2024-25
Oklahoma	2024-25
Kansas	2027-28

Assessing the impact of these universal FAFSA policies is still in its early stages, particularly as a number of them will only come into effect this year or later. For states that have already implemented the policy, the disruptions caused by COVID have complicated the analysis of their effects, and recovery from this external factor is just beginning. Even so, it's noteworthy that states with a universal FAFSA policy have generally seen increases in FAFSA completion rates in the first one or two cycles after implementation. The true impact of these policies on postsecondary enrollment, however, requires further research.

Interestingly, several states have managed to achieve high financial aid completion rates without resorting to universal FAFSA policies. The table below presents the top ten states with the highest FAFSA completion rates for high school seniors in the 2022-23 school year, indicating which have adopted a universal FAFSA policy. It is important to note that only three states in the top ten have implemented universal FAFSA, while the rest have achieved high completion rates through alternative policies.

**Table 2: Top 10 States for Financial Aid Completion in SY22-23**

<b>RANK</b>	<b>STATE</b>	<b>RATE</b>	<b>UNIVERSAL FAFSA POLICY</b>
1	Louisiana	71.3%	✓
2	Tennessee	71.1%	
3	Mississippi	70.1%	
4	Delaware	69.7%	
5	Texas	66.7%	✓
6	Washington, D.C.	66.6%	
7	Illinois	66.2%	✓
8	New York	65.0%	
9	New Jersey	64.9%	
10	Connecticut	64.6%	
47	Washington	51.8%	

Tennessee stands out as a leading example of high FAFSA completion rates without the implementation of a universal FAFSA policy. Education officials in Tennessee often attribute this success to the Tennessee Promise program.<sup>30</sup> This last-dollar scholarship covers the remaining costs of tuition and mandatory fees not met by the Pell Grant or other financial aid sources, and is applicable for use at any of the state's community colleges.<sup>31</sup> The introduction of the Tennessee Promise was accompanied by a robust public awareness and communications campaign, which emphasized the need to complete the FAFSA to benefit from two free years of community college offered by the program.<sup>32</sup> This clear messaging around college affordability, coupled with support for FAFSA completion, has helped Tennessee maintain high FAFSA completion rates since the Tennessee Promise was enacted in 2015.

Mississippi is another notable example of a state achieving consistently high FAFSA completion rates without adopting a universal FAFSA policy. This success is partially attributed to a College and Career Readiness course introduced by the Mississippi Department of Education. Initially piloted in 2018 and fully implemented in 2020,<sup>33</sup> This course is a graduation requirement that provides students with a comprehensive overview of postsecondary pathways, financial literacy, and essential life skills for after high school.<sup>34</sup> The course includes a module dedicated to financial aid, with initiating a FAFSA application as part of the coursework.<sup>35</sup>

Before introducing this course, Mississippi ranked among the lower half of states for financial aid completion;<sup>36</sup> it now consistently ranks in the top five.

Whether states choose to adopt a universal FAFSA policy or pursue other policy mechanisms, research emphasizes the crucial role of fostering a college-going culture in improving both financial aid completion and postsecondary enrollment. Establishing such a culture requires clear and consistent communication about the value of postsecondary education. This communication needs to be paired with straightforward information regarding available financial supports.<sup>37</sup> Research suggests that the most effective strategies involve providing application support and/or offering upfront guarantees of aid eligibility without the need for complex applications.<sup>38</sup> This approach helps families understand the supports they will receive before they embark on lengthy application processes.

Our findings align with this perspective, as supported by insights gathered from interviews conducted for this report. In the sections that follow, we make the case for policy changes and budget allocations in four key areas: student navigational support, marketing and communications, improved and aligned tools, and the development of a robust college and career readiness framework.

# Research Methodology

To better understand Washington's financial aid landscape and explore potential policy opportunities, we conducted interviews with stakeholders across the state. Our primary focus was on district and school staff, as well as staff from community-based organizations who are often instrumental in supporting student financial aid completion. Given that any policy aimed at increasing financial aid completion will disproportionately impact these individuals, they were our main subjects of engagement. We did not engage students and families, partly due to time constraints and partly because WSAC recently completed their own student research report.<sup>39</sup> To avoid redundancy with WSAC's findings, we focused on practitioners who support financial aid completion.

Within this target audience, our goal was to capture a variety of perspectives from different geographic areas, district sizes, and both urban and rural communities, as well as varying trends in financial aid completion. We utilized the latest FAFSA completion data from WSAC<sup>40</sup> to identify and prioritize regions for interview outreach, ensuring a diverse range of perspectives. Outreach efforts to districts and partners involved leveraging existing relationships and, in some cases, initiating new contacts to schedule interviews. Some regions did not respond, leading to their exclusion from our research.

Interview participants often recommended other key stakeholders for us to engage with, helping to expand our network of interview subjects.

In the course of our research, we:

- Conducted four focus groups with a total of 12 individuals.
- Interviewed 19 individuals either in pairs or one-on-one environments.
- Engaged a total of 31 individuals across 17 distinct conversations.

Participants represented a range of roles within the financial aid sector. The table provided below details the current positions of the interviewees. It's important to note that many also shared insights from their other relevant experiences, such as being teachers, counselors, TRIO and Upward Bound advisors, parents, and students. The range of work also varied, with some participants being relatively new to the profession or to the financial aid field, while others reported decades of experience.

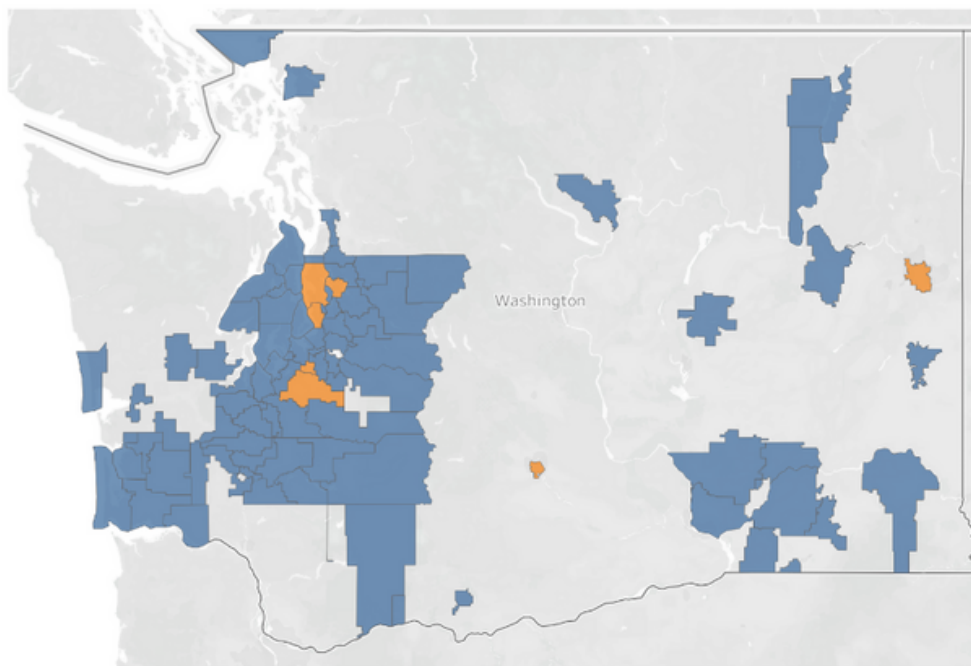


**Table 3: Roles of Interview Participants**

Organization Type / Role	Participants
Community Based Organizations	8
District Staff (Central Administration Building)	7
School Building Staff (counselors, principals, etc.)	6
Higher Education	4
Government-Funded College Access Staff	4
Non-District NGO or Agency Staff (embedded within schools)	2
<b>TOTAL</b>	<b>31</b>

Participants represented a range of geographic locations. Some worked in a single district, while others worked across multiple districts. This geographic spread provided a substantial mix of perspectives from urban, suburban, and rural districts, as well as districts of varying population sizes and FAFSA completion trends.

**Map 1: Regions of Interview Participants**



- Individuals working in one district
- Individuals working in broader regions or across multiple districts

Interviews and focus groups focused on five key questions. The first three questions explore the current state of financial aid completion and the support mechanisms in place within Washington. The last two questions assess potential policy opportunities. The questions we posed were as follows:

- 1) How is FAFSA/WASFA, and/or other college financial aid, discussed in your district/school/region, if at all? What resources (staff, finances, time) are allocated to financial aid completion in your district, if any?
- 2) What do you see as the biggest challenges facing your students, families, and staff when it comes to FAFSA/WASFA completion?
- 3) What accounts for recent trends in FAFSA completion rates in your district/school?
- 4) Twelve states have decided to make FAFSA completion a high school graduation requirement. This policy is referred to as universal FAFSA. If there were a universal FAFSA policy in Washington, how would that impact your district/school?
- 5) What other policies or resources would you like to see from the government to support FAFSA/WASFA completion?

A copy of the complete interview and focus group protocol is provided in Appendix A.

We analyzed and coded the interview transcripts to identify key themes. These themes informed the development of our policy recommendations. We then shared these policy recommendations with interview participants and additional stakeholders for feedback, which contributed to the final recommendations provided in this report.

# Qualitative Research Findings

## Challenges to Financial Aid Uptake in Washington

Stakeholders statewide consistently identified four challenges to increasing financial aid attainment:

- Capacity and Capability for Student Navigational Supports.
- Marketing and Communications to Students and Families.
- Improvement and Better Alignment of Tools.
- Building Postsecondary and Career Readiness.

## Capacity and Capability for Student Navigational Supports

Most districts rely on career specialists and counselors to support with financial aid completion, though interviewees acknowledged that these positions lack adequate capacity and capability.

Two-thirds of our interviewees identified career specialists and counselors as the primary staff responsible for supporting financial aid completion. Participants often voiced concerns about the capacity of these positions to adequately meet student needs. As one interviewee described, "...it's really fallen on the individual counselors to make it work, as opposed to maybe thinking strategically, creatively, [of] how to build capacity within schools to intentionally work with students on how to complete the FAFSA."

Counselor capacity has become increasingly strained due to the growing need for one-on-one support for students and their families. Although two-thirds of the participants said they use large financial aid events as a key support strategy, many of them also spoke to the increasing challenge of attracting attendance to these events. In contrast, many interviewees expressed the need for targeted outreach to specific groups and direct, one-on-one engagement with students who have not completed their financial aid application. These individualized supports require more time and people power than organizing a school-wide event, but they are often more effective. One participant described how they have seen the impact of individual outreach:

"I think having one-on-one conversations with the students is more impactful because you can have the conversation. A lot of my kids are... gonna join the military. That's great, and I appreciate that, but maybe we should do a financial aid application as a backup plan...I just want them to have all the options and if you complete it now and you choose not to use it, that's okay. It's there in your back pocket. But you also have the experience of completing it where there's somebody like me who can help you navigate it, instead of five years down the road where it's gonna be a little more challenging."

Providing individual support is crucial due to the many unique circumstances families face when completing the FAFSA or WASFA. Several participants explained the challenges school staff encounter when navigating the complexities of varied family situations during the application process, or knowing where to direct students with extenuating circumstances. One participant recounted spending hours on the customer service line with the Department of Education to help a student resolve a unique situation. Most career specialists and counselors, however, do not have the adequate time or expertise necessary to address the many challenges that can arise. As one participant explained:

"The biggest challenges have to do with the fact that students and families are all unique. Neither the FAFSA nor the WASFA is designed to adequately allow students or families to represent their unique situations either financially or familially. And it seems to be that whatever messaging we can provide, it cannot be individualized enough to negate the need for that individual navigator to really sit down and help you work through your process for financial aid. And, if every single student and every single family needs that, there are not enough bodies to sit down and navigate that process with every single student and every single family."

For Washington to see increased financial aid completion rates, additional people power is necessary to provide the needed one-on-one support to families.

***Community partners have helped fill some of the gaps in school capacity, but access to these partnerships is inconsistent and does not, independently, guarantee an increase in financial aid completion.***

Many districts have turned to community partners to remedy the lack of people power to support students. Participants in all focus groups and interviews mentioned collaborations with at least one partner, including community-based organizations, higher education institutions, libraries, accountants, credit unions, and others. However, access to these partnerships varies widely by geography, with multiple partners referencing the lack of partnerships in ex-urban and rural communities. As one interviewee described, "...in the more rural areas, you have higher rates of low-income students who are college-bound eligible and need to file their FAFSAs and their WASFAs. But the supports aren't there."

Several participants explicitly called out a lack of access to higher education institutions in rural communities, noting their vital role in providing financial aid support in more densely populated regions of the state.

Even in districts that have leveraged significant community support, this approach alone has not been sufficient to increase financial aid completion rates. The highest completing districts have managed to find or allocate additional support beyond the resources typically available to districts. For example, the Seattle Promise, funded by a local levy,

provides each high school with an additional staff member to conduct one-on-one meetings with students, focusing on financial aid supports in the context of the Promise scholarship. Additionally, the Promise program stations financial aid experts at Seattle colleges, specifically to help Promise students with complex financial aid cases. This initiative not only alleviates the workload of school counselors in Seattle Public Schools but also provides significant additional resources to Promise students. This has contributed to a notable 10% increase in the district's FAFSA completion rate since 2018.<sup>41</sup>

Additional examples include regions that have benefited from programs like GEAR UP and HB-1835, where additional funding has created positions dedicated to providing direct support to high school seniors and their families. This has notably increased the capacity for financial aid advising. One staff member described the impact of the HB-1835 funded position in their community:

"I would see a lot of staff within the high schools, like school counselors and career specialists. But there just wasn't enough staff. It's hard for one person to reach out to 800 high school seniors. ...So I would say having a dedicated team with the knowledge that's needed [really helps]."

Another district has benefited from foundation funds, enabling them to develop a robust financial aid support system. This includes significant investments in translation services

and culturally tailored messaging to various communities within their district.

Such supports make a significant difference, but they are not feasible for all districts. This leads to an inequitable distribution of access to financial aid completion resources statewide, which is a critical issue to address.

***The lack of capacity and capability disproportionately impacts students and families from marginalized cultures.***

Several interviewees spoke to the importance of culturally responsive and tailored messaging about financial aid completion. About one-quarter of the participants identified language barriers as a challenge for their students and families. However, the issue extends beyond simple translation several participants emphasized the need to engage trusted cultural messengers to effectively communicate with diverse communities. As one participant described:

"So much of the information that is shared locally, statewide, and nationally is culturally agnostic. So it is as if everyone has the same background understanding and the same cultural ethic around getting money from the government, taking loans, all of these different things that we know are culturally diverse in how different communities address them. But there are very few resources that address or even touch on those cultural differences."

Meeting these varied needs often exceeds the capacity or capabilities of a single district. One interviewee illustrated this by describing the gaps in support within their own district:

"It's about financial aid, but it's about a lot more than that...One of our counselors meets with families and says, because she's Korean, ... this is how it works in Korea, this is how it works here. And she could probably spend full time doing that, honestly. And the families are so grateful because just hearing about how it works here isn't always enough. Sometimes you need that person to bridge that gap for you. But we need that not only for our Korean families, but for our Russian families and our families from Thailand and Vietnam and Colombia and Guatemala and Mexico. The knowledge base that's needed is bigger than what we actually have."

One participant referenced the lack of resources for WASFA students, stating: "...regardless of status, I've seen that...most of the resources are geared towards FAFSA students, and students with permanent legal status or citizenship. And those who don't fall under that umbrella -it's up to them to find that resource specific for them in their situation." Supporting culturally appropriate messaging and resources, including adult training and capability building, is critical to ensure all Washington students understand the value of financial aid.

***Participants expressed support for policies aimed at providing professional development and enhancing adult proficiency in managing financial aid.***

Participants acknowledged the importance of providing professional development and training for teachers and school staff, aimed at enhancing their ability to assist students with complex financial aid applications. While managing financial aid is typically not part of school staff's job responsibilities, participants noted that staff often develop individual relationships with students. They identified these relationships as a unique opportunity to provide financial aid guidance. One participant described the potential benefit:

"...it's necessary that students are connecting with trusted adults, and oftentimes it may not be their one career counselor. Oftentimes it's their homeroom teacher, their 11th or 12th grade teacher. They would have to really build intentional capacity and time for this, but I would like to see teachers get that basic training outside of ...what they [currently do]."

Nearly half of the participants called for legislation to allocate additional staff positions dedicated to financial aid work. This request aligns with earlier concerns expressed around existing staff knowledge and capacity.

Participants overwhelmingly emphasized the difficulties associated with an unfunded mandate and underscored the need for adequate resources before implementing new mandates.

When discussing what it would take to make a policy like a FAFSA graduation requirement successful, one participant expressed:

“...everything we've seen, when the state mandates something like financial aid advising day, shows that it's an unfunded mandate. It is a checkbox; there's a waiver the school can fill out if they can't make it happen. Basically, without funding, it's not meaningful. And I think that this would very quickly fall into the realm of potentially being an unfunded mandate unless the funding happens before the requirement happens.”

### **Marketing and Communications**

More than one-third of the participants identified parental unwillingness to engage in the financial aid process as a primary obstacle to completing applications. While acknowledging that parents are doing their best with the knowledge they possess, participants also recognized the difficulty in convincing them of the value of FAFSA and WASFA.

This challenge was aptly summarized by one interviewee:

“I think, first and foremost, parents are our biggest barrier. Our kids will do their FSA ID and start their portion of the FAFSA, and parents do not do their piece. I had two kids who are now out of college; FAFSA is absolutely a nightmare trying to complete. Parents who have never been to college, or have never helped anyone do that, will look at [it] and go, ‘I'm not gonna even engage in that.’”

Participants cited several reasons for parental unwillingness or inability to engage. These include long work hours, unfamiliarity with the complex process, and reluctance to disclose sensitive information, such as income. The sheer complexity of the process serves as a huge deterrent. Despite their professional experience in this field, a few participants admitted to needing support from their teams when completing the FAFSA for their own children. Additionally, a couple of participants acknowledged telling their children that the form was too complicated, leading to it being only partially completed or not completed at all. This issue was highlighted through one participant's anecdote:

“If my former boss was here, he would share a story of how he had worked in the community college system for 25 years, [yet] when his firstborn went to college, he called me to ask, ‘What should I click on this question?’ So, you know, someone who is a high-level administrator in higher education, works

to run a program like this, and has a Ph.D., when that person is confused, we got a problem here. But I would just add that I think it is really easy for families to feel like, ‘Oh, we make too much money, and we don't want to go through the hassle anyways.’ Because it is confusing, and it is a hassle to go through.”

The fact that even financial aid practitioners are unsure about the trade-offs of completing financial aid applications underscores the system's significant challenges.

20% of the participants attributed parental unwillingness to a deep-seated mistrust of the government. This sentiment is prevalent among undocumented populations, who are understandably hesitant to share information with government entities. However, it is also noticeable in conservative areas where skepticism towards government institutions is growing. In many cases, practitioners find themselves at a loss on how to assist these families in advancing through the financial aid process, particularly when these families are unwilling to fill out any forms. As a state, it's crucial that we develop strategies to effectively support these groups.

Much of the uncertainty surrounding financial aid applications is fueled by misinformation.

Nearly one-third of the participants discussed common myths about FAFSA and WASFA. These include beliefs that aid is exclusively for college expenses, misconceptions about eligibility criteria, and concerns about

incurring personal debt. Many interviewees pointed out the lack of transparency within the financial aid process, which prevents families from fully understanding the advantages of completing applications. One interviewee described it as “one of the least transparent transactions.” Another highlighted the challenge associated with the anticipation of the award letter:

“Many of our students, at least locally, are first generation. So, we're trying to tell them, like, be patient, get that award letter. We promise you, once you get it, it's gonna outline how much money you're actually gonna get, and you're gonna get a lot of it covered. But it creates anxiety. Until they get that award letter and we're able to walk through with them what that means, they can end up just going to get a job.”

A few participants specifically voiced challenges in understanding the WASFA formula. They expressed often feeling surprised at seeing similar students complete the form but receive significantly different award amounts. It's crucial to make the actual cost of college more transparent. This is vital for increasing application completion rates in Washington state and aligns closely with research on improving financial aid completion.<sup>42</sup>

Participants also highlighted that many families do not realize FAFSA and WASFA are prerequisites for accessing various types of aid, including scholarships, merit-based aid, the College Bound scholarship, and more.



This assortment of aid sources, particularly in Washington where state aid is quite robust, has complicated the message about the available funding for postsecondary education. One participant described the challenge well:

“I think that the state needs to be able to clarify all of its financial aid programming to the point of one single message that families understand. And Washington College Grant is a step in that direction, but there are multiple other ways that things get funded. When we get into the weeds, it gets very confusing. The states that have been successful with FAFSA/WASFA completion are places like Tennessee, which has a two-years-free-college message that's very simple. You file your FAFSA, you get two years free at community college. And unless we can simplify the messaging to all families to that point - one message, that's it. I think that one process and one message is what it takes to make this actually function. ”

Increasing financial aid completion in Washington will require simple and far-reaching marketing and communication efforts to inform students and families about the dollars available and the process to access those dollars.

### **Improved and Aligned Tools**

Participants expressed a strong desire for state investment in financial aid communications. Given the challenges in messaging to students and families, a large majority underscored the opportunity to re-evaluate how financial aid information and postsecondary planning are broadly communicated

They specifically requested state support for additional translation services and culturally responsive messaging for financial aid and postsecondary planning communications. There was a general consensus that school districts alone could not address the diverse messaging needs of their student populations, and that the state might be better positioned to effectively handle this at a larger scale. The benefits of effective communications that meet the needs and cultural backgrounds of communities was demonstrated by a participant who shared their financial aid district initiatives:

“...they had Taxes Y Mas, which is a Spanish-speaking tax company here in our region. A lot of our families are really comfortable with Taxes Y Mas. They do a lot of their tax work with them. It was interesting to read the surveys and see just how excited these families were about having someone speak their language and having that connection with Taxes Y Mas, to say, you know, you can trust them.”

Interviewees also recognized a unique opportunity to enhance communication and financial aid processes by leveraging existing resources. Approximately a quarter of the participants suggested that integrating new initiatives with established programs, such as the 12th Year Campaign or the High School and Beyond plan, would minimize the need to create new resources from scratch.

This approach would allow for a more seamless integration with current programs.

"I would love to see more folks taking responsibility for that piece and understanding that it can be integrated into our work. It doesn't have to be an add-on. It doesn't have to be a heavier lift. It can be for the greater collective. It needs to be integrated into what students are already learning."

In addition to enhanced communication tools and integration into existing systems, several participants requested more advanced data tools for tracking financial aid completion. Over half of the participants reported using the WSAC portal to monitor FAFSA completion throughout the year. However, they encountered challenges with the system, including difficulties in understanding WASFA completion and issues with maintaining accurate rosters, particularly for older students. One participant suggested the need to view FAFSA completion in conjunction with College Bound eligibility and High School & Beyond Planning, to better target students who require additional support. While some districts have developed their own tracking systems to address these issues, such solutions are limited to those with extra resources. Policies that enhance data tracking systems could significantly benefit practitioners statewide.

### **Building Postsecondary and Career Readiness**

Some participants identified broad challenges in postsecondary planning as a fundamental reason for low financial aid completion rates.

Beyond the inherent complexity of the financial aid process, participants highlighted deeper issues in postsecondary planning as the core issue affecting financial aid completion. An interviewee succinctly summarized this perspective:

"In my experience, students are not filing the FAFSA and WASFA unless they have a vision for what they're gonna do after high school. We need to think about the bigger picture of how a student is being supported in developing that future bound plan. Financial aid is one piece of that, but if they don't have a bigger vision of where they're going, or understand their options, or have someone talking them through that, then I don't think the financial aid application on its own is [sufficient]."

Another participant described the importance of a career and college-going culture:

"There are districts that really have committed to career and college culture. They really see the value of that as a district. They have good staff engagement in that process. They've incorporated it into the High School and Beyond Plan. It's a conversation that's been going on for six years or more with that student and that family, so I think that's why they've been able to be successful."

Several participants spoke to specific resistance to college, including one who described it well when asked about challenges to financial aid completion:

“What comes to mind to me isn't directly with financial aid. It's students even wanting to go to college. There is so much messaging, state and nationally, around everyone doesn't need a college degree, and entrepreneurship, and everyone's gonna be a TikTok influencer, and all these things that are telling students that a post-secondary credential is not the priority. And as adults steeped in this work, we do know that a postsecondary credential is, for a lot of our students, their surest way out of poverty. I think that we are having to do some damage control in helping our students and families understand the realities of obtaining a post-secondary credential to even get them to the space to even consider or even need to know what financial aid is.”

Some of the practitioners we interviewed also shared their doubts about the advertised return on investment of college and their hesitation to recommend this path to students. Embedding financial aid support within the broader context of postsecondary planning is essential to more effectively support students in their life after high school.

Participants also advocated for policies that would further reduce the cost of higher education. Although most recognized that Washington state offers one of the most substantial financial aid programs in the

country, they noted that the constantly evolving nature of financial aid and its messaging creates barriers to completion. The general consensus was in favor of increasing financial assistance to students, with many viewing this as a solution to the fundamental issue. With the expanded availability of opportunities for free financial aid, participants were optimistic that this could help bridge the gap in postsecondary education attainment. As one participant puts it:

“Please make education free. Like at minimum two years and below, so prof tech certs, associate's degrees, associate of applied science. It would really take away this entire issue.”

In addition to advocating for more guaranteed tuition programs, participants also supported the idea of increasing financial aid award amounts. They believe this could alleviate some of the challenges students face after high school. Discussing policy solutions related to funding, one participant shared their thoughts:

“...doubling the Pell grant, providing incentives for colleges to do really good first-year experience support for students. So once students do get to college, they have the support they need to take advantage of the financial aid. So, thinking kind of upstream and downstream in the system.”

A common theme among many interviewees was the necessity of ensuring students are well-supported throughout their postsecondary journey. Participants noted various barriers, including childcare costs, room and board,

and mental health, which could be alleviated with increased financial support. Another participant shared a common student experience often encountered in college:

“If there could be just some magical way the students can have money in their pocket when they get scholarships as opposed to being eaten up by the scholarship or a grant, I've found that to be very significant for students' experience. It's like I need money in my pocket to eat, to shop, to buy that \$300.00 text book that I'm gonna read one time, then I gotta sell it and it's only gonna sell for \$25.00.”

### **Graduation Requirements and Universal FAFSA Policies**

Although some interviewees acknowledged potential benefits, the majority expressed reservations about implementing a Universal FAFSA policy as a graduation requirement in Washington state.

Approximately one-fifth of the participants supported the idea of making the Universal FAFSA a mandatory graduation requirement. Most of these advocates pointed out the possibility of increasing awareness about the importance of financial aid applications and its potential as a motivational factor for completion. They also noted the policy's potential to boost financial aid completion rates statewide, a metric historically used to project postsecondary enrollment. However, despite this support, most interviewees expressed concerns about the policy's statewide implementation.

While recognizing the good intentions behind the Universal FAFSA, many were apprehensive about the unintended consequences and the logistical challenges of enforcing the policy. Several participants described it as an additional 'checkbox' that students would need to complete during an already demanding phase of their academic journey. They acknowledged that students often face a range of challenges, from academic burnout to complex family dynamics.

When commenting about the potential consequences of the policy between students with available support and those without, one interviewee shared:

“...it just further marginalizes the students who have more barriers to completing that. Those with more resources will be able to easily check that box off, and those who are already not completing it are just gonna be further pushed to the margin.”

This sentiment was widely shared among participants, many of whom pointed out specific challenges and identified student groups that would be particularly affected. These groups include those with little or no parental support, undocumented students, youth experiencing homelessness, and foster youth. Participants discussed the plethora of systemic challenges that students face and emphasized how this requirement could present additional obstacles for them:

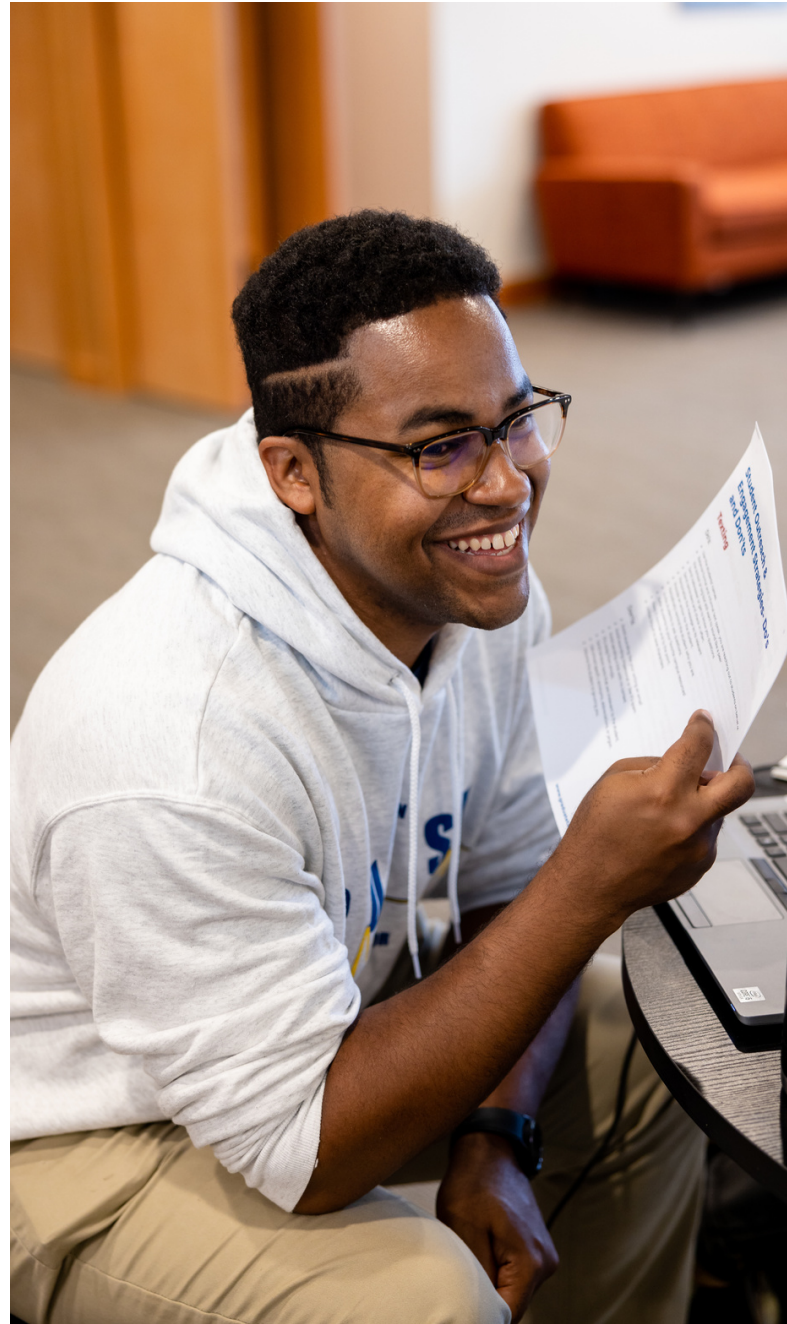
“The financial aid applications don't really take into consideration the family dynamics of a good number of the students that we work with. And it's changing. It's a systematic process that is built for a two-income, two-parent household. Every financial aid application is as unique as every child that walks through the door. Every one of them has a different situation.”

Another participant explained the student burden: "How could you possibly expect this not-yet-18-year-old who is maybe experiencing housing challenges and other things, to find the time to find the right guardian, to submit the right income information."

Participants also raised concerns about the logistical challenges in implementing a graduation requirement policy, especially considering the existing limited capacity in schools. One participant described the potential impact on career counseling staff:

“I think there's often this kind of fallacy that counselors are gonna create miracles. They're not only going to do college access. They're not only gonna do core schedules. They're not only gonna do social and emotional support. But now they're the mental health backbone of many schools. And again, I appreciate the idea that we serve students with whatever they need, but we have gotten... outside the bounds of what we can do. I do worry that we're just layering on more.”

Given these widespread concerns, a graduation requirement policy currently seems an impractical policy option in Washington state.



# Policy Recommendations

The following recommendations outline a policy plan for Washington State to increase FAFSA/WASFA completion and financial aid attainment. This proposed initiative will require new funding and resources. However, considering the significant federal and state financial aid that remains unclaimed each year in Washington, this investment is crucial. It promises a high return towards achieving our postsecondary credential attainment goals.

The policy opportunities are organized around key themes identified from qualitative interviews and focus groups with key stakeholders across Washington:

- Student Navigational Supports
- Marketing and Communications
- Improved and Aligned Tools
- Postsecondary and Career Readiness

Policy strategies are categorized into ‘near-term’ and ‘beyond near-term’ opportunities. “Near-term” policies are those that can achieve early progress and lay the groundwork for more impactful changes in the future. Beyond near-term’ policies, on the other hand, aim for larger, long-term impact.

It’s crucial to recognize that there isn’t a single solution policy. These recommendations should be viewed as a comprehensive blueprint. They aim to support equitable attainment of postsecondary financial aid, smooth

Transitions, and ultimately, credential attainment. While incremental adoption is necessary for learning and refinement, the ultimate goal is to implement all of these policies over time.

## Near-Term: Opportunities for Early Progress

In the near-term, legislative efforts should focus on policies that provide enhancements to existing programs or could be embedded within initiatives that would be strengthened with more rigor and resourcing. These are worthwhile policy opportunities to pursue not only because they offer meaningful improvements to the financial aid policy landscape, but also because they will build momentum and buy-in for higher impact policy beyond the near term.

### Student Navigational Supports

**Create a state-endorsed financial aid certification for K-12 school counselors, teachers, and community partners to ensure students receive accurate filing information. Incentivize achieving that certification with additional compensation or training hours.**

A consistent challenge in FAFSA/WASFA outreach efforts is the need to rely on adults in schools, higher education institutions and community members who are not financial aid experts. Making sure that students receive accurate information from the trusted adults

in their lives is important, as errors on the forms can result in delayed processing and the need for additional verification steps.

To ensure students and families have FAFSA/WASFA expert assistance available to them no matter where they live, WSAC should oversee the creation of a financial aid certification. Alternatively, WSAC could select an existing program that can be modeled and offered statewide to school counselors, teachers, and community partners.

In the near term, the certification could be piloted through existing programs that offer connections to adults who can help students navigate the college-going process. The Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is one such program that could provide an opportunity to test the implementation of a financial aid certification for eventual wider adoption. WSAC's 2024 supplemental budget request to expand the State Work Study (SWS) program to support a near-peer mentorship program is another policy that could pair well with a certification pilot.

Longer-term, financial aid training and certification opportunities must be ongoing since forms and policies change frequently. WSAC, the Office of Superintendent of Public Instruction (OSPI), and the Professional Educators Standards Board (PESB) should explore whether completion of such training and certification could be recognized as continuing education credits or "clock hours."

After initial piloting and refinement, a goal should be established to have at least one financial aid-certified professional available in every school district to confidently provide expert support and answer both routine and complicated questions/scenarios about accurate completion of the FAFSA/WASFA. Certified staff should be eligible for a bonus, similar to the existing bonus for becoming a National Board Certified Teacher.<sup>43</sup>

### **Example**

A potential partner for this work is the National Association of Student Financial Aid Administrators (NASFAA), which offers the Financial Aid Administrator Credential.<sup>44</sup> Over time Washington could build a professional association modeled on the Colorado Association of Financial Aid Administrators (CAFAA)<sup>45</sup>, which includes dedicated financial aid professionals committed to financial aid awareness across the state.

### **Marketing & Communications**

**Set a statewide financial aid attainment goal and invest in the 12th Year Campaign to implement a robust, multilingual communications and incentives strategy for financial aid.**

Washington should set a clear and ambitious statewide goal for FAFSA/WASFA completion that is both measurable and time bound. For example:

***Washington will achieve a 10 percentage point increase in financial aid application completion by 2028.***

Setting goals inspires collaboration and imagination to tackle challenges. They offer clear direction for planning, managing, and accountability, crucial for progress.

With Federal simplification of the FAFSA being implemented for the 2023-2024 academic year, this is an ideal time to bolster the already-existing resources and information that are part of the 12th Year Campaign with a well-resourced and wide-reaching public communication efforts. The 12th Year Campaign could be further enhanced by incorporating a statewide FAFSA/WASFA “challenge” where schools and districts compete to reach financial aid completion targets. The upcoming FAFSA simplification and expanded Pell Grant funding can be leveraged to communicate to students and families that financial aid is more abundant and easier to access than ever.

Washington State should take a page out of our own book and use our successful “Vaccinate WA” campaign and resourcing as a model for a multifaceted and sustained statewide FAFSA/WASFA marketing and communications effort. A vigorous campaign should include partnerships with school districts, higher education institutions, businesses, nonprofits, community partners, sports teams, and recognized state figures using clear and aligned messaging to heighten awareness of the FAFSA and WASFA. Robust investments could be used for billboards, television and digital advertising, marketing in

community hubs like clinics and grocery stores, recreation centers and through youth development providers such as Boys and Girls Clubs. Broad marketing efforts should be complemented with targeted communications in a variety of languages and through messengers with established trust among tribal, immigrant, and undocumented communities

### **Example**

Over the past five years, states, cities, and localities have organized FAFSA challenges to help more graduating high school seniors complete the FAFSA and understand the amount of federal aid they can receive for postsecondary education.<sup>46 47</sup> Research indicates that strategies like offering personalized assistance, providing information about financial aid early in the college application process, and using data to inform outreach to students are effective in increasing FAFSA completion, and many FAFSA challenges include these elements within their campaigns.<sup>48</sup>

FAFSA completion challenges can also support competition between states. In 2018, in partnership with Chiefs for Change, state leaders from Tennessee, Louisiana, New Mexico, and Nevada faced off in a friendly competition to increase FAFSA completion rates with impressive results. Across the four states, completion rates rose 9% in one year, with an average completion rate of 68%.

In Colorado, the Financial Aid Application Working Group established a bold goal that by



July 2026, Colorado will be in the top 10% in the nation in financial aid application completion or have 80% or more of graduating seniors attending a public high school submit a financial aid application.<sup>49</sup> The “Get Your Piece of the Pie” campaign features Governor Jared Polis and is focused on addressing common misconceptions about financial aid applications and promoting the potential benefits of completing the FAFSA.<sup>50</sup> The state also supports schools and districts by developing communication resources and assisting with the organization of statewide events.

Tennessee annually supports “FAFSA Frenzy,” a statewide effort to encourage and support high school seniors in filing the FAFSA.<sup>51</sup> During FAFSA Frenzy, high schools host events during school hours where computers and volunteers are available to help students complete the form. Additionally, the state provides a toolkit for participating high schools with information on how to file the form, social media and marketing resources, and suggestions on how to recruit and engage volunteers. Tennessee also recognizes school districts with banners, earned media, and other acknowledgements as “MVP” (highest FAFSA completion rate); “Most Improved” (greatest year-to-year improvement); and “Biggest Boost” (largest week to week improvement).

In Illinois, College Changes Everything is a college access movement that recognizes that college can be a life-changing experience not only for students, but also for families and communities.<sup>52</sup>

## Improved & Aligned Tools

**Combine existing but scattered tools into a one-stop resource for career exploration, college information, career connected learning, and financial aid in Washington state.**

Providing clear and consistent information that clarifies the steps to postsecondary education will have a positive impact on enrollment. There is wide recognition of this, and multiple on-line tools tailored for Washington students already exist. However, current tools overlap and are redundant, which reduces their effectiveness. An achievable near-term project is to integrate existing tools into a single on-line resource that can serve as a one-stop-shop for career exploration, college information, career connected learning, and financial aid. Washington should strive to emulate comprehensive, effective online resources such as healthcare.gov and our own Washington Health Plan Finder."

Current tools that could be considered for consolidation include:

- Career bridge<sup>53</sup>
- College and Career Compass<sup>54</sup>
- Career Connect WA Directory<sup>55</sup>
- Financial Aid Calculator<sup>56</sup>
- WA Grant<sup>57</sup>
- Gear Up virtual visit site<sup>58</sup>
- WA State L&I Apprenticeship finder<sup>59</sup>
- WSAC Loan Education Site<sup>60</sup>

WSAC should coordinate the consolidation of such tools into a single, standalone website that helps Washingtonians achieve their education and career goals. The site could include features such as:

- A career interest inventory tool to find careers that match skills, interests, and personality
- Financial aid tools including an expected family contribution calculator.
- A college search tool to help individuals find schools that match their needs and preferences and introduces them to different kinds of degrees and institutions throughout Washington.
- A database of national scholarships that illustrates the scholarships available for Washington students, including the WA Grant, and where these scholarships can be applied.

### **Example**

CollegeForTN.org is designed to serve as the central hub for college, career, and financial aid information and resources in Tennessee. The website features a broad range of resources relating to financial aid, career planning, and the college-going process.<sup>61</sup>

**Build on the High School and Beyond Plan (HSBP) framework so that the financial aid awareness element incorporates the completion of financial aid applications as a default with a simple opt-out option in the new standardized HSBP system.**

As an existing graduation requirement whose purpose is to help guide students from where they are to where they want to be, the High School and Beyond Plan (HSBP) should be leveraged to make sure that students do not miss out on postsecondary financial aid opportunities. The passage of Senate Bill 5243 in 2023 provides an opportunity to strengthen the financial aid component of the High School and Beyond Plan process.<sup>62</sup>

Postsecondary financial aid awareness is a requirement of the existing HSBP framework.<sup>63</sup> However, the authorizing legislation for the HSBP has no requirement to complete FAFSA/WASFA applications. The implementation of SB 5243 presents an opportunity to bolster the financial aid component of the High School and Beyond Plan in several ways:

- In developing the new Statewide Online High School and Beyond Plan Platform, the Office of Superintendent of Public Instruction should provide a HSBP template to school districts that includes a field verifying whether a student has completed the FAFSA or WASFA. This should be the default on the new HSBP template, paired with a simple opt-out option.
- WSAC should ensure that school districts are aware that they are permitted to customize or add features to their High School and Beyond Plan framework and work with interested districts to strengthen the financial aid component of their HSBP

- As part of the requirement to develop recommendations on how the HSBP could be modified to further support student choice and flexibility in preparing for postsecondary education, the State Board of Education should focus on ways in which the HSBP framework can improve financial aid application completion.

Since all high school students must have access to a HSBP process, the implementation of SB 5243 is a great opportunity to incorporate stronger financial aid application expectations into the HSBP process. Doing so would help school district counselors to start conversations about the financial aid process earlier in high school to ensure students are aware of and better prepared to complete the FAFSA or WASFA, and other financial aid steps, during their senior year.

### **Example**

A state working group in Colorado recommended that financial aid completion be incorporated into the state’s existing Individual Career and Academic Planning (ICAP) process.<sup>64</sup> The ICAP process is intended to provide students, in cooperation with school staff and family members, a tool to assess their strengths and interests, align those strengths and interests with academic and career opportunities in their future, and plan for how to access these opportunities.

## **Beyond the Near Term: Opportunities for Bigger Impact**

When looking ahead to the 2025 legislative session and beyond, there are opportunities for more comprehensive and ambitious policies promoting high rates of postsecondary financial aid attainment and degree or credential enrollment. To realize this potential, advocates and policymakers should focus on several more transformative policies that work well together and complement each other as an overall package.

While we acknowledge that writing up these ideas in a report is easier than actually passing and implementing new policies, we urge policymakers to focus on the widening gaps in postsecondary achievement by racial identity and socioeconomic status, and consider what it will take to not only increase uptake of financial aid, but to build an overall supportive and affordable postsecondary education system.

### **Student Navigational Supports**

Counseling, advising, and coaching that help students with the college financial aid, application and enrollment processes, and that provide hands-on assistance, are proven approaches to increasing rates of postsecondary enrollment.<sup>65</sup>

Advising and coaching providers may include traditional high-school counselors and advisors at higher education institutions; they may also include teachers, school-based administrators, school staff (such as paraprofessionals), and third-party providers (such as nonprofit program staff or AmeriCorps volunteers).

There are many models for advising and coaching, with numerous exemplary programs and initiatives in Washington. The What's Next program at the Foundation for Tacoma Students;<sup>66</sup> The Compass to Campus program at Western Washington University;<sup>67</sup> the Seattle Promise High School Support Team,<sup>68</sup> and; the College Success Foundation's Rally for College program<sup>69</sup> are just a few examples, with many other similar programs across the state. Programs like these and others provide individualized guidance in preparing for and taking college admissions tests; searching for a college that matches qualifications, interests, and goals; and completing college and financial aid applications. Crucially, these programs also assist students in the transition to postsecondary institutions.

In order to broaden access to student navigation supports and services, Washington should establish an integrated statewide strategy for advising students to and through postsecondary education and training that braids federal and state funds. This strategy should include plans for resourcing new postsecondary counseling and advising positions at high schools, as well as

Success Coach positions embedded at postsecondary institutions. These roles are described in more detail below.

**Create Success Coach positions at every 2-year or 4-year institution to help students follow through on financial aid applications and enrollment.**

Success Coaching is an approach that is more formal than mentoring and offers a structured relationship with a "student success coach" built around specific goals. Coaches can play a crucial role in guiding students through the financial aid application and enrollment process, helping them set and achieve goals, and strengthening their academic skills. Success Coaching can enhance the role advisors play in helping students reach their educational and career goals. It involves proactive interactions with students, with the intention of connecting with them before a situation occurs that cannot be fixed. Coaching is not "hand-holding" or parenting, but rather active concern for students' academic preparation; it is a willingness to assist students in exploring services and programs to improve skills and increase academic motivation. With regards to navigating financial aid application processes, Success Coaches should hold a Financial aid certification, as proposed as a near-term opportunity, and can demystify the process of obtaining financial aid and help students overcome obstacles along the way.

There is a strong research base supporting the efficacy of success coaching, and the legislature should invest in a plan to create multiple success coach positions to be housed at every 2-year and 4-year postsecondary institution in the state.<sup>70</sup> WSAC could provide coaches with access to student-level information through the existing FAFSA portal system for students in their institution's region through which coaches can proactively monitor FAFSA or WASFA submission. Coaches could contact students who have not completed their financial aid applications and encourage them to schedule an appointment to get support. A bold and sustainable investment in building out this professional workforce at a statewide level would go far beyond financial aid process navigation and would also help address more complicated dynamics around building a sense of belonging among students at colleges and universities.

### **Example**

At Dallas College, students are assigned to a single coach, allowing them to develop more meaningful relationships with someone who can help them navigate Dallas College systems without having to bounce around to different people.<sup>71</sup> The student-to-success coach ratio is roughly 350 to one. Some caseloads may be higher or lower depending on the success coach's role and the type of students they serve.

In its most recent legislative session, the state of Indiana allocated \$2.5 million to embed 31 success coaches in higher education institutions across the state.<sup>72</sup> Coaches will focus primarily on getting pre-approved students to complete enrollment, and on first-year retention. Later, they'll extend that focus to overall student retention, on-time completion, early graduation and even graduate retention—keeping new graduates in Indiana.

The ACES program is a joint advising program in Maryland between Montgomery County Public Schools, Montgomery College, and the Universities at Shady Grove that targets high school students prior to matriculation, connects them with mentors, and supports them through the transition from two- to four-year transfer through attainment.<sup>73</sup>

### **Create a competitive grant program for school districts to invest in new postsecondary counseling and advising positions.**

High schools have an important role to play in ensuring that students take the necessary steps to obtain financial aid. Schools can help to educate students and their parents about college affordability and the availability of financial aid, a fact recognized by lawmakers and evinced by the creation of Financial Aid Advising Day through the passage of ESSB 6141 in the 2020 Legislative session.<sup>74</sup> Financial Aid Advising Days, and similar events across

the state, provide important venues for one-on-one hands-on assistance in meeting financial aid deadlines and completing application forms.

Washington should build off of the creation of Financial Aid Advising Day and make new and robust investments in effective school-based counseling services to build and support students' postsecondary education aspirations. A School Counselor competitive grant program could award funding to school districts that would be adequate to increase the availability of effective school-based counseling services for students. Grant funds should be intended to be transitional towards more sustainable long-term general funds to increase the level of sustainable school counseling services. Lower student to counselor ratios are necessary to improve rates of financial aid attainment, and ultimately increase the percentage of students who appropriately prepare for, apply to, and continue into postsecondary education.

### **Example**

The state of Colorado has established the School Counselor Corps Grant Program (SCCGP).<sup>75</sup> The SCCGP receives an annual appropriation of \$12 million from the General Assembly. This funding supports approximately 160-180 schools across the state per year. Elementary, middle, and high schools are eligible recipients. In general, SCCGP-funded high schools have higher than state average FAFSA completion rates compared to schools not funded by the grant program.

## **Marketing and Communications**

**Package together, rebrand, and market the existing Washington Guaranteed Admissions and the WA Grant Programs as a statewide “College Promise” program.**

One way to lower the cost of college is by creating tuition-free programs, also known as “college promise” programs. College promise programs provide financial aid, typically through a tuition-free guarantee to students within a specified state or locale. More than 400 local college promise programs and more than 30 statewide promise programs currently exist and have been created by states, local governments, and philanthropic efforts. Some programs are limited to community colleges, while others include public and private non-profit four-year institutions. In some instances, they are targeted towards specific programs, such as those that train students for employment in high-demand fields. Promise programs vary in eligibility requirements and the generosity of the aid provided. For example, they may have income limits or academic requirements. In terms of generosity, some are “first-dollar” where they eliminate tuition before other aid is applied, while others are “last-dollar” and cover remaining tuition not covered by federal or other aid money.

In Washington we have in place the fundamental building blocks of what could effectively be packaged as a statewide college promise program. The Washington College Grant, or WA Grant, is an entitlement program that covers 100% of tuition and

fees at any higher education institution for students from households earning up to 55% of state median family income. Through the Washington Guaranteed Admissions Program (WAGAP) any high school graduate with a GPA of 3.0 or higher can enroll in any of the state's public four-year institutions, with the exceptions of UW Seattle and UW Bothell.

These two programs should be integrated and marketed as a simple and straightforward Statewide College Promise Program. In the near term this would have a powerful effect on how they are communicated to and understood by eligible students and families. Longer term, this would create a new structure that could be gradually expanded by adjusting the dials for income eligibility.

### **Example**

In 2015, Tennessee Gov. Bill Haslam signed legislation that established Tennessee Promise,<sup>76</sup> a last-dollar scholarship program that allows recent high school graduates an opportunity to earn two years of college credit toward an associate degree or certificate without paying tuition or fees. In order to be eligible for a Tennessee Promise scholarship, students must fill out the FAFSA by a certain date. Any scholarship awards are then calculated based on the other sources of aid that they receive. The program has enrolled more than 108,000 students over the past seven years.<sup>77</sup>

Oregon Promise has increased the perception of college affordability in the state, especially for first-generation college students.<sup>78</sup>

### **Improved & Aligned Tools**

**Develop a High School to Postsecondary Education System Report Card that aligns indicators of progress in K-12 and higher education with goals for student success goals, with a specific focus on closing equity gaps.**

WSAC should develop policy that requires the development of new statewide success measures, in collaboration with school districts, postsecondary institutions, and other key stakeholders, which directly align to enhanced professional opportunities. This should include adopting K-12 targets for increasing postsecondary preparation and seamless enrollment for students of color and low-income students aligned to our state's postsecondary attainment goal.

These new success measures should extend beyond credential attainment to examine the impact postsecondary pathways have on a student's career attainment and must shine light on progress toward addressing equity gaps in job placement and career attainment. A variety of specific success measures such as postsecondary value, placement rates, financial return on investment, price-to-earnings premium, and postsecondary employment outcomes should be considered.

Similar to the state- and district-level report cards published by OSPI, these success measures should be easily accessible to the public and published annually as a High School to Postsecondary System Report Card. This should include annual updates to the legislature and the public on how school districts and higher education institutions are working individually and collectively to address equity gaps in credential and career attainment.

### **State Examples**

Here in Washington, the Workforce Education Investment Accountability and Oversight Board created the following performance accountability metrics<sup>79</sup> in 2021 that offer a strong starting point:

- Statewide Student Enrollment
- FAFSA/WASFA Completion in Grade 12 (and others)
- WA College Grant-Eligible Student Enrollment
- Postsecondary Completion Rate
- High School to Postsecondary Retention Rate
- Time to Degree
- Economic Outcomes

The Colorado Department of Higher Education publishes an annual return on investment (ROI) report to assist lawmakers, taxpayers, students and families in understanding the value of postsecondary education in Colorado.<sup>80</sup>

Minnesota's P-20 Partnership has set benchmarks for each student subgroup as part of its statewide postsecondary attainment goal and leverages the partnership to identify high-impact strategies for addressing equity gaps.<sup>81</sup>

### **Postsecondary & Career Readiness**

#### **Introduce a College and Career Readiness Course in High School.**

A College and Career Readiness course could be developed in alignment with the vision of the Office of Superintendent of Public Instruction that all students are prepared for postsecondary pathways, careers, and civic engagement. The course curriculum should outline the knowledge secondary students should obtain and the types of skills relevant for a successful transition to postsecondary and the workforce. Financial aid navigation and FAFSA/WASFA completion would be embedded within individual units of the course curriculum and as part of a student's larger college and career readiness plan. This approach may prove to be more effective than simply requiring FAFSA or WASFA completion as an isolated action.

This also dovetails with broad interest among educators and students for life skills education opportunities, as was a theme in a student voice research project completed by the Foundation for Tacoma Students in the summer of 2023.



## State Examples

After piloting a career and college readiness course for several years, the state of Mississippi made their College and Career Readiness Course a graduation requirement beginning with the class of 2022.<sup>82</sup> The course is an equivalent of one full Carnegie unit, and consists of at least one semester taught in the junior or senior year. The course requirements can be satisfied with numerous substitutions, including career and technical education courses or work-based learning, dual credit courses, JROTC, and Advanced Placement Seminars, International Baccalaureate and Cambridge International Courses.

The 2023 curriculum includes a personal finance and financial literacy component, with a comprehensive sequence of units, accompanying competencies, and specific objectives. Units include:

1. Introduction to College and Career Readiness
2. The Student Portfolio and Exhibit
3. College Selection
4. Applying for Financial Aid
5. Preparing for a Career and Internship
6. Financial Literacy
7. Community Service
8. Digital Literacy and Citizenship
9. College Transition/Summer Melt

### **Support school districts to create a multi-year FAFSA Plan.**

School districts could be supported to develop “FAFSA/WASFA Plans” that lay out goals, strategies, activities and a reasonable timeline for increasing rates of FAFSA completion

among high school seniors. A FAFSA Plan should have a slow ramp up so as not to create undue strain on district resources, and should be focused on closing any persistent equity gaps that are present at the district level.

Empowering districts to create their own FAFSA plan mitigates one-size-fits-all approaches and will allow district staff and district partners to design strategies and lay out a timeline that makes sense for their specific context and resources. The key is to require districts to set a reasonable goal, and then track and report on their progress against that goal.

## State Examples

The Tennessee Higher Education Commission works with school districts to create local plans for increasing rates of FAFSA completion. The scope of the plans vary at the local level, but typically include strategies for communication, local partnerships, coordinated events, identification of priority student groups, outreach to parents and students, and incentives. School districts in Tennessee also create school-level FAFSA Teams made up of<sup>83</sup> site coordinators and advisors, senior teachers, counselors, school administrators, local college and university representatives, and nonprofit partners.

# Moving Forward Together

*Completing the FAFSA or WASFA often presents a significant obstacle, particularly for low-income, first-generation, and undocumented students. However, there are effective policy strategies available that can address and eliminate these barriers.*

As a state, we need to enhance our efforts to make students' postsecondary aspirations achievable, guide them toward obtaining the credentials necessary for career success in our state's economy, and contribute to a more equitable and prosperous future for all Washingtonians. By not completing the FAFSA or WASFA, Washington students miss out on essential financial aid, leaving resources untapped and overlooking opportunities that could make postsecondary education more affordable.

Our research outlines the extensive and varied challenges to increasing FAFSA or WASFA completion and financial aid uptake. Despite these challenges, Washington is well-equipped to address them. The state boasts a robust landscape of colleges and universities offering high-quality programs. The Washington College Grant guarantees up to 100% free tuition at any higher education institution or job training program. Additionally, the Washington Guaranteed Admissions Program allows any high school graduate with a GPA of 3.0 or higher to enroll in most of our public four-year universities.

Washington possesses the foundational elements that make postsecondary education a beneficial investment. With strong partnerships across K-12 and higher education sectors, focused prioritization and promotion, and adequate resources for student support, Washington can accelerate rates of financial aid attainment. Addressing this issue through thoughtful policy change offers a reason for optimism.

# Appendix A - Focus Group Protocol

## Foundation for Tacoma Students (FFTS) FAFSA Focus Groups/Interviews

The purpose of these focus groups/interviews is to understand the:

- Current landscape of FAFSA/WASFA supports being offered within districts and schools.
- Levers that have led to increases in FAFSA completion within certain districts and schools.
- Perceived challenges preventing FAFSA/WASFA completion.
- Potential state-level policies that could encourage FAFSA/WASFA completion, such as a universal FAFSA policy.

## Introduction

Thank you for coming today to this [focus group discussion/ interview]. I am [name of Facilitator] and I will be your moderator for this session.

And I am [name of Co-Facilitator / Note Taker] and I may ask some questions, keep time, and take notes.

We are employees of the Foundation for Tacoma Students, and we received funding from the state government this past legislative session to research state-level policy opportunities to promote increased rates of FAFSA/WASFA completion.

Today, we will be asking about current efforts to encourage FAFSA/WASFA completion in your [district / school], what you see as barriers to FAFSA/WASFA completion, and ways you think the state government could help support FAFSA/WASFA completion in the future. The results will help inform a report we will be producing for the state legislature in November that we are happy to share back to you.

We will be asking some guided questions and keeping us on time and on track, but this is really your time to share your thoughts and honest opinions. There are no right or wrong answers to our questions. Our goal in this report will be to share recommendations that would support districts, schools and students, not place additional burdens on them, which is why your honest feedback is so critical. That said, you do not have to answer every question, and you may choose to stop participating at any time.

We would like to record the session to ensure that we capture what gets said with accuracy. Is that okay with you? [Get verbal assent before pushing record]. When we write the report based on yours and other people's input, we will only write about what was said and not who said it. Your responses will be strictly anonymous. That means that we won't reveal what was said here by individual name, although we will share the information that you give in general.

It also means that all of you agree not to share the comments made here with others outside this group.

[For Focus Groups only] As you speak, feel free to address each other. Since each of your perspectives is important, we want to be sure to hear from everyone. We are excited to learn from all of you.

Are there any questions about the purpose of the research or the sequence we'll follow during today's session? (Pause). Great! Is everyone ready to proceed? [Need verbal assent.] Are there questions? If none, is everyone ready to proceed?

## Questions

1) Please introduce yourself, your position, your district/organization, and a fun fact about yourself.

2) How is FAFSA/WASFA, and/or other college financial aid discussed in your district/school, if at all? What resources (staff, finances, time) are allocated to financial aid completion in your district, if any?

- Who among staff, if anybody, is responsible for managing FAFSA/WASFA completion strategies?
- Who, if anybody, in your district is responsible for measuring FAFSA/WASFA completion? Do they have access to and utilize the WSAC FAFSA portal, and how do they use that data?

3) What do you see as the biggest challenges facing your students, families, and staff when it comes to FAFSA/WASFA completion?

4) [For districts that have seen significant changes - tailor to specific district], Your district has seen significant [growth/declines] in FAFSA completion. What accounts for recent changes in FAFSA completion rates in your district/school?

- [For districts with flat completion rates], what have been the biggest challenges or barriers to increasing FAFSA completion in your district/school?

5) Twelve states have decided to make FAFSA completion a high school graduation requirement. This policy is referred to as universal FAFSA. If there were a universal FAFSA policy in Washington, how would that impact your district/school?

- Are there any particular student groups that you've observed experience greater challenges to FAFSA/WASFA completion? How might a universal FAFSA policy affect these student groups?
- What could the state provide to make a policy like this successful? (financial resources, professional development, best practices, etc) What other policies or resources would you like to see from the government to support FAFSA/WASFA completion?

6) Knowing that this report will be shared with state lawmakers this fall, is there anything else you would like to share with them?

### **Appreciation & Closing**

We thank you very much for your participation! What you have shared with us helps identify areas for state-level policy opportunities to promote increased rates of financial aid completion and attainment.

As a reminder of a few things we mentioned before we began the session:

- [For Focus Groups only] Out of respect for one another, we ask that what was said in our session not be shared with others outside of this group. However, it is okay to share with anyone the questions we asked. We sent you a copy of the questions
- To maintain confidentiality, what you shared will be combined with responses of participants from other focus group sessions or interviews.
- The report will include synthesis of the perspectives we heard, including your important contribution.

- Our team may reach back out after talking with other stakeholders to share some of our proposed policy ideas and to receive additional feedback.
- If you have any questions that come up later, please do not hesitate to contact us. Our contact information is on our consent forms, and available via your program staff.

## Appendix B - Interview & Focus Group Responses

The tables below report simple response counts to each of the interview questions we asked during our qualitative research. In some cases, we refer to the “Count of Regions”, meaning we tallied responses by district/region; if two people serving the same district or from the same organization gave the same response, we only counted that answer once. In other cases, we refer to the “Count of Participants”, referencing the individual number of participants who gave a specific response. Note that not every participant responded to all parts of all questions. Counts provided in the report sometimes refer to similar responses across questions, so they may reflect a higher count than is reported for a single question.

*Please introduce yourself, your position, and your district/organization.*

Organization Type / Role	Participants
Community Based Organizations	8
District Staff (Central Administration Building)	7
School Building Staff (counselors, principals, etc.)	6
Higher Education	4
Government-Funded College Access Staff	4
Non-District NGO or Agency Staff (embedded within schools)	2
<b>TOTAL</b>	<b>31</b>

*How is FAFSA/WASFA, and/or other college financial aid discussed in your district/school, if at all?*

Response	Regions
There is lots of discussion of FAFSA/WASFA, though the allocation of resources varies	7
There is significant variety in how FAFSA/WASFA is discussed, whether between schools in a district or between districts and regions	7
There is limited capacity to support financial aid completion	5
Discussion of FAFSA/WASFA focuses on form completion over other supports like understanding award letter, supporting a student on why they are completing the form, etc	2
Other - which incorporated a number of themes like the importance of discussing as part of general postsecondary planning, etc	7
<b>TOTAL</b>	<b>28</b>

*What resources (staff, finances, time) are allocated to financial aid completion in your district, if any?*

## **Financial Resources**

<b>Response</b>	<b>Regions</b>
Funding external to the school district budget like money from grants, levies, foundations, etc is used for financial aid supports	3
Minimal or no budget is allocated to financial aid supports	3
Significant budget is allocated to financial aid supports	1



*What resources (staff, finances, time) are allocated to financial aid completion in your district, if any?*

## **Staff & Time Resources**

<b>Response</b>	<b>Regions</b>
FAFSA events	9
One-on-one meetings with students and families	8
General Marketing - often with the use of resources from Department of Ed or WSAC, etc	7
Incorporated into broader family events about postsecondary planning	6
Use class time to share information with students	5
Targeted outreach to specific groups like certain demographics, AVID students, etc	5
Start messaging early in high school and even middle school	4
Financial Aid Advising Day	2
Phone Calls home to families	2
Student Voice (like student advisory committees, peer mentor programs, etc)	2
Use of incentives like prom tickets, yearbooks, graduation tickets	2
Other	4

*Who among staff, if anybody, is responsible for managing FAFSA/WASFA completion strategies?*

## Specific Roles in Schools/Districts

Response	Regions
Career guidance specialist/counselor	12
Non-district NGO or agency-level staff embedded within schools	5
Designated leadership staff (i.e. principal, director of communications, etc)	3
Variation exists between schools & districts	3
Graduation Specialist/Coach	2
Other	2

## External Partners

Response	Regions
Naming of specific organizations ranging from libraries, credit unions, CBOs, etc	10
General mention of reliance on CBO's/college access programs Variation by district and region	2
Partnership with higher education institutions	2

*Who, if anybody, in your district is responsible for measuring FAFSA/WASFA completion? Do they have access to and utilize the WSAC FAFSA portal, and how do they use that data?*

## Access & Use of WSAC Portal

Response	Regions
Building level staff (i.e. career counselors) have access for individual follow-up with students	12
Districts have developed their own tools, sometimes that use portal data & sometimes to work around issues with WSAC data	4
District & CBO leaders compile the aggregate data and sends out to others	4
There is variation in use/access across districts	3
Building level staff do NOT have access	1
Other	4

## District-level responsibility for measuring completion

Response	Regions
Someone at the top owns this work, though who it is varies	4
Don't hear people at the top owning this work or that leadership is disconnected from folks on the ground	3
Other, ranging from disconnect of CAB/school staff to getting board buy-in, etc	2

*What do you see as the biggest challenges facing your students, families, and staff when it comes to FAFSA/WASFA completion?*

## **Challenges with Financial Aid Messaging**

<b>Response</b>	<b>Participants</b>
Complexity of the process	8
Language Barriers & lack of culturally sensitive messaging	7
Misconceptions about eligibility	7
General challenges with postsecondary planning & messaging	7
Lack of transparency/time lag from when submit form & when hear about awards	4
General lack of knowledge about FAFSA/WASFA and the process	4
Myth that FAFSA is for college only	3
Other	3

*What do you see as the biggest challenges facing your students, families, and staff when it comes to FAFSA/WASFA completion?*

## **Challenges for Parents & Families**

<b>Response</b>	<b>Participants</b>
Parents unable, hesitant or unwilling to engage in the process	11
Lack of trust in the government - either due to being undocumented or due to right-wing fear of government	7
Challenges with postsecondary pathway planning generally - understanding options, funding, seeing options for themselves, etc	5
Access challenges (transportation, technology)	4
Concerns about loans/return of on investment	3
Sensitivity of the process and having to give such personal information	2
Some parents assume their kids know what to do, when that might not be the case	1

*What do you see as the biggest challenges facing your students, families, and staff when it comes to FAFSA/WASFA completion?*

## **Student groups with unique challenges completing financial aid applications**

<b>Response</b>	<b>Participants</b>
Undocumented Students	8
First Generation Students	6
Non-traditional families/situations, including family conflict, single parents, kids living away from caregivers, etc	6
Homeless/Housing Insecure/McKinney Vento	3
Other (see list of others below table)	6

## **Challenges staff face in supporting students with financial aid**

<b>Response</b>	<b>Participants</b>
Lack of capacity	9
Cultural disconnect in messaging	4
Knowledge required to help students accurately complete the form	3
Lack of priority from districts and schools	3
Trust needed with families	2
Other	3

Other Student Groups with unique challenges: Families who haven't completed their taxes; College Bound students who do not realize they need to complete the FAFSA to access the College Bound scholarship; Students who have undergone name changes & social security; Resentment from students & families who know they will not qualify but are still being asked to complete the application; Students who financially need to work after college; Families would get paid in cash or don't have a bank account.

*What accounts for recent changes in FAFSA completion rates in your district/school?*

**Factors increasing financial aid completion**

Response	Participants
Additional staff and funding resources	9
One-on-one outreach and communication to students & families	5
Consistent & appropriate communications to students and families	4
Prioritizing FAFSA by making it a requirement, discussing more at a top level, etc	4
Competition, between schools & districts	3
In Person events/supports, especially after COVID	3
Making resources available to all students regardless of program or building	3
Building a college & career going culture	2
Incentives to get students to complete	2
Volunteer & CBO support	2
Continued use of virtual resources post-COVID making things more accessible to certain families	2
Other	3

*What accounts for recent changes in FAFSA completion rates in your district/school?*

## **Factors decreasing financial aid completion**

<b>Response</b>	<b>Participants</b>
Lack of interest in college and higher education; students not seeing themselves represented in these pathways	6
Families not understanding the value of higher education and financial aid applications; general disconnect from postsecondary planning conversations	6
Continued effects of COVID	5
Financial Aid events have become challenging	3
Other	3



*Twelve states have decided to make FAFSA completion a high school graduation requirement. This policy is referred to as universal FAFSA. If there were a universal FAFSA policy in Washington, how would that impact your district/school?*

<b>Response</b>	<b>Participants</b>
Has reservations or is in the middle about a Universal FAFSA policy	12
Supports a Universal FAFSA policy	7
Does not support a Universal FAFSA policy	7
Would need to know more information	2
Other	2

*Are there any particular student groups that you've observed experience greater challenges to FAFSA/WASFA completion? How might a universal FAFSA policy affect these student groups?*

<b>Response</b>	<b>Participants</b>
Challenges for undocumented students	9
Challenges for students with housing instability or other special circumstances(homeless, foster youth)	5
Students with low or no parental support	4
Potential to show incarcerated, foster youth, and POC students the available opportunities (with adequate supports)	4
Challenges for immigrant families and students	3
Challenges for wealthy or middle-class families	2
Other	4

*What could the state provide to make a policy like this successful? (financial resources, professional development, best practices, etc) What other policies or resources would you like to see from the government to support FAFSA/WASFA completion?*

Response	Participants
Improved, standardized, and/or clear communications	17
Dedicated staff/increasing staffing	15
Professional development/training	9
Integration into existing resources	8
Increased funding/availability of student holistic services (including healthcare & housing)	7
Funding roles/increasing compensation for direct service providers	5
Language and culturally relevant supports	5
Increase free tuition opportunities	4
Funding for CBOs and strengthening of partnerships	3
Increasing financial aid award amounts	3
Improved tracking mechanisms	3
Additional outside/community supports	3
Teach financial literacy	3
Redefining role of a teacher in financial aid/equipping teachers to have more buy-in in financial aid work	3
Increased flexible funding for schools and districts to implement strategies	3
Specific guidance materials	2

Continued

Response	Participants
Considerations for students under special circumstances	2
Improved promotion strategies	2
Ensure access to technology	2
Funding for financial aid research	1
Support for adult learners	1
Influencing collective understanding of college and its value	1
Resources to bridge gaps between senior year and first quarter at college	1
Improved financial aid customer support	1
Increase supports geared towards WSAC	1

*Knowing that this report will be shared with state lawmakers this fall, is there anything else you would like to share with them?*

Response	Participants
Increase sources for free education	4
Allocating more funding to (different streams)	4
Leverage existing/successful strategies	2
Bring in new voices/need to expand perspectives	2
Importance of holistic/wrap-around supports	3
Importance of high school counselors	2
Effective communications for all types of students and about all different post-secondary pathways	2
Ensure individualized support	2
Shadowing opportunities for legislators to better understand the complexity of financial aid	1
Less homework for students	1
Provide resources for ambitious goals	1
Increase pathways for financial aid practitioner careers	1

## Work Citation

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