

# [***Opinion: The FAFSA fiasco is a huge problem for students and colleges***](https://advance.lexis.com/api/document?collection=news&id=urn:contentItem:6BTN-G8V1-JBSS-S02C-00000-00&context=1516831)

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**Body**

(CNN) &#8212; The hardest thing about getting into college should be actually getting into a college. Academic success in high school, compelling extracurriculars, a strong essay, good scores on standardized tests, learning how to learn - these are where the challenges ought to lie. But instead in America, the hardest thing about getting into college tends to be figuring out how to pay for it.

The challenge is not just the cost of tuition these days, though recent headlines reveal some schools to be [*pushing $100,000 a year*](https://www.nytimes.com/2024/04/05/your-money/paying-for-college/100k-college-cost-vanderbilt.html). But even when the means exist to defray that cost, applicants and families have to fight their way through endless bureaucracy to find out the actual price (colleges have a sticker price, [*but most charge a discount rate*](https://www.nytimes.com/2022/09/24/your-money/college-common-data-set-merit-aid.html)).

Then they need to sort out what kind of aid is available. And that's when would-be college students encounter the Free Application for Federal Student Aid, better known as the FAFSA.

Before 2024, the FAFSA was a Frankenstein's monster, with all kinds of different forms grafted together to create a confusing and demoralizing process that left far too many eligible students unable to access their aid. This year, the Department of Education [*rolled out*](https://apnews.com/article/fafsa-financial-aid-college-education-faf16cf14fb69a20e373d3ada1b63dca) major revisions that are, in fact, much better - but only if they work. Right now, [*they don't*](https://www.cnn.com/2024/04/01/politics/fafsa-problem-financial-aid-award/index.html).

Thanks to a late release and numerous technical errors, submissions are about half a million students, or 27%, [*lower than last year*](https://www.npr.org/2024/04/10/1243989318/way-fewer-students-have-filled-out-the-fafsa-this-year). It's a crisis for colleges and universities staring down the barrel at much smaller class sizes next fall. It's a disaster for kids who just want to go to college.

Some history: Federal financial aid in the United States [*dates back to 1965*](https://www.naspa.org/blog/federal-financial-aid-policy-then-now-and-in-the-future#:~:text=Fifty%20years%20ago%2C%20President%20Lyndon,allocated%20funds%20directly%20to%20colleg), but for decades standards varied widely, with individual institutions determining eligibility in a hodgepodge of ways, and often requiring applicants pay an application fee to each institution. A [*series of reforms*](https://www.luminafoundation.org/history-of-federal-student-aid/chapter-one/) in the 1980s and 1990s resulted in a set of national standards for determining eligibility for grants and loans. The FAFSA, [*a single free form that every school accepted*](https://www.freep.com/story/money/business/2016/04/18/students-want-financial-aid-answer-108-questions/82952272/), was released in 1992.

That was a great idea, but over time, the FAFSA morphed into a monstrous document, 108 questions long, many of them difficult to answer without research and [*some are not*](https://www.npr.org/sections/ed/2015/03/04/387533091/shrink-the-fafsa-good-luck-with-that) even relevant for determining eligibility.

It took hours to fill out and for many students - especially those from marginalized backgrounds, the very people who needed aid the most - required professional help from school college counselors or other mentors. The [*FAFSA Simplification Act*](https://studentaid.gov/help-center/answers/article/fafsa-simplification-act), [*passed with broad bipartisan support*](https://www.nytimes.com/2020/12/21/us/politics/stimulus-law-education.html), cut the maximum number of questions from 108 to 36 but gave the Department of Education until 2024 to implement the changes. Which is to say, right now.

It's been, to put it gently, a fiasco. Normally the FAFSA comes out in October of the previous year; this time students couldn't access it until December 30, and even then [*it's been plagued with technical bugs*](https://www.wral.com/story/colleges-won-t-receive-fafsa-data-until-march-here-s-what-that-means-for-students/21259946/). The Biden administration blames the problems on changes to the financial aid formula, the complexity of changing a system based on millions of lines of computer code more than forty years old and missed deadlines with the outside vendor, General Dynamics, responsible for operating the new system. Lawmakers from both parties have condemned the delays and the Government Accounting Office [*has launched two separate investigations*](https://www.politico.com/news/2024/02/20/biden-administration-fasfa-delays-00142138).

[*There are two big problems*](https://www.cnn.com/2024/04/06/politics/fafsa-financial-aid-what-matters/index.html) that result from this delay. First, students can't make decisions about which college to attend without the full financial picture and they can't get that picture until their FAFSA is fully processed.

Meanwhile, deadlines for admissions decisions are here; most schools' dates are April 15 or May 1. Colleges [*can push back*](https://www.insidehighered.com/news/admissions/traditional-age/2024/02/05/how-fafsa-delay-throwing-admission-timelines) those deadlines, though that will make it extremely difficult to forecast budgets for the fall.

And even though [*the new form is in fact much easier*](https://www.cnn.com/2023/12/18/politics/fafsa-2024-application-financial-aid/index.html) and faster than the old one, taking successful users about 15 minutes once they have their tax information assembled and if they don't encounter technical errors, many of the students who need aid the most are about to graduate and lose the support structure provided by schools. Sure, students can get help in the summers, but many won't, and doors of opportunity will close.

So even if next year seems likely to be better, there's no denying that this new FAFSA rollout has been a disaster. But that poses to all of us involved in higher education a bigger question. Why do we do it this way?

The answer is complicated. One of the hallmarks of the Biden administration's approach to college affordability has been to implement technical and organizational improvements. That's largely because, blocked by the six Republican-appointed [*Supreme Court justices*](https://www.scotusblog.com/2023/06/supreme-court-strikes-down-biden-student-loan-forgiveness-program/) and Republican attorneys general from around the country, Biden hasn't been able to make any sweeping changes in how people pay for college or how much it costs. Instead, his administration has found ways to optimize existing programs, whether [*forgiving $153 billion in debt*](https://www.nytimes.com/2024/04/12/us/politics/student-loan-forgiveness-biden.html) or reworking the FAFSA.

Yes, the FAFSA update was mandated by Congress, but the debt-forgiveness programs were too, yet languished under a Trump Administration that seemed disinterested in good governance. So the Biden approach has been refreshing, except that incremental changes are only good if they make people's lives easier incrementally. This year, the Department of Education's failure to upgrade FAFSA smoothly has made things harder.

The story of how we ended up here isn't just about partisan ***politics***, though - it's also structural. Need-based programs like financial aid (but also Medicaid, disability support and other social supports) are designed around what I call a bureaucracy-of-suspicion. The assumption built into these programs is that people will seek benefits for which they don't qualify, and that it's better to deny 100 eligible users rather than to give a single extra penny to someone who might be ineligible. So we get means testing. We get [*administrative burdens*](https://www.russellsage.org/publications/administrative-burden). We get Frankenstein's bureaucratic monsters that keep eligible people from getting the resources they need, all so that, in theory, no one gets away with an extra dollar or two for education.

When it comes to college costs, there could be a better way. Public higher education could, and should, offer a high quality and low or no cost pathway to a college degree. [*This used to be true*](https://www.peoplesworld.org/article/free-college-was-once-the-norm-all-over-america/#:~:text=College%20and%20public%20universities%20were,and%20Chicanx%20studies%20and%20departments.). Many red, blue and purple states currently offer free college to some or all residents - [*albeit usually after filling out a FAFSA*](https://www.ohe.state.mn.us/mPg.cfm?pageID=2233).

We should applaud the successful Biden administration initiatives to incrementally ease the financial burdens of higher education and hold them accountable, demand better, when they fail. But we don't have to think incrementally. Instead, we must work towards universal systems for all.

Because the hardest thing about getting into college should be getting into college. And the hardest things about college should be doing the academic work: picking a major, thriving in your classes, making sure you don't oversleep when you have an early morning exam. We've got to get the financial stress, and especially the bureaucracy, out of the public university. So that then the hardest thing about college will just be college, not paying the bill.

Opinion by David M. Perry

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