

SOUTH CAROLINA

Making the Case for
Mandatory FAFSA Completion



South Carolina
Commission on Higher Education
Access | Affordability | Excellence

STUDENTS WHO COMPLETED A FAFSA WERE 4.3 TIMES MORE LIKELY TO ENROLL AT A FOUR-YEAR INSTITUTION.

According to the National College Attainment Network (NCAN), during the 2022-2023 Free Application for Federal Student Aid (FAFSA) filing cycle, approximately 52.1% of seniors completed the FAFSA¹, a 2% increase from the 2021-2022 FAFSA filing cycle. However, FAFSA completion rates differ based on demographics such as location, socioeconomic, and race status. Students also face various barriers to completing the FAFSA such as lack of awareness about the options, lack of understanding based on eligibility, and stress about the form's complexity.

Seeing issues with FAFSA completion, many states have turned to implementing Universal FAFSA Completion as a requirement for high school graduation. Alabama, California, Illinois, Louisiana, Texas are currently the only 5 states that have implemented successful universal FAFSA plans.

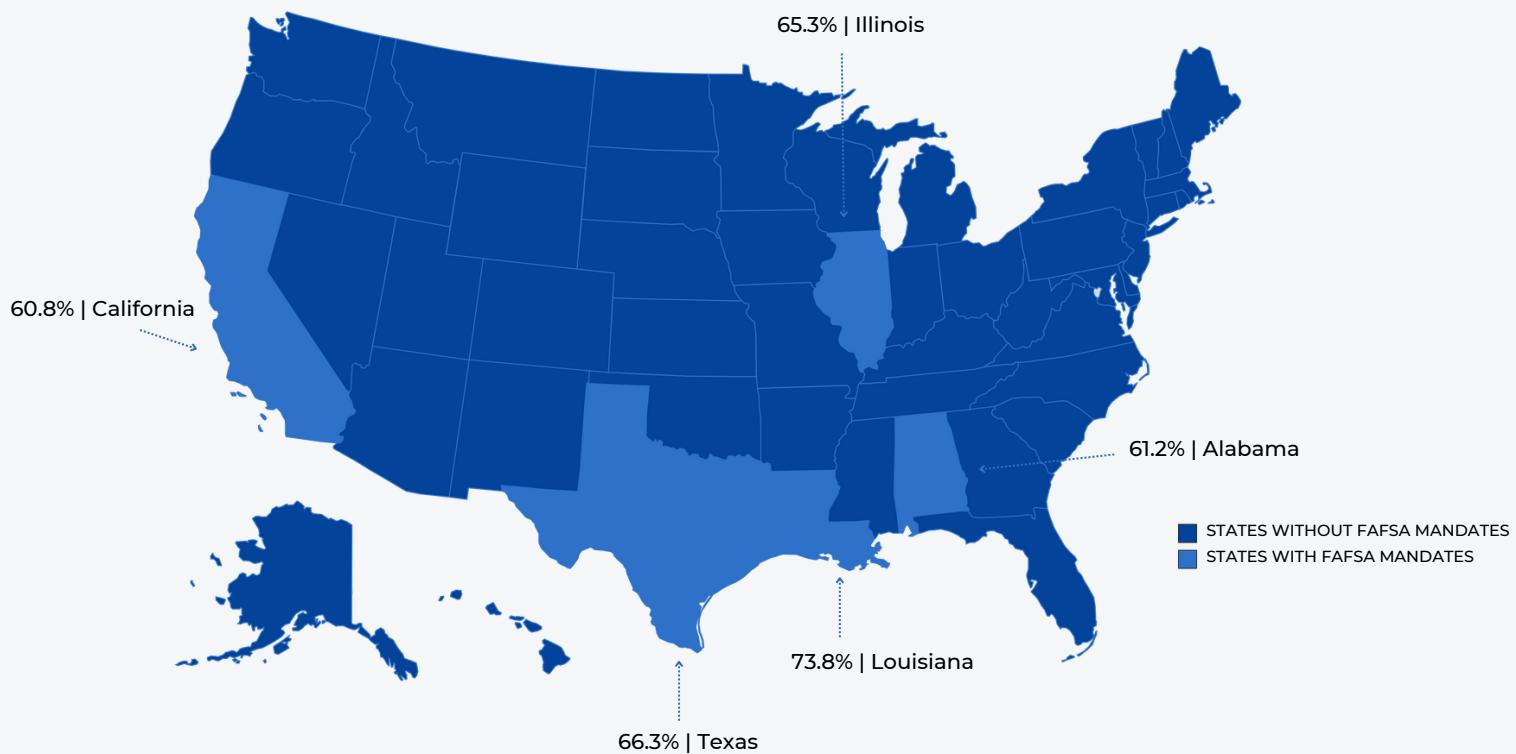
These policies aim to increase the number of students who are completing the FAFSA as well as increasing the number of students who have access to federal and state aid. These initiatives in turn increase the number of students who can access post-secondary education. Despite the increasing awareness and attention to these policies, the process to enact them remains quite slow, allowing more students to continuously slip through the cracks and miss out on post-secondary educational opportunities.

Informed by research from the NCAN and post-secondary attainment researchers, the South Carolina Commission on Higher Education recommends that South Carolina implement the following strategies to expand access to post-secondary opportunities through universal FAFSA mandates.

- 1** Implementing effective communication methods to ensure information is dispersed adequately, allowing for at least one academic year in between passing of the legislation/regulation and when it takes into effect. .
- 2** Begin discussion of the post-secondary attainment and the FAFSA prior to senior year. This gives students and parents time to learn more about the process and decreases reluctance to providing this information.
- 3** Consider staff capacity when making decisions regarding legislation, some school districts may need to hire extra staff to adhere to regulations.
- 4** Provide an opt-out process within the mandate that is clear and effective.

It is important to understand that the road to mandatory FAFSA completion requires many prior steps and research to be able to accomplish this large feat. It is also important that South Carolina evaluate the resources that they have already acquired and have been presented.

FAFSA COMPLETION RATES



Louisiana was the first state to implement universal FAFSA completion during the 2017–2018 school year, and with that they offer a large amount of data to explore. Texas implemented a mandatory FAFSA completion policy as a requirement for graduating during the 2021–2022 school year that requires students to either fill out the FAFSA, the Texas Application for State Financial Aid (TASFA) or submit an opt-out form. According to NCAN, after the Louisiana plan's implementation, the estimated percentage of seniors completing the FAFSA increased by more than 11 percentage points, from 58.8% in 2017 to 69.9% in 2018 and Louisiana has continued to rank in the top 3 of states with high completion rates.²

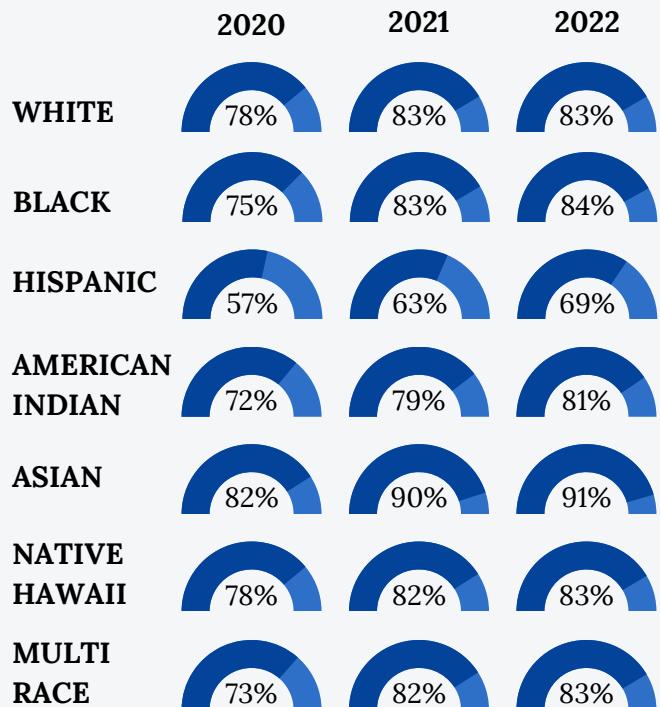
LOUISIANA CASE STUDY

Evidence from Louisiana shows that having universal FAFSA policies, increases the number of students from all backgrounds that are completing the FAFSA. But when specifically looking at students from disadvantaged backgrounds, their rates of completion have improved drastically compared to other groups.

With both Texas and Louisiana having results with their programs, it could offer some insight to other southern states on how best to combat low FAFSA completion rates, especially South Carolina.

To the right is FAFSA submission data from Louisiana broken down by subgroup from the past three years.

STATE SUBMISSION DATA ANALYSIS³



IMPROVING FAFSA COMPLETION IN SOUTH CAROLINA

However, success with FAFSA completion does not start with an immediate FAFSA mandate for students. There are multiple steps that states such as South Carolina can make to move towards higher FAFSA completion rates. Below we will discuss best practices in the process.

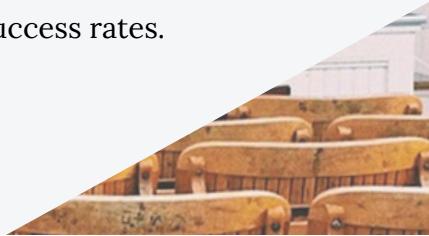
CREATING A COLLEGE GOING CULTURE

College culture often begins in student's homes, as young as elementary school, with student's parents discussing their own college experiences and the ambitions they have for their child to attend postsecondary education as well. However, for many students this is not their reality and the first time they come into contact with college culture is within their high schools. College culture in high school begins to cultivate the aspirations and behaviors that help students prepare for, applying and enrolling in college and can be developed through multiple avenues such as GEAR Up programs or career-readiness classes within the school. These programs include sessions on ACT/SAT, applying for college, and applying for the FAFSA

CHE's College Process Ambassador Program While many of these programs do take place at the school level, they can also take place at the state level as well. The South Carolina Commission on Higher Education does just that through their College Process Ambassador Program⁴ in which current high school students document their college application process and provide tips for upcoming high school seniors. They also co-facilitate events within their own high schools to foster success with the high school to college transition and applying for the FAFSA.

SHARING FAFSA COMPLETION DATA

After students have been equipped with the necessary materials to be successful in applying to college and the FAFSA, research has shown that it is beneficial for counselors to help and ensure that they have not left out any parts in the application or do not have to resubmit any documentation. This is standard for many states through agreements with Federal Student Aid in which states gain access to student-level data on FAFSA submission and completions. A key element of success is coupling student-level data sharing with professional development for high school counselors and administrators. These individuals should know how to both access and use the program in which the student-level data is housed as well as how to use the data in order to inform students and families of missing FAFSA information. According to NCAN, the state policies regarding sharing student-level data vary from state to state with some making the data easy to access and others having lots of red tape. They discuss that if states were to give districts and schools access to this information, it could help drive FAFSA completion campaigns, increase completion rates, and change postsecondary advising practices. With South Carolina have a goal of increasing FAFSA completion rates by 3% in 2023, having access to student-level data could continue to drive success rates.

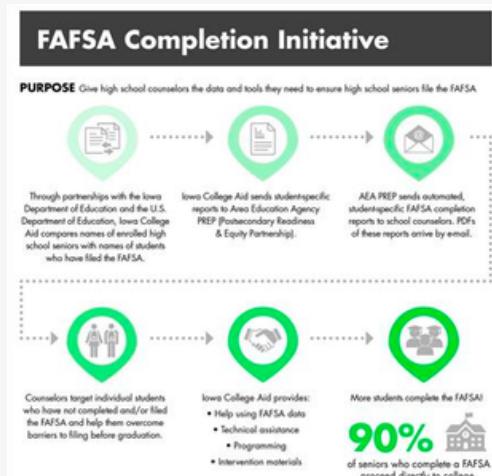


IOWA COLLEGE AID AND NORTH CAROLINA "FINISH THE FAFSA"

Organizations in both Iowa and North Carolina are leading the way in making student-level FAFSA completion data widely available for school counselors.

IOWA COLLEGE AID

An organization in Iowa known as Iowa College Aid has had success with providing student-level data to high schools within the state. They created an agreement with Area Education Agencies' Post Secondary Readiness and Equity Partnership (AEA PREP) to decrease the number of data-sharing agreements from 343 (number of schools) to 9 AEA-level agreements in which the schools now receive weekly FAFSA reports from their regional AEA PREP who has data-sharing agreements with local schools.⁵



NORTH CAROLINA "FINISH THE FAFSA"

Similarly, North Carolina has a plan known as "Finish the FAFSA" in which North Carolina school districts have a data sharing agreement with the North Carolina State Education Assistance Authority so high school counselors and/or college advisors can see FAFSA information for every senior in their school or district. The superintendents sign an agreement and designate someone in the district to have access to the data. The person can then notify and help the students with any pieces of the FAFSA that they are missing.⁶

Finish The FAFSA

This tool is for education professionals such as school counselors who work directly with high school seniors on FAFSA completion. Access is restricted but the information is updated daily. Learn how you may gain access to Finish the FAFSA below.



TARGETED OUTREACH THAT INCLUDES STUDENT-LEVEL DATA IMPROVES FAFSA SUBMISSION AND COMPLETION BY ALMOST 6%.⁷

STRATEGIES FOR SUBSTANTIAL CHANGE

While the process for implementing Universal FAFSA requirements into South Carolina graduation requirements does require multiple tasks and multiple stakeholders, it creates the idea that college is possibility for everyone. By creating both the college going culture within schools as well as allowing high school counselors and administrators to have access to student-level data, improved FAFSA rates can become a reality for South Carolina.

Best practices for implementation of the mandate are discussed in the following pages.

EFFECTIVE POLICY COMMUNICATION

With many policies coming directly from state and federal agencies, effective communication methods are important for FAFSA mandates to be successful. Beginning with the first year of implementation, many schools may not have received communication about policy changes or may not be able to adequately prepare and provide support for at the current time. As well as many of the students and families may not be aware of the change.

Recommendation

Allow for at least one academic year in between passing of the regulation/legislation and when the mandate takes effect.

For consideration

In June 2021, California enacted its 2021-2022 budget which included a requirement that all high school seniors fill out the FAFSA or the California Dream Act Application. This requirement would go into effect beginning the 2022-2023 school year, allowing information to disperse and residents to become prepared.⁸



ESTABLISH COMMUNITY TRUST

A photograph showing a diverse group of people, including a young man, an older woman, and a middle-aged woman, sitting in an audience. They are all looking towards the right side of the frame, suggesting they are attending a presentation or event. The background is slightly blurred, focusing on the people in the foreground.

Counselors and administrators receive lots of pushback from families due to concerns of providing personal financial information to the government due to mistrust of the government. Even though many of these counselors meet with parents, host events within their schools, and provide information about the FAFSA, reluctance still prevails.

Recommendation

Begin discussion of the post-secondary attainment and the FAFSA prior to senior year. This gives students and parents time to learn more about the process and decreases reluctance to providing this information.

STAFF CAPACITY & PROFESSIONAL DEVELOPMENT

A photograph showing a group of diverse students in a classroom. They are looking towards the right side of the frame, possibly at a presentation or a teacher. The room has modern lighting and a yellow coat rack in the background.

High school counselors do a variety of things, not just post secondary planning. Adding FAFSA mandates on top of their other responsibilities, can contribute to burn out for the counselors and leaves the students in a position without the help they need.

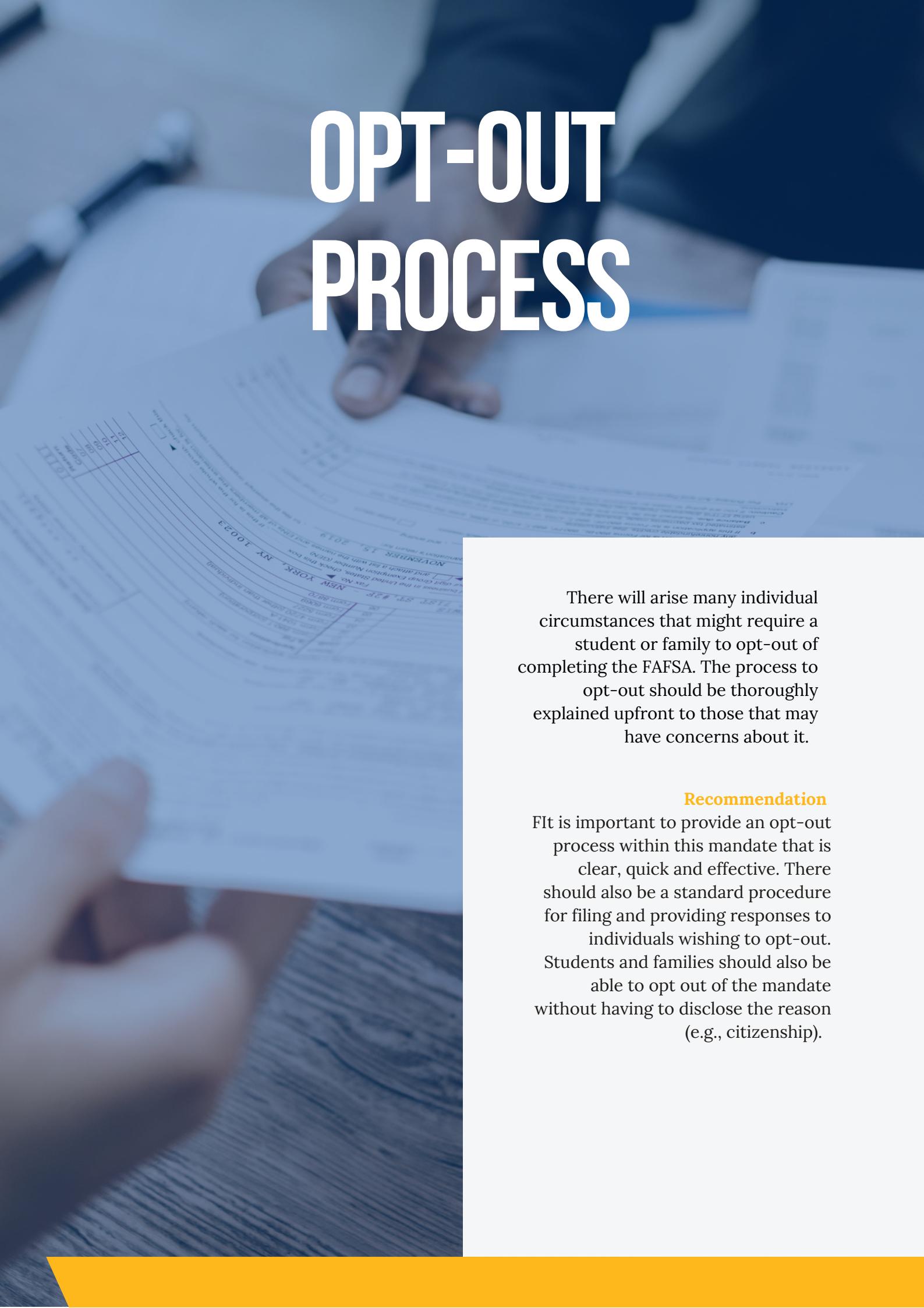
Recommendation

Considering if the school has access to student-level data can imply different recommendations. If the counselors do have access to student-level data, then professional development and training are needed to ensure that counselors and school administrators understand and can adequately use this data to benefit students. However, if counselors do not have access to student-level data then the mandate should only require submission and not completion. This way counselors are not strained in identifying which students have not completed certain parts of the FAFSA, this is outside the scope of a high school counselor.

For consideration

It could be beneficial to increase staff capacity if sufficient resources are available.

OPT-OUT PROCESS

A photograph showing a person's hand holding a black pen over a white FAFSA application form. The form has various fields filled out with black ink, including "NEW YORK, NY 10023" and "FAFSA #35". The background is slightly blurred.

There will arise many individual circumstances that might require a student or family to opt-out of completing the FAFSA. The process to opt-out should be thoroughly explained upfront to those that may have concerns about it.

Recommendation

It is important to provide an opt-out process within this mandate that is clear, quick and effective. There should also be a standard procedure for filing and providing responses to individuals wishing to opt-out. Students and families should also be able to opt out of the mandate without having to disclose the reason (e.g., citizenship).

THE PATH FORWARD

At a time when achieving some form of post-secondary education or training is essential for many individuals, it is important that federal, state, and local entities work together to ensure that students can reach their post-secondary dreams. The FAFSA is key to providing all students, but especially underserved students and families, the opportunity to achieve this. With access to federal, state, local, and institutional aid, students are 52% more likely to complete a bachelor's degree. Many states have taken the needed steps to increase FAFSA completion, including providing student-level data to counselors and even implementing statewide mandates.

It is now up to South Carolina to decide how it will proceed forward in its hopes to increase FAFSA completion in the future.





END NOTES

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- 2 Debaun, B. (2022, September 7). Digging Deeper into Universal FAFSA Impacts in Four States - National College Attainment Network. [Www.ncan.org](http://www.ncan.org/news/613062/Digging-Deeper-into-Universal-FAFSA-Impacts-in-Four-States.htm).
<https://www.ncan.org/news/613062/Digging-Deeper-into-Universal-FAFSA-Impacts-in-Four-States.htm>
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- 4 South Carolina Commission on Higher Education. (n.d.). CHE College Process Ambassador Program | CHE. [Che.sc.gov](http://che.sc.gov). Retrieved June 13, 2023, from
<https://che.sc.gov/che-college-process-ambassador-program>
- 5 Sibaouih, C., & Covell, J. (2019, February 12). How Iowa College Aid Provides Student-Specific FAFSA Completion Data to Schools - National College Attainment Network. [Www.ncan.org](http://www.ncan.org). <https://www.ncan.org/news/news.asp?id=456052>
- 6 Urquhart, M. (2020, May 28). "Finish the FAFSA" makes it easier for high schools to track FAFSA completions. EducationNC. <https://www.ednc.org/finish-the-fafsa-nc-high-schools-to-track-fafsa-completion/>
- 7 Page, L. C., Castleman, B. L., & Meyer, K. (2019). Customized Nudging to Improve FAFSA Completion and Income Verification. *Educational Evaluation and Policy Analysis*, 42(1), 016237371987691. <https://doi.org/10.3102/0162373719876916>
- 8 California State Budget. (n.d.). HIGHER EDUCATION. Retrieved June 14, 2023, from
<https://ebudget.ca.gov/2021-22/pdf/Enacted/BudgetSummary/HigherEducation.pdf>