

**What is the FAFSA?** The Free Application for Federal Student Aid (FAFSA) is an application that can be completed annually by current and anticipating college students and their parents to determine their eligibility for federal student financial aid and to defray personal costs of enrolling in postsecondary education. The office of Federal Student Aid (FSA) offers financial aid in the forms of federal grants, loans, and work-study funds. Aid is allocated on a first-come, first-served basis until funds are exhausted.

**Why is the FAFSA important?** Early FAFSA submission and completion is an important step to students' entrance into and completion of a postsecondary education, especially for economically disadvantaged students. The Consortium on Chicago School Research (2008) found students who completed the FAFSA and who were accepted into a 4-year college were 50% more likely to enroll than students who had not completed a FAFSA. Research by McKinney and Novak (2012) found community college students who completed a FAFSA were significantly more likely to continue their studies in a second semester. Another study found low-income individuals who accessed free FAFSA preparation help were more likely to attend college, to persist in college, and to receive higher levels of aid (Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2012).

Consistent with findings in years past (Looby, 2012), students in Austin Independent School District (AISD) who completed the FAFSA were more likely than were students who did not complete a FAFSA to become enrolled in a postsecondary institution in the year after high school graduation. Seventy-two percent of the 2013 AISD graduates who completed a FAFSA were enrolled in a postsecondary institution in the fall semester of 2013, compared with 40% of students who did not complete a FAFSA.

#### **How did AISD support students to complete the FAFSA?**

Using real-time submission data, AISD Project ADVANCE staff and school counselors provided targeted support to help seniors complete the FAFSA. Supported by a partnership with the Austin

Chamber of Commerce, the high schools also hosted Financial Aid Saturdays, at which trained volunteers provided help for families completing the FAFSA. The chamber recruited volunteers for the Saturday events and sponsored public service announcements in newspapers, on radio, and on television.

#### **Student Financial Aid Data**

In 2010, AISD was one of the original 20 school districts selected by the United States Department of Education's (USDE) FSA program to receive access to its student FAFSA completion data through the federal FAFSA Pilot Project. In subsequent years, the Texas Higher Education Coordinating Board (THECB) also provided AISD with students' FAFSA completion data. Following strict security guidelines consistent with the expectations of the Family Educational Rights and Privacy Act (FERPA), AISD staff submitted students' directory information (e.g., name, date of birth, zip code) to FSA to access students' FAFSA submission and completion status information. THECB provided FAFSA completion data back to the district via the Apply Texas Counselors' Suite, based on the high school of enrollment indicated by the student.

FSA and THECB used slightly different algorithms to match students' records. Although the data sets were comparable, some students were found in only one data set or the other. Completion data from FSA and THECB were merged to build a more complete set of results.

Some school staff also assisted students to complete the Texas Application for State Financial Aid (TASFA). In this process, school staff collected documentation of TASFA submission, to be included in the overall summary of the number of students submitting financial aid applications.

### What did seniors say about financial aid for college on the AISD 2013 Senior High School Exit Survey?

Each spring, AISD seniors are asked to complete the [Annual AISD High School Exit Survey](#). According to the survey, almost all (95%) seniors in the Class of 2013 planned to continue their education. The top responses for how they planned to pay for their future education were scholarships and/or grants (58.7%), working during the summer (54.2%), working during the school year (51.9%), and family or personal savings (51.1%). Many of those not planning to pursue further education had financial concerns: 24.8% responded that they could not afford to attend school and 29.3% stated that they needed to earn an income to support themselves or others.

FAFSA-specific questions also were included on the survey. Sixty-four percent of seniors reported completing and submitting the FAFSA, an increase of 6 percentage points from 2012. Nearly 40% of those who did not submit a financial aid application indicated that they did not know about the financial aid process. Eighty-five percent of seniors indicated they were somewhat well or very well prepared or informed about obtaining financial aid. However, only 26.3% found the process easy. Fifty-five percent indicated that a family member helped them with financial aid applications, and 54.9% reported learning about options for paying for future education from a school counselor, college and career advisor, or Project Advance staff.

**What percentage of AISD's seniors completed the FAFSA in 2013?** Sixty-one percent of seniors submitted a FAFSA and 58% completed the application process in 2013, significantly higher percentages than in prior years. Considering additional Texas Application for State Financial Aid (TASFA) submissions, it is estimated that more than 60% of seniors completed an application for financial aid. FAFSA completion by AISD seniors was comparable to that of seniors in Central Texas: the Austin Chamber of Commerce (2013) estimated that 60% of seniors area wide completed the FAFSA in 2013.

**Table 1. AISD Senior FAFSA Completion Rates, 2010–2013**

	2010 FAFSA completion (N = 4,648)	2011 FAFSA completion (N = 4,453)	2012 FAFSA completion (N = 4,444)	2013 FAFSA completion (N = 4,350)	2013 FAFSA or TASFA completion (N = 4,350)
Akins	24.1%	50.3%	46.0%	62.0%	64.2%
Anderson	37.7%	56.8%	60.9%	60.8%	60.8%
Austin	31.2%	53.1%	50.3%	51.6%	51.6%
Bowie	43.1%	63.0%	61.9%	55.2%	55.2%
Crockett	27.5%	58.4%	55.9%	57.2%	58.7%
Eastside	19.9%	37.8%	38.4%	67.6%	67.6%
Garza	15.2%	25.3%	29.5%	68.6%	68.6%
Lanier	18.0%	38.9%	46.5%	42.9%	54.3%
LASA	60.1%	52.7%	73.3%	81.3%	81.3%
LBJ	21.6%	84.6%	63.6%	58.2%	58.2%
McCallum	32.5%	69.5%	63.3%	61.4%	62.7%
Reagan	16.2%	45.0%	39.0%	42.1%	42.1%
Richards	-	-	-	84.6%	84.6%
Travis	19.0%	48.5%	56.9%	59.1%	72.3%
<b>District Total</b>	<b>29.0%</b>	<b>54.2%</b>	<b>54.2%</b>	<b>*58.3%</b>	<b>60.5%</b>

*Source.* Federal FAFSA Pilot Project and the Texas Higher Education Board FAFSA databases, 2010–2013, prepared by AISD Department of Research and Evaluation staff

*Note.* Ann Richards High School's first graduating class was in 2013. TASFA is Texas Application for State Financial Aid.

\* $p < .05$

**How much financial support did AISD students receive?**

A variety of information is considered in the development of a financial aid package. For each FAFSA completion, FSA generates a Student Aid Report (SAR) and an expected family contribution (EFC). The EFC is subtracted from the institution’s cost of attendance to determine the student’s financial need. The institution tries to meet student’s need by offering a financial aid package combining aid from federal, state, school, and private sources with loans and the student’s employment income.

In the 2012–2013 school year, full-time undergraduate students received an average of \$13,730 in financial aid, with \$7,190 from grants and \$4,900 from federal loans (College Board, 2013b). In the 2011–2012 school year, 71% of all undergraduate students received financial aid, with an average of \$10,800 per student who received aid (NCES, 2013). Using the estimate of \$10,800 per FAFSA completion, the total amount of financial aid allocated to 2013 AISD seniors was approximately \$27,388,800, based on a total of 2,536 (58.3%) FAFSA completions.

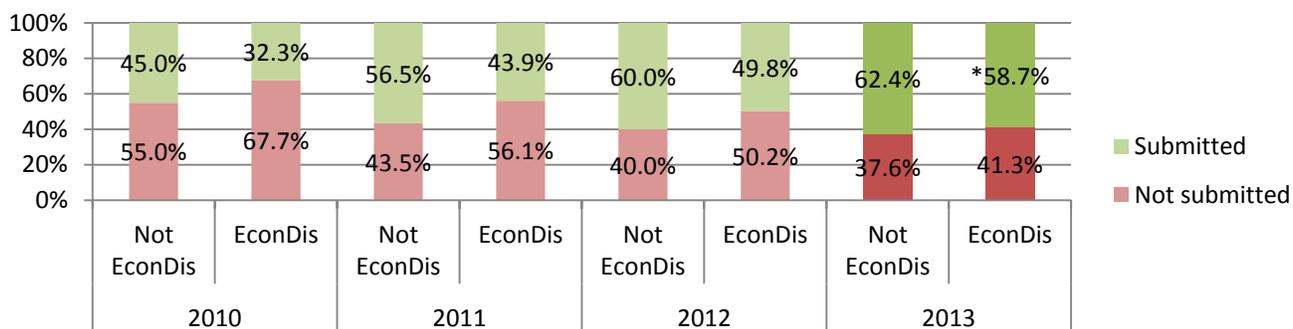
**Who is concerned with college affordability?**

Most American families have college affordability concerns (College Board, 2012; Lumina Foundation, 2012; National Center for Public Policy and Higher Education, 2002). From 1980 to 2010, average family income declined. Tuition and fees at public universities increased almost 130% over the last 20 years, and the share of family income that is needed to pay for tuition and other college expenses increased. More students at all income levels are borrowing more money than ever before to pay for postsecondary education.

**Did students with economic need submit a FAFSA application?** Fifty-nine percent of AISD economically disadvantaged students submitted the FAFSA in 2013, a significant increase from 50% in 2012. However, a statistically significant gap in FAFSA remained between the completion rates of economically disadvantaged and not economically disadvantaged students in AISD.

In 2012–2013, 63% of all AISD students were economically disadvantaged (Texas Education Agency, 2013) and many seniors may have encountered added barriers to completing a FAFSA. Barnett and Mabry (2012) found low-income parents were often hesitant to provide personal information online. Additionally, low-income families, who were often first-generation college goers and members of minority populations, were less likely than were higher income families to participate in financial aid application events.

**Figure 1. AISD FAFSA Submission Rates, by Economic Status, 2010–2013**



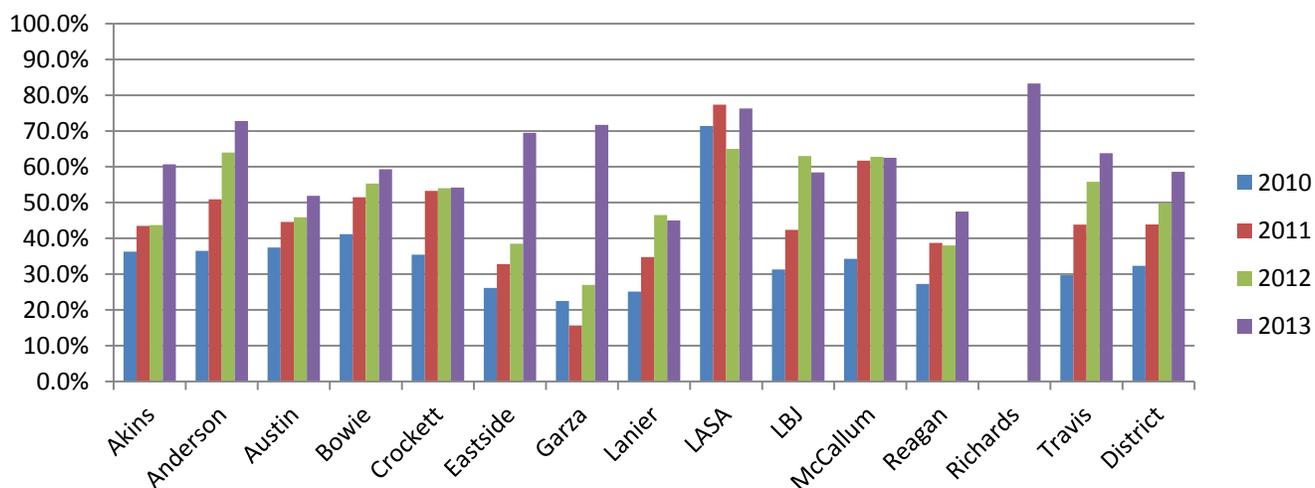
Source. Federal FAFSA Pilot Project and the Texas Higher Education Board FAFSA databases, 2010–2013, prepared by AISD Department of Research and Evaluation staff

Note. Students categorized as having economic disadvantage were eligible to receive a free or reduced-price lunch. EconDis is economically disadvantaged.

\*  $p < .05$

**Did FAFSA submissions by students with economic need vary according to campus?** Although FAFSA submission rates for economically disadvantaged students continued to vary by school in 2013, submission rates for economically disadvantaged students were at an all-time high in most schools.

**Figure 2. AISD FAFSA Submission Rates for Economically Disadvantaged Students, 2010–2013**



*Source.* Federal FAFSA Pilot Project and the Texas Higher Education Board FAFSA databases, 2010–2013, prepared by AISD Department of Research and Evaluation staff

*Note.* Ann Richards High School's first graduating class was in 2013.

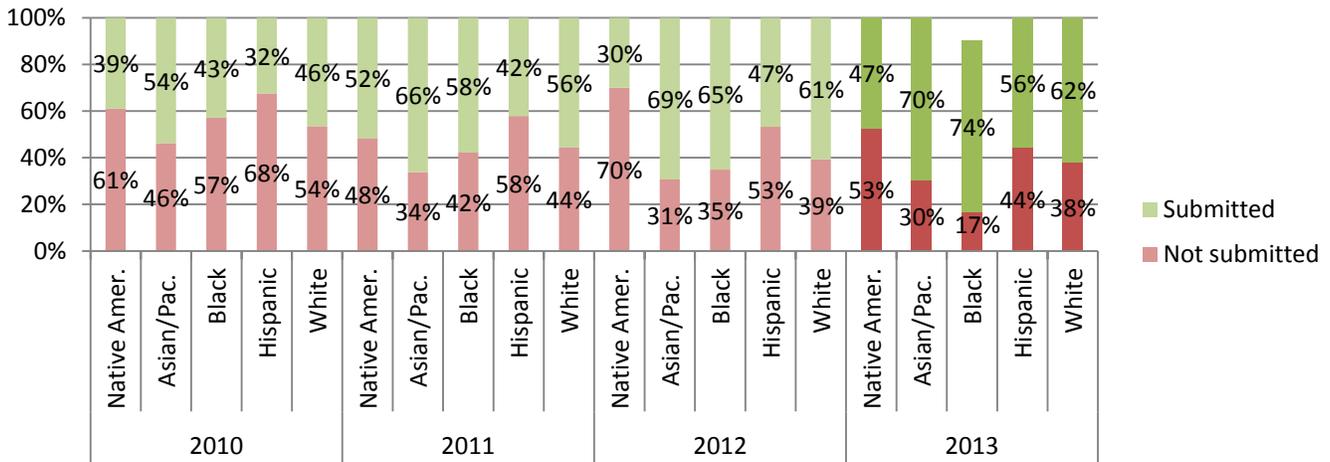
### Did FAFSA submissions differ between student ethnicity groups?

FAFSA submissions varied between ethnicity groups in 2013—from 47% of Native American seniors to 70% of Asian/Pacific Islander seniors submitting a FAFSA. FAFSA submission rates increased for all student groups from 2012 to 2013, although some groups had greater increases than did others. The most noticeable difference in 2013 was the increase in submissions for Native American seniors, from 30% in 2012 to 47% in 2013. Native Americans (the smallest student group reported here) have had fluctuating submission rates over the last 4 school years, while all other student groups have maintained continuous gains in submission rates over the past 4 years. The lower percentage of Hispanic seniors than of seniors in other ethnic groups submitting a FAFSA in 2013 was consistent with the results from the High School Senior Exit Survey (2012), according to which more Hispanic students than students from other groups were planning to pay for college by working or through scholarships, loans, and/or savings rather than submitting a FAFSA.

### How much federal financial aid for college do Texas students receive?

Students receive financial aid for their postsecondary education from three major sources: the federal government, the state government, and the institutions they attend. Of these three sources, the federal government contributes the greatest amount. At the national level, the federal government provided 76% of students' generally available direct financial aid in the 2010–2011 school year. In Texas, the federal government provided a larger proportion of funds: 85% of the aid. The state provided 6% of aid (compared with 5% nationally) and 9% came from the colleges and universities students attended (compared with 19% nationally) (Creusere, Fernandez, Fletcher, & Rice, 2014).

**Figure 3. AISD FAFSA Submission Rates, by Ethnicity, 2010–2013**



Source. Federal FAFSA Pilot Project and the Texas Higher Education Board FAFSA databases, 2010–2013, prepared by AISD Department of Research and Evaluation staff

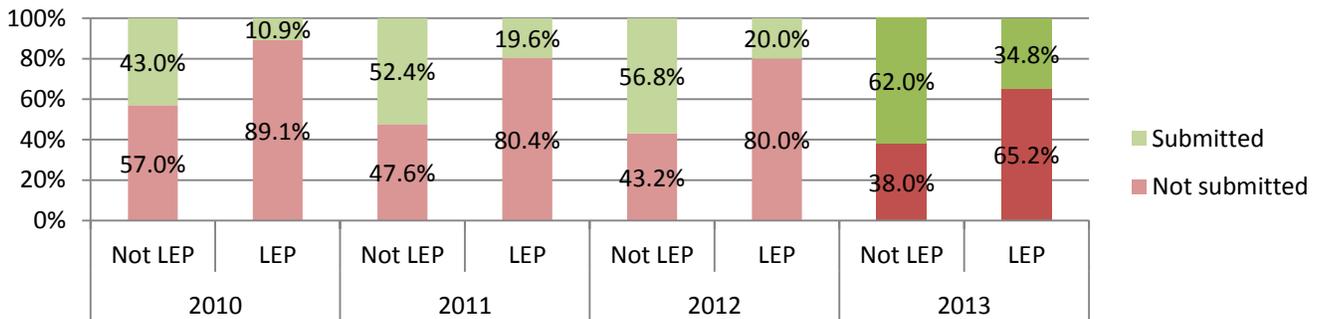
**Did FAFSA submissions differ for English language learners (ELLs) and their English-speaking peers?**

The percentage of ELLs who submitted a FAFSA in 2013 (34.8%) was significantly lower than the percentage of non-ELL students who submitted a FAFSA (62.0%). However, FAFSA submission rates for ELLs have increased every year since 2010. In 2013, the gap in FAFSA submissions between ELL and non-ELL students decreased significantly, from 36.8 percentage points in 2012 to 27.2 points in 2013.

Some ELLs may not be eligible for federal financial aid but may be eligible for state funding. AISD staff assisted some of these students with the TASFA. AISD staff confirmed 94 student TASFA submissions. Because staff were not required to report this information, this number is considered an underestimate.

**What is the TASFA?** In 2001, the state of Texas passed [legislation](#) (HB 1403) to permit foreign-born and immigrant students to qualify as state of Texas residents. As a Texas resident, a student may apply for Texas financial aid programs with the TASFA and qualify to pay in-state tuition and fee rates while in college (Texas A&M University).

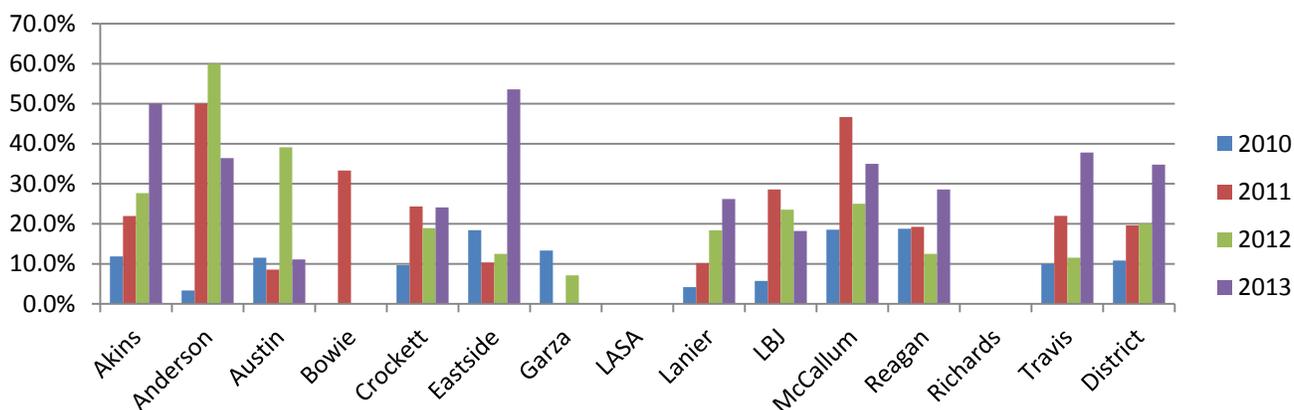
**Figure 4. AISD FAFSA Submission Rates, by English Language Learning St Status, 2010–2013**



Source. Federal FAFSA Pilot Project and the Texas Higher Education Board FAFSA databases, 2010–2013, prepared by AISD Department of Research and Evaluation staff

**Did FAFSA submissions for ELLs vary by campus?** FAFSA submissions for ELLs varied across schools in AISD. Although FAFSA submission rates for ELLs increased every year from 2010 to 2013 at the district level, submission rates fluctuated at some Austin campuses.

**Figure 5. AISD FAFSA Submission Rates for English Language Learning Students**



Source. Federal FAFSA Pilot Project database, 2010–2013

Note. Submission rates are not shown for schools with fewer than five ELLs to preserve student confidentiality.

### In addition to financial needs, what other challenges to postsecondary enrollment do ELLs encounter?

When ELLs graduate from high school but continue to struggle with English and have continuing academic support needs, they may be required to take remedial courses in a postsecondary institution. This may affect college admissions, require additional financial resources for the student, and influence college completion rates (National Conference of State Legislatures, 2013). Students taking remedial classes are more likely than are students not taking those classes to drop out of school before completing a degree (National Conference of State Legislatures, 2013). This is of concern because Texas has one of the highest concentrations of ELLs (17%) in the United States, and 29% of AISD students are ELLs (Kaplin, 2009; Texas Education Agency, 2011). Most ELLs are not recent immigrants (documented or not); more than 85% have attended U.S. public schools for 3 years or more.

**So, how are we doing?** In 2013, district-level FAFSA completion rates were significantly higher than were rates in previous years. However, some groups of students (i.e., economically disadvantaged students and ELLs) continued to have significantly lower FAFSA submission and completion rates than did their counterparts. The district should focus on these student groups to reduce the number of students who experience financial barriers that may limit or prevent access to a postsecondary education.

### Why is postsecondary enrollment for all students so important?

By 2018, 60% of jobs in the United States will require a postsecondary education. College graduates are employed at higher rates than are those who do not graduate from college. People with higher education tend to earn more money and gain larger increases in pay as they age than do people with lower levels of education. Even people with some college experience, but no degree, experience financial benefits. Higher education corresponds with better access to health care, pensions, healthy behaviors, citizen engagement, and better opportunities for children (Baum, Ma, & Payea, 2013). Thus, higher education levels lead to savings for both state and federal governments (Baum, Kurose, & Ma, 2013).

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