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## *A Worrisome Drop in College Aid Applications*

The pandemic has already led to one “lost class” of freshmen. The low rate of completing the financial aid form may signal another.

By Ann Carrns

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Fewer high school students are completing an important step in the college financial aid process, raising concerns about another “lost class” of college freshmen in the coronavirus pandemic.

As of early December, the number of high school seniors nationally who had filed a form known as the FAFSA — short for Free Application for Federal Student Aid — was down about 14 percent from this time last year, according to an online tracking tool that uses data from the federal Education Department.

While that’s a bit of an improvement over rates in November, which showed completions down about 17 percent, it’s still far below what it should be, advocates for college access say, and suggests many students aren’t on a path to attend college next fall. The FAFSA for the 2021-22 academic year became available on Oct. 1.

The drop follows a report earlier this month from the National Student Clearinghouse Research Center, which found that for the class of 2020, enrollment in post-high school education programs was almost 22 percent lower than for the class of 2019. The decline was about 33 percent for students from “high poverty” schools.

“It’s devastating,” said Kim Cook, executive director of the National College Attainment Network, a nonprofit organization that works on behalf of low-income and minority students. She said fears that the pandemic may have spawned a “lost class” of high school seniors this year appear to have been warranted.

The latest FAFSA data suggests the trend may be continuing because completion of the form is a “canary in a coal mine,” Ms. Cook said. Students who submit the form are far more likely to attend college and finish their degree.

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Unlike students from more affluent families, who sometimes take a year off before college to travel or gain experience, students from lower income families tend to fall off track if they delay enrolling, she said. The demands of working to support themselves or their families often take over and make it difficult for them to catch up. “There is no ‘gap year’ for our students,” Ms. Cook said.

There's still time for students to file the form, which serves as the doorway to federal grants and loans as well as financial aid from states and individual colleges. But some states and colleges have earlier deadlines for scholarship funds, and some dole out aid on a first-come, first-served basis, so filing earlier is generally best. "The earlier you complete it, the more money you tend to be eligible for," said Sally Mayes, chief of staff at The Education Trust-New York, a nonprofit organization that promotes educational equity across the state.

With that in mind, college access advocates are working with high schools to step up outreach so that students are encouraged to complete the FAFSA. It may be difficult for students and families to give priority to filling out a complex financial form when they may be struggling to meet basic needs like food and housing amid the pandemic, Ms. Cook said. But students should consider that "it's exactly what could change the game for you and your family," she said.

Many high schools have shifted to virtual learning during the pandemic, and they have also moved traditional FAFSA information events online. But the FAFSA asks for a lot of detailed information and while general advice sessions are a start, aid experts say, students often need one-on-one help to complete the form.

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The pandemic and the shift to virtual learning have added to the challenge of helping students complete the form, said Nathan J. Daun-Barnett, an associate professor at the Graduate School of Education at the State University of New York at Buffalo and an expert on college access. The university partners with Say Yes Buffalo, a local nonprofit group, and area schools on a FAFSA completion project, which recruits graduate students as paid interns to work one-on-one with high school students to fill out the FAFSA and related documents.

Before the pandemic, he said, interns met individually with students at local high schools to complete the forms. Now, students are able to schedule virtual visits with 42 interns, but sometimes technology can pose challenges. There have been cases, for example, in which a student is trying to complete the FAFSA from home on a cellphone, while also talking to the intern on the same phone. "It's not an optimal way to complete the process," he said.

Counselors at Leonardo da Vinci High School in Buffalo, which has earned recognition for its efforts to have students complete the FAFSA say this year has been a challenge because their students have been learning remotely since April. But, they said, the university interns are a big help.

Cheryl Shul, one of the school's two counselors, said they normally could just pull students out of class if needed and have them work on the form. This year, she and her colleague are relying even more heavily on phone calls, reminder apps, texts and email to nudge students. "We're good at hounding them," she said.

Counselors have also had to be flexible about normal workday boundaries. Last year, Ms. Shul said, she may not have responded to a text from a student with a FAFSA question late in the evening. But this year, she usually replies, knowing that waiting until the next day may mean it's harder to reach the student.

Schools looking for ideas for reaching students can check the attainment network's website, which offers a guide for FAFSA completion.

Here are some questions and answers about the FAFSA:

**The current FAFSA uses income from 2019, but my family's income dropped in 2020. What should I do?**

Fill out the form using the data it requests, financial aid experts say. Then, contact the college financial aid office — right away if you can, but definitely after you are accepted for admission — to explain your circumstances, financial aid advocates say. The college can review your situation to see if you qualify for more help. Don't be shy about calling, advocates say. Financial aid offices are used to getting these questions.

**How often do I have to submit the FAFSA?**

You must submit a new FAFSA each year that you attend college.

Some private colleges require a separate form, the CSS Profile, which asks for even more details. Some colleges require it annually as well, but others ask for it just once, before a student's freshman year.

**Are there plans to simplify the FAFSA?**

A bill before Congress would greatly reduce the number of questions on the form. The measure was proposed by retiring Senator Lamar Alexander, Republican of Tennessee, and Senator Doug Jones, Democrat of Alabama, who is leaving Congress next month. The measure is subject to negotiation, and action on it is uncertain.