

## FAFSA Filing Rates at Wisconsin High Schools

By: Nicholas Hillman, Ellie Bruecker, and Valerie Crespín-Trujillo

Beginning this school year, high school seniors across the country are able to apply for federal student financial aid three months earlier than before. Instead of having to wait until January of their senior year, students can now file the Free Application for Federal Student Aid (FAFSA) starting October 1st. In addition, when students file they can use their family's federal income tax information from the previous year, instead of waiting for the current year's tax records.

These two, seemingly small policy changes — “Early FAFSA” and the ability to use historical tax records — should have measurable effects on improving college access and affordability. Simply completing the FAFSA can open doors of opportunity for many students, which is why school districts, state officials, and federal policymakers are making FAFSA completion a high priority for high school seniors.

Unfortunately, we know very little about how well high schools are doing with respect to encouraging students to file the FAFSA. To address this gap, we analyzed FAFSA filing rates at public and private high schools across Wisconsin and found significant room for improvement.

### Abstract

This policy brief examines FAFSA filing rates at public and private high schools across Wisconsin, using data from the U.S. Department of Education. It finds that schools serving more low-income students and students of color have lower filing rates than higher-income schools and those serving predominantly white or Asian students. The brief concludes with policy and programmatic recommendations for increasing FAFSA filing rates statewide.

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Key findings include:

- The average high school filing rate is 56 percent;
- Schools serving more low-income students and students of color have lower filing rates;
- Schools receiving higher college readiness scores have higher filing rates.

What follows is an overview of our key findings, along with policy and programmatic recommendations for state and district leaders to improve FAFSA filing rates statewide. These include expanding counseling efforts, adopting text-messaging campaigns, and engaging with community partners to help improve completion rates. We also recommend that colleges and universities set aside funds for late filers and maximize aid packages for students with the greatest unmet financial need.

## The Importance of the FAFSA

Students enrolled in public, four-year institutions face published tuition rates of \$9,650, while non-tuition expenses (e.g., room, board, etc.) account for another \$14,960 annually.<sup>1</sup> It is nearly impossible for most students to pay these expenses out of pocket, making financial aid a powerful tool for helping individuals invest in college. Without aid, many students would either forego college altogether or struggle to stay enrolled due to financial pressures. Even with aid, many students struggle with finances, despite having access to grants, loans, and work-study to ease their financial burdens.

Nationally, 68 percent of graduating high school students enroll in college by the following October.<sup>2</sup> This is known as the immediate college enrollment rate, and it varies by race and family income groups: low-income, black, and Hispanic high schoolers have the lowest college-going rates.

Among students who immediately enroll in college after high school, about 80 percent file the

FAFSA.<sup>3</sup> Having filed, these students are eligible to receive federal Pell Grants, loans, and work-study — or some combination thereof — to help them pay for college. States and individual colleges also use the FAFSA to disburse their own aid to students.

When students fail to file the FAFSA, they forego an average of nearly \$10,000 in total aid they otherwise would be eligible to receive.<sup>4</sup> Students may fail to file for a number of reasons, including being discouraged by the complex application process; believing they do not need or qualify for aid; or being poorly informed about how to apply. Regardless of the reason, leaving money on the table can discourage students from enrolling and persisting in college.<sup>5</sup>

## Overall Filing Rates

In our analysis, we used the U.S. Department of Education's 2015-16 FAFSA filing data to identify the total number of completed forms for each of 547 high schools in Wisconsin. We selected this year, because it offers the most complete dataset for our analysis, allowing us to link school-level data to a number of additional variables including school type, free and reduced-price lunch, racial/ethnic enrollments, and college readiness scores.

This data includes first-time filers who are under the age of 18 and received their high school diploma prior to the FAFSA filing cycle. We used this data as the numerator in our filing rate calculation, while the denominator included the total number of seniors at each high school.<sup>6</sup> Schools with fewer than five filers ( $n=14$ ) were excluded from the analysis, resulting in a final dataset of 533 schools.<sup>7</sup>

Figure 1 (next page) shows FAFSA filing rates for graduating seniors at all Wisconsin high schools during the 2014-15 school year (2015-16 FAFSA cycle). Filing rates ranged between 8 and 100 percent, with a majority falling between 44 and 68 percent. The mean filing rate was 56 percent.



Figure 1 provides a baseline measure of filing rates for an entire FAFSA cycle. However, the U.S. Department of Education has also released weekly data for the most recent (2017-18) filing cycle, which is the first cycle using “Early FAFSA.” While school-level data is not yet available for this cycle, in Figure 2 we show the total number of forms completed within the first eight weeks of this year’s FAFSA filing cycle, compared to the total number of forms completed by week eight of last year’s filing cycle.

Figure 1: FAFSA filing rates at Wisconsin high schools

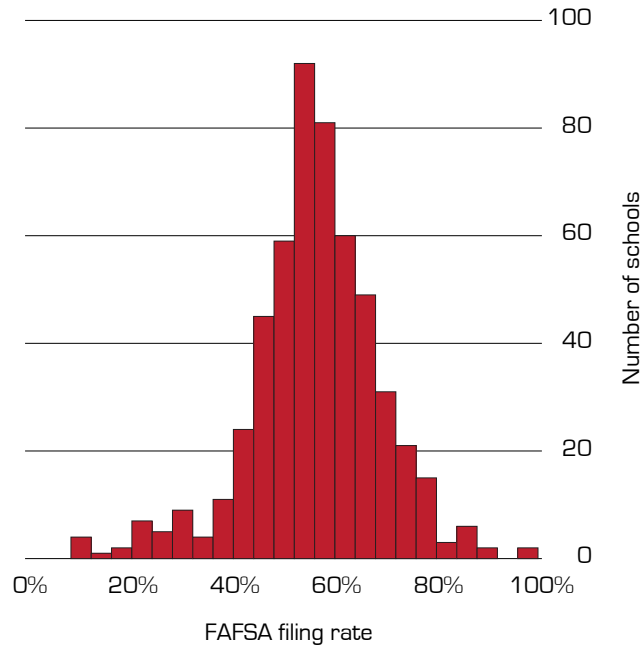
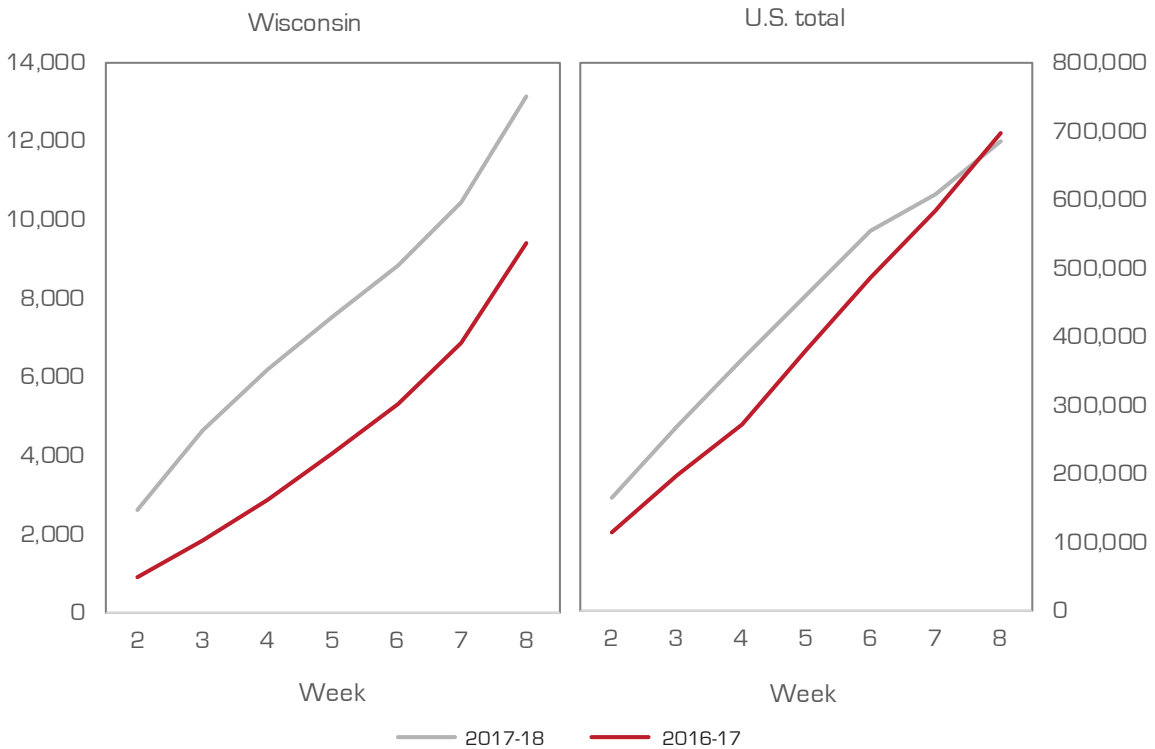


Figure 2: Number of completed FAFSAs within first eight weeks of the filing cycle<sup>8</sup>



In the first eight weeks of the current (2017-18) cycle, 13,145 Wisconsin seniors filed their FAFSA. This represents a 40 percent boost in completions when compared to week eight of last year’s cycle (2016-17), in which only 9,047 seniors had filed.

Interestingly, the boost in FAFSA completions seen in Wisconsin this year is not mirrored nationwide. Nationally, the total number of FAFSAs filed by week eight in the current cycle is actually 2 percent below last year’s completion number. After the first month of the 2016-17 and 2017-18 cycles, the total number of FAFSA completions began to converge. This finding warrants further research and raises the possibility that early filing may not ultimately result in higher filing rates by the time the cycle ends. It is also important to note that according to data from the National College Access Network, FAFSA completions are growing in Midwestern and Southern states, but not in New England or West Coast states (see Appendix).<sup>9</sup>

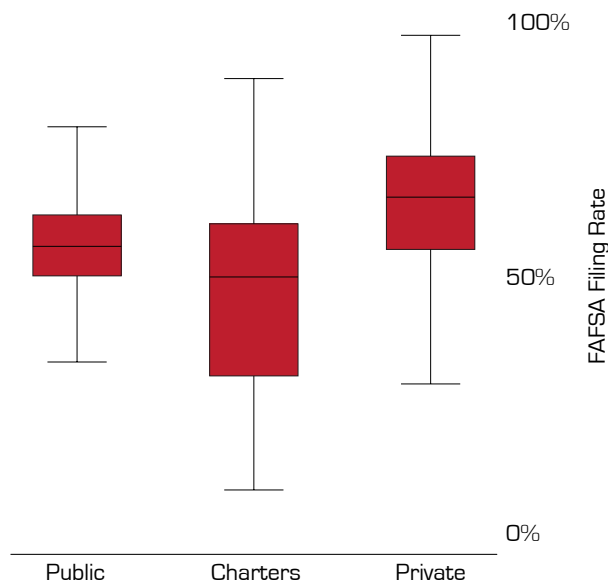
## Filing Rates by School Characteristics

The following analysis documents differences across schools in Wisconsin with respect to filing rates during the 2015-16 FAFSA filing cycle. We compared filing rates by school type, the percent of students receiving free and reduced-price lunch, students’ racial/ethnic profile, and college readiness scores, revealing important differences in filing rates across school characteristics.

### School Type

We found that charter schools have lower median filing rates than both traditional public schools and private schools. Figure 3 shows the median filing rate for charter, public, and private schools as 50 percent, 56 percent, and 65 percent, respectively.

Figure 3: Wisconsin FAFSA filing rates by school type

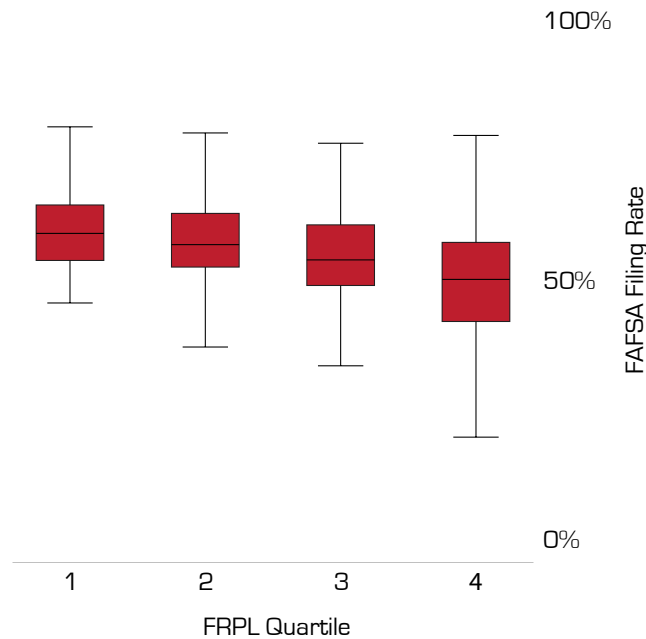


The reasons for this variation warrants further investigation. It may be driven in part by the sample size of each group; there are simply more traditional public schools (n=427) than charter (n=40) and private schools (n=66), meaning the latter are more sensitive to outliers. Or it could be driven by the profile of students attending these schools, since private schools enroll more homogenous students who may be more likely to file in the first place.

### Free and Reduced-Price Lunch

Although free and reduced-price lunch (FRPL) is an imperfect proxy for the socioeconomic status of schools,<sup>10</sup> it does help identify schools serving low-income students. Our analysis reveals that schools with a large proportion of FRPL students have the lowest filing rates (see Figure 4). While schools with the lowest share of FRPL students (those in Quartile 1) had a median filing rate of 59 percent, the median rate dropped to 50 percent for those schools serving the highest share of FRPL students (Quartile 4). Students who receive FRPL are likely to also be eligible for Federal Pell Grants,<sup>11</sup> so improving filing rates in high FRPL schools is an important step to improve college access and affordability for low-income students.

Figure 4: Wisconsin FAFSA filing rates by free and reduced-price lunch quartiles



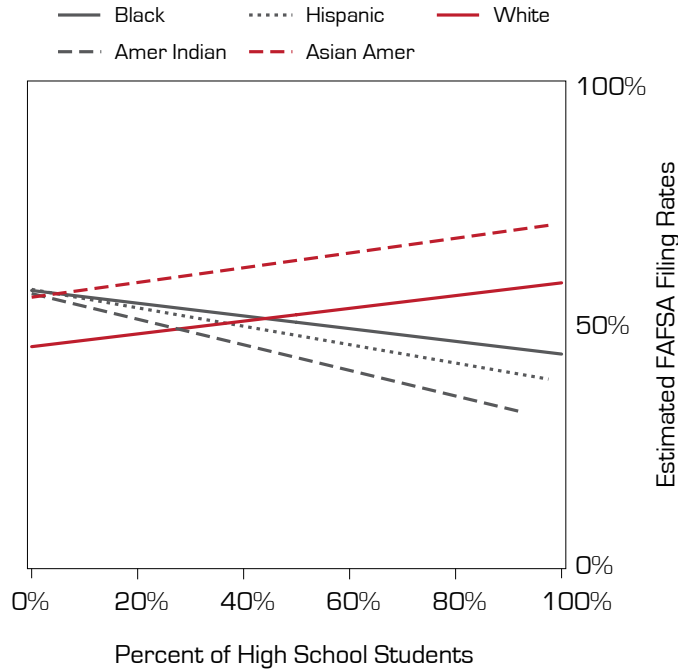
### Racial/Ethnic Composition

The average Wisconsin high school is 80 percent white, with black and Hispanic enrollment at approximately 8 and 7 percent, respectively. Approximately 5 percent of students are Asian, American Indian, or another racial/ethnic categorization.

Figure 5 focuses on differences in filing rates by schools' racial/ethnic composition. High schools enrolling higher percentages of Hispanic, black, and American Indian students have lower filing rates on average than schools predominantly serving white and Asian students. Schools that are majority non-white have an average filing rate of 47 percent, while schools that are majority-white have an average filing rate of 57 percent.



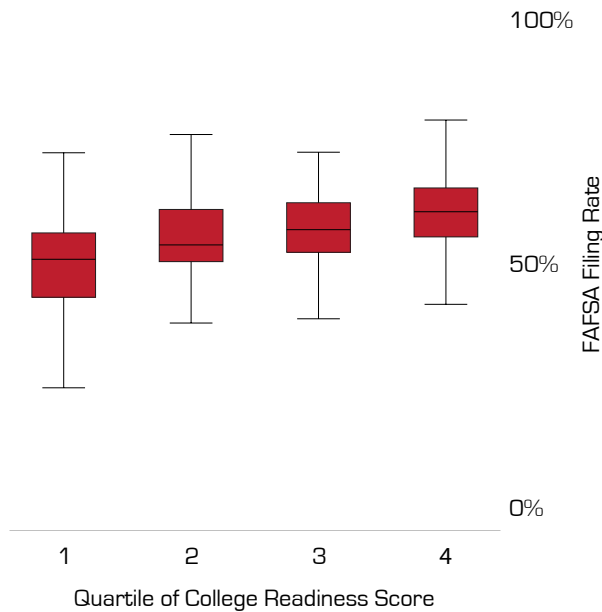
Figure 5: Wisconsin FAFSA filing rates by racial/ethnic profile of high school



### College Readiness

In 2011, the state of Wisconsin replaced its Adequate Yearly Progress reports with a new accountability system that includes an “On-Track to Graduation and Postsecondary Readiness” performance indicator. Under current state policy, this college readiness score combines high school graduation rates and ACT test participation and performance. The scores range from 0 to 100.<sup>12</sup>

Figure 6: Wisconsin FAFSA filing rates by college readiness score quartiles

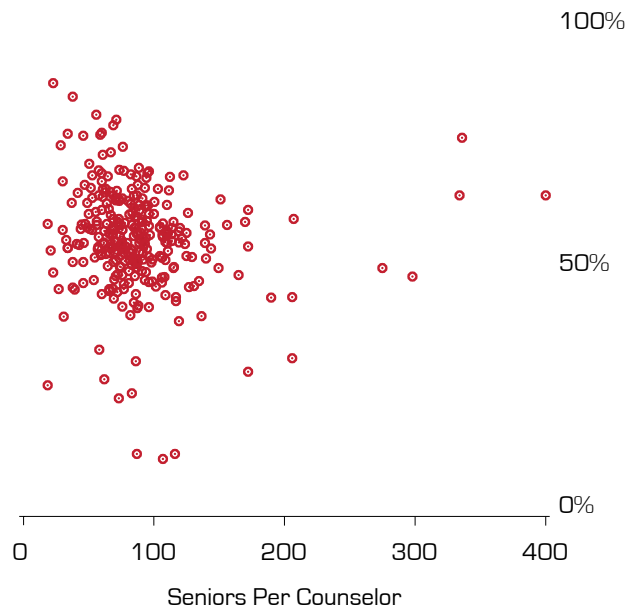


In Figure 6, we disaggregate schools according to their score quartile, where Quartile 1 includes the lowest-scoring school and Quartile 4 includes the highest-scoring schools. The median filing rate for the lowest-scoring schools is 49 percent, while the highest-scoring schools have a median filing rate over 60 percent.

### Student-to-Counselor Ratios

High school counselors play a critical role in helping students navigate the college application and financial aid process. Using DPI data, we estimate there are about 90 high school seniors per counselor, though this number ranges from a low of 19 students per counselor to a high of 400. Figure 7 shows that filing rates are negatively correlated with the ratio of seniors per counselor; schools with high numbers of seniors for every counselor tend to have lower FAFSA filing rates.

Figure 7: Wisconsin FAFSA filing rates by student-to-counselor ratio



### Implications

The majority of Wisconsin high school seniors file the FAFSA, and the take-up of “Early FAFSA” is likely to increase completion rates statewide. This is promising in light of emerging research on the positive effects of filing, as well as the consequences of not filing. By improving filing rates, Wisconsin students will leave less money on the table and improve their chances of success in college. However, the findings from this analysis suggest there are areas of improvement with respect to equalizing FAFSA filing rates across schools.

We focus on four promising strategies the state of Wisconsin might employ to improve filing rates and close the gaps discussed in this paper:

#### 1. Provide student-level FAFSA information to high school counselors.

In some states, such as Colorado and Illinois, the state financial aid agency provides schools with the names of students who have submitted and completed their FAFSAs. With this information, counselors



can identify specific students who have either not yet filed or have incomplete applications; without it, counselors only know aggregate school-level filing rates, similar to what is reported here. In collaboration with the Wisconsin Higher Education Aids Board, state policymakers may be able to identify strategies to help counselors make use of student-level FAFSA filing information.

Unfortunately, schools with the highest student-to-counselor ratios are already stretched thin with respect to time, manpower, and resources to help students financially prepare for college. For this reason, policymakers and districts should provide schools with sufficient resources to improve student-to-counselor ratios and employ strategies to help these professionals implement best practices at scale.

## **2. Continue to enhance statewide, regional, and local FAFSA completion efforts.**

College Goal Wisconsin and Form Your Future are two examples of statewide resources available to students who need help filing their FAFSA. Additionally, some school districts have partnered with local youth services organizations and other community groups to raise filing rates; an example is Milwaukee Succeeds' FAFSA Challenge, which aims to increase FAFSA completion by 20 percentage points for high school seniors. These efforts tap into existing social and community networks to help students navigate the FAFSA filing process. The state could further support these efforts by helping districts collaborate and design evidence-based interventions such as text-message campaigns or financial aid coaching that have been proven to improve filing rates.<sup>13</sup> Doing so should not only improve filing rates, but ultimately will improve college access and affordability.

## **3. Reduce financial aid gaps between early and late filers.**

When state and institutional financial aid programs use a first-come, first-serve basis for awarding aid, students who file the FAFSA late in the cycle tend to receive less aid.<sup>14</sup> Adult students

who work and delay their entry to college are most likely to file late, yet these students often have high unmet need. Colleges and state aid programs should set aside aid for late filers to address the financial needs of all students, regardless of when they file. In addition, state policymakers should incentivize colleges to maximize aid packages for students with the greatest unmet financial need.

## **4. Continue to monitor filing rates in light of recent changes.**

With the FAFSA now available in October and easier to complete, it is important to monitor whether the gaps reported in this brief begin to close. It is also important to monitor whether campuses are changing their admissions or financial aid deadlines in ways that support student success. One of the advantages of "Early FAFSA" is that it gives students more time to financially prepare for college and to shop around for options. However, if colleges respond by speeding up their aid priority dates, for example, this could have a counteracting effect. One way to provide leadership in this area is to reconfigure the state's PreK-16 Leadership Council that includes partners from DPI, the Wisconsin Technical College System, University of Wisconsin System, and Wisconsin Association of Independent Colleges and Universities. This Council could monitor the trends reported in this brief and support high school and college filing initiatives.

To our knowledge, this brief is the first statewide analysis of high school FAFSA filing rates in Wisconsin. We plan to update this analysis as additional data becomes available, and we hope it is useful for framing policy discussions related to financial aid policy and college affordability in the state. We also hope these findings help officials diagnose and identify promising strategies to close filing gaps across high schools. With this new information, this brief can help support ongoing efforts to improve college access and affordability in Wisconsin.





Appendix: Total number of FAFSA submissions and completions by week eight of the filing cycle

	Submissions			Completions			Submissions			Completions		
	2016-17	2017-18	% change	2016-17	2017-18	% change	2016-17	2017-18	% change	2016-17	2017-18	% change
AK	2,842	2,126	-25%	2,892	1,868	-35%	2,086	2,396	15%	1,696	2,220	31%
AL	6,241	8,497	36%	5,249	7,608	45%	17,425	20,771	19%	16,527	18,888	14%
AR	4,621	6,661	44%	3,737	5,822	56%	345	668	94%	317	687	117%
AZ	12,331	13,881	13%	11,021	12,448	13%	2,637	5,480	108%	2,355	5,078	116%
CA	113,425	89,120	-21%	96,962	77,085	-20%	4,786	3,053	-36%	4,377	2,889	-34%
CO	11,070	12,991	17%	9,066	10,845	20%	29,191	24,898	-15%	26,275	22,569	-14%
CT	15,980	10,939	-32%	14,057	9,718	-31%	2,495	3,530	41%	2,238	2,954	32%
DC	1,499	1,137	-24%	1,343	1,127	-16%	6,182	7,120	15%	6,103	5,986	-2%
DE	2,632	2,172	-17%	2,195	1,962	-11%	61,699	46,027	-25%	54,676	42,408	-22%
FL	30,625	36,757	20%	25,867	33,315	29%	35,041	28,271	-19%	32,149	26,351	-18%
GA	15,600	14,699	-6%	13,439	13,477	0%	6,305	8,954	42%	5,304	7,628	44%
HI	4,457	3,732	-16%	3,757	3,063	-18%	14,781	12,490	-15%	11,900	12,056	1%
IA	6,654	7,800	17%	5,502	7,109	29%	31,407	27,394	-13%	27,979	25,362	-9%
ID	4,874	4,035	-17%	4,201	3,517	-16%	3,594	2,114	-41%	3,140	1,949	-38%
IL	54,265	55,245	2%	46,024	50,775	10%	6,598	7,931	20%	5,956	7,099	19%
IN	13,641	13,268	-3%	11,914	11,426	-4%	887	1,143	29%	850	1,136	34%
KS	5,334	6,896	29%	4,174	6,839	64%	36,053	23,575	-35%	30,069	21,385	-29%
KY	17,293	17,007	-2%	15,018	16,531	10%	49,388	67,274	36%	41,218	58,425	42%
LA	5,355	8,016	50%	4,598	6,578	43%	3,144	4,693	49%	2,235	3,952	77%
MA	26,634	18,693	-30%	22,831	16,690	-27%	22,387	17,555	-22%	20,250	15,673	-23%
MD	19,368	13,346	-31%	15,695	12,521	-20%	2,233	1,341	-40%	1,892	1,566	-17%
ME	4,961	4,099	-17%	4,516	3,589	-21%	21,849	18,589	-15%	19,512	17,581	-10%
MI	24,513	25,903	6%	21,986	23,067	5%	10,406	13,525	30%	9,407	13,145	40%
MN	8,697	12,478	43%	7,332	10,661	45%	4,009	3,205	-20%	3,626	3,099	-15%
MO	11,685	15,186	30%	10,760	12,894	20%	607	1,426	135%	566	1,237	119%
MS	3,846	5,121	33%	3,301	4,132	25%	<b>803,978</b>	<b>763,228</b>	<b>-5%</b>	<b>698,054</b>	<b>685,990</b>	<b>-2%</b>
							<b>Total</b>					



## End Notes

- 1 College Board (2016). Trends in Student Aid. Average Estimated Undergraduate Budgets, <https://trends.collegeboard.org/college-pricing/figures-tables/average-estimated-undergraduate-budgets-2016-17>
- 2 National Center for Education Statistics (2016). The Condition of Education, Immediate College Enrollment Rate, [http://nces.ed.gov/programs/coe/indicator\\_cpa.asp](http://nces.ed.gov/programs/coe/indicator_cpa.asp)
- 3 National Postsecondary Student Aid Study: 2012 using FEDAPP, UGLVL2, HSGRADYY (2011), SECTOR4, and WTA000.
- 4 Kofoed, M. S. (2016). To Apply or Not to Apply: FAFSA Completion and Financial Aid Gaps. *Research in Higher Education*.
- 5 Bettinger, E. P., Long, B. T., Oreopoulos, P., & Sanbonmatsu, L. (2012). The Role of application assistance and information in college decisions: results from the H&R Block FAFSA experiment. *The Quarterly Journal of Economics*, 127(3), 1205–1242. Castleman, B., & Page, L. (2014). Freshman Year Financial Aid Nudges: An Experiment to Increase FAFSA Renewal and College Persistence. *Journal of Human Resources*. Novak, H., & McKinney, L. (2011). The Consequences of Leaving Money on the Table: Examining Persistence among Students Who Do Not File a FAFSA. *Journal of Student Financial Aid*, 41(3). Retrieved from <http://publications.nasfaa.org/jsfa/vol41/iss3/1>
- 6 This data comes from the Wisconsin Department of Public Instruction, here: <http://wisedash.dpi.wi.gov/Dashboard/Page/Home/Topic%20Area/Enrollment>
- 7 One school yielded a filing rate greater than 100 percent, so we recoded it to 100 percent to retain it in the analysis.
- 8 FAFSA submissions and completions for schools reporting fewer than five filers are unavailable in the raw data: <https://studentaid.ed.gov/sa/about/data-center/student/application-volume/fafsa-completion-high-school>
- 9 NCAN (2016). First Look at Early FAFSA Data: Submissions, Completions are Up. <http://www.collegeaccess.org/BlogItem?dg=Od60b33a-d052-4c1e-b56d-ab280960fb60>
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- 11 Kelchen, R., & Goldrick-Rab, S. (2015). Accelerating College Knowledge: A Fiscal Analysis of a Targeted Early Commitment Pell Grant Program. *The Journal of Higher Education*, 86(2), 199–232. Heller, D. E. (2006). Early commitment of financial aid eligibility. *American Behavioral Scientist*, 49(12), 1719–1738.
- 12 For more information, see <http://dpi.wi.gov/accountability>
- 13 See, for example: Bettinger, E. P., Long, B. T., Oreopoulos, P., & Sanbonmatsu, L. (2012). The Role of application assistance and information in college decisions: results from the H&R Block FAFSA experiment. *The Quarterly Journal of Economics*, 127(3), 1205–1242. Castleman, B., & Page, L. (2014). Freshman Year Financial Aid Nudges: An Experiment to Increase FAFSA Renewal and College Persistence. *Journal of Human Resources*.
- 14 McKinney, L., & Novak, H. (2015). FAFSA Filing Among First-Year College Students: Who Files on Time, Who Doesn't, and Why Does it Matter? *Research in Higher Education*, 56(1), 1–28. <https://doi.org/10.1007/s11162-014-9340-0>



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# POLICY BRIEF

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