

EDUCATION

Thousands fewer Arizona high school seniors apply for financial aid. But there is still time to sign up

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Maintaining focus and keeping grades up has been challenging for many high school students over the past year that they have spent learning virtually due to the pandemic.

High school seniors faced the added challenge of having to prepare for postsecondary education, with filling out the Federal Application for Student Aid (FAFSA) from home a significant part of that.

Many still haven't submitted it.

More than 3,000 fewer seniors have completed the application than this time last year in Arizona, a more than 9% decline, according to data tracked by the National College Attainment Network as part of its #FormYourFuture campaign. That could signal a possible drop in postsecondary school enrollment for the coming school year.

The decline is stacked on top of last year's smaller decline.

The drop was steeper at high schools in lower-income areas and in communities of color.

The FAFSA allows for the U.S. Department of Education to determine an applicant's possible eligibility for financial assistance in the form of loans, grants or scholarships or work-study.

More than 27,400 Arizona high school seniors have completed an application so far, according to data shared by the Arizona Commission for Postsecondary Education's FAF\$A Challenge.

"Navigating the postsecondary process was not easy for most students and families before the pandemic, and it is especially difficult for those coming from first generation low-income

backgrounds," said Dolores Ramirez, Phoenix Union High School District postsecondary articulation specialist.

Students like Ashley Luna, a senior at Phoenix Metro Tech High School, had to apply to colleges and file an FAFSA remotely.

"I'm a first generation student, so (my parents) didn't know that that was a thing, or what it really was like," Luna said.

Many schools and organizations throughout the state are trying to help students with the forms and raise the completion rate.

College Success Arizona has hosted 11 drive-in FAFSA application assistance events since November.

A final drive-up event for families is scheduled from 4 p.m. to 7 p.m. Wednesday in the Tempe Public Library parking lot. Families can learn more and sign up for a time slot here.

Applicants can start or continue their application in the Federal Student Aid website.

What this means for the Class of 2021

The decline in applications is greater in schools with a higher enrollment of minority students, which saw a 15% drop, and at Title I schools (with a high percentage of students from low-income families), which saw close to an 11% drop.

Families from ZIP codes in Phoenix Union Union High District, a majority Hispanic population district, were disproportionately impacted by the pandemic. Its schools stayed with remote learning for an entire year, returning to classrooms in March.

"Many students are working or have taken on many more responsibilities in and out of the home in order to assist with household expenses that have been impacted by COVID," Ramirez said. "It is difficult for young adults to understand the long term implications on career wages if they are not able to pursue a postsecondary education due to family, time and financial needs."

Julie Sainz, the state's FAFSA Challenge project manager, said, "FAFSA completion is very much tied to the likelihood of a student going to enroll in some sort of postsecondary education."

The ability to afford postsecondary education is a key indicator of whether a student decides to further his or her education, making the FAFSA a key step toward college attainment.

The U.S. saw a 6.8% drop in college enrollment last fall, according to data from the National Student Clearinghouse Research Center.

Maricopa County Community Colleges saw a sharp drop compared with recent years. It had 17,400 fewer students enrolled in fall 2020 compared with fall 2019, a 14.5% drop.

Patricia Peppin, interim dean of enrollment services at Mesa Community College, said enrollment has been down so far this year compared with 2020 and 2019 enrollment numbers.

"Many people have lost their jobs due to COVID and their priority is to be able to support their families and themselves," said Peppin in an emailed statement. "Education doesn't become their priority during these hard times."

"Each year, students leave millions of dollars of free money on the table because they did not complete the FAFSA," Sainz said. "We want students and families to know that the FAFSA is a resource that can assist them to pay for a postsecondary education, which includes a fouryear university, community college, vocational school or even a certificate program."

Arizona was behind already

Arizona is among the states with the lowest FAFSA completion rate in the nation. It currently ranks 49 with a little over 33% of high school seniors applying for financial aid, according to data from the #FormYourFuture campaign.

Tennessee currently ranks first, with a higher than 69% FAFSA completion rate.

The state numbers are consistent with declining completion rates across the nation since the pandemic. The completion rate among the Class of 2021 is 7% lower now nationally than this time last year. That is equal to more than 1.7 million fewer high school seniors applying for federal aid compared with last year

Seeing how low the FAFSA completion rate was in Arizona, the Governor's Office of Education, the Arizona Commission for Postsecondary Education and other organizations started the FAF\$A Challenge in 2019 with the ultimate goals of reaching a 78% completion rate by high school seniors by 2030.

The initiative sets yearly goals and provides tools and resources to counselors and families to support students through the application process. It also has an online data dashboard, which displays the FAFSA completion data it collects. Unlike the #FormYourFuture campaign, it does not include private and online school numbers.

"Having a state goal really gives us kind of that north star to strive for as far as FAFSA completion goes, and I think it will definitely continue," Sainz said. "We'll continue to grow as a state and hopefully move higher in the ranks. It's just that COVID obviously kind of put a little damper on things."

More than 11,800 applications would have to be submitted by the end of June to reach the FAF\$A Challenge's 2021 goal of a 52% completion rate.

Although schools went virtual near the end of last school year, the percentage of FAFSAs completed dropped 1% in the state. Still, the state's public universities saw a 4.5% increase in enrollment in fall 2020, with much of the enrollment happening in online programs, according to a report by the Arizona Board of Regents.

The regents and state universities won't know the official impact of these FAFSA completion declines on enrollment numbers until the fall.

It is not too late

Luna had to apply for FAFSA from home, and said she found the questions to be difficult to answer without her parents' understanding of it, but she was able to complete the form. She plans to study engineering at Smith College in Massachusetts.

Organizations and schools are working to get more students to apply for financial aid that can help them get into postsecondary schooling.

The FAF\$A Challenge is recognizing schools for their efforts through monthly competitions.

Catalina Foothills placed first in the FAF\$A Challenge's monthly competition in February in the large schools category with a 58%. University High School in Tucson led in the medium enrollment category with an 85% completion rate, and Gilbert Classical High School led in the small school category with a 92% completion rate.

Winners for the month of March will be announced in the coming weeks.

College Success Arizona has an artificial intelligence text service called Benji. Families can opt into it to receive reminders and support through the students' application process. An applicant can text Benji and say, "Hey I need someone to help me with my FAFSA." it will then forward that information to one of the organization's partners, whether that is College Depot in Phoenix, Mesa Counts on College or Tempe College Connect, said Heidi Doxey, the organization's community initiatives program manager.

Aid can come in several forms, and there are no specific income level requirements. Several scholarships require that applicants have filed a FAFSA to be considered.

"There's no harm in filling it out, and you just may qualify," counselor Julie McCrea tells families at Catalina Foothills.

Applicants can text "Hi Benji," the digital FAFSA assistant, at 602-786-8171. They can then send "#language" to text with Benji in Spanish. They may also opt out at any time. More information can be found at the website Ask Benji.

How to fill out the FAFSA

- **1.** Set up an account at fsaid.ed.gov. The student and one parent will have to create a FSA ID each to use as electronic signatures. Parents without a Social Security number can sign using a signature page instead.
- **2.** Gather the financial documents necessary.
- **3.** Fill out the required information. Up to 10 postsecondary school choices can be listed.
- 4. Check emails for more information and next steps.
- **5.** Review and act on your awards through the schools.

Help is available from these organizations:

- College Success Arizona
- Arizona FAF\$A Challenge
- Be a Leader Foundation
- Federal Student Aid Office
- College Depot at Burton Barr Central Library, Phoenix
- Tempe College Connect at Tempe Public Library, Tempe
- Mesa Counts on College, Mesa
- Metropolitan Education Commission, Tucson
- Northern Arizona College Access Center, Flagstaff
- C-CREO, Nogales

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