



COMPLETING THE
FAFSA
A CASE STUDY

IN PARTNERSHIP WITH
HECKSCHER
FOUNDATION
for CHILDREN

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Completing the FAFSA

How to Get 98% of High School Seniors in a Public High School to Complete the FAFSA – A Case Study

One in five college students does not complete the FAFSA (the Free Application for Federal Student Aid form one must complete to apply for financial aid), even though most of these students would be eligible for federal and state aid. As a result, many take on unnecessary debt. Low-income students are least likely to complete the FAFSA or submit it early, which increases students' chances of securing the maximum amount of aid. The problem is complex. Some students don't understand what financial aid is, others assume they aren't eligible, some get frustrated with the complex government forms, some cannot get help from family members and still others intend to apply but don't follow through. While there are guides to behavioral science interventions that have worked in

the past at increasing FAFSA completion percentages, including one funded by the Heckscher Foundation for Children ([Nudges, Norms, and New Solutions](#)) none have provided an in-depth step-by-

Many potential college students who do not complete the FAFSA fail to reach college at all.

step guide to how one high-poverty high school accomplishes a near perfect 98% FAFSA completion rate year after year.

This is that guide.

About the School

Central Park East High School (CPEHS) is a high school located in East Harlem, an area in New York City, where approximately 70% of the student body is Black and Hispanic, and the largest share of households reported income is less than \$20,000. Eighty percent of the 505 CPEHS students qualify for free or reduced lunch. When current Principal Bennett Lieberman joined CPEHS 17 years ago, the school had a 35% graduation rate which put it in the 2nd percentile of all high schools citywide, a rapidly declining enrollment of 270 students, 70% daily attendance, and was on a list of schools facing possible closure. CPEHS turned that around. Despite the fact that NYC schools were shut down for most of the 2021 school

year, 99% of Central Park East High School's 128 seniors completed the FAFSA in the 2020-21 school year.¹ In partnership with the Heckscher Foundation for Children and its efforts to further catalyze increased FAFSA completion transparency and completion rates, this is a guide to how Central Park East accomplished this remarkable record. This guide was written by the College Access Staff of Central Park East.²

80%

of the 505 students
qualify for free or
reduced lunch

99%

of students graduated
from high school on
time and 88% enrolled
in college last year

70%

of students
are Black
or Hispanic

¹ Central Park East also now shares its college access structures and practices with three other neighboring high schools and organizes shared college fairs and visits during the academic year for these partnering schools through a partnership which the Heckscher Foundation created (East Harlem Pride School Collaboration).

² CPEHS uses public and private funds to develop a range of strategic supports aimed at building a college-going culture. Through a partnership with CollegeBound Initiative (CBI), CPEHS has one trained full-time Director of College Counseling (DCC) in the school and one part-time CBI College Transition Coach, a recent CPEHS graduate currently attending a local 4-year college, who provides support with clerical, data entry, and other related college office communication tasks. CPEHS utilizes CBI's college awareness and preparation curriculum alongside College Access, Research & Action's (CARA) comprehensive College Inquiry curriculum to build programming for all four years of high school. CPEHS has also implemented CARA's peer-to-peer Youth Leaders program, which is focused on developing peer support in the critical areas of personal statement development, college research and applications, and the financial aid process. The combined effect of CBI's direct services and CARA's curriculum and peer leadership programs has been a potent and successful combination.

9TH
GRADE

Creating Awareness and Building Trust

The FAFSA process at CPEHS is part of a broader trust-building effort with students and families which begins even before students arrive in 9th grade, when students are invited to participate in a summer bridge program, which introduces college-access themes. Once in 9th grade, students are enrolled in a year-long credit-bearing “Freshman Seminar Class” that includes an introduction to the FAFSA process. Ninth graders are also introduced to 12th

grade “Peer Leaders” and “Alumni Panels,” during which time pre-arranged questions regarding financial aid and the FAFSA are prepared for alumni to address, helping to build familiarity around the intimidating college and financial-aid vocabulary. Starting to introduce the process early is key to FAFSA – a process that requires first-generation families to provide confidential financial information that they may be reluctant to provide such as tax returns.

10TH
GRADE

College and Career Lessons Build on 9th grade

Knowledge-building around college and career access and financial aid continues in the 10th grade with a guidance counselor visiting elective classes and using materials developed by the NYC-based organization, College Access: Research & Action ([CARA](#)), which includes explanations of the

financial aid jargon. In addition, the college counselor meets with sophomore students and families to concretely introduce the FAFSA process; specifically, how to file taxes correctly in preparation for the application in senior year. The goal of this effort is to preemptively eliminate roadblocks.

The Rubber Hits the Road

This is the year that the work turns from exposure to the process to taking initial steps towards FAFSA completion. The college sends an email to the 11th grade students in the spring inviting them to join a Google Classroom. Through the Classroom, the counselor assigns four specific tasks related to FAFSA completion and college applications: 1) senior intake form; 2) comprehensive financial aid survey; 3) a “Brag Sheet” (a document detailing students’ high school accomplishments for purposes of teacher and counselor letters of recommendation); and 4) a completed resume. CPEHS collects all necessary information through a Google form survey and uses Dropbox to retain documents. The first two forms collect, for example, preliminary financial information such as household size and adjusted gross income, whom the student lives with, residency statuses, and social security numbers, as applicable.

This is the year that the work turns from exposure to the process to taking initial steps towards FAFSA completion.

Eleventh graders are incentivized to complete each of the assigned tasks since the “reward” is a personally crafted college list by the college advisor with safety, reach and target colleges that have been strategically tailored to their academic interests and special “opportunity” program eligibility (in NY programs like ASAP, EOP or HEOP). If students fail to complete any of these four steps in the spring, the college counselor pulls them out of class to meet one-on-one to assist, and this process of follow up continues through the summer

months, if necessary. The college advisor visits junior English classes to continue the college/FAFSA process which had been started in 9th grade.

Parent contact is initiated via email, phone, and Instagram with an invitation to attend an annual group College/Financial Aid Information Session for all 11th grade families. The goal of this meeting is to address two anticipated barriers in the FAFSA process: 1) parent reluctance to provide financial information, and 2) potential discomfort families feel with discussing necessary but private information that they think might adversely affect their child’s financial aid process - such as citizenship status, history of not filing taxes, or legal guardianship issues, among others. It is emphasized at this meeting that in order to complete the FAFSA, families must start properly completing their 1040 filings now, since the government looks back at tax documents for two years for FAFSA purposes. During the meeting, CPEHS stresses confidentiality and reiterates that the importance of providing tax documents early is not only for financial aid application purposes but for possible post-application verifications after submitting the FAFSA and/or the CSS Profile to private colleges. Examples of tax documents needed for the financial aid process are also provided to parents which they find very helpful.

If all of the efforts in the spring and summer fail to produce the information and documents needed to work productively with families, CPEHS continues to engage families through individual outreach once school begins in the fall. These efforts have led to 100% survey response completion at CPEHS.

Senior Seminar & Youth Leadership

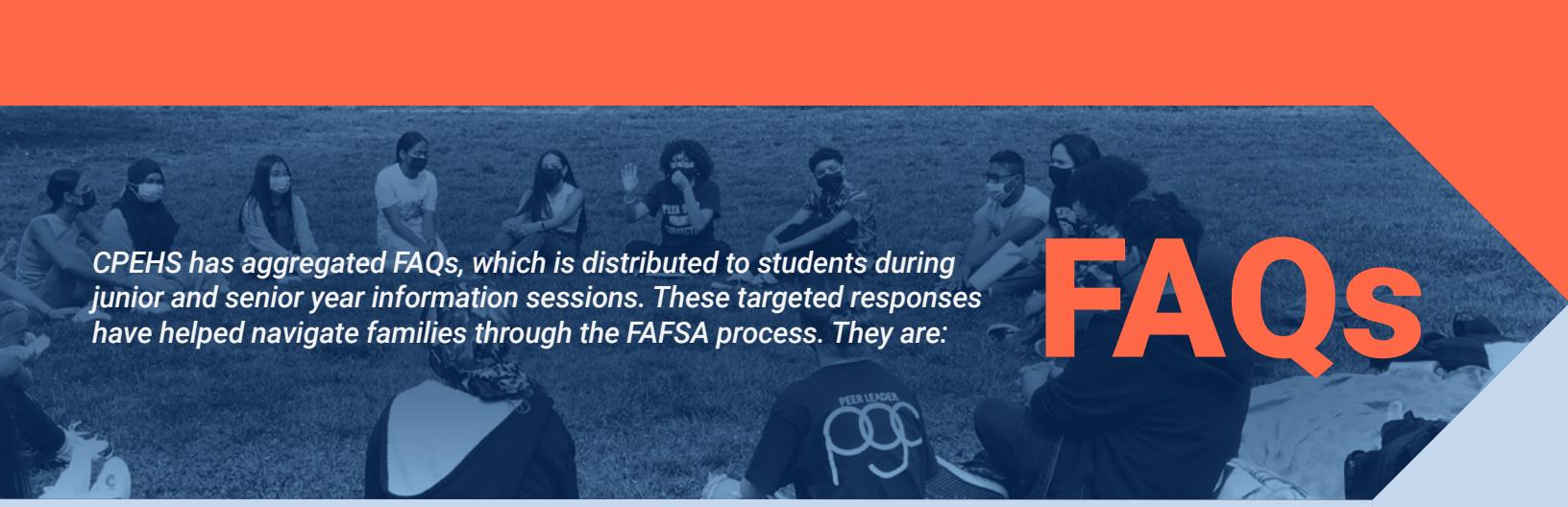
Every senior is enrolled in a Senior Seminar class. This is a graded, credit-bearing course that meets twice per week and focuses on the college application and financial aid process. Each class is co-taught by the college counselor, a teacher and three 12th Grade “Youth Leaders” who are trained by College Access: Research & Action ([CARA](#)) in a month-long summer training program that prepares them to support their peers in completing college and FAFSA applications in the fall. During the school year, Youth Leaders meet once a week to discuss application progress, plan college-related events, and review FAFSA completion. Youth Leaders who receive positive evaluations from the college counselor are provided with stipends for their work throughout the year.

CPEHS uses a Google spreadsheet to track college application and financial aid progress for each 12th grade student. The Director of College Counseling trains the Youth Leaders on collecting information and data tracking which is inputted following each Senior Seminar class. The spreadsheet is reviewed weekly during Youth Leader meetings during which time the college team identifies priorities and strategies for the week. Color codes are used to identify and flag issues for each senior: green for those who completed the FAFSA; yellow for those still working on FAFSA; or red for those students needing extra support. This process

cycles during the 1st semester of senior year until all seniors on the spreadsheet are green. CPEHS’ goal is for “all green” by the end of January. The college advisor will not review, submit or utilize application fee waivers for any college applications until the student provides all necessary financial information. If seniors fall behind deadlines or fail to provide documents or complete tasks, phone calls are made home and, if necessary, parents are required to meet at school with the college counselor and principal who will provide further support.

During the school year, Youth Leaders meet once a week to discuss application progress, plan college-related events, and review FAFSA completion.

The final family event that CPEHS hosts is a Saturday Fall brunch for seniors and their families. Students are required to bring an adult to attend. During the brunch, additional financial aid information is provided, and, if still outstanding, families bring in their tax information. Families are incentivized to attend this event because it is the only time that CPEHS provides information about class rings, senior photos, the annual overnight senior trip, and other senior year-related activities.



CPEHS has aggregated FAQs, which is distributed to students during junior and senior year information sessions. These targeted responses have helped navigate families through the FAFSA process. They are:

FAQs

If my parents are separated, never married, or divorced, which parent's tax information do I enter on the FAFSA?

Who's tax information should I report if I do not live with my biological parents?

My parent/guardian won't provide their financial information. What do I do?

The counselor should gather more information on the student's living situation. Typically, students report the parent that they lived with more than 50% of the time for the last 12 months.

The counselor should gather more information on the student's living situation, including whom they live with and for how long. In addition, the counselor should find out if the student has any contact with their biological parent(s) or if there is a legal guardianship that is court documented. If not, the student can file as independent. The student should be prepared for potential verification after submitting the FAFSA.

First, the student should inform the counselor about the situation. The counselor should then reach out to the parent/guardian to explain the importance of reporting their financial information on the FAFSA. If further intervention is necessary, the principal then reaches out to the parent and if necessary opens an Educational Neglect case with the Administration for Children's Services. If still unable to obtain parent/guardian financial information, it is recommended that the student communicate with the schools they are applying to and inform them of the situation. From there, colleges/universities will use professional judgement. Please note that this is not the preferred method, we recommend that the student completes the FAFSA with complete parent information.

I applied to more than 10 colleges/universities, how do I add more schools to the FAFSA?

After the student submits the FAFSA for the first time, he/she should save or print out the Student Aid Report. Then delete the first 10 schools, and add the next set of schools, and then resave or reprint the Student Aid Report. Repeat this process if needed.

Can I update FAFSA after it's submitted?

Yes.

If my parent created an FSA ID for my older sibling, do they have to make another one?

No, parents are only assigned one FSA ID. They can use the same one. Families should save all usernames and passwords in a safe place.

How often do I have to complete FAFSA?

The student should resubmit the FAFSA every year that he/she is enrolled in college.

Can I complete FAFSA if I am undocumented or have a work-only Social Security Number?

Unfortunately no. There may however be other state and institutional financial aid opportunities.

What do you do if you or your parents forget your FSA ID?

Everyone is assigned one FSA ID. Use the “Forgot Username” or “Forgot Password” options to reset the student’s information. If the student still cannot remember the login credentials, he/she will need to speak with a FAFSA representative. We recommend using the Live Chat for faster results.

What forms do we need for FAFSA?

2020 1040 Form, 2020 W-2s/Schedule C/1099 for income, and Social Security Numbers.