

DATA BRIEF: FAFSA COMPLETION RATES AMONG 12TH GRADERS IN WISCONSIN PUBLIC HIGH SCHOOLS

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Overview

This data brief examines FAFSA completion rates for 12th graders in Wisconsin's public high schools. Its purpose is to establish baseline trends and summarize recent academic research to help inform policies and practices addressing FAFSA filing among high school students. It focuses on overall FAFSA completion rates and disaggregates by schools' race/ethnicity profile, Title I standing, and geographic location. It also examines trends since the COVID-19 pandemic. This brief does not evaluate FAFSA completion efforts taking place in Wisconsin; rather it provides data and research findings to help inform those efforts.

In summary, this brief finds:

- Wisconsin's overall FAFSA completion rate for 12th grade students in public high school is 46.9% in 2022-23, after peaking at 53.9% in 2019.
- Schools with the highest proportion of students of color have consistently filed FAFSA at lower rates than schools with the lowest proportion of students of color. In 2022 the difference was 7.5 points.
- Title I schools have consistently had a lower FAFSA completion rate than non-Title I schools. In 2022 the difference was 5.9 points.
- FAFSA completion rates vary by geographic location with schools located in suburbs seeing the highest completion rates and schools located in cities seeing the lowest. Schools located in towns and rural areas fall in the middle.
- FAFSA completion rates in Wisconsin declined significantly following the onset of the COVID-19 pandemic, and still trail completion rates from the mid-2010s. The class of 2022-23 has made some progress, and FAFSA completion rates have increased 1.3 percentage points over the previous year.
- Beginning with the class of 2023, Milwaukee Public Schools is piloting a program making FASFA filing a requirement for graduation. The district's completion rate has improved substantially to an estimated 66.8%, well above Wisconsin's overall completion rate.
- Solutions, including additional resources and focused interventions, are more effective if they are designed around the individual student's experience.



Introduction

Completing the Free Application for Federal Student Aid (FAFSA) form is a critical – and often burdensome – step in the college-going process. By filing the FAFSA, high school students can receive much-needed financial aid to help pay for college. Once enrolled in college, students need to file the form each year to continue receiving most types of aid. Despite the important role financial aid plays in promoting college access and success, many eligible students do not receive these funds because they do not complete the form (Scott-Clayton, 2015). To help ensure finances are not preventing high school students from pursuing college education, policymakers are seeking ways to increase FAFSA completion rates. This is especially important now, when COVID-19 and its economic fallout have exposed and widened long-standing inequities in college access and affordability. In Wisconsin, college-going rates among public high school graduates dropped to 47% in 2020-21, a substantial decline from its peak of 63% in 2016-17 (Bruecker, 2021).

This brief provides baseline data trends on FAFSA completion among 12th graders in Wisconsin public high school. It links weekly FAFSA filing data from the U.S. Department of Education with high school enrollment data from Wisconsin's Department of Public Instruction.² This brief provides upto-date data and research findings to help inform policy and practice around FAFSA completion efforts.³ Importantly, this brief does not evaluate the effectiveness of existing FAFSA completion efforts; rather, it provides useful information that can support evidence-based strategies for improving FAFSA completion in Wisconsin.

Trends in Wisconsin's FAFSA Completion Rates

This report examines FAFSA completion rates for 12th graders in Wisconsin's public high schools and reflects the percentage of high school seniors who submit a FAFSA form by June 30th of a particular school year. While Wisconsin does not have a statewide filing deadline, many institutions in the state have their own priority dates (see Appendix A).

Colleges encourage these filing dates in order to distribute institutional grant aid. Additionally, some statewide financial aid programs (such as the Wisconsin Grant) are first-come, first-served, meaning students who apply later in the financial aid cycle risk losing out on this aid even if they are eligible.

¹ This report focuses on the transition between high school and college. It does not focus on undergraduate or graduate student FAFSA completion rates, nor does it distinguish dependent from independent students.

² U.S. Department of Education "FAFSA Completion by High School" data files: https://studentaid.gov/data-center/student/application-volume/fafsa-completion-high-school and Wisconsin Department of Public Instruction WiseDash data portal: https://wisedash.dpi.wi.gov/Dashboard/dashboard/22275

³ In 2021, the Wisconsin Policy Forum explored FAFSA filing at the beginning of the COVID-19 pandemic, see "Free Falling FAFSA" here: https://wispolicyforum.org/research/free-falling-fafsas/



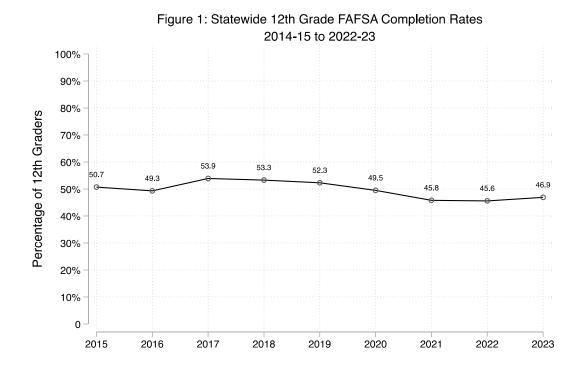
Overall Filing Rates

Figure 1 shows the statewide FAFSA completion rate for 12th graders in Wisconsin public high schools from 2014-15 through 2021-22.⁴ The completion rate peaked at 53.9% during the 2016-17

academic year, a 4.6 percentage point increase over the previous year. This FAFSA filing cycle was also the first in which the FAFSA became available in October rather than January.

Wisconsin's FAFSA completion rate declined slightly in the 2017-18 and 2018-19 school years and experienced a more severe decline in the wake of COVID-19. Only 45.8% of 12th graders in 2020-21 and 45.6% in 2021-22 completed a FAFSA—a decrease of approximately 5 percentage points since 2014-15.

Wisconsin's FAFSA completion rate increased slightly–just over 1 percentage point–in the 2022-23 school year to 46.9%, suggesting that the state may be on a trajectory to recover some of its progress in FAFSA completions. However, the 2022-23 completion rate remains a full 7 percentage points lower than Wisconsin's peak in 2016-17 and ranks 35th at 6.5 percentage points behind the national completion rate, as estimated by the National College Attainment Network's FAFSA Tracker.⁵



⁴ In 2014-15 and 2015-16, the FAFSA became available for students to complete on January 1st. Beginning with the 2016-17 academic year, students and their families were able to complete the FAFSA starting on October 1st, extending the application cycle by three months.

⁵ You can explore national and state-level trends on the FAFSA Tracker website: https://formyourfuture.org/fafsa-tracker/



Filing Rates in Title I Schools

FAFSA completion rates vary widely among high schools in the state, highlighting the equity gaps that persist into college enrollment and attainment. Figure 2 shows median FAFSA completion rates over time in Wisconsin's Title I schools compared to non-Title I schools.⁶ Students attending Title I schools are likely to have greater financial need, yet their completion rates have been considerably lower than non-Title I schools. In 2014-15, 12th graders in Title I schools had a FAFSA completion rate 5.6 percentage points lower than their peers in non-Title I schools. While this gap had shrunk to less than 2 percentage points in the 2017-18 school year, these gaps reappeared following COVID-19, growing to 7.4 percentage points in 2020-21.

Encouragingly, Wisconsin's Title I schools have seen a substantial increase in FAFSA completions for the 2022-23 school year, rising to 48.6% and surpassing the non-Title I school completion rate of 46.2%. This is largely driven by large increases in school completion rates in the Milwaukee Public Schools, which implemented a FAFSA graduation requirement beginning with the class of 2023.⁷ Overall, the district's completion rate increased from 53.9% in 2021-22 to 66.8% in 2022-23–well above the overall completion rate among all Title I schools in the state.

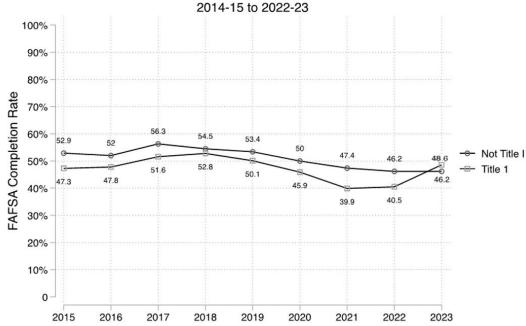


Figure 2: Median FAFSA Completion Rates in Title I and Non-Title I Schools

⁶ Title I schools are determined by Title I, Part A, of the Elementary and Secondary Education Act (ESEA) and represent schools that have high percentages of students from low-income families. For more information, see https://www2.ed.gov/programs/titleiparta/index.html

⁷ See for example https://www.wpr.org/milwaukee-public-schools-require-federal-college-aid-application-graduation



Filing Rates by School Racial/Ethnic Composition

Equity gaps in FAFSA completion rates also exist among different racial/ethnic groups. Figure 3 shows median FAFSA completion rates at high schools in schools in the highest and lowest quartile by proportion of students of color.8 Similar to the pattern observed above among Title I schools, schools serving the highest proportion of students of color had FAFSA completion rates nearly 10 percentage points lower at the median in 2014-15, but this gap had been shrinking through 2018-19 to 4.1 percentage points. Following the COVID-19 pandemic, this gap returned and worsened to 10.8 percentage points in 2020-21.

Again, largely driven by gains made in Milwaukee's high schools, schools serving the highest proportion of students of color have seen progress in FAFSA completion rates in each of the last two school years. In 2022-23, the completion rate in these schools rose to 43.1% and narrowed the gap between schools serving the lowest proportion of students of color to 5.7 percentage points.

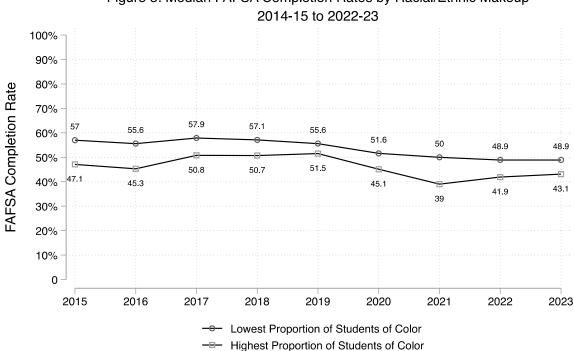


Figure 3: Median FAFSA Completion Rates by Racial/Ethnic Makeup

Filing Rates by Geography

FAFSA completion in Wisconsin also varies by geography. Table 1 shows median FAFSA completion rates among schools in Wisconsin's cities, suburbs, towns, and rural areas. Suburbs have the highest FAFSA completion rates in all years except 2016-17, notably well above the state average in every

⁸ For the purposes of this analysis, students of color includes students in the following federally-defined racial/ethnic groups: American Indian or Alaskan Native; Asian; Black or African American; Hispanic; Native Hawaiian or Pacific Islander; and students of two or more races.



year. City high schools' FAFSA completion rates fell behind all other locales, decreasing to just 40% in 2020-21—a decline of more than 7 percentage points from the prior year, compared to much smaller decreases in schools located in suburbs, towns, and rural areas.

However, while FAFSA completion rates have generally continued to decline since COVID-19 in Suburb, Town, and Rural schools, City schools have recovered more than 5 percentage points by 2022-23. Again, it is worth noting that Milwaukee Public Schools make up nearly one-third of Wisconsin schools categorized as "City."

Table 1: Median FAFSA Completion Rates by Locale

	City	Suburb	Town	Rural
2014-15	47.6	53.1	50.4	54.5
2015-16	45.5	53.4	49.9	53.0
2016-17	50.8	56.4	52.5	57.1
2017-18	51.1	57.5	53.7	53.8
2018-19	51.7	56.3	51.9	53.4
2019-20	47.2	53.4	47.2	50.2
2020-21	40.0	52.3	43.5	48.3
2021-22	42.8	51.0	44.1	45.9
2022-23	45.1	51.1	42.8	47.5

Filing Rates and the COVID-19 Pandemic

Across all types of schools, FAFSA completion rates dropped following the onset of the COVID-19 pandemic, and completion rates still lagged behind pre-COVID rates for the 2021-22 school year. Figure 4 shows the difference in total completions per week during the initial wave of COVID-related school closings. As shown here, total completions during the first week of March 2020 were comparable to those in March 2019. However, the decrease in completions in early March was much steeper in March 2020 than in March 2019, and while the 2020 trend line stayed comparable to 2019 for the remainder of the year, completions per week were lower in almost every week following.⁹

⁹ For more information on this topic, see Wisconsin Policy Forum's 2021 report "Free-Falling FAFSAs" here: https://wispolicyforum.org/research/free-falling-fafsas/



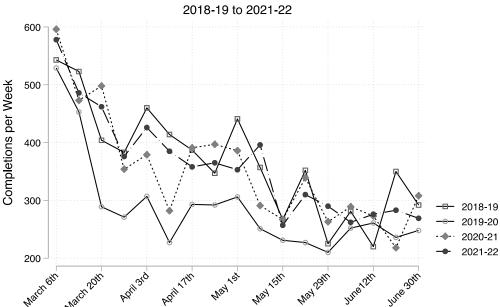


Figure 4: Statewide 12th Grade FAFSA Completion Rates

Research on FAFSA Completion

With baseline completion rates in mind, a natural question emerges: how might Wisconsin improve completion rates and close gaps across racial/ethnic and income groups? This question is difficult to answer because there are many reasons why students do not complete the FAFSA, as outlined below. This section provides a brief synthesis of that research, highlighting the role information barriers, application complexity, behavioral nudges, and financial coaching play in shaping FAFSA filing among high school students.

Information Barriers

One obstacle to raising FAFSA completion rates is the presence of information barriers, where students and their families may not have accurate information about the cost of college, financial aid eligibility, and the FAFSA itself. According to a national survey of 12th graders in 2012, ¹⁰ when asked whether they will/would complete a FAFSA, nearly half (47%) reported that they "don't know what a FAFSA is." Among those who indicated that they would not apply for financial aid or did not know if they would, 35% reported that they "do not know how" to apply for financial aid and 31% thought they "may be ineligible." Additionally, some families may not distinguish between the financial aid that does and does not need to be repaid. A 2013 study found that 40% of students reported that they did not complete the FAFSA because they did not want to take on debt, even if they were eligible to receive grant aid (Davidson, 2013). Because some groups of students—in particular,

¹⁰ Estimates are based on the authors' analysis of the U.S. Department of Education's High School Longitudinal Study 2009:2012. These figures are available via the National Center for Education Statistics (NCES) PowerStats tool: https://nces.ed.gov/datalab/powerstats/table/qgadxv & <a href="https:



Hispanic students—have been found to be more averse to loan debt, this could help explain racial disparities in FAFSA completion (Cadena & Keys, 2013; Boatman et al., 2017).

Data from the National Postsecondary Student Aid Study (NPSAS) and the Community College Survey of Student Engagement (CCSSE) show that students feel the "form is too much work" and "too complex" as well as being "long and confusing" (Davidson, 2013, p.41). Institutional financial aid applications are also in need of simplification. An evaluation of instructions in institutional financial aid application found that 75% of applications were beyond the average high school graduate's reading comprehension (Taylor, 2019).

Behavioral Nudges

Efforts to "nudge" students toward FAFSA filing have garnered significant attention in FAFSA completion efforts. These nudges are often personalized, informational reminders like text messages alerting prospective or current students to a task they must complete on the way to enrollment. Past research has found that some nudge interventions can improve a variety of student outcomes, including FAFSA completion, college enrollment, persistence, and even graduation (Castleman & Page, 2016; Castleman & Page, 2015; Page et al., 2020). However, much of this work evaluated relatively small-scale interventions that used personal and customized contacts to students or information complemented by outreach from school counselors. Consequently, the effect of information on its own (rather than how it was delivered or by whom) was not clearly identified.

In contrast, other research has demonstrated little effect from large-scale, information-based nudging campaigns (Bergman et al., 2019; Gurantz et al., 2021; Hyman, 2020). For example, a recent study evaluating large-scale nudging campaigns that used various messaging strategies and passive notification of where to find support had no positive impact on financial aid receipt or college enrollment, suggesting that there are significant challenges to bringing effective low-cost nudge interventions to scale (Bird et al., 2021). Additionally, a national study which paired text message outreach to students with customized information provided to counselors found that these added touchpoints with counselors had no effect on students' completion of college-going steps (Avery et al., 2021). However, the same study found positive results at the state-level when messages were "integrated into school-based supports" and came directly from high school counselors (Avery et al., 2021, p. 14). Given this evidence, informational nudges alone may not be effective at scale, and therefore additional interventions and well-integrated supports are needed to improve FAFSA completion rates.

Financial Coaching and Support

Other studies have offered evidence that informing students about their eligibility for financial aid while providing personalized support can improve college enrollment outcomes. In a randomized controlled trial, low-income families using H&R Block for tax preparation services were provided with assistance in completing the FAFSA and additional information estimating their aid eligibility compared to potential tuition prices (Bettinger et al., 2012). The researchers found that students from families who received this direct assistance – as opposed to a simple nudge – were more likely



to submit a FAFSA, receive financial aid, and both enroll and persist in college. This finding is consistent with other studies that have found "high touch" supports lie intensive advising, wraparound services, and coaching programs can improve student outcomes (Dynarski et al., 2023; Barr & Castleman, 2021; Carrell & Sacerdote, 2017; Dawson et al., 2021). These studies provide promising evidence that more proactive and personalized support in the financial aid application process could be beneficial in supporting student success.

Considerations for Wisconsin Policy and Practice

States have a wide array of options for improving FAFSA completion rates, helping students effectively use FAFSA information, and ensuring that increases in FAFSA completion ultimately expand college enrollment among high school graduates from diverse backgrounds. It is unlikely that a single option will, on its own, close the filing gaps outlined in this report. Accordingly, leaders in Wisconsin may find that a mix of various strategies - when taken together - will best improve their chances of reaching any given FAFSA completion goal.

Several strategies are discussed below, including requiring FAFSA completion for high school graduation; improving the capacity of high schools to support students; sharing FAFSA completion data with high school counselors; supporting informational campaigns; and optimizing application deadlines. These evidence-based strategies can help increase overall FAFSA completion rates and make progress toward closing equity gaps.

FAFSA Completion as a Graduation Requirement

One approach to improving FAFSA completion rates is to require FAFSA completion for high school graduation. Since Louisiana first adopted a statewide FAFSA completion requirement for the class of 2017, five other states have followed suit: Illinois, Texas, Alabama, California, and Colorado. As mentioned above, the implementation of a FAFSA graduation requirement in Milwaukee Public Schools (MPS) was implemented in 2022-23, and the district has seen a substantial increase in completion rates. Nine of MPS's high schools improved their FAFSA completion rates by more than 20 percentage points over 2021-22.

While FAFSA completion rates have risen in these states and in Milwaukee, it is unclear whether these improvements are resulting in higher college-going rates or whether they have mitigated existing inequities in college enrollment. It is also unclear whether these mandates result in students having better knowledge about their college options or how to interpret financial aid offers. Limited research has been conducted to date to assess the effectiveness of FAFSA graduation requirements on outcomes like college enrollment or financial aid receipt. However, recent work examining the impact of changes to the FAFSA in 2016-17 found that though the improvements substantially increased FAFSA completions and renewals, they did not appear to change enrollment or state aid receipt (Bettinger et al., 2022).¹¹ While the 2016-17 FAFSA improvements differ from FAFSA

¹¹ Beginning with the 2016-17 academic year, students and their families were able to complete the FAFSA using tax information from the previous year (sometimes referred to as "prior-prior year FAFSA." This change allowed for earlier FAFSA completion beginning on October 1st, extending the application cycle by three months.



graduation requirements, this research emphasizes that more FAFSAs filed does not necessarily equate to more students enrolled or more aid received. As explained in more detail below, students often need more proactive and personalized guidance to understand how information from their FAFSA can help them in the college-going process.

High school counselors, college financial aid officers, and community-based organizations can help students make sense of their FAFSA information and - with this information - students can make well-informed choices about college and financial aid. If a state is considering a high school FAFSA mandate, then two considerations are important to address. One is whether schools currently have the capacity (e.g., school counselors, support staff, etc.) to guide students through the filing process. Another is whether increased FAFSA filing will negatively affect existing state financial aid programs (Pingel, 2021). These two considerations are important for ensuring mandatory FAFSA requirements do not simply increase FAFSA completion rates without also increasing college-going rates.

Capacity for Support Services

Improving the capacity of high schools to provide support services is critical to improving the FAFSA completion rate of seniors. Relevant support services tend to focus on ensuring counselors have the time, information, and resources necessary to help students navigate the financial aid and collegegoing process (Novakovic et al., 2021). Hiring and training school counselors who are well equipped and informed about financial aid processes is a key step that can be enabled with targeted state investments. Professional development funds for counselors would help them learn more about financial aid through their professional associations, partnerships with local colleges, and collaboration with other organizations working to improve completion rates. Counselors unfamiliar with the FAFSA, federal and state aid deadlines, and the issues related to college affordability could add more confusion to an already-confusing part of the college-going process. School counselors also serve as gatekeepers between FAFSA information and student filers. For these reasons, various resources to support counselors will be needed to ensure they are fully able to help students navigate the aid application process.

To build capacity in these areas, policymakers at the state, district, and school levels along with community-based organizations and other practitioners may consider focusing initial investment efforts in closing equity gaps outlined in this report. This would result in additional support services and outreach campaigns for Title I and "high-minority" schools. This "capacity building" support can also help ensure key stakeholders (e.g., principals, school counselors) will be able to integrate this important work into an already full plate of leadership responsibilities.

Finally, partnership is key to any FAFSA completion efforts, so encouraging and assisting schools and school districts to build relationships with local community-based partners (e.g., non-profits, college access groups, civic groups) will go a long way to improving FAFSA filing efforts. For example, the taskforce led by the Wisconsin Association of Student Financial Aid Administrators, in partnership with colleges, state agencies, school counselors, and community groups, is



undertaking many of the evidence-based approaches outlined above. States and school districts can develop, sustain, and strengthen these promising efforts to help students financially prepare for college.

Data Sharing

Wisconsin is well-positioned to address inequities in FAFSA completion through strategic use of data. Through a partnership between the Department of Public Instruction and Higher Education Aids Board, Wisconsin has recently made FAFSA data available to its school counselors. ¹² To ensure this data tool is widely used and effective, school counselors in schools or districts need appropriate training and have the time and capacity to provide the personal outreach needed to identify students who have not yet completed the FAFSA. This can be challenging when school counselors are balancing a number of additional responsibilities.

Wisconsin is not alone with respect to these data and capacity challenges. For example, lowa has embarked on a data sharing strategy (via lowa College Aid, the state's financial aid agency) where they have prioritized data sharing and intentional use of that data across all public high schools in the state. After signing onto a data sharing agreement, high school counselors receive weekly FAFSA reports on "whether or not each student has completed the FAFSA, is missing signatures, and/or has been selected for verification" (Ash, 2021). With this information, counselors can conduct targeted outreach and provide personalized supports to specific students who are identified in the weekly data. Turning FAFSA data into usable information is key to ensuring these data sharing efforts make the greatest possible impact.

Informational Campaigns

As suggested by data and literature outlined above, information can be a barrier to filing the FAFSA. Efforts to disseminate financial aid information have included passive campaigns such as advertising on social media or proactive nudges such as text messages. Providing basic information like this is a necessary but insufficient condition for improving FAFSA completion rates. To have an impact, informational campaigns should also provide students and families with *personalized* and *customized* support throughout the *entire* FAFSA filing process long before students enter 12th grade.

For example, providing early outreach to middle school students would give ample time for students and their families to get familiar with the people and processes involved in preparing for college. In addition, tailoring information campaigns around the unique situations of students and families can make information meaningful in the context of the student's and family's financial situation. This includes providing information in multiple languages and hosting outreach events at times that are

¹² See the WISEdash for Districts FAFSA Dashboard for more information: https://dpi.wi.gov/wisedash/districts/about-data/FAFSA

¹³ The National College Attainment Network tracks data sharing policies at the state-level: https://www.ncan.org/page/fafsadatasharing



suitable for working-class families. Information campaigns can also be made more effective by incorporating proactive supports such as coaching and one-on-one advising.

Conclusion

The FAFSA form is a critical step in the college-going process, yet it can also be a barrier for many high school students as they prepare for college. This report found just under half (46.9%) of Wisconsin public high school seniors completed the FAFSA in 2022-23. This puts Wisconsin among the nation's lowest-performing states when it comes to FAFSA filing. This report also found inequities in FAFSA filing among public high schools that serve large shares of students from low-income families and students of color. To help address these inequities and improve overall filing rates in Wisconsin, this report also provided a brief synthesis of research literature to help inform FAFSA policies and practices. With this information, our aim is to help support efforts to not only increase FAFSA filing rates, but to also ensure these improvements result in greater college access and completion rates for students traditionally under-served in higher education. This is especially important as the Department of Education implements FAFSA Simplification reforms over the coming year and students, families, and educators must adapt to new instructions, formats, and formulas.



Appendix A:

FAFSA Priority Dates Among Wisconsin's Public and Private Non-Profit Colleges and Universities, 2023-24

UW-Madison	December 1st
UW-Whitewater	January 1st
UW-Green Bay, UW-La Crosse, UW-Milwaukee, UW-Oshkosh, UW-Platteville, UW-River Falls, UW-Superior, Viterbo University	February 1 st
Milwaukee Institute of Art & Design, Carthage College	February 15 th
UW-Parkside, Bellin College, Beloit College, Edgewood College, Lawrence University, Marantha Baptist Bible College, Marian University, Marquette University, Mount Mary College, Ripon College, St. Norbert College, Holy Family College, Wisconsin Lutheran College	March 1 st
UW-Eau Claire, Alverno College, Milwaukee School of Engineering, Western Technical College	March 15 th
Lakeland College, Waukesha County Technical College	March 31st
Carroll University, Concordia University, Moraine Park Technical College, Northcentral Technical College	April 1st
Northland College, Chippewa Valley Technical College, Fox Valley Technical College, Lakeshore Technical College, Madison College, Nicolet Area Technical College, Northeast Wisconsin Technical College, Southwest Wisconsin Technical College, Northwood Technical College	April 15 th
UW-Stevens Point, UW-Stout, Gateway Technical College, Mid-State Technical College	May 1 st
Milwaukee Area Technical College	June 1 st



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