

A decorative graphic consisting of three blue circles of varying sizes and two thin blue lines. One large circle is at the top, a smaller one is in the middle, and another large one is at the bottom right. Two thin blue lines intersect to form a V-shape, with the top circle and middle circle positioned between the lines.

# The Buffalo FAFSA Completion Project

*Final Report 2013-14*

**6/1/2014**

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# Executive Summary

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In 2013, researchers and volunteers from the University at Buffalo partnered with the Buffalo Public Schools (BPS) and Say Yes to Education Buffalo to create an intervention designed to assist students and families with the Free Application for Federal Student Aid (FAFSA). Say Yes to Education had just announced its tuition guarantee for graduates of BPS and the public charter high schools. To be eligible, students were required to complete their federal and state financial aid applications by April 1. The project was designed to partner with school counselors who, in many schools, were spending a significant time helping students complete their forms. In 2013, 40 volunteers helped BPS over the course of two months increase its FAFSA completion rates by 61.7% in a single year.

In 2014, responding largely to the feedback from school counselors and Say Yes to Education, the project expanded in several important ways. First, the project began a month earlier during mid-January to give students and families more time to gather the necessary information to complete the forms. Second, the project timeline was extended from April 1 to May 1 to provide more targeted financial literacy support and to help student's correct errors on their applications. Third, the project was expanded to serve the public charter schools whose students are also eligible for the tuition guarantee. Finally, the Project team assumed responsibility for BPS's participation in a federal FAFSA Completion pilot study designed to share FAFSA completion data with school counselors. In order to accomplish all of this, the project expanded from 40 to 60 and was coordinated by a team of researchers, graduate assistants, and ten interns who assumed responsibility for the collaboration between school counselors and the project.

The data suggest that between 892 and 1052 BPS students and 191 charter school students completed their FAFSA applications during the 2014 project period. The number of FAFSA completions for BPS was similar to last year, though slightly lower (5%); the charter schools saw significant increases – some of which is attributable to the project, but the largest increase is due to the fact that Health Sciences Charter School graduated its first class of seniors in 2014. Overall, the project team assisted 665 students and families with their FAFSA forms, 572 New York State Tuition Assistance Program (TAP) applications, and 820 Say Yes registrations online. To put those numbers into context, volunteers helped between two thirds and three quarters of all FAFSA filers and as many as 40% of all Say Yes registrants. It is difficult to determine the proportion of TAP applications completed but, assuming all FAFSA filers completed the TAP application as well, volunteers assisted with more than half of all state financial aid applications. The results suggest that the FAFSA Completion Project makes an important contribution by helping students maintain eligibility for the Say Yes to Education tuition guarantee.

# Introduction

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In 2011, researchers at the University at Buffalo partnered with the United Way of Buffalo and Erie County (UWBEC) and South Park High School to provide two complementary services to students and families preparing for the transition to college. Based upon the findings of a 2007 experiment conducted by H&R Block to tie FAFSA completion to tax preparation, we created a small pilot program to bring both services into a high school setting.<sup>1</sup> The H&R Block experiment demonstrated impressive outcomes in terms of increasing college participation and FAFSA completion, but much of their work was done with independent students. We surmised that it may be possible to reach more dependent students by integrating Free Tax Preparation with FAFSA Completion services in the high school buildings. In the spring of 2012, volunteers from a service learning class at UB provided regular support within the school to help students complete the FAFSA and on two occasions, UWBEC brought in Voluntary Income Tax Assistance (VITA) volunteers to assist families with their taxes. It was a modest experiment with four volunteers over three months and two separate programs through UWBEC but the results were promising. The tax preparation program reached 10-12 families during the first session offered during the school day but only four community members unaffiliated with the school during their evening offering. The FAFSA completion volunteers worked with 33 students – a modest proportion of the 150 students in the senior class, but the effort accounted for two thirds of all the FAFSA’s completed at the school that year.

During that same timeframe, Say Yes to Education Buffalo announced their newly formed partnership with Buffalo Public Schools (BPS) and the city of Buffalo to increase college participation. One of their signature initiatives was a tuition guarantee for every student who completed high school in BPS or the public charter schools in the city. It was a last dollar scholarship, meaning that students must apply for federal and state aid and the guarantee only covers any tuition that is unmet by those sources. Access to the tuition guarantee was predicated on a student’s completion of the federal and state financial aid forms. BPS established as a goal for 2012-13 to have 100% of graduating seniors complete their financial aid forms by April 1. In the previous year, approximately 55% of graduating seniors filed their FAFSA but less than a third had done so by April 1. With the district goal in mind, UB team developed a three part strategy drawing on the experience at South Park, the existing College Goal Sunday<sup>2</sup> initiative, and classroom visits in all schools to reach eligible students. Over the course of two months, 40 volunteers visited classrooms to complete the first half of the FAFSA with as many students as

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<sup>1</sup> Bettinger, E. P., Terry Long, B., Oreopoulous, P., & Sanbonmatsu, L. (2009). *The role of information and simplification in college decisions: Results from the H&R Block FAFSA experiment*. Cambridge, MA: National Bureau of Economic Research.

<sup>2</sup> College Goal Sunday is a national initiative sponsored by the Lumina Foundation for Education. It operates in 24 states and serves approximately 40,000 students per year. The program brings financial aid professionals into schools to assist families with the FAFSA.

possible, provided FAFSA support through the College Goal Sunday program in February, and established regular weekly hours in 14 of 16 Buffalo High Schools to complete the remaining portions of the FAFSA. The tax preparation component was not brought to scale with the FAFSA completion support because it was not yet ready to bring to scale and it required a more substantial training for volunteers. The VITA program has become a partner of the Buffalo Scholarship Fair/College Goal Sunday event and free tax preparation support has been provided on site during that day.

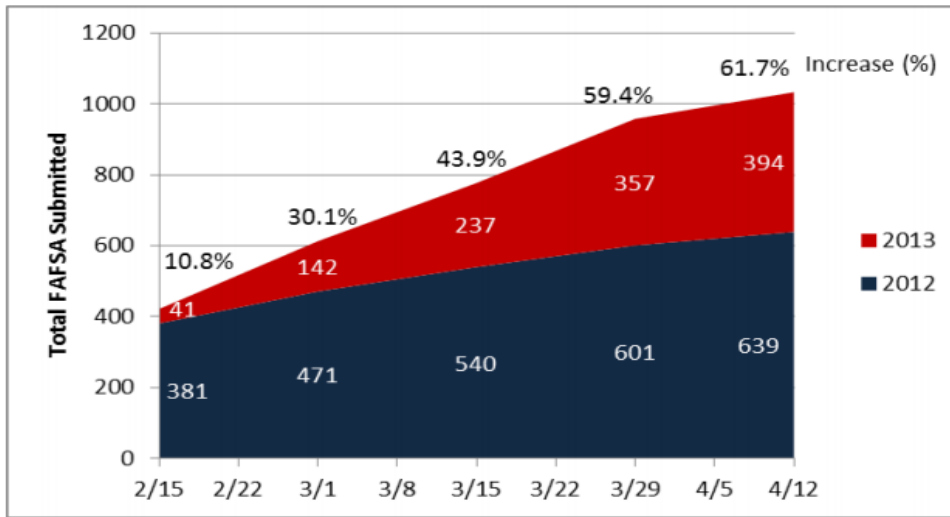
Figure 1 compares FAFSA completion trends in Buffalo Public Schools (BPS) for the 2011-12 and the 2012-13 filing years. The results demonstrated that FAFSA completion rates increased by 61% through the district.<sup>3</sup> In simple raw numbers, BPS FAFSA completers increased from 639 in 2012 to 1033 in 2013 – nearly the total of all students who submitted the FAFSA by December of 2012. These numbers compare favorably relative to overall state trends (approximately 10% improvement in NY) and comparisons to the Buffalo Charter Schools (net increase of approximately 20%). We also found that a greater proportion of applications were being accepted by the US Department of Education (92% v. 87%) and that local college TRIO programs were reporting fewer missing FAFSA applications for its program applicants. While we did not achieve 100%, we believe this was a substantial increase for one year.

Once the project came to a close, we conducted a formative evaluation of program implementation in participating high schools. In total, five interviews were conducted with ten different counselors and written responses were received from two additional counselors – representing 8 of the 14 participating high schools. We also received feedback from project volunteers and from two staff members at local college TRiO programs. The following are some general themes across the conversations. First, and most consistent, counselors appreciated the program and were extremely satisfied with the experience. In some cases, counselors reported that this support freed them to do other work – which was one of our goals – while for others they simply viewed it as beneficial for students.

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<sup>3</sup> The data available for this evaluation is made available by Federal Student Aid, a branch of the U.S. Department of Education. In order to estimate the total number of FAFSA completers in the graduating class, they report only those students who are 18 years old or younger. The numbers are aggregated at the high school to provide school level estimates. We aggregate data for the sixteen BPS high schools likely to attend college. It does not include PS 44 which is an alternative school in Buffalo. This year only one of nine students filed a FAFSA.

Figure 1.  
FAFSA Completion Totals for BPS by Year, 2012-2013



Constructive feedback from the school counselors generally fell into one of three broad categories – (1) training and preparation, (2) scheduling, and (3) communication/data management. In terms of training, we heard comments regarding topics they would like to see volunteers better prepared to address – for example, dealing with unique circumstances associated with refugee and immigrant status or disentangling complex dependency status issues. We also had several comments that they would like to know more about the FAFSA completion process themselves. In some cases, this was because they received additional questions from students when the volunteers were not available or after the project had come to a close. When we asked about the logistics of the project, most indicated they would have liked more support at the front end helping more students and parents understand the financial aid process. This came in the form of suggestions to participate in Financial Aid Nights or Say Yes to Education Buffalo presentations. We also heard suggestions indicating our need to better advertise the service and to do so earlier. Several counselors expressed that they would have liked additional support at the end of the project (an additional month for example) to complete additional forms and to work with students to interpret their financial aid offers from colleges.

The final broad theme we heard from counselors when asked what we could improve upon was framed either in terms of communication or data management. When we explored further, we found the issues were essentially the same. There were two separate reporting tools designed to collect data for the project and to communicate with a particular group. The FAFSA Completion Project had a tool designed to communicate between counselors and the volunteers and the district had a separate tool (with more data on college applications). Both of these were added to the plates of counselors that were already asked to do a good deal and in our estimation, neither reporting tool was entirely accurate. So when the issue became one of communication, it was frequently cast in terms of counselors not knowing who had been served or in what ways so they

could move from one report to the other. The result was that counselors frequently had to verify data with students, which required even more time and was often inaccurate based on students' unfamiliarity with the full requirements of the process.

The formative evaluation was utilized to refine the FAFSA Completion Project in ways that address the comments and concerns of counselors while expanding the service to more students and families over an extended period of time. The next section describes the structure of the second year of the FAFSA Completion Project. The program was expanded for the 2013-14 filing year to include the public charter schools in the city of Buffalo. Additionally, the project began a month earlier to promote FAFSA completion and to encourage early filing and it was extended an additional month at the end to work with students to understand and weigh their financial aid award packaged. After we describe the five phases of the project in 2013-14, we report the initial outcomes of the project. This report utilizes three sources of data: The aggregated high school level data reported biweekly from the US Department of Education, individual student record data made available to the district as part of a federal pilot study on FAFSA completion, and volunteer logs that track all interactions with students throughout the filing period. Only two of these sources are available for the charter schools – they were not invited to participate in the federal pilot study so we have no individual level data for FAFSA submission and acceptance from the federal government. For this reason, we report the findings for BPS and the public charters separately.

Throughout the project, we focus on several key outcomes. First and foremost, the project was designed to increase the proportion of students who file their FAFSA. The Say Yes to Education tuition guarantee is a “last dollar” award meaning that students must apply for federal and state aid before any additional money is provided from Say Yes. We report FAFSA completion numbers in several ways to provide the most comprehensive picture possible. No single source of data at our disposal is completely accurate so we attempt to provide our best estimate and establish a range within which the actual FAFSA completion rates are likely to fall. Second, we report an intermediate outcome for the total number of students reached during phase II of the project. We worked with nearly 1,000 students to complete the first half of their financial aid forms, between BPS and the charter high schools and many of those students completed the second half of their forms on their own or with others. Next we report the number of New York State Tuition Assistance Program (TAP) applications completed with volunteers. We have no reliable source for the total number of TAP applications completed, but we can report the numbers completed with FAFSA volunteers.

Fourth, we report the number of students with whom volunteers worked to complete the Say Yes to Education online registration. In 2012-13, the registration was conducted by paper and was frequently completed before volunteers began entering the schools. Finally, we report the proportion of submitted applications that were accepted by the US Department of Education. We have referred to this as a measure of accuracy because applications are only rejected when questions have not been answered, signatures have not been applied, or inconsistencies exist in

the ways students answered questions across different sections. It is a coarse measure of accuracy, but it does address one role volunteers' play – to ensure that students answer the appropriate questions. In the concluding section we consider what the numbers mean for future iterations of the FAFSA Completion Project in Buffalo as well as for other communities across New York State and the US.



# FAFSA Completion Project, 2013-14

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In this section, we describe how the project evolved from the first to second year and we report the results across the five phases of the project. It should be noted that during the first year of the intervention, the FAFSA Completion Project only worked with the Buffalo Public Schools over the course of two months. In 2013-14, the project was expanded to serve both the BPS high schools and the public charter high schools. Additionally, in response to counselor feedback, the project began a month earlier and extended through the end of April, providing nearly four months of support to 20 high schools. Table 1 provides a summary of the number of volunteer hours provided during the course of the project. These numbers do not include the amount of time spent by school counselors in each of the 20 partnering high schools. This year, we were fortunate to partner with an array of professionals, para-professionals, graduate and undergraduate students. During Phase II, members of the Opportunity Corps – an AmeriCorps program through The Service Collaborative of Western New York (TSCWNY) – provided volunteers with substantial experience in financial literacy. This group contributed during the final phase as well. Additionally, the school counselors in training at the University at Buffalo volunteered during this phase as students completed the first half of the FAFSA in the classroom. During Phase III, the Project received substantial volunteer support from the New York State Financial Aid Administrators Association (NYSFAAA) to complete financial aid forms at the BPS Scholarship Fair. And for the second straight year, financial aid counselors from UB and Villa Maria College were placed in schools during Phase IV of the project. The balance of professional staff with specific expertise in financial aid and financial literacy complemented the substantial cadre of graduate and undergraduate students who are expert in navigating the transition from high school to college.

Table 1. Volunteer Hours by Project Phase

| Activity                               | Number of Activities    | Number of Volunteers | Total Volunteer Hours  |
|--|-------------------------|----------------------|------------------------|
| Phase I - Site Visits                  | 20 schools <sup>1</sup> | 2                    | 40 hours               |
| Volunteer Training (6 hours)           | 4 trainings             | 30                   | 720 hours              |
| Phase II – Scholarship Fair (6 hours)  | 1                       | 28                   | 168 hours              |
| Phase III – Classroom visits (5 hours) | 17 schools              | 4                    | 340 hours              |
| Phase IV – On-site Completion          | 19 schools              | 60                   | 912 hours <sup>2</sup> |
| Phase V - Financial Literacy           | 19 schools              | 60                   | 456 hours <sup>3</sup> |
| Total                                  |                         | 60                   | 2,636 hours            |

<sup>1</sup>CSAT Dropped

<sup>2</sup>Based on the following assumptions: the project operated over a six-week period, with an average of 2 volunteers per time slot for approximately 4 hours per week. These numbers varied by school.

<sup>3</sup>Same assumptions as Phase IV except that financial literacy only operated for three weeks during April

We estimate that over the course of five months (December through April), FAFSA Completion Project volunteers and staff provided more than 2,600 hours of service in BPS and public charter high schools to work with students and their families on FAFSA Completion, the New York State Tuition Assistance Program (TAP) application, the on-line Say Yes to Education registration form, and in some cases college applications and other college related forms. Some of these hours were also spent helping students and families interpret financial aid award letters to make informed decisions about whether or where to attend college and how best to afford it. To estimate the number of hours spent in classrooms, we estimated an average of 4 volunteers per site for five hours each. Given that Phase II was conducted in 17 high schools, we estimate 340 hours spent on this part of the project. In the sections that follow, we describe the five phases of the project and the outcomes of the intervention.

### **Phase I – School Site Visits**

In 2012-13, the site visit was a critical component of the project because we did not have a clear sense for what might work best within a given context. We have found that the site visit was actually more important in terms of establishing relationships between the coordinators and the school counselors to ensure the project is sustainable over the three month period. In 2012-13, the site visit provided an opportunity to develop a plan specific to each school building. In 2013-14, site visits were used in BPS schools to clarify the plan, introduce the staff, and make adjustments based upon the prior years' experience. At the charter schools, the site visits in 2013-14 were used to initiate the relationship, discuss the intervention, and develop an initial implementation plan. One of the guiding assumptions of the FAFSA Completion Project is that while certain strategies may be usefully employed across different schools, each building has its own unique culture, assets, and opportunities. As such, no single plan could appropriately fit all schools and as such the model must be adapted to fit each school. A couple of examples are notable. Middle Early College High School students take Erie Community College (ECC) courses during their senior year so there was no single course that would allow the team to reach all students during phase II. Burgard had moved to 60 minute periods rather than the traditional 40 minute period, meaning their days do not align to the schedules at Bennett or South Park or others. Emerson requested support later in the school day because their seniors frequently work in the restaurant during the first part of the day.

### **Phase II – FAFSA Completion Week**

Phase II was conducted over a two-week period during the 2013-14 school year, but much of the work was done at BPS schools during the second week of January and the beginning of February at the Charter Schools. Each day a team of volunteers and staff members visited a new school and visited all of the sections of a given senior level class to help as many students as possible begin the FAFSA completion process. In 2012-13 and 2013-14, we were able to complete this phase in 13 of 16 schools in BPS. Phase II was completed with four charter schools three weeks

later. During this phase, volunteers worked with students across the senior classes to complete the first half of their FAFSA including personal, school, and college information, dependency status, and the creation of a Personal Identification Number (PIN). Often students would be assisted in creating new emails that were both professional sounding and accessible on the school server. On average, a team of 3-4 volunteers spent one day at each school working with all of their English IV or social studies, or college preparation classes. Three teams of volunteers were responsible for this work – the UB interns, school counselors in training from the University at Buffalo school counseling program, and members from the Service Collaborative of Western New York (TSCWNY) Opportunity Corps (OC). Very few FAFSA applications were completed during this period, though independent students did occasionally complete the form because they did not require parents financial information.

### **Phase III – The Buffalo Scholarship Fair**

The Buffalo Scholarship Fair is a comprehensive program that includes College Goal Sunday as a signature feature. It is the first citywide FAFSA intervention launched by BPS and it was a cornerstone of the broader FAFSA Completion Project because it was established, well-advertised, and in the past accounted for more than 15% of the total FAFSA's submitted in a single season. The event was open to all students' grades 8-12 and included workshops and a college fair. College Goal Sunday focuses specifically on completion of the FAFSA. We estimate about 95 FAFSAs were completed in 2012-13, compared to about 120 in years past. This event occurred at the beginning of February and all seniors were encouraged to complete their FAFSA with their families and representatives of the financial aid offices across Buffalo. The event was staffed by nearly 30 volunteers including OC members, UB volunteers and interns, and members of NYSFAAA. One feature added to the program three years ago was the voluntary income tax assistance (VITA) program sponsored by the United Way of Buffalo and Erie County (UWBEC). As discussed earlier, there has been some concern that tax filing is an important barrier to FAFSA completion and the scholarship fair has become a one-stop shop for some families.

### **Phase IV - School-Based Follow up Support**

The key feature of the FAFSA Completion Project is the concentrated time spent by volunteers in schools working with students and parents on completing the second half of their FAFSA, as well as their TAP application and the Say Yes to Education online registration. Each week, several volunteers and a project intern scheduled between 3-6 hours to work with students and parents on-site at each high school. Specific volunteers were assigned to each school to establish some continuity for students and a relationship for counselors to rely upon. Counselors typically scheduled students for appointments to meet with the FAFSA completion team. When students did not have all of the information they needed to complete their federal and state forms, either they completed the Say Yes form and returned to class or they called their parents to gather the

appropriate information. This service was made available in collaboration with school counselors over a 6-8 week period from early February through the end of March, and this work continued throughout phase V, described below.

This work evolved during the 2013-14 filing season in several important ways. First, the decision to shift the Say Yes registration form from paper to an electronic form complicated the completion process for counselors. A paper version could be easily administered in a single class and completed in a matter of minutes. This was more difficult to facilitate electronically because it required access to a computer lab. Many of the Say Yes applications were completed with students during this phase and it may be possible to move it earlier to Phase II. Second, the Internal Revenue Service (IRS) tax retrieval tool has made it possible to work with families more easily and to minimize the likelihood of verification of income when the student arrives at college. In some cases, this tool made the process simpler but in others, the matching process did not work well. Third, we had access to individual student FAFSA completion data as part of a pilot study through the US Department of Education. The key advantage was the ability to identify when students had errors in their applications. We reported an increase in accuracy rates during the first year of the intervention and we see a smaller increase this year as well.

### **Phase V – Financial Literacy Follow-Up**

Finally, we extended the project through the end of April for two reasons. First, Say Yes to Education Buffalo extended the deadline for registration from April 1 in 2013 to May 1 in 2014. Second, we were mindful of counselors' requests to have additional support available in April when some students were continuing to complete their forms and others were beginning to receive financial aid award letters. The most significant challenge with the award letters in 2012-13 was that none of them included an estimate of their Say Yes scholarship. During the second year, counselors, volunteers, and Say Yes staff have been clearer about the nature of the last dollar scholarship so that students know they will only receive money depending upon the level of eligibility (time in district) and the remaining cost after other forms of aid are applied. During this phase, volunteers were trained to understand the cost of college attendance, the philosophy behind the provision of state and federal financial aid, and how to interpret the SUNY Shopping Sheet and other financial aid award letters. OC members took the lead on the financial literacy component and UB volunteers continued to work with students and families to complete their FAFSA and TAP applications.

# FAFSA Completion Outcomes, 2013-14

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In this section we report our findings from the second year of the FAFSA Completion Project. Before we do, it is important to recognize that the results will not be easily compared to the 2012-13 filing year. First, we have expanded the project to include the public charter high schools. Second, we have added features to this year's project that extend the duration of the intervention from 2 to 4 months. Third, given our participation in the federal pilot study, we had access to student level FAFSA completion data that were not available the prior year. At the same time, we developed more effective methods for tracking FAFSA, TAP, and Say Yes completion with volunteers in 2013-14 than in the prior year.

Finally, we have made no attempt to scale our estimates according to the size of the senior class or the proportion of students that will complete high school in time to attend college in the fall of 2014. Raw numbers can be misleading if cohort sizes fluctuate or graduation rates are fluid – both are real concerns in BPS and as such, the numbers must be understood in relation to those trends. This is an issue we consider in the conclusion. With those caveats in mind, the data available during the 2013-14 filing season is more robust and comprehensive than the prior year and it will allow us to develop a fuller picture of the work done with students and families on all aspects of the financial aid process. We begin with results from Phase II and we report our findings separately for BPS and the charter schools. The point is not to compare one type of high school with the other – rather we are recognizing the fact that we have different data to report for each. For example, we have a year of comparison data for BPS that we do not have for the charter high schools. Similarly, we have individual student-level data for BPS because of the federal pilot study but we do not have comparable data for charter students.

## **Phase II – Completion of the First Half of the FAFSA**

During Phase II of the 2013-14 campaign, volunteers and staff visited classrooms in 13 of the sixteen BPS high schools and 4 or 5 public charter high schools. We do not have comparison data on this measure for 2012-13 but we were able to gather it this year through a simple pre-post survey that OC members did at the beginning of each session. All of the Phase II sessions in BPS high schools began with a brief financial literacy component to help students understand the importance of financial aid as they plan to pay for college and the survey asked each student to report their names. The surveys were only five questions long and the entire process took ten minutes before students started their FAFSA. Our data indicate that Phase II was completed with 821 students out of an initial list of 1,942 possible seniors. Rosters were either checked with school counselors or checked against sign-in sheets when students entered the classroom/lab. It is difficult to assess the accuracy of the denominator because defining a senior in the Buffalo Public Schools has not always been simple. The number includes many students who are part of the age cohort that should graduate but that have not completed the requirements to finish on

time. It also includes a number of fifth and sixth year seniors who remain at risk for not receiving their diploma. Finally, it includes many students who have dropped out but that have not been verified as drop-outs by the system. We expect the real number of possible seniors is significantly smaller, but it does provide a sense of the impact of the project (approximately 42%).

This was the first year of the FAFSA Completion Project in the charter schools but the Phase II portion of the project achieved similar success as BPS. Across the four Say Yes eligible charter high schools, the project served 121 students during phase II. That compares favorably to the 149 total FAFSA's completed across those schools.

### **Phase III – Scholarship Fair**

The 2013-14 academic year was the sixth consecutive year for the BPS Scholarship Fair. The event is orchestrated as part of the statewide College Goal Sunday initiative, which is sponsored by the New York State Financial Aid Administrators Association (NYSFAAA). The FAFSA Completion Project was responsible for coordinating the FAFSA completion work during the event and also offered several presentations. In total, 300 students and nearly 600 people were in attendance at the event and 74 students and their families were able to complete the financial aid process. FAFSA completion numbers were down at the Scholarship Fair in comparison to other years, but we suspect those differences are, at least in part, a result of the more comprehensive project. In 2013-14, Phase II of the project had already occurred in the BPS high schools and students and counselors were aware that similar services were going to be available in their school buildings and that those services were reliable – based upon their experience with the project the prior year. The highest attendance rates among FAFSA filers at the scholarship fair were from Hutch Tech, City Honors, and Bennett (the host school for the event). The first two schools received some (Hutch Tech) or no (City Honors) support from the broader project and their numbers at the Scholarship Fair were similarly high. Bennett's numbers at the event were much lower, largely because Bennett is home to the only College Success Center in the district and they assumed responsibility for assisting students and families with the FAFSA.

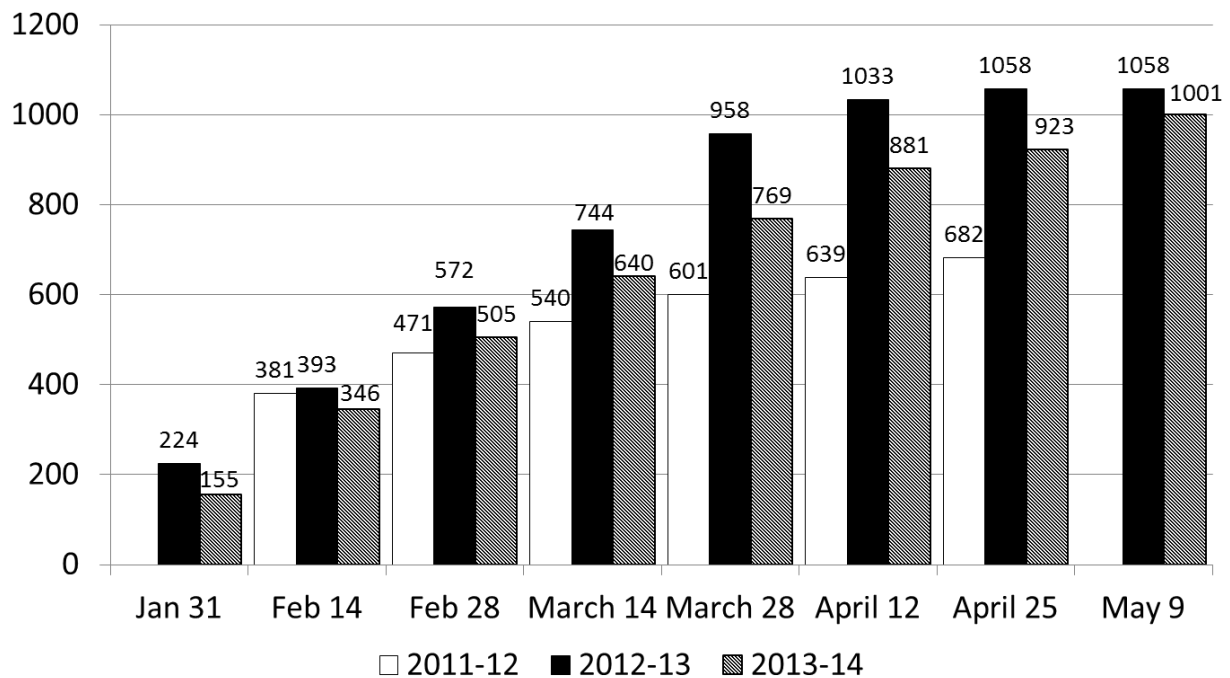
While the FAFSA completion numbers were down, all other indicators of success were up. Twenty-five families completed their taxes with the UWBECA VITA program – twice as many as were served the prior year – and the number of students and parents were up from the previous year, largely because the event was extended to 8<sup>th</sup> grade students and their families. At the same time, we estimate there were as many as 100 volunteers between FAFSA completion, registration, scholarship applications, tax preparation and workshops, in addition to more than fifty partners at tables in the college and career fair. We conclude that the fair remains an important part of the overall FAFSA completion strategy but that it will evolve to better prepare more students to navigate the college choice process.

## Phases IV and V – School-based Follow-up Support

The vast majority of the FAFSA completion work was conducted during the fourth and fifth phases of the project. We begin by summarizing the FAFSA completion outcomes and then we discuss the addition of the financial literacy component during the month of April. Figure 2 provides an illustration of bi-weekly trends of FAFSA completion in BPS for the past three years. Most notable is the fact that the 2013-14 completion numbers fell below those from the prior year by 57 applications – about 5% lower. These numbers remain well above those posted the year prior to the announcement of Say Yes to Education in Buffalo but there are a number of plausible explanations for the decline, which we will discuss in the conclusion. Table 2 provides a comprehensive summary of FAFSA, TAP, and Say Yes registration work completed as part of the project

Figure 2.

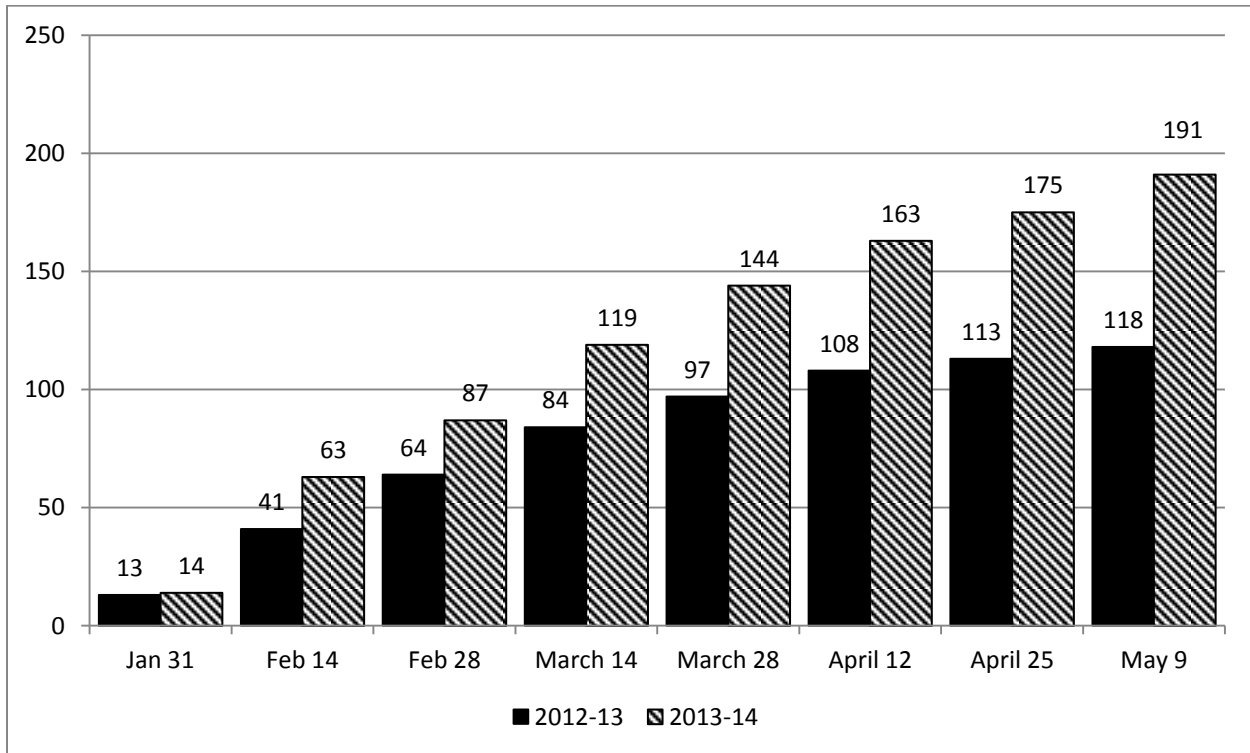
FAFSA Completion Bi-Weekly by Year for Buffalo Public Schools, 2012-2014



The 2013-14 school year was our first working with the charter schools and the numbers suggest similar levels of success to those posted in BPS the year earlier. Figure 3 shows the same bi-weekly trend for the charter high schools and the number of applications completed grew by 61.8%. This number is misleading, however, because 2013-14 was the first graduating class at Health Sciences Charter School, which accounted for 48 of the completed applications. The charter school totals increased by 21.2% when Health Sciences is removed from the analysis.

Figure 3.

FAFSA Completion Bi-Weekly by Year for Buffalo Charter Schools, 2013-2014



The comparisons from last year to this year suggest that the project has kept pace with the results from last year. While the numbers in BPS are down slightly from 2013 to 2014 and the rate of completion was a bit slower, our estimates, based upon the New York State report cards, suggest that the cohort size declined by approximately 165 students in the senior class, which would account for a sizable portion of the difference. The year to year comparisons also continue to show that FAFSA completion rates are considerably higher in 2014 than they were in 2012. The question remaining is how much of that progress can be attributed to the FAFSA Completion Project. This is a complicated question that cannot be answered entirely in this report, but we can give some sense of the impact of the project by indicated how much work was done by the volunteers and interns and how those numbers compare to the overall FAFSA numbers. It is likely that some of these students would have completed the forms without the assistance of the project so our estimates here over estimate the effect of the project on student behavior, but it does paint a compelling picture for the contribution they make to counselors who have been asked to do much of this work in the past.

As Table 2 illustrates, we utilize data from three separate sources – the aggregated school level data provided by Federal Student Aid (FSA) which was the only source of data last year, the individual record data for FAFSA submissions provided by the US Department of Education through the FAFSA Pilot Study, and the program logs, where we account for the work done by volunteers on the FAFSA, TAP, and Say Yes registration forms.



Table 2.

FAFSA, TAP, and Say Yes Completion by School and by Data Source, 2013-14

|                                       | FSA (5/09) |          | USED<br>(5/19) | Logs<br>(5/05) | FAFSA<br>Estimates |       | TAP | Say<br>Yes |
|---------------------------------------|------------|----------|----------------|----------------|--------------------|-------|-----|------------|
|                                       | Submit     | Complete |                |                | Lower              | Upper |     |            |
| <i>Buffalo Public Schools</i>         |            |          |                |                |                    |       |     |            |
| BAVPA                                 | 91         | 84       | 80             | 38             | 80                 | 84    | 29  | 47         |
| Bennett                               | 50         | 47       | 54             | 61             | 47                 | 61    | 57  | 64         |
| Burgard                               | 48         | 44       | 46             | 52             | 44                 | 52    | 42  | 63         |
| City Honors                           | 106        | 103      | 98             | 4              | 98                 | 103   | 4   | 0          |
| DaVinci                               | 60         | 58       | 56             | 17             | 56                 | 58    | 17  | 58         |
| East                                  | 53         | 47       | 37             | 25             | 37                 | 47    | 20  | 16         |
| Emerson                               | 50         | 44       | 44             | 31             | 44                 | 44    | 27  | 32         |
| Hutch Tech                            | 161        | 150      | 148            | 29             | 148                | 150   | 26  | 22         |
| Int'l. Prep                           | 21         | 20       | 24             | 34             | 20                 | 34    | 32  | 36         |
| Lafayette                             | 15         | 15       | 31             | 65             | 15                 | 65    | 59  | 73         |
| McKinley                              | 111        | 103      | 88             | 76             | 88                 | 103   | 58  | 61         |
| Middle Early                          | 44         | 41       | 44             | 30             | 41                 | 44    | 25  | 61         |
| MST                                   | 43         | 41       | 36             | 35             | 36                 | 41    | 31  | 33         |
| Olmsted                               | 43         | 40       | 42             | 24             | 40                 | 42    | 20  | 18         |
| Riverside                             | 33         | 32       | 37             | 57             | 32                 | 57    | 36  | 48         |
| South Park                            | 71         | 66       | 65             | 40             | 65                 | 66    | 50  | 83         |
| School #44                            | 1          | 1        | 1              | 0              | 1                  | 1     | 0   | 0          |
| BPS Sub-totals                        | 1001       | 936      | 931            | 618            | 892                | 1052  | 533 | 715        |
| <i>Buffalo Public Charter Schools</i> |            |          |                |                |                    |       |     |            |
| BASCS                                 | 28         | 27       | N/A            | N/A            | 27                 | 28    | N/A | N/A        |
| Health Sciences                       | 52         | 47       | N/A            | 13             | 47                 | 52    | 11  | 32         |
| Oracle                                | 46         | 39       | N/A            | 14             | 39                 | 46    | 10  | 27         |
| Tapestry                              | 48         | 47       | N/A            | 10             | 47                 | 48    | 10  | 12         |
| Maritime                              | 17         | 16       | N/A            | 10             | 16                 | 17    | 8   | 34         |
| Charter Sub-totals                    | 191        | 176      | N/A            | 47             | 176                | 191   | 39  | 105        |
| Project Totals                        | 1176       | 1096     | N/A            | 665            | 1068               | 1243  | 572 | 820        |

The school by school comparisons are useful in terms of understanding the degree to which the project provided support in each context, but we do not focus our attention on these differences. In each case, the needs and circumstances are unique. Some schools require additional support and others need very little. For example, City Honors students only received support at the Scholarship Fair because, historically, their FAFSA completion rates were very high with no additional support. The story was very different at Bennett, where the College Success Center served all four grade levels and every completed FAFSA was done with the assistance of volunteers. Instead, we focus on the totals across the two types of high schools in the city – BPS

and the public charter schools. For BPS the numbers are similar to last year. During the first five months, 1001 FAFSA's were completed by students who were 18 or younger. We know this number is lower than the total for the district, but it is useful for comparison purposes because that was the only data available last year. Of that, 93.6% of applications were accepted by the US Department of Education – more than 1.5 percentage points higher than last year. The numbers provided by the FAFSA Pilot Study should be more accurate and, for some students, that is true. However, the number of successfully completed applications is very similar to those reported in the aggregated school level data (936 v. 931). There are two conditions that seem to affect this, which can be seen when we look at school by school differences. First, we expect the pilot data to accurately report FAFSA numbers for students over the age of 18. That was likely the case at Bennett and Riverside where the individual level data reported a higher number of completers than the aggregated data reported. However, we also found that the pilot data under reported for some students based upon the stringent matching parameters. In order to pull individual record data from the US Department of Education, researchers had to submit four data elements – first name, last name, birthdate, and zip code. If all four items match, the data are returned accurately. If any of these items do not match, then no data are returned. We suspect that two problems exist that affect accuracy of these data. The first is student transiency. To the extent that families move and change zip codes, there is a high probability that address data are inaccurate and that may affect the match. We have corrected for some of this by collecting zip code data on volunteer logs and changing submission data, but we know that not all of this data has been captured.

Second, we know that the matching of names can be a particular problem for schools serving a high proportion of refugee and immigrant families, whose names do not conform to conventional Western formats. We look at the reported data at Lafayette and International Prep as an illustration. In both cases, we report on volunteer logs completing the FAFSA with many more students than are identified through either the pilot data or the aggregated school data. These two schools serve among the highest proportion of immigrant and refugee students in the district and many of the student names include multiple words, additional spaces, and hyphens. Given that both sources of federal data are imperfect estimates of FAFSA completion and the volunteer logs only capture those completed by the FAFSA Completion team, we develop upper and lower boundary estimates for FAFSA completion. When we take into account differences across the three sources of data and take the highest estimate from the aggregated data, the pilot data, or the log data, we find that the total number of FAFSA's actually completed during the project fall between 892 and 1,052 in the Buffalo Public Schools. We do not have comparable data to create a confidence interval for the charter schools. Given the nature of the possible errors in estimation, we expect the true figure to be closer to the upper bound estimate.

Based upon volunteer logs, we estimate that the project accounted for more than 61% of all FAFSA's completed in BPS and 24.6% at the charter schools. If we exclude BACS because they did not participate in the project, then the proportion of students served by the project at the

public charter schools rises to 28.8%. In prior work, we estimate that each FAFSA takes an average of 90 minutes per student, with considerable variation depending upon each individual circumstance, meaning that 997 hours were spent on FAFSA alone by project volunteers in BPS high schools. We also estimate approximately 10 minutes per TAP application and 10 minutes per Say Yes registration completed with each student, which accounts for an additional 233 hours spent on financial aid related activities. In simple terms, we suggest that the project may have freed up about 1230 hours of counselor's time. The total number of estimated hours spent at the charter schools on FAFSA, TAP, and Say Yes registrations was 94.5. We know, in reality that counselors still spent a fair amount of time on this work because they scheduled students to complete their FAFSA's and, in some cases, were still completing FAFSA's, TAP, and Say Yes with students. The point of calculating the approximate number of hours spent is to underscore the real cost of time associated with assisting families through the financial aid process. The total number of hours estimated here is the equivalent of  $\frac{2}{3}$  the salary of a full time counselor. If we assume a salary of \$50,000 plus benefits of \$25,000, the project would cost more than \$50,000 to serve a comparable number of students.

# Conclusions

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There are very few cities in the United States that are able to offer a guarantee of tuition to all of their high school graduates. We know of fewer than ten, including Syracuse as part of the Say Yes to Education network, and Kalamazoo, MI, which is the most frequently studied variation of the place-based tuition guarantee. One of the key differences among these programs is whether or not the guarantee is provided as a first- or last-dollar scholarship. In Kalamazoo, students are eligible for the full cost of tuition and fees, irrespective of whether or not they apply for or receive financial aid – this is an example of the first dollar scholarship. The Say Yes to Education tuition guarantee in Buffalo is a last dollar award, meaning that students must apply for federal and state aid and apply those dollars to the cost of tuition before the guarantee provides additional support. The last dollar variation makes sense in a state with slightly lower than average tuition charges at the public institutions and a generous need-based aid program like TAP. The challenge for Buffalo and other last dollar guarantees is that students from lower income families are less likely to file their FAFSA's. In many cases, families do not file because they do not receive taxable income – stated differently they receive social security, disability, or some other form of non-taxable public assistance. Students and families unfamiliar with the form may conclude that taxes must be filed in order to complete the FAFSA when that is not the case. Our experience has shown that filing the FAFSA with non-standard sources of income can be more complicated and additional support may make the difference.

The numbers suggest that the FAFSA Completion Project makes a considerable contribution to helping students and families maintain eligibility for the tuition guarantee, but there is more to the intervention than the completion of financial aid forms. When a volunteer sits down with a student to complete the financial aid forms, they are also having a conversation about going to college. It is typically not the first time they have had this conversation, but for many, it is the first time they have had to make decisions about their future. We have found that many students who work with us on the FAFSA, TAP, and Say Yes registration forms have yet to apply to a single college or they have others on their list they are considering. Most of the volunteers have recently gone through this process and can talk with students about where to apply, how to apply, and what it will take to be successful. Those are important conversations and they will be heard differently coming from near peer volunteers than from counselors or teachers. The message is the same but the messenger can relate in different ways. This part of the story will not show up in the numbers, but we know how important it can be as high school students prepare to transition from high school to college.

The other piece that does not show up in the numbers, but that we expect makes an important contribution is financial literacy. Last year, we heard from counselors in particular that many more students were coming to them with questions about their financial aid award letters. Underlying this flood of concern was the reality that many of these students were unsure about

what the award letters meant, and how they were going to pay their portion of the bill. This year, we added a brief financial literacy component at the beginning of Phase II and built Phase V specifically for that purpose. Our records on this contribution are uneven so we do not report them officially here, but in collaboration with Opportunity Corps – an AmeriCorps program run by the Service Collaborative of Western New York – we were able to provide classroom presentations and individual consultations geared toward financial literacy.

The evidence suggests that the FAFSA Completion Project provides a valuable service for students and families, on the one hand, and school counselors on the other. However, we should be clear that a strong and comprehensive FAFSA Completion Project is not a panacea for the challenges preventing some students from attending college. It is a piece of the puzzle, but simply filing a FAFSA or TAP application will not ensure a student attends college or is successful once they arrive. From our perspective, the FAFSA Completion Project keeps the door open for students to take advantage of the Say Yes to Education tuition guarantee, but more time needs to be spent preparing academically for college, considering career and vocational pathways, engaging actively in the college search process, and learning what to expect when they arrive on a college campus. The FAFSA Completion Project is a start in the right direction and it may be the foundation upon which we build additional sources of support to assist our secondary school colleagues as they prepare students for life after high school.