

Experts feared fewer Washington students would request college financial aid — they're right. Applications are the lowest yet since 2016.

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By

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So far this year, only 44% of Washington high school seniors have sent in paperwork that could help them get state or federal financial aid for college. It's the lowest rate on record since 2016, and 4 percentage points behind this time last year.

A rate this low — and this late into the 2021-22 college-going season — suggests a troubling pattern, and may be a harbinger of who winds up in college classrooms this fall and how they pay for it.

It's a significant setback because application completion was gradually ticking upward in the years before the pandemic. Now, school and financial aid leaders are racing to glean lessons from years past that might help students and families get their forms in.

What experts say they've found so far: Students need basic [help understanding the financial aid process](#), and this kind of coaching is most

effective when it happens during regular school hours — not at lunch or after the school day ends. Encouragement from a trusted adult at school, and constant prodding to fill out the forms, helps too. And college-bound programs targeted toward students of color can translate into high financial aid completion rates.

All of this was made harder during the pandemic.

Experts also learned another pandemic-era lesson: Many, many more students are taking a so-called “gap year” — time off between high school and college. This could put financial aid counselors on the hook to help graduates with aid forms next school year, a time when they’re otherwise busy helping their newest crop of high school seniors.

“We just have to think (creatively) about how we can continue maintaining those relationships so students don’t take a year off and then disappear,” said Karly Feria, college and career access specialist at Tyee High in Highline Public Schools. Feria said 10 of this year’s graduates plan to take a gap year, and “more than I’ve ever had in years past say they need a break” because of the pandemic.

Last March, financial aid applications came to a “grinding halt” and have lagged during every month of the pandemic, said Sarah Weiss, associate director of college access and support at the Washington Student Achievement Council, a state agency that tracks financial aid completion rates.

Students still have months to complete the Free Application for Federal Student Aid (or FAFSA), which can be a cumbersome task; families have to track down tax filings, Social Security numbers, bank statements. But getting it done could make or break a student's chances of getting scholarships or grants they need to pay for school.

The decline doesn't bode well for a state that historically has a bad track record of getting students to complete financial aid forms. As of early June, Washington placed 47th in a national financial aid completion ranking. But the low completion rate isn't surprising, Weiss and others say, since students had little to no face-time with school counselors and financial aid staff. And it's the same story nationally. [As of early June](#), applications were down at least 5% over last year.

State officials have a database that shows school districts where completion rates lag, and where they are highest. High schools and financial aid officers have in years past combed through this data to pinpoint success stories.

They're doing it again this year, and in earnest. In Seattle, for example, more than 70% of seniors have completed forms, down only slightly from last year, and far above the statewide average. Students here have an incentive: Voters approved an education levy that gives [two tuition-free years of free community college](#) to any senior who graduates from Seattle's public high schools, but to qualify they must fill out the FAFSA. Meanwhile, on the other end of the spectrum, fewer than 20% of seniors have completed the forms in at least eight Washington school districts, such as Granite Falls and Quillayute Valley school districts.

A new statewide data-gathering effort is making conversations about financial aid even more nuanced. Starting with the 2020 graduating class, officials are also collecting demographic information, such as students' race.

It could be months before data on the 2021 graduating class is available. But last year, by race, FAFSA completion rates statewide were highest among students who are Asian, Black or two or more races. Rates were lowest among Hispanic, Native Hawaiian and American Indian or Alaskan Native

students. White students were close to the state's average.

Overall, students in special education who do not have specific accommodations under so-called 504 plans are least likely to complete a FAFSA: only 23% of these 2020 graduates did last year, compared to the overall state average, 52%. Students learning English and those who are unhoused are also far below the state average.

The findings offer clues about the big barriers that keep families from completing forms, said Christina Winstead, assistant director for outreach, college access and support at the Washington Student Achievement Council. For example, students whose parents don't have legal documentation to live in the U.S. might feel like they have few trusted adults to chat with about their family's legal status, she said, although students without legal documentation [can apply through a separate financial aid](#) form called the Washington Application for State Financial Aid. Other students might feel uncomfortable asking their parents about the family's finances.

The data also hints at practices that work.

Feria, in Highline, just found out that the new data shows 77% of Black students at Tyee completed the FAFSA forms last school year, compared to 56% among all demographic groups.

She and her colleagues suspect a few factors explain the difference. For one, the YMCA and the College Success Foundation have office space on Tyee's campus. Both organizations provide mentoring and academic support to students of color and are led by Black staff. These community partnerships mean more adults have eyes on students during the school day, and can track students down in the halls or after school to check in about college plans. Like everywhere else, though, those interactions couldn't happen during the pandemic; Tyee's overall FAFSA completion rates

currently sit around 46%, down from nearly 56% at this time last year.

Auliilani De La Cruz, who teaches math and a STEM class for low-income and underrepresented students in grades 10-12 at Mariner High in the Mukilteo School District, offers solutions that might be more scalable. Last school year, about 74% of Black seniors at Mariner completed the FAFSA, compared to the school average, 52%.

She tailors her course to her students. If they're interested in medicine, she'll create a medical profession field trip — taking them to the University of Washington to meet with medical students and professors as "doctors for a day," for example.

She helps them answer hard questions, such as, how well do you have to do in your classes, how do you pay for college? "We talk a lot about these things," she said.

This year, about 40 students enrolled in her course; a typical year attracts 60 to 90. Any student can enroll, but she works hard to encourage Black, Latino, Native and Pacific Islander students to consider her class. Each fall, she starts with basic conversations about the college and financial aid application timelines. Then, she drills down with lessons on the specific types of financial aid students are eligible for.

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In non-pandemic years, she gives out paper copy samples of FAFSA forms, so her students have a guide to follow. She pesters them to make sure they're talking with their parents or guardians about financial aid. If a student has a specific question during class, she'll let them drop whatever assignment they're working on so they can focus on completing their financial aid documents.

"Schools have to find ways to remove those barriers," she said. "The hope is that, in the end, they have their acceptance letters, they know how they're going to pay for it."

In a usual year, she said, about 75% of her graduating seniors are serious about college, and get their forms in on time.

This year, that number is hovering around 50%.

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