



COLLEGE
AFFORDABILITY
PRAXIS LAB
2020/2021

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Introduction

A Word from Our Professors

For a variety of complex reasons, the costs of college have risen dramatically over the last several decades as the burden of paying for a degree has shifted away from states and other public entities and onto individuals and families. Tuition has increased nearly 200% and living costs and other educational expenses have risen even more. At the same time that a college degree has become more necessary to secure a living wage, college is becoming less affordable and thus less accessible, and the rate at which students attend and complete college continues to be stratified by income and race. We designed this Praxis Lab to explore the social, political, and economic forces contributing to the increasing importance of a college education and its rising costs (with intensive reading, writing, and conversations with national and local guest speakers). We supported the students as they designed collaborative class projects aimed to address a specific aspect of college affordability with actionable plans to address it in a sustainable way that would outlast the class. After a challenging academic year, we are proud of students' exceptional intellectual and scholarly developments, their practical and meaningful contributions to the issue of college affordability, and their shared passion to learn about and help solve complex social problems.

Professor Jason Taylor, PhD
University of Utah

Associate Commissioner Julie Hartley, PhD
Utah System of Higher Education

Meet the Team

We are a group of nine University of Utah Honors College students advised by two professors coming from a wide variety of disciplines. We share a passion for making higher education widely accessible by minimizing the overall cost of college.



Grant Chang
Games/CS
Sophomore



**Alessandra
Cipriani-Detres**
International Studies
Senior



**Wendy
Galovich**
Kinesiology
Junior



Charlie Halberg
Mathematics
(Statistics emphasis)
Sophomore



Kevin Nielson
Economics
Junior



Milan Oxspring
Kinesiology/Health,
Society, & Policy
Senior



Colt Robbins
Peace & Conflict
Studies
Junior



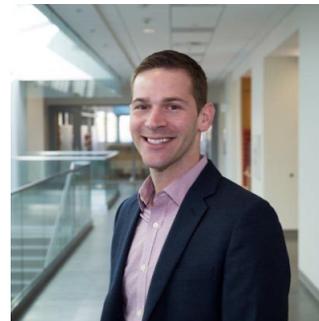
Minahil Usman
Biochemistry
Sophomore



Morgan Winger
Political Science
Junior



Dr. Julie Hartley
Anthropology, PhD
*Utah System of Higher
Education*



Dr. Jason Taylor
Educational Leadership
and Policy, PhD
University of Utah

College Affordability

College affordability is vastly complex, involving trillions of dollars and countless interconnected organizations. State governments provide institutions with substantial appropriations. The federal government gives federal aid directly to students. Higher ed organizations offer scholarships and information, and institutions themselves provide need-based and merit-based aid.



The Problem at Hand

Higher education funding is an attractive option for budget cuts among legislators, especially in times of hardship₄. From 1978 to 2006, state appropriations dropped 40%, and another 15% from 2008 to 2015₅. Because of this, tuition and fees at public 4-year institutions have nearly tripled since 1990₁.

Utah has the lowest FAFSA completion rate of any state in the US, recording 35.5% in the 2018-2019 year₂. This disproportionately affects minorities in Utah. American Indian/Alaska Native, Pacific Islander,

and Hispanic ethnicities each have about a 20% FAFSA completion rate. Students in special ed and English Language Learner programs have a 10% and 12% FAFSA completion rate respectively₆.

In 2018-19, this led to 55 million dollars of unclaimed financial aid₃. Filling out the FAFSA not only opens the door for federal aid but is also a gateway to considerable state and institutional aid, as many institutions evaluate a student's financial need from their FAFSA application.



Fall 2020

Investigating an Issue

As the 2020 academic year rolled in, we buckled up for our strangest semester yet. Through technical difficulties and campuswide confusion, we studied the cost of higher ed nationwide, investigating issues like rising tuition, shifts in state funding, financial aid, and more.

We met with some of the leading higher ed research specialists like Laura Perna and Sara Goldrick-Rab for a deep dive into its causes and effects and spoke with the heads of several activist organizations like the

Post-secondary Value Commission at the Bill and Melinda Gates Foundation to see what actions are currently being taken to address college affordability. For context in Utah specifically, we met with budget analysts, financial aid directors, and financial officers from the U and its surrounding schools, including UVU, SLCC, Westminster, and USU.

In October, Mike Pence and Kamala Harris came to the U for the Vice-Presidential debate, giving us insight on the future of higher education



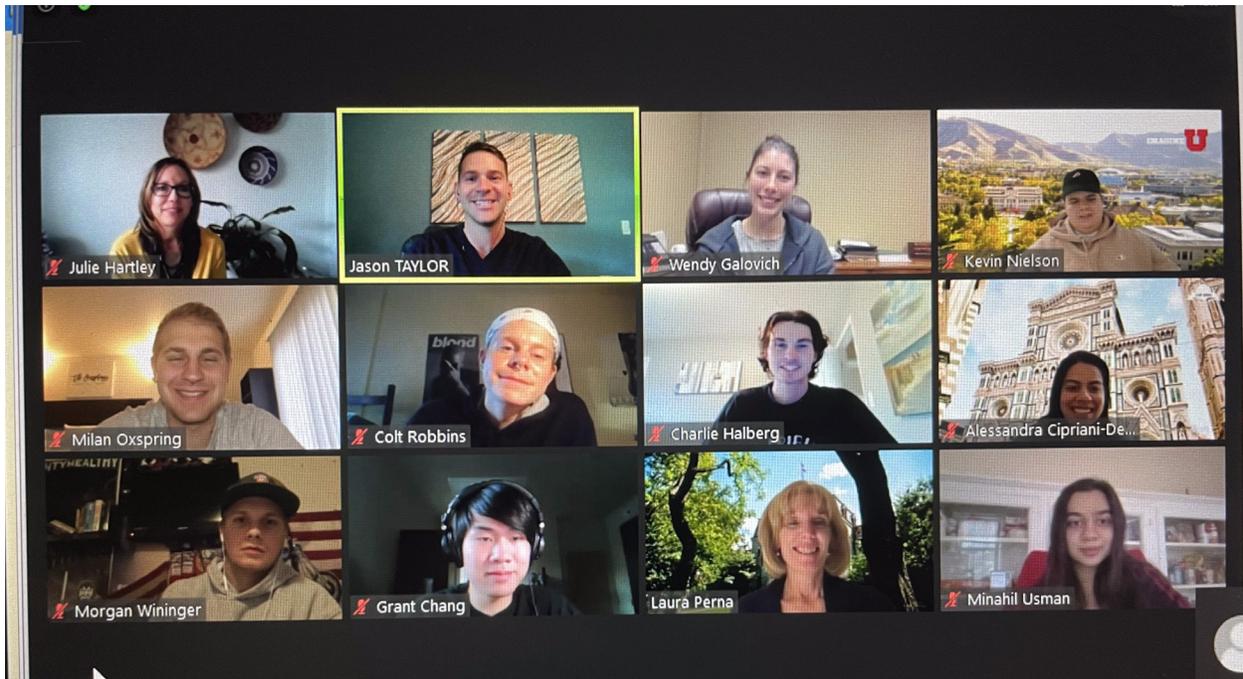
from a familiar place. We closely followed the presidential debates as well between President Trump and President Biden to see what the next four years of college affordability may look like.

Through our studies, we realized that the cost of higher education is an enormous issue, entangling public and private organizations, state legislation, and countless others, reaching up to the federal government. The trillion-dollar industry has tied up every possible group for over 100 years. What could we, a group of nine

students and two professors with \$5,000 and a dream, do to turn the tide of college affordability?

We decided to focus on resources that already exist, specifically the FAFSA. The FAFSA is vastly underused across the nation—especially in Utah—leaving millions of dollars in financial aid on the table, so we developed a 5-part plan to encourage and advocate for its widespread completion.

Zoom University



Our Guest Speakers

Jamey Rorison, Bill and Melinda Gates Foundation: Post-secondary Value Commission

Rich Amon, CFO of Utah System of Higher Education

Linda Makin, VP Planning, Budget/HR at UVU

Darren Marshall, Assistant VP Budget Services and Financial Planning at SLCC

Cathy Anderson, VP Budget and Planning at the University of Utah

Sarah Pingel, Senior Policy Analyst at the Education Commission of the States

Gabriela Rodriguez, State Liaison at the Education Commission of the States

Anthony Jones, Executive Financial Aid Director at the University of Utah

Heather Bryson, Financial Aid Director at USU

Josh Montavon, Financial Aid Director at Westminster

Sara Goldrick-Rab, Author: Paying the Price and Putting Poor People to Work

Laura Perna, Executive Director of UPenn's AHEAD

Katie Mazzie, Manager of Outreach and Scholarships at UHEAA

The Project

Our objective is to better understand and encourage FAFSA completion in Utah and advocate for its importance at a statewide level. To do this, we built a 5-part project plan for the Spring 2021 semester that would have a significant and lasting impact on college affordability.

A 5-Part Plan

Advocating for Affordability

A Student Organization

We created an official student organization, which allows us to continue our efforts beyond the scope of the class and have a greater impact than we could as individuals.

Research & Information

We researched low FAFSA completion rates in Utah and publicized our results for use by higher-ed organizations, institutions, and legislation.

Service & Outreach

We expanded helpful resources across language barriers and provided one-on-one assistance to applicants to ease the FAFSA process.

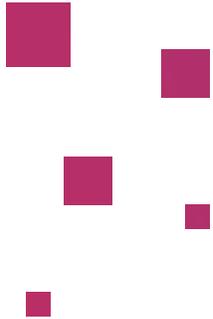
Policy & Advocacy

We advocated for FAFSA completion at a state level by analyzing policy from other states in issue briefs for organizations and government agencies.

Communications

We publicized our efforts and the benefits that accompany the FAFSA to encourage engagement from outside groups.

Project Timeline



1

January

Project execution begins

2

February

SACA approved as an RSO

Survey submitted to IRB

FAFSA completion event
at West Jordan High

Advocacy flyer created

Social media pages launch

3

March

IRB approved, survey
distributed to high schools

FAFSA resource sheet
finalized

Praxis Lab project
published in campus
newsletters

4

April

SACA elections for 2021-
2022

Survey analysis completed,
publicized to newspapers

FAFSA resource sheet
translated

Advocacy policy brief
finalized

5

May

Praxis Lab final report
finalized, hosted on
Honors website

End of the academic year

Part 1

Building a Student Organization



The primary goal of this group, spearheaded by Milan Oxspring, was to promote sustainability of all the work accomplished throughout this praxis lab and provide an opportunity for more students to get involved in college affordability moving forward.

We accomplished this by creating a registered student organization on campus called Students Advocating for College Affordability (SACA),

of which all members of the Praxis Lab became inaugural members. By forming this coalition of students, we added further legitimacy to our cause as we conducted service, research, and advocacy. Rather than advertising ourselves as a temporary class of students whose efforts would soon end, we could demonstrate our commitment to advocating for college affordability as a permanent fixture on the University of Utah campus.

The Registration Process

Registering SACA as an official student organization was a formal process through the Student Leadership & Involvement office. Preparation for this registration involved writing a constitution, filling out applications, and several of us completing bystander intervention training. During the formal recognition period from January 31 to February 12, 2021, we submitted all the paperwork and soon met with a representative from Student Leadership & Involvement, who then gave us final approval.



Throughout the remainder of the semester, we established additional infrastructure by creating a CampusConnect page, designing a SACA logo, ordering branded apparel, and organizing leadership efforts to sustain SACA and recruit more members in future years.

Dodging Obstacles

Overall, the process went smoothly, and we encountered few hindrances from the unique COVID-19 circumstances. There was a time crunch at the beginning of the Spring semester to submit all materials within the formal recognition period, but organized collaboration across the group made this achievable.

The most challenging aspect in creating a sustainable student group is ensuring its longevity beyond the class. Some students in the current Praxis Lab are graduating, and others aren't able to continue SACA's efforts moving forward. Recruiting new students was also very difficult due to a lack of in-person meetings and advertising on campus.



Nevertheless, four new SACA leadership officers were elected for the coming 2021-2022 academic year, and they will be maintaining SACA's vitality in the future. The Fall 2021 semester will see the resumption of most in-person classes and activities, which will provide the group with new recruitment opportunities for new students interested in college affordability.



Looking Forward

The real test of SACA's effectiveness will be determined by its activity and growth as a student organization beyond this year. The branding and infrastructure have been a highly successful component of SACA so far and should allow for easier recruitment in the future.

Collaboration with the communications team has been essential, as it has allowed for widespread publicity of SACA on social media channels and news releases. Ordering branded apparel, which has included sweatshirts and facemasks so far, should also enhance future recruitment efforts as it may help students feel connected to the group through tangible means. With a new group of leadership officers, we've set SACA up to thrive after the Praxis Lab is finished and will hopefully pique the interest of many students on campus who are looking for ways to promote college affordability.



Part 2

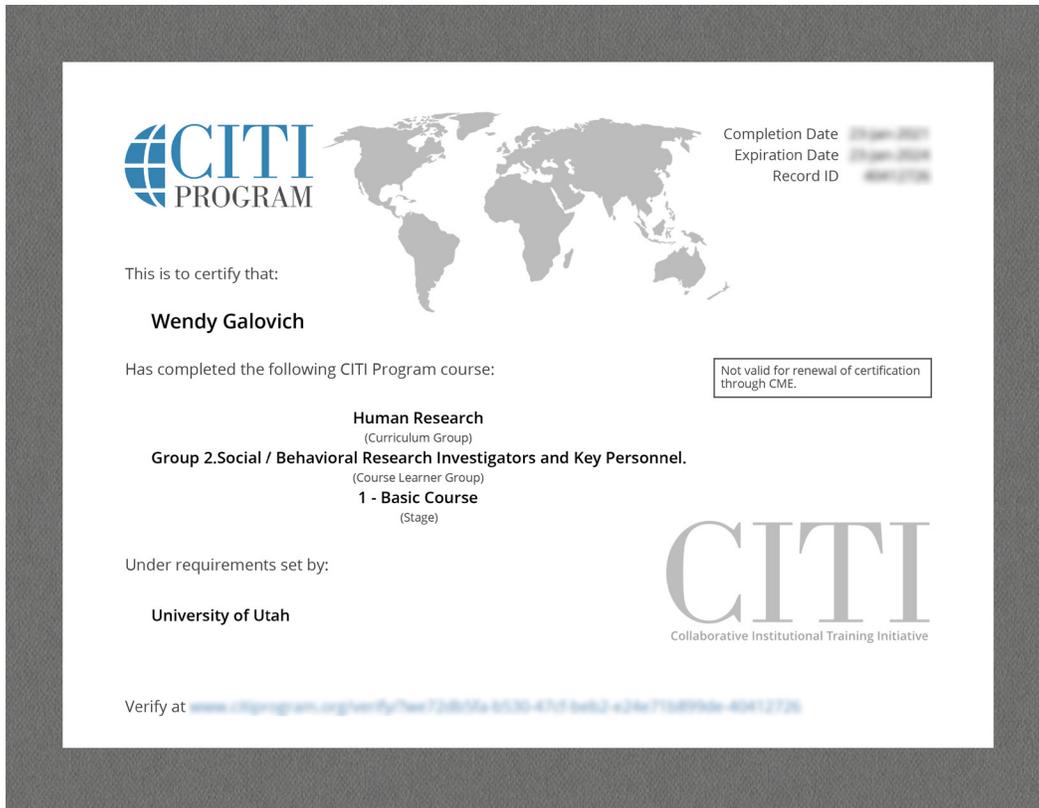
Research & Information

The primary goal of the research and information team, led by Wendy Galovich and Charlie Halberg, was to create a research project that addresses why Free Application for Federal Student Aid (FAFSA) filing is so low in Utah. In particular, we wanted to identify why students who may be eligible for financial aid were not filing, leaving behind thousands of dollars. Some prior research into why students may not file FAFSA exists, but few studies focus specifically on Utah, where there may be unique circumstances.

To do this, we decided to send a survey out to as many high schools as possible in the Salt Lake Area. The survey would allow students to highlight specific reasons they either did or did not file FAFSA, as well as letting them describe their personal experience in the application process. By sending this out to several high schools, we could get a wide range of student experiences with FAFSA and identify the most common reasons students aren't filing.

Survey Design

To begin the process, both Charlie and Wendy needed to complete the CITI (Collaborative Institutional Training Initiative) training, which helped teach them how to design and conduct ethical research projects.



We then began the process of submitting our research for an Institutional Review Board (IRB) review. To create our survey, we started by looking at previously published research on the subject, noting the common trends in why FASFA filing is low in general, and then adapted these reasons into our survey. We wanted to encompass the uniqueness of Utah's FASFA filing with reasons that we believed could impact Utah individually. Once the survey was created, we revised it several times with the input of Dr. Jason Taylor and Rachel Everitt, Associate Director for the Utah College Advisor Corps. Once IRB approval came in March, we were ready to roll out to the high schools.

Results

Question 1: What is the primary reason for FAFSA non-filing and filing in Utah?

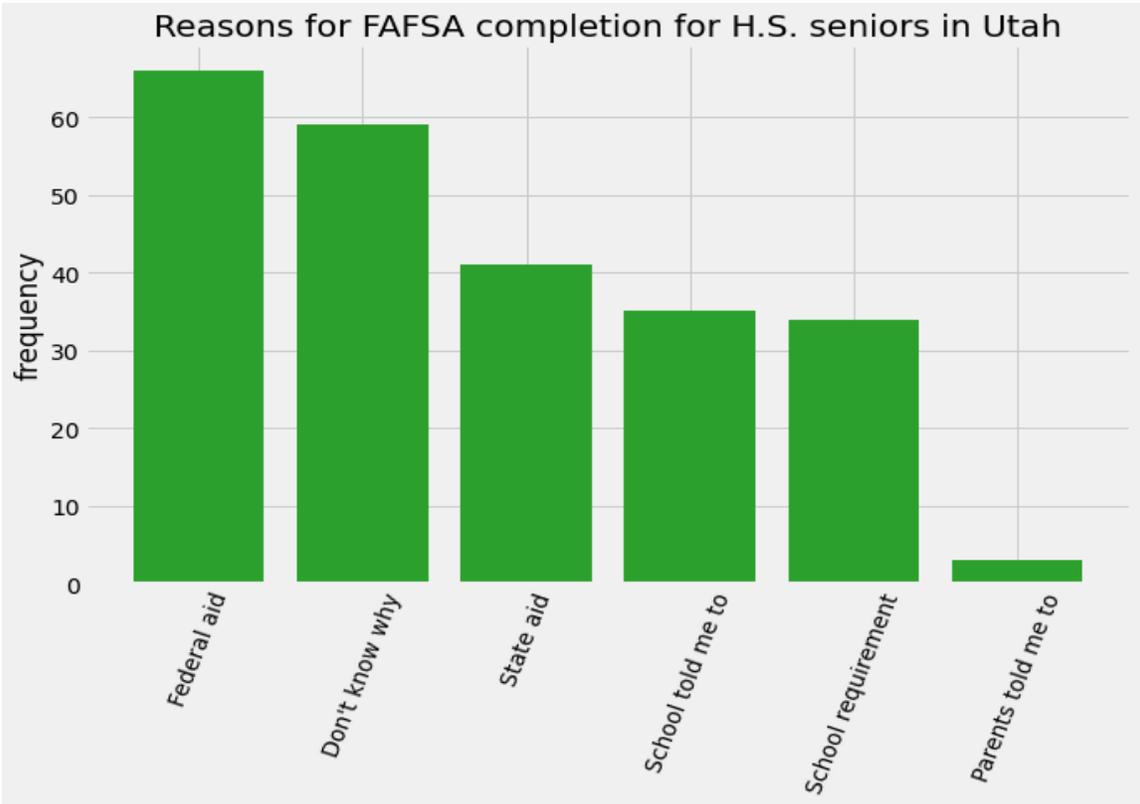


Figure 1

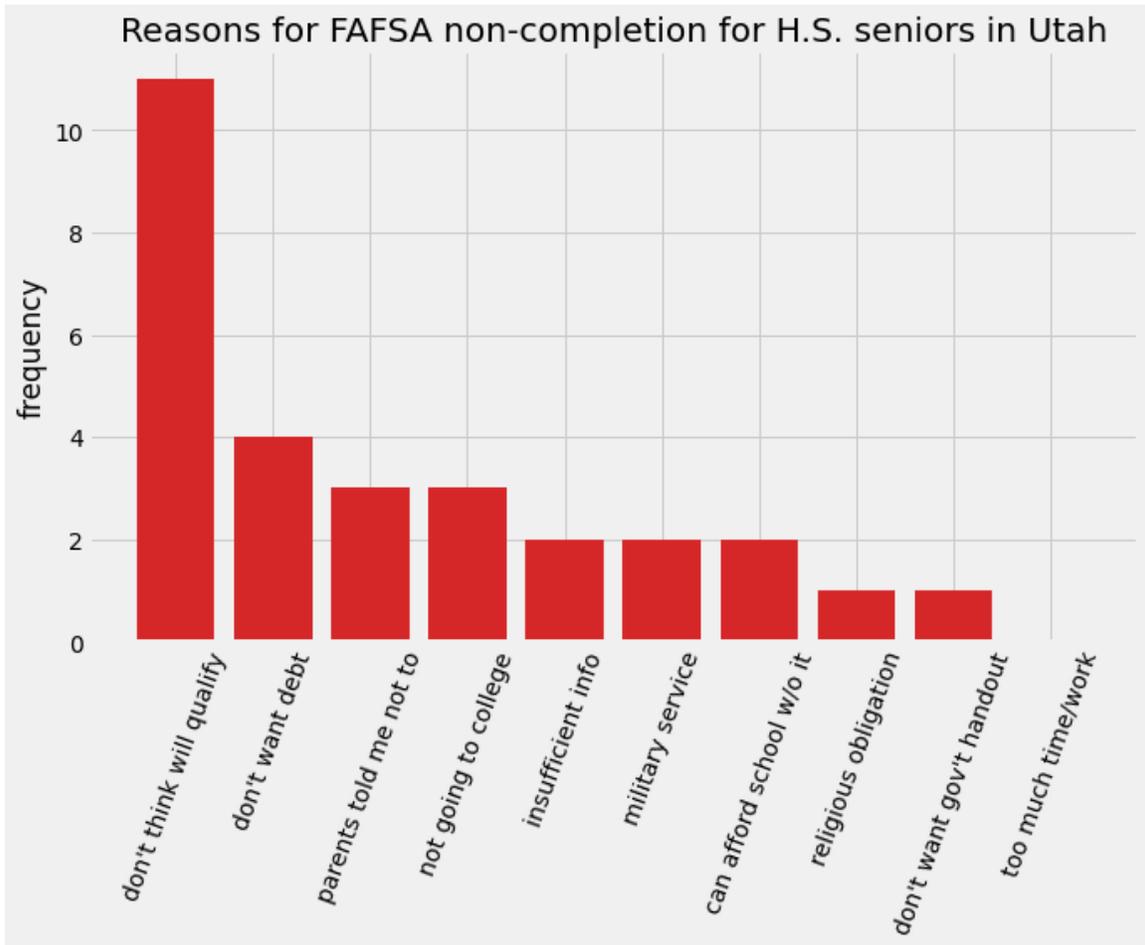


Figure 2

From Figure 2, the most common reason for not completing the FAFSA among Utah seniors is that they don't believe they will qualify for aid. Among students who completed the FAFSA, the most common reason for FAFSA completion was to receive federal student aid. However, the second most common reason was that students did not know why they had to complete the FAFSA. Both of these findings suggest that high school students do not have a clear understanding of the benefits and purpose of FAFSA beyond accessing federal aid. It is also relevant to note that many students reported completing FAFSA because their school required FAFSA completion or they were guided to complete FAFSA by their school.

Question 2: What factors are important in determining which students are more or less likely to file the FASFA?

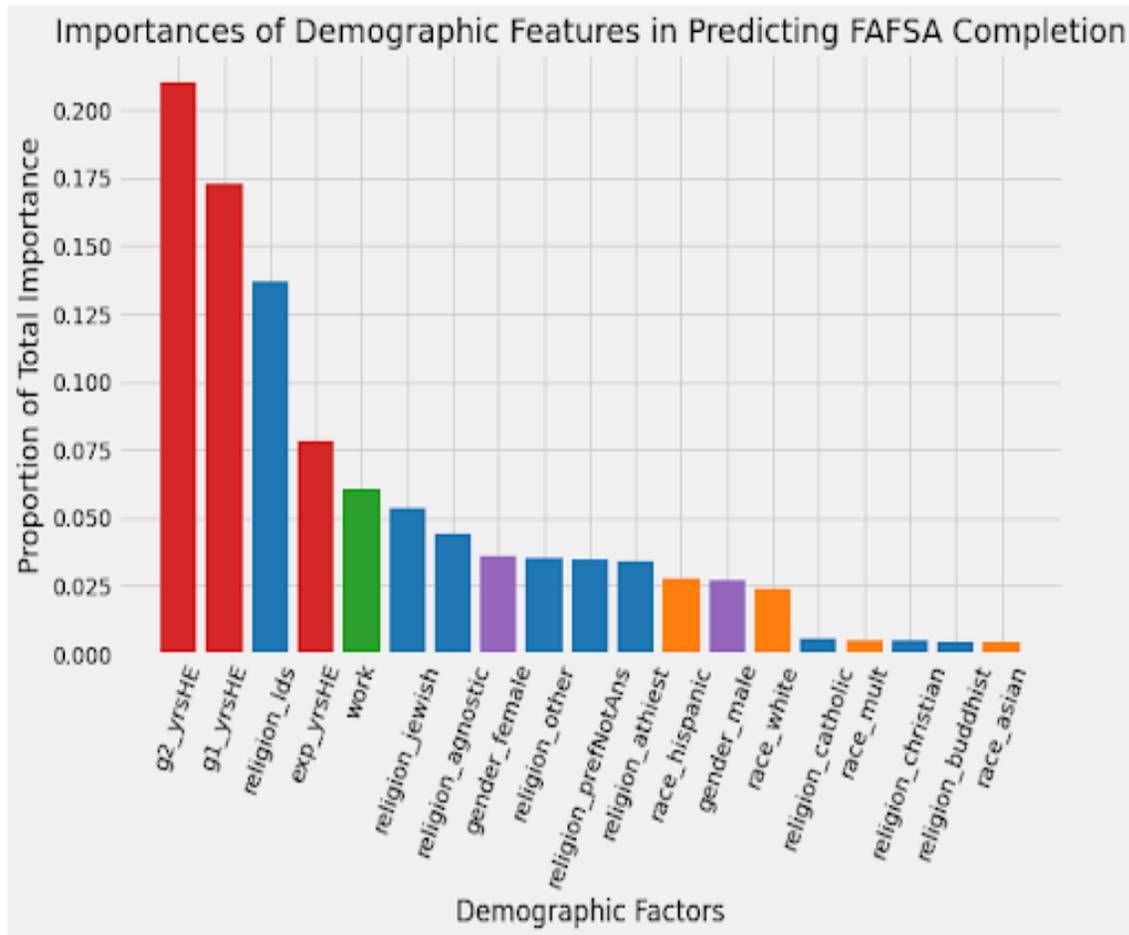


Figure 3

To understand which factors influenced FAFSA completion the most, we used a simple decision tree analysis (Figure 5 on page 24). A decision tree is essentially a model that aims to predict an outcome based on the most important factors in the data. We found the most important factors were guardians' level of education and whether a student is LDS or not. Other factors such as sex and race/ethnicity were less influential than the guardian's level of education and LDS religious identity.

Question 3: How does religion influence FAFSA completion in Utah?

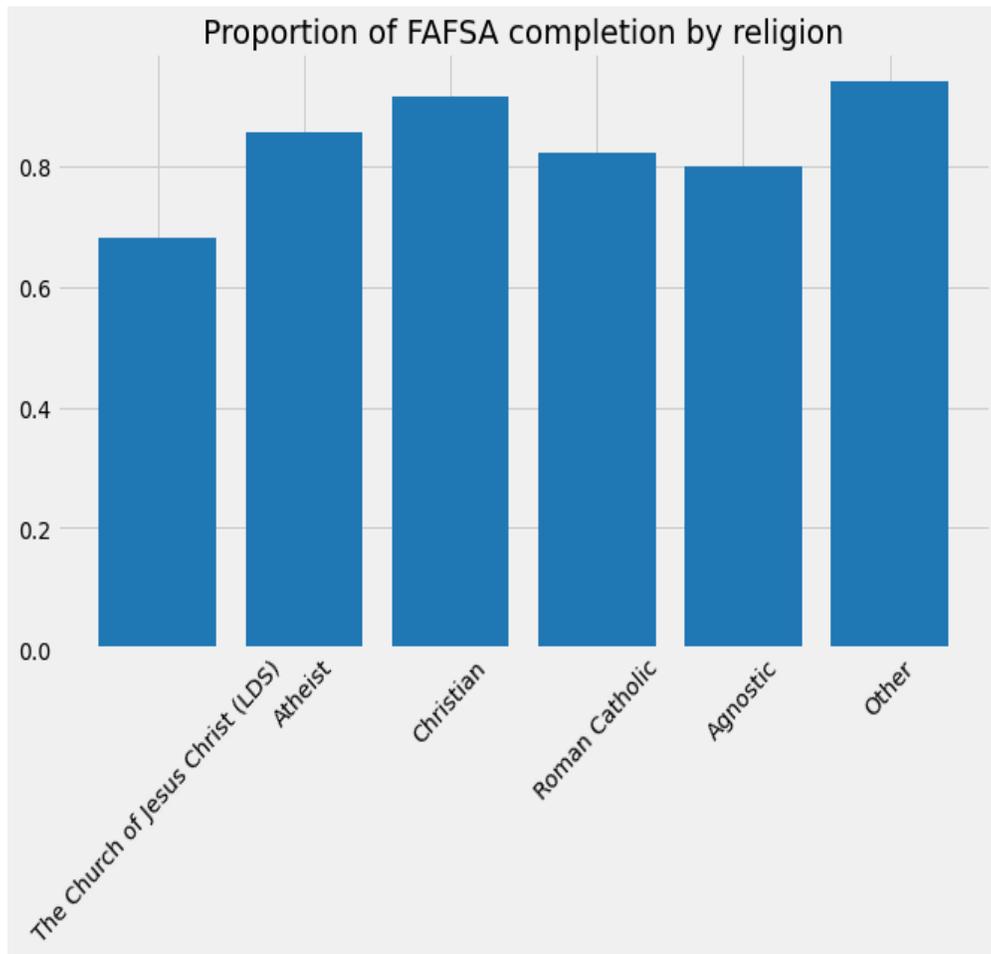


Figure 4

Based on Figure 4, it is clear that whether a student is LDS or not plays an important role in whether they will complete the FAFSA. To better understand this, the chart of FAFSA completion rate by religion shows that LDS students may file at a lower rate than non-LDS students. After testing this hypothesis, there was significant evidence to support this claim. However, due to the low number of responses (roughly 125 students), a larger sample is needed to yield more reliable results. Also since the majority of students classified in the decision tree by LDS affiliation did start the FAFSA, whether they were LDS or not, this result does not contradict what was found in the decision tree. In fact, it demonstrates that regardless of LDS affiliation, guardians' level of education is still the most important factor in determining whether a student will start the FAFSA.

A Race Against the Clock



The obstacles of the Research and Information team all boiled down to one compounding issue: time. We had to complete an IRB to conduct research involving human subjects. It took time to complete the necessary training to complete an IRB application. Additionally, the IRB itself took several weeks to be approved, after some back and forth with revisions. Once we had our IRB approval, we had a small timeframe to collect the data from our survey.

We realized, a bit too late, that our initial contact directly to principals was not the standard for research conducted in high schools. Through working with the Salt Lake City School District, we discovered that we needed to directly contact the districts to get approval for our research.

Luckily, the SLC School District was excited to host our survey and we were still able to collect data. While we did get approval from Granite School District, a lack of communication and time constraints barred us from research in the entire district. Luckily, we got approval to host our research through Kearns High School (part of Granite School District), despite the communication barrier.

Part 3

Service and Outreach

The service and outreach team, led by Minahil Usman and Alessandra Cipriani-Detres, learned that there are many disparities regarding access to and completion of the FAFSA for students and families whose first language is not English. Our main goal was to increase FAFSA completion rates among Utah communities where English is not the predominantly spoken language. The four goals that we worked towards to achieve this were:

1.

Identify our target populations based on language

2.

Research and compile FAFSA resources that were already available and those that were lacking among the target populations

3.

Create and design a concise, one-page FAFSA fact sheet that can be marketed in the Fall of 2021 to the target populations

4.

Translate the FAFSA fact sheet from English into the top languages spoken in the state of Utah along with other valuable FAFSA materials



From Concept to Print

To identify the target populations based on language, we analyzed data from two separate sources from Dr. Julie Hartley that detailed high schools in Utah in terms of student and family income and the percentage of non-White students. We focused on the schools with the highest percentage of students from low-income backgrounds since the FAFSA seemed most beneficial to them. By focusing on students from low-income backgrounds, we hope to not only make college affordable but a very real possibility.

After endless Google searches of our target high schools, counties, and what resources are available to them, we compiled an array of FAFSA info nights, virtual sessions, and informational materials that students can already make use of.

Because FAFSA materials can often contain too much information and be overwhelming, we decided to create a simple and straightforward fact sheet of our own. It provides the most pertinent information regarding the who, what, where, when, why, and how about the FAFSA. The concise format allows any FAFSA applicant to be well-informed on how to apply for federal financial aid. After consolidating the most valuable information into a single document, we sent it to Ian Van der Merwe in the Honors College, who provided us with an initial design document. We then used that document as inspiration to create our own (props to Minahil for creating such a vibrant and eye-catching fact sheet!).

Lastly, we needed to find translators for our sheet. Unfortunately, we received no response from any of the translators suggested to us by Jesse Checkman from Weber State's Money Management Center, so we researched other translation options on our own. After weeks of searching, we finally discovered Asta USA and were able to translate the one-pager into Spanish, Somali, Vietnamese, Chinese, Arabic, Tongan, and Samoan.

ALL ABOUT THE FAFSA

Free Application for Federal Student Aid
Applications due October 1st!



? What Is It

a form that takes about 45 minutes to complete and helps students access money to pay for college

Graduating high school seniors and adults (who are also US citizens) who want to go to college

? Who Should Complete It

This includes those who:

- Plan to take time off between high school and college for any reason
- Plan to serve a religious mission
- Plan to serve in the military

FAFSA determines eligibility for:

- Grants
 - do NOT have to be paid back
- Loans
 - MUST be paid back
- Scholarships
- Work Study

If you are undocumented, you cannot fill out a FAFSA application.

You are still eligible for in-state tuition in Utah and for some private scholarships. For more information see <https://dream.utah.edu/faq.php>

? How To Apply For It

- 1 Go to <https://studentaid.gov/h/apply-for-aid/afsa>
- 2 Create your FSA ID
 - See <https://completefinancialaid.org/static/media/diykitfam.7fcfee5a.pdf> for tips.
 - You and your parent need to create an FSA ID, unless your parent doesn't have a social security number,
- 3 Complete the personal, financial, and parent information sections using the required documents.
 - Make sure to list all of the schools you are considering applying to on your application so they receive your FAFSA information.

REMEMBER!

Only accept aid that you need; you don't have to accept all aid.

Documents you'll need: It



- Social Security Number (SSN)
- W-2 forms
- Tax Records
- I-9 paperwork OR permanent resident card
- Driver's license (if you have one)
- Your & your parents' bank statements and investment records

Improvise. Adapt. Overcome.

Our first challenge was narrowing down a target population. At first, we wanted to increase FAFSA completion rates across all high schools in Salt Lake City, but that of course would have proven to be very difficult. So we did some research and discovered that schools in areas such as San Juan County and Granite School District, with large minority populations, had the lowest FAFSA completion rates. So we decided to make these populations our target.

Our next challenge was figuring out what languages to translate our FAFSA one-pager to and then finding translators. First, we reached out to places on campus as well as other speakers we had talked to over the semester in search of translators. However, we didn't have much luck, so we opted to search for a translation service ourselves. That also worked out well budget-wise, since we used the money allocated for this class to pay for the translation services. The biggest challenge that arose in this process was finding translators for the Navajo language since it is mainly a spoken language. However,

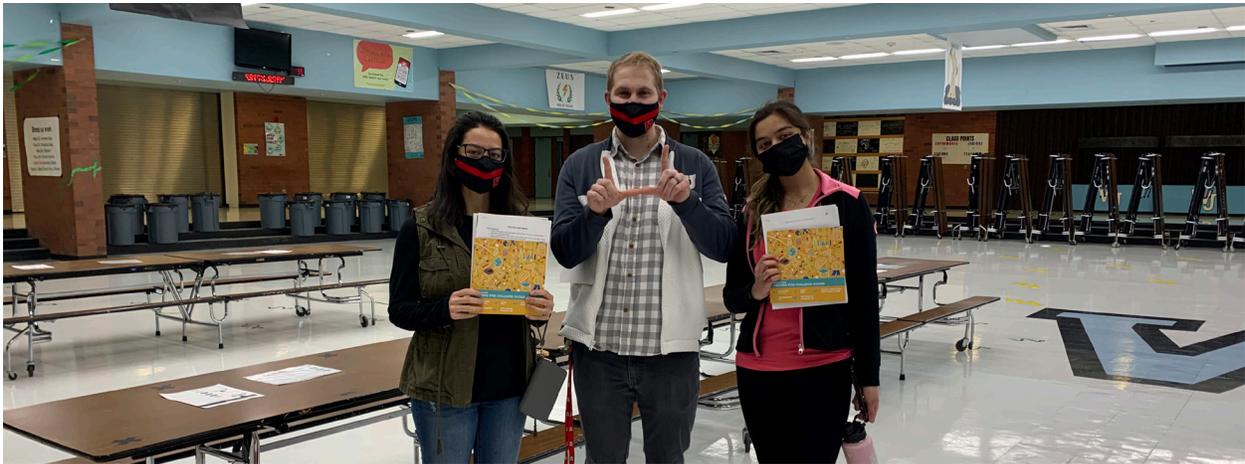


ASTA - USA

one of our professors happened to know a contact who may be able to help, so we hope to hear back from him soon, as the Native American populations need FAFSA information the most.

We also faced the challenge of not being able to participate in FAFSA info events or boot camps due to the pandemic. We opted out of hosting the FAFSA nights because it would have been difficult to manage along with all the other things we had planned within the semester timeframe. Fortunately, we were able to attend one in-person FAFSA night at West Jordan High, which proved to be extremely helpful and even provided us with most of the resources we utilized to make our FAFSA one-pager!

Helping Fellow Students



Many students decide against going to college because they are unable to afford it. And many of them are unaware that federal aid, grants, and loans are available to help fund their education. They are unaware of documents such as FAFSA and don't apply for it, therefore not receiving aid and forfeiting their right to obtain an education. It is thus important to educate incoming college students about the FAFSA so that they can overcome the boundary preventing them from education in college and beyond.

Creating a one-page fact sheet explaining all things FAFSA will prove beneficial since everything will be summarized and concise so students can easily understand. It can attract many students and families because of how short and easy it is. Additionally, because it will be translated into different languages, we will be able to reach and educate multiple minority groups, which are the main target populations for our class's FAFSA completion project.

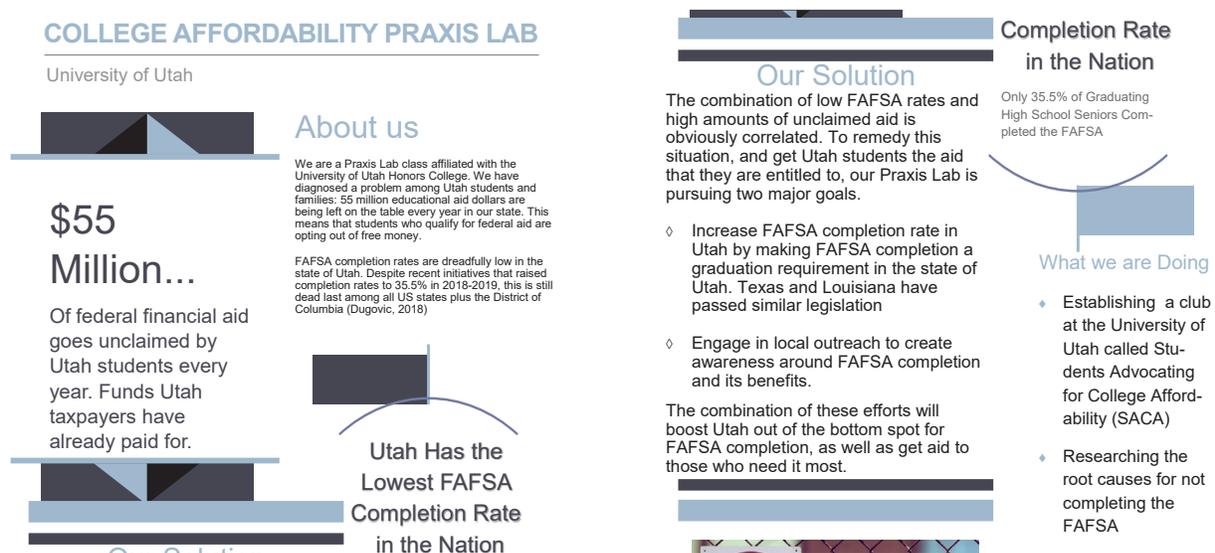
In addition to sending the one-page fact sheet electronically, we also hope to have printed hard copies available at our student club SACA, therefore contributing to the project's sustainability.

Part 4

Advocacy & Policy

The goal of the Advocacy and Policy group, led by Morgan Winger and Kevin Nielson, was first and foremost to explore the possibility of instituting a mandatory FAFSA completion policy in the state of Utah. To do this, we created four main goals: create a one-page handout, author a comparison of three states that had previously enacted mandatory FAFSA completion legislation, author a policy brief, and publish testimonials of real students facing the problem of college affordability in the state of Utah.

The Appetizer

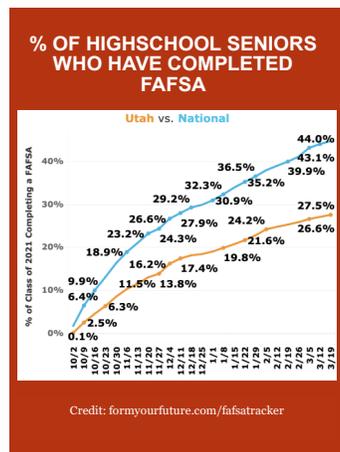


Putting on our graphic designer hats, the Advocacy and Policy group successfully created a one-page handout meant to engage, inform, and allure key policymakers. We wanted to shock and awe the recipient by concisely delivering the most impactful details on the struggle of college affordability. Some of these details included Utah's low FAFSA completion rate as well as the staggering sum of free grant money left on the table each year. The conclusion: mandatory FAFSA completion policy is linked to free federal money for students.

The Entrée

After authoring a detailed review of three states which had previously enacted mandatory FAFSA completion policies (Louisiana, Texas, and Illinois), we decided to scale down this analysis into an easily digestible infographic.

MANDATORY FAFSA POLICY BRIEF



Introduction

The Free Application for Federal Student Aid (FAFSA) serves as a means to evaluate a student's need-based federal aid eligibility. Without completing the FAFSA, a student is not eligible for any federally funded financial aid such as the Pell Grant and the Stafford Loan.

FAFSA completion in Utah consistently ranks among the lowest in the nation. Currently, Utah's FAFSA completion rate is ranked second to last in the nation at 27.5%, as opposed to the national average of 44%.¹

Three states have passed policies that mandate FAFSA completion as a high school graduation requirement: Louisiana, Texas, and Illinois. While both Texas and Illinois have not fully implemented their policies, Louisiana has seen many major benefits from their decision to mandate FAFSA completion.

Scope of the Problem

More than 95% of college graduates will accumulate more money in their lifetime than a typical high school graduate. This is the definition of a "smart investment," Right? Interestingly, that share drops to 87% if a college student spends \$50,000 or more to earn their bachelor's degree. With the average cost of attendance at a public 4-year institution being \$25,615, it is safe to assume the majority of students will pay at least \$50,000 on their education. Furthermore, one must take into account the students who may not endure the entire 4-years, falling short of earning a bachelor's degree. 60% of students that begin college will not finish. When taking these

After donning the graphic designer headwear a second time, we decided that the perfect place for such an infographic was inside of our policy brief. This brief was meant to be the entrée to our one-page handout's appetizer.

Once a policymaker was curious, we needed in-depth literature to display the wide range of legislative options available. Here we not only compared the three states mentioned above but also offered unique insights into how best to adapt a mandatory FAFSA policy to Utah's educational landscape. Specifically, we highlighted the leveraging of the already mandatory financial literacy courses offered to high school students.

MANDATORY FAFSA POLICY BRIEF



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The common thread running through this narrative is cost. If a student is able to attend college with little to no monetary cost, they have greater odds of finishing their degree and thus accumulating more money than if they had not attended college. If a student is faced with the burden of cost, they are more likely to incur debt, not graduate, and become another education department statistic.

Proposed Solution

It is estimated that ~2.6 billion dollars of federal aid goes unclaimed every year.³ This is money set aside to alleviate the daunting financial burden posed by the higher education system. To qualify for federal aid, a student must submit the Free Application for Federal Student Aid (FAFSA). Unfortunately, the national average for FAFSA completion is only 44%,⁴ which explains the large sum left on the table by graduating seniors each year.

By mandating the completion of the FAFSA as a high school graduation requirement, some states have been able to take advantage of the free federal aid available to their students at little cost to the state. The benefits to the state include higher

skilled workers, economic stimulation, higher civic engagement, the list goes on and on. The benefit to students is obvious. Through filling out the FAFSA alone, students gain an average of \$4,418 in free Pell Grant aid per year, reducing the total financial burden of college by almost \$20,000 and shining a new light on the prospect of higher education for millions of students.

What is a Mandatory FAFSA Policy?

Three states have introduced mandatory FAFSA policies: Louisiana⁵ (2017-2018), Illinois⁶ (2020-2021), and Texas⁸ (2021-2022). Along with these three, thirteen more states are considering their own versions of the policy. These policies simply state that in order to graduate from high school, a student must do one of two things: complete the FAFSA or complete a waiver which opts the students out of the policy.

Though these policies connote a mandate in language, each state understands the importance of a simple opt-out option for students. Notably, in Louisiana, officials are quick to note that no student has ever failed to graduate high school due to the policy.

Each of the three states, while similar in language, are unique in practice. Outlined below are the key differences in each state's FAFSA completion policy.

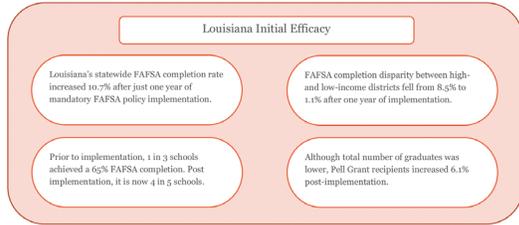
Louisiana	Illinois	Texas
<ul style="list-style-type: none"> •State Support <ul style="list-style-type: none"> •Increase Louisiana Office of Student Financial Assistance budget from \$85k/year pre-implementation to \$220k/yr post-implementation. •Opt-out Waiver <ul style="list-style-type: none"> •Requires only contact information and signature of parent, guardian, or adult/emancipated student. •No state funded financial aid options. •Opt-out waiver does not require a reason, simply a signature. •Legal Implementation <ul style="list-style-type: none"> •Policy was never legislation. Rather, it was folded into the "scheduling" requirements of the Louisiana State Board of Elementary and Secondary Education. •What is Lacking? <ul style="list-style-type: none"> •More support for those who do not qualify for federal aid. 	<ul style="list-style-type: none"> •State Support <ul style="list-style-type: none"> •Places clear expectation on high schools in law (rigorous support). Increased Illinois Student Aid Commission's budget for outreach by 250% in 2020. •Opt-out Waiver <ul style="list-style-type: none"> •School districts must make a good-faith effort to assist the student and their family with the form before a student may be exempted. •Undocumented Students <ul style="list-style-type: none"> •Introduces undocumented students to state financial aid options. •Legal Implementation <ul style="list-style-type: none"> •Legislation which was passed into law as a stand alone bill. •What is Lacking? <ul style="list-style-type: none"> •Possibly too much responsibility placed on schools without state assistance. 	<ul style="list-style-type: none"> •State Support <ul style="list-style-type: none"> •Performance-based funding to high schools based on FAFSA completion rates by school. •Opt-out Waiver <ul style="list-style-type: none"> •Counselors can opt students out for "good cause, as determined by the school counselor." •Legal Implementation <ul style="list-style-type: none"> •Legislation which was folded into a large education spending bill. •Undocumented Students <ul style="list-style-type: none"> •Introduces undocumented students to state financial aid options. •Counselor's discretion protects students and parents by not requiring a reason for opting out while also shielding this information from all other school officials. •What is Lacking? <ul style="list-style-type: none"> •Initial state investment, specifically, the counselor to student ratio.

Louisiana

Louisiana fully implemented a mandatory FAFSA policy beginning in 2017-2018. Because of its time in effect, the policy is able to inform and generate insight in ways other states with newer policies cannot.

The mandate is folded into the state's public school "scheduling" policy. To graduate, students are given three options: 1) Complete the FAFSA. 2) Complete an application for a Taylor Opportunity Program for Students (TOPS) award (state aid meant for 2-year/trade institutions). 3) Opt-out of the FAFSA.

Early data from Louisiana is overwhelmingly positive.⁹



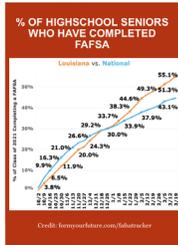
Louisiana continues to lead the nation in FAFSA completion rates, standing far above the national average with 55.1% as opposed to Utah's 27.5%.¹⁰ With other states seeing Louisiana's success and following suit, it seems fitting that Utah should explore the options available to assist its students in their educational pursuits.

Summary of Analysis

By examining the early and continuing data from Louisiana, one is able to see a clear correlation between mandated FAFSA policies and increased Pell Grant recipients. This is encouraging and should inform how states move forward with their own legislation.

Although encouraging, the policies are not without their faults. Most notably, the state must provide clear "wraparound support" for schools. Increased workload for teachers, administrators, and especially counselors is of major concern when weighing policy options. Beyond support for schools, state agencies must be capable of handling increased workload as well.

Another key concern lies in the policies ability to handle non-eligible students. For example, undocumented students are not eligible for federal aid. Because of this, policies must provide a smooth opt-out policy for these students while also



providing support as well as other aid options that may be available to them. Texas shows distinct promise in this area, as their counselor waiver system does not add undue stress or confusion onto undocumented students or their families.

It is important to note that while the language of these policies connotes a mandate, the true virtue lies not in forcing students to fill out a form, but rather, beginning the discussion with students and families about college affordability. While the opt-out form is technically easier to complete than the FAFSA, the student must still visit with a counselor to submit an opt-out form. This creates an opportunity to inform the student on the various options available to them, an opportunity that would not occur without the mandatory FAFSA policy.

Options for Utah

When attempting to create a mandatory FAFSA policy for the state of Utah, it is important to examine the ways in which our state differs from the three analyzed above. While the mandatory FAFSA model is, at its core, the same in each state, Utah presents a multitude of opportunities to implement a success policy to increase FAFSA completion rates.

Utah's General Financial Literacy Mandate requires that all high school students take a half-year course exclusively dedicated to personal finance topics¹¹. Within the financial literacy program, students are taught about budgeting, investing, and career planning. It seems fitting that a financial literacy class ought to inform students on one of the largest investments they will ever make: higher education.

Outlined in Utah's General Financial Literacy Mandate is the requirement that educators teaching the course obtain a specific endorsement in general financial literacy that includes coursework on financial planning; credit and investing; and consumer, personal and family economics. By adding a unit on FAFSA to educators' curriculum, Utah would be able to disburse the burden placed on administrators and counselors in other states.

Beyond the General Financial Literacy Mandate, it should be noted that Utah does not allow undocumented students to receive state-funded aid. This means that in the state of Utah, undocumented students are reliant on institutional or privately funded aid. Undocumented students are also able to qualify for resident tuition if they qualify under H.B. 144¹². An undocumented student may think that there is no hope for their college dreams once they are told they are FAFSA ineligible. This is not true. A Utah mandatory FAFSA policy should specifically aim to present undocumented students with the tools available to them such as private scholarships.

Utah's industrial spirit calls to those seeking opportunity and success within the higher education system. As advocates for our state, we must provide students with the tools to facilitate this success. A mandatory FAFSA policy provides these tools, namely in the form of free federal grant money, all at a low cost to the state.

"Since the 'Mandatory FAFSA' does not mean that literally every student must submit the FAFSA, the major student-level benefit of the policy may be its ability to prompt conversation about postsecondary plans." -Peter Granville, The Century Foundation

¹ FAFSA Tracker. Form Your Future. (2020, October 15). <https://formyourfuture.org/afsa-tracker/>.

² Webber, D. (2018, September 18). *Is College Worth It? Going Beyond Averages – Third Way*. Third Way. <https://www.thirdway.org/report/is-college-worth-it-going-beyond-averages>.

Policy in the Future



Because Utah does not operate a year-round legislature, we couldn't advocate for legislation directly this year. Luckily, through our registered student group, SACA, we will be able to continue the fight at the capitol next year.

While the Advocacy and Policy group may be the tortoise of the lab, slow and steady wins the race. A mandatory FAFSA completion policy, if implemented, will completely overhaul the landscape of college affordability in the state of Utah. As evidenced by data in other states, FAFSA completion rates would likely skyrocket, offering new opportunities to those who need it most. While we have had little influence in the semester alone, the Advocacy and Policy group expects an eventual J-shaped curve in impact.

Communication & Dissemination

Communication and dissemination, led by Colt Robbins and Grant Chang, was essentially the face of SACA and all the efforts of the Praxis Lab as a whole, publicizing our work as a group on social media and in local news. We spread our project to a vast community and encouraged other students, faculty, and outside organizations to get involved in our project.

Our primary goal was to publicize our efforts, get engagement from other students to extend our efforts beyond the scope of the class, and emphasize the importance of FAFSA completion for college students, both current and prospective.

Social Media

We created three social media pages, each targeting a specific population. By working with experienced media coordinators like Andrew Thompson from University Marketing and Communications and Jennifer Wiseman from the Honors College, we knew we would reach our target audiences.



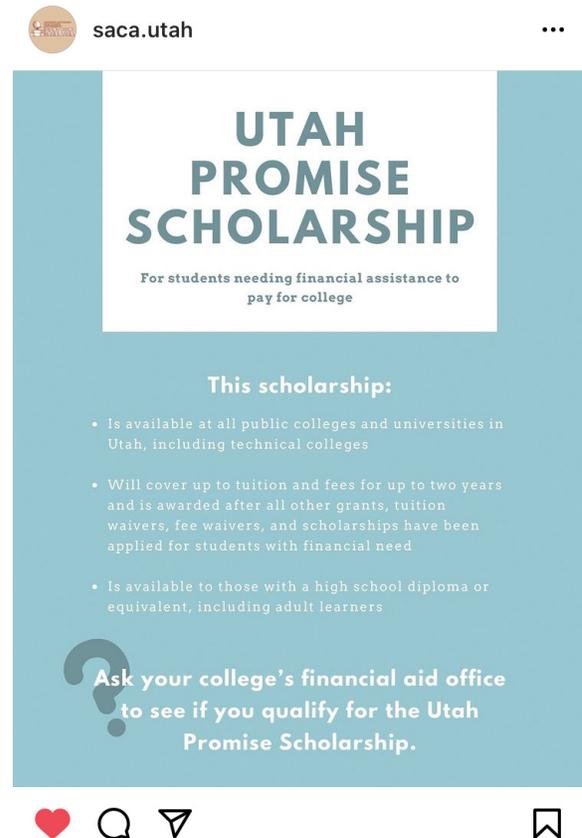
Our Instagram (@saca.utah) had our most engaged audience, catering to a younger generation, mostly high school and university students. We were also able to interact with other student groups, university organizations and individuals, and outside parties.



Our Facebook page ("Students Advocating for College Affordability") was directed toward a more middle-aged population. The intent was to reach the students' guardians, who would in turn share the opportunities with their students.



Our Twitter (@saca_utah) was meant for the masses, everyone young and old, wealthy and poor. The character limit for tweets made each Tweet like a headline directing to more details in our LinkTree.



We stayed active through the semester, posting 2-3 times per week and alternating between Opportunity Updates and Member Introductions. Opportunity Updates uncovered lesser-known financial aid available after completing the FAFSA. Member Introductions showcased a random classmate, some info about them, and their experience with college affordability.

What got you interested in college affordability?

"I'm a first-generation college student and I come from a country [Pakistan] with a very high illiterate population. I was interested in figuring out strategies on college affordability here and hopefully applying those later back home so more people can get educated, attend college, and achieve their dreams."

- Minahil Usman

Publicity

We worked with newsletters and outlets to publicize our work. With help from contacts around the university, our project was covered in the Honors and @theU Newsletters in mid-March, allowing us to spread our social media and grow SACA.

College affordability



Morgan Aguilar
communications specialist, University of Utah Communications

MARCH 15, 2021



[Praxis Labs](#) at the University of Utah's [Honors College](#) are known for tackling innovative solutions to pressing societal challenges. This year, students are exploring aging well in Utah and college affordability.

"There are nine of us in our lab and we're coming from all different majors but share a passion for making higher education more accessible," said Grant Chang, a sophomore Games major in the College Affordability Praxis Lab. "We spent the fall 2020 semester studying the cost of higher ed in the U.S. We met with several people working on this across the country and in Utah, and one thing we noticed is that the Free Application for Federal Student Aid (FAFSA) is really underused."

The students found that Utah has the lowest FAFSA completion rate in the country. With only 35.5% of graduating high school seniors completing the FAFSA, an estimated \$55 million in financial aid goes untouched every year.

This spring, the students are taking all they learned in the fall and applying it to a five-part project aimed at increasing FAFSA completion rates in the state. Ultimately, they hope to make FAFSA completion a graduation requirement in Utah and to increase awareness around the benefits of FAFSA completion.

"We think our project is going to bring Utah out of that bottom spot for FAFSA completion and help get more aid to students who need it most," said Colt Robbins, a junior peace and conflict studies major in the College Affordability Praxis Lab.

The five steps of the project include:

- Establishing a student organization called "[Students Advocating for College Affordability \(SACA\)](#)."
- Distributing a survey to determine why so few students fill out the FAFSA in Utah.
- Providing resources to populations that may encounter language barriers in coordination with the Utah Higher Education Assistance Authority.
- Advocating for FAFSA completion as a graduation requirement at the state level.
- Communicating about our project and the importance of FAFSA completion to enhance awareness, interest, support and involvement.

How you can help

The best way to get involved is to join SACA through its [Registered Student Organization page](#) and follow the group's social media where you can find project progress updates as well as scholarship opportunities and ways to get to know the team.

- [Instagram](#)
- [Twitter](#)
- [Facebook](#)

from the @theU Newsletter



Toward the end of the semester, we reached out to the Salt Lake Tribune and Deseret News to report a brief on our findings from the FAFSA survey. Though we have yet to receive any responses, we hope that by using such a widely read source, the information can make its way to decision-makers, organizations, institutions, and students alike.

Conclusion

SACA

SACA was created with the primary goal of creating a long-lasting student organization that will continue advocacy for college affordability. We elected the Executive Board of the club for the 2021-2022 school year at the end of April to ensure future vitality. Recruitment efforts for the club and regular activity will resume in Fall 2021 with the goal of further advocating for FAFSA completion on and off the college campus. The club's social media sites will remain a place to publicize issues of college affordability and scholarship opportunities while engaging in community outreach.

Other Projects

Wendy and Charlie's survey findings will be published in the future. The research will continue in SLC school district with the possibility of further study in Granite school district and other districts in Salt Lake County.

Important FAFSA information has been translated and distributed as part of our effort to make all Utah students aware of the importance of FAFSA completion and the groundwork has been set to move towards making FAFSA completion a graduation requirement in Utah by compiling, distributing, and advocating to key state decision-makers in the Spring 2022 legislative session. The model for advocacy will heavily revolve around informing legislators of how different states like Louisiana and Texas have instituted mandatory FAFSA programs.

Reflections



**Morgan
Winger**

"What an amazing opportunity this class has been. As a political science student, I often feel stuck in the world of theory and abstraction. The College Affordability Praxis Lab introduced me to the practical world in ways that both tested and enhanced my skills as a student. Beyond the diverse coursework of both semesters, it was a pleasure to be surrounded by a team of talented students and dedicated professors. Throughout this wild and unpredictable year, our lab has been a place where I always felt a part of a community. There will forever be a three-hour, Tuesday afternoon-shaped hole in my heart."

"I joined this class to expand my knowledge about college affordability so that I could use it to help the largely illiterate population back home. I had little hope that the issue of college affordability would be solved, but after having made collective efforts with my classmates advocating for it and then having seen the fruits of our labor, I now see a foreseeable future where college is more affordable (perhaps even free) for students of all backgrounds. I'm glad to have been part of a community that could make a change in the education process, no matter how small, because education is a basic right everyone should have access to."



Minahil Usman



Colt Robbins

"This Praxis Lab has taught me many things about the nature of post-secondary education in the American-Capitalist system. The most impactful work I did was learning about the visions and purposes for higher education according to Labaree: democratic equality, social efficiency, and social efficiency. Each essentially marginalizes people in different ways, and their amorphous combination in our society creates conflicting crises for those trying to afford college. With this information, it was that we critically engaged in our final project, understanding how our proposed solutions are still harmful."

"The most enjoyable part of this praxis lab was the creative collaboration between all the members of this class. Each of us was able to draw on our individual strengths and contribute to a unique component of this project. Once settling on a specific issue to address college affordability, our different abilities and interests enabled us to construct a multi-faceted approach. I am also grateful for the longitudinal aspect of this class that also allowed us to get to know each other well and engage in meaningful relationships at a time when college had become more depersonalized due to many virtual and asynchronous classes."



Milan Oxspring



Kevin Nielson

"This class was a great experience to learn about a topic that is so important and to work on it with the help of our mentors and fellow classmates. The guest speakers in the fall were great and working as a class in the spring was awesome. I feel this Praxis Lab made a lot of progress towards making college more affordable and I am happy that I was able to be a part of that. I am excited to see the future of college affordability in Utah and hope that our work will help more students complete the FAFSA and get the aid they need to attend college."

"The past two semesters in this Praxis Lab have been an extremely enriching and educational experience. Beginning in the fall, I was happy to find out that most of my initial perceptions about college affordability were not true. Most significantly, I learned that tuition is heavily dependent on public appropriations, and the rise in tuition over the past few decades can be attributed to declining state funding instead of "greedy" institutions taking advantage of students. Also through executing our project in the spring semester, I learned important lessons about conducting research, collaborating with outside organizations, and making an impact in my community."



Charlie Halberg



Wendy Galovich

"I initially became interested in the subject of college affordability due to my own experiences in paying for college. I was uninformed about my options for paying for college, and so scared to take out loans that I wound up in a situation where I was scraping by to cover a mere \$200 in rent per month. This lab facilitated a deeper look into a complex subject and if there is one thing that this lab illustrated it is that the more awareness one has on a topic, the more holistic the approach to solving the issue. The subject of college affordability is a broad one and I am happy to have made even the slightest progress towards making college more accessible and affordable for students."

"The College Affordability Praxis Lab has taught me so much about the barriers that students who are already underrepresented in higher education face in accessing, affording, and succeeding in college. One of my favorite parts about this experience has been the ability to transform the knowledge my classmates and I gained from the fall semester into actionable projects throughout the spring. My classmates and professors are the ones that have made this Praxis Lab something that I will talk about for years to come, and I look forward to seeing how we will continue to advocate for college affordability in the future."



**Alessandra
Cipriani-Detres**



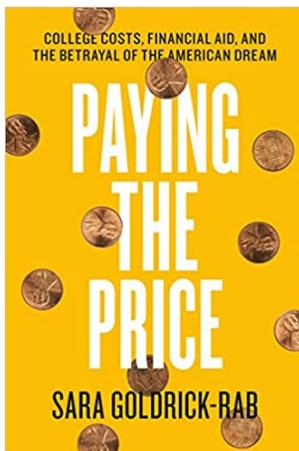
Grant Chang

"I wasn't sure what a Praxis Lab was before this and didn't know the first thing about college affordability, but I can now say that lowering the cost of higher education for as many people as possible is genuinely important to me and I'll continue to work toward college affordability in future years. This class has had such a real, tangible impact on other people's lives and it's been a great experience. To be able to say that I was a part of something like this as a student is something to be proud of."

Acknowledgements



A S T A - U S A



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