



The Future of FAFSA Filing in Iowa:

Findings and Policy Considerations

EXECUTIVE SUMMARY

In the spring of 2021, staff at Iowa College Aid hosted a series of convenings focused on strategies for improving the state's Free Application for Federal Student Aid (FAFSA) completion rates. A variety of stakeholders participated, including individuals associated with Local College Access Networks (LCANs), school counselors, postsecondary education staff, financial aid staff, and students. Two key objectives framed the convenings: solicit perspectives from participants about how to increase FAFSA completion in Iowa, and evaluate whether or not these responses suggested that Iowans favored some type of universal FAFSA policy. Convening participants tended to emphasize the deficiency in resources. Another common theme that emerged was the importance of educating students and parents about the FAFSA.

On the question of whether Iowans favored a universal FAFSA completion policy, most participants shared a general sense that the work of such a policy would fall onto the overburdened shoulders of school counselors. There was general agreement that, absent a significant increase of funds and personnel, universal FAFSA would be an untenable proposition in Iowa. Although stakeholders were not in favor of a universal FAFSA policy, the convenings produced several policy considerations that Iowa College Aid believes are possible and could increase FAFSA completion rates. The considerations include hiring more counselors, embedding FAFSA information into financial literacy courses, and leveraging partnerships with non-governmental agencies.

FAFSA COMPLETION TRENDS

Momentum continues to build around the national conversation of increasing the percentage of high school seniors who file the FAFSA, and its role in supporting enrollment and completion of postsecondary education. Experts¹ generally agree that FAFSA completion — and subsequent access to a variety of financial aid programs — increases the likelihood that individuals will successfully enroll in educational opportunities after high school. In some states, the prospect of expanding postsecondary training and creating a skilled workforce to meet employers' needs has resulted in a range of initiatives aimed at raising FAFSA completion rates.

Since 2018, state legislatures and/or boards of education have taken up this issue with varying approaches and outcomes. One method mandates that students complete the FAFSA in order to graduate high school. This approach is typically paired with an opt-out system for students and families who are unwilling or unable to complete the FAFSA. Louisiana's² state legislature passed the first law of its kind in 2018. Illinois³ and Texas⁴ joined Louisiana in passing similar measures in 2019, and Alabama's Board of Education voted⁵ to approve a policy requiring FAFSA completion in order to graduate high school in April of 2021. During the 2021 legislative session, California⁶ and Colorado⁷ lawmakers also opted in favor of encouraging FAFSA completion while students are in high school.

Other states may seek to leverage additional school-based programs or curricula to increase FAFSA rates. In South Carolina⁸, state leaders discussed the option of replacing an economics graduation requirement with personal finance, and embedding FAFSA completion within the course. The trend towards state governments taking action on FAFSA completion continues to grow, with thirteen states⁹ introducing similar legislation in 2020.

In Iowa, FAFSA completion declined in recent years, although during the 2019-2020 academic year, completion rates were initially trending higher. However, the COVID-19 pandemic upended this trend. Schools sent students home for the remainder of the year in March, FAFSA completion stagnated, and earlier signs of completion growth faded away. Many high school counselors attribute the flatlining of FAFSA rates to the difficulties associated with communicating and engaging with students remotely. Additionally, uncertainties related to pandemic responses at postsecondary institutions likely reduced FAFSA completion in the 2019-2020 academic year.

The negative impacts of the pandemic on FAFSA completion continued into the next cycle. FAFSA rates continued to lag behind the previous year's completion rate during the 2020-2021 academic year, despite the fact that many Iowa high schools provided students the option of returning to in-person learning. Further, most postsecondary institutions planned and returned to in-person instruction in the fall of 2021. Many individuals and groups involved in supporting FAFSA completion in Iowa hoped that these two factors would produce a beneficial impact on completion, but the data suggests otherwise. Iowa high school seniors may remain apprehensive about their futures and unsure about their postsecondary education plans. Additionally, the pandemic continues to exert a ripple effect on students' academic and personal lives. These pressing concerns frequently move to the fore for both students and school counselors, with the unintended consequence of FAFSA completion receding to the back.

Critical equity gaps in FAFSA completion rates have also grown over the last two years. Disaggregation of data¹⁰ indicates that males, students who qualify for free- and reduced-priced lunch, and underrepresented minority students file the FAFSA at lower rates than their female, higher income, and white counterparts. Iowa's falling FAFSA completion rate is partially the result of underserved students continuing to be left behind by educational institutions.

These dual trends — falling FAFSA completion rates, paired with substantial differences in filing rates among student subgroups — do not bode well for Iowa, given the strong relationship between FAFSA completion and enrollment in postsecondary education. Prior research¹¹ from Iowa College Aid illustrates that college-intending students who file a FAFSA are much more likely to matriculate to postsecondary education in the fall. Indeed, FAFSA completion represents a key linchpin in building a strong pipeline to connect Iowans with in-demand jobs. Increasing completion rates also supports the Future Ready Iowa¹² initiative, established in 2018, which aims to ensure that 70 percent of the state's workforce completes some type of post-high school education by 2025.

Further, individuals with some type of postsecondary education, when compared to those without a degree, experience significant life advantages over time. For example, Iowans with postsecondary education tend to out-earn those without post-high school training, remain less likely to experience underemployment or unemployment, and are less dependent on social programs. Iowa College Aid's 2019 report "How Iowa and Its Citizens Benefit from Higher Education"¹³ articulated the observable correlation between postsecondary attainment with nonmonetary (social) aspects that are related to health, engaged citizenry, and life satisfaction.

Filing a FAFSA is a crucial step towards accruing these economic, societal, and individual benefits.

Consequently, concerns over falling FAFSA rates, widening equity gaps, and subsequent impacts on postsecondary enrollment and credential attainment prompted Iowa College Aid to develop a series of FAFSA convenings to discuss these issues. These gatherings, titled "The Future of FAFSA Filing in Iowa," engaged a range of stakeholders to elicit perspectives on the question of how to frame efforts to increase FAFSA completion in Iowa.

FAFSA CONVENINGS: PLANNING, AUDIENCE, & FORMAT

In early 2021, Iowa College Aid staff began planning the FAFSA convenings. Thirteen virtual convenings took place in April, May, and June. The planning team intentionally included varying perspectives, from individuals associated with LCANs, school counselors, postsecondary education staff, financial aid staff, and students. A total of 195 individuals participated in the convenings.

Each convening followed a similar format. Iowa College Aid staff provided a brief presentation on FAFSA completion trends in Iowa, current efforts underway to support completion, and an overview of other states' efforts to increase completion. Next, convening attendees were invited to join breakout rooms for facilitated conversations meant to draw out opinions regarding potential strategies for increasing FAFSA completion.

The logistics of the breakout rooms were carefully considered. The planning team, after significant deliberation, determined that participants could feel inclined to speak more freely if the convenings were not recorded. As a result, each breakout room

was staffed by both a facilitator, to guide the conversation, and a note-taker, who paraphrased participants' feedback in real time. The number of breakout rooms per convening typically ranged from one, on the low end, to four or five, on the high end, with around seven to ten participants in each room. Facilitators used a consistent set of conversational prompts, and pre-convening training sessions were held for both facilitators and note-takers.

Following the convenings, Iowa College Aid staff began analyzing the qualitative data gathered in the breakout room discussions. Five general categories emerged in response to the overarching inquiry of how to increase FAFSA completion in Iowa, including:

- The role of parents
- The role of school counselors
- Early and broad awareness
- Funding and resources
- The role of postsecondary institutions

THE ROLE OF PARENTS

Breakout room participants consistently emphasized the crucial role played by parents in efforts to increase FAFSA completion rates. In most cases, the mechanics of FAFSA-filing necessitate parental involvement. Most high school students need their parents' financial information to complete the form because they are dependents. Convening participants routinely indicated that many students struggle to gain the parental support needed to file the FAFSA. In general, participants agreed, the following issues typified reasons surrounding some parents' hesitation:

1. Parents do not believe that their child will qualify for any financial aid.
2. Parents do not want to provide financial information to high school counselors.
3. Parents do not want to provide financial information to the federal government.
4. Parents do not believe that their child wants or needs to attend college so there is no reason to file the FAFSA.

Participants also identified difficulties related to offering FAFSA completion programming aimed at supporting parents and students. For example, many high schools hosted FAFSA completion nights at which parents could receive expert help with the FAFSA. The Iowa College Access Network¹⁴ (ICAN), a nonprofit that focuses on supporting Iowans on the pathway to postsecondary attainment, frequently partners with schools on these events. ICAN representatives and local high school staff in the convenings, though, remarked that parents would frequently sign up for these events, but then fail to attend.

Additional challenges created by the pandemic were also a common theme in terms of engaging with parents on the FAFSA. Nevertheless, the willingness of parents to participate in virtual calls represented one positive pandemic-related outcome. Several high school counselors noted that they were able to continue to host virtual FAFSA completion events and one-on-one sessions with parents to file the FAFSA. Still, the number of parents engaging in these activities was lower than in previous years.

THE ROLE OF SCHOOL COUNSELORS

The role of school counselors represents another key factor in raising Iowa's FAFSA completion rates. Typically, school counselors provide college and career readiness (CCR) content in schools, and this can also include supporting students completing the FAFSA. Counselors are frequently tasked with managing the FAFSA completion reports compiled by Iowa College Aid, for example, and usually coordinate efforts such as FAFSA completion nights and similar programs for students and families.

However, several factors tend to prevent school counselors from allocating sufficient resources towards CCR and FAFSA completion. In breakout sessions with 126 Iowa school counselors, the critical need for additional time and personnel to support FAFSA completion emerged consistently. A common refrain surfaced: "School counselors are already stretched too thin."

School counseling staff regularly triage student issues, from physical and mental health, to social emotional needs. College readiness, including FAFSA, frequently takes a backseat to emergent student issues. Many school counselors also called to reduce the student-to-counselor ratio in Iowa in order to better address CCR and FAFSA. The American School Counselor Association recommends¹⁵ a 250:1 ratio of students to school counselors, yet some Iowa high schools remain above this threshold. As of 2019-2020, Iowa's¹⁶ student to school counselor ratio was 384:1, considerably higher than the recommended proportion.

Training on FAFSA completion represents another barrier, from the school counselor perspective, to increasing rates. Several individuals expressed that their graduate programs did not include FAFSA-related training and, consequently, they felt uncomfortable broaching the form with students and families. While some school counselors indicated interest in receiving FAFSA training, the intractable lack-of-time issue remained. Other school counselors identified the need for specific training related to FAFSA completion for immigrant, refugee, and English Language Learner (ELL) students.

On the question of whether or not Iowa ought to pursue a universal FAFSA completion policy, the school counselors' responses trended in two interrelated directions. First, if the policy were enacted, school counselors would have to have additional staff and resources in order to implement universal FAFSA completion. Significant concern stemmed from the perception that, if universal FAFSA was enacted in Iowa, the work of implementation would fall to already overloaded school counseling staff. Second, many participants felt the school- and district-level messaging on universal FAFSA would need to involve administration, teachers, and other stakeholders, lest the effort be perceived as "a school counselor thing."

EARLY AND BROAD AWARENESS

LCAN participants, high school counselors, higher education administrators, and students all suggested that earlier awareness about postsecondary opportunities and financial aid are necessary to increase both FAFSA completion rates and college-going in Iowa. Individuals indicated that senior year was “too late” to begin conversations about preparing for and paying for college. Many agreed that discussions of college pathways should happen much earlier in high school and potentially in middle school. Participants also noted that both students and parents needed to be involved in these educational and career trajectory conversations. Typically, without awareness from parents during high school years, college-aspiring students fall through the cracks without the support necessary to continue their education.

Some participants spoke about programs that address college readiness prior to senior year. For example, many individuals

mentioned GEAR UP Iowa and its focus on early awareness and creating a college-going culture in middle school. Other individuals advocated for similar programs that encourage students to consider their career trajectory early and the necessary education that it requires to obtain that particular job.

Several convening attendees also noted the importance of student engagement with a variety of adults about FAFSA completion and college-going. While high school counselors are heavily involved in working with students on completing the FAFSA and applying to college, other adults, such as athletic coaches, teachers, and community leaders, should be discussing and encouraging FAFSA completion as well. Creating a college-going culture throughout a community requires that many adults and mentors are willing and able to discuss college-going steps with students.

FUNDING AND RESOURCES

Convening participants generated extensive ideas about the resources needed to increase FAFSA completion in Iowa. The discussions generally distilled down to the need for more money and more staff. Within those overarching categories, specific suggestions emerged. In terms of additional staff, the importance of resourcing support for one-on-one interaction with students on FAFSA completion remained a consistent topic. Attendees also suggested that these “FAFSA assistants” need not be school counselors themselves. Instead, interested individuals could be trained to provide in-person support. Part of this effort could also include leveraging people from the community, including former students, community leaders, and mentors, to assist with messaging about the importance of postsecondary education and FAFSA completion. Particularly for special populations, including immigrant, refugee, and ELL students, language-specific resources should be developed by utilizing communal expertise and human capital.

In addition to the need for resources and funding to support additional staff- and community-focused efforts, convening

participants discussed technology and program-related resources that could also elevate FAFSA completion. Consistent internet access, including the ability to utilize laptop/desktop computers and not just smartphones, represented a frequent point of conversation. Several individuals also identified the importance of building resources around texting and social media platforms in order to reach students outside of school. In terms of programs, school counselors and other K-12 staff agreed that FAFSA nights sometimes provided positive returns for helping students and families complete the form. ICAN was also identified as a “go-to” resource for school counselors, students, and families for FAFSA completion.

Finally, to return to the two original themes that structured much of the conversation regarding resources - more money and more staff - many participants in convening breakout rooms argued for the importance of state-level support. In order to actuate the ideas generated in discussion about FAFSA-related resources, steps should be taken at the state level to secure the funds needed for this work.

THE ROLE OF POSTSECONDARY INSTITUTIONS

A significant part of breakout room discussion focused on high schools and staff, but the conversations also turned towards the role of postsecondary education institutions in FAFSA completion. Most individuals agreed on the importance of engaging with colleges and universities in terms of raising awareness and completion of the FAFSA. Many expressed the hope that connections could be forged among high schools and postsecondary education institutions around this issue.

To this end, some convening participants highlighted programs and strategies that have — or could — create intentional connections with students and institutions. One individual noted that their employer, an Iowa college, tied FAFSA completion to resident hall room assignments. If it became clear during room assignments that a student had not filed the FAFSA, they were directed to the financial aid office. Additionally, some high school counselors noted the effectiveness of requiring the FAFSA for institutional aid. For example, high school counselors can encourage students planning to attend Iowa State University (ISU) to file the FAFSA because ISU requires it for institutional aid. Other convening participants

emphasized the need for targeted marketing campaigns from colleges and universities that highlighted the importance of FAFSA completion for students. A “boots on the ground” approach also emerged: Can postsecondary education institutions send volunteers to high schools to educate students and families about the FAFSA, and then assist in completion efforts?

These suggestions seemed feasible to many participants and connected to a broader topic mentioned in some breakout groups. While a significant amount of FAFSA-completion efforts focused on high school seniors, many remained concerned about second-year college students and beyond. The issue seemed to crystallize into FAFSA completion as a key strategy in the retention of students after their first year in postsecondary education. Ultimately, for many participants, the importance of ongoing FAFSA completion support connected to college attainment, too. Participants suggested that if we want students to enroll, persist, and graduate, then we must implement strategies to support student success. FAFSA completion remains a key piece of this overarching goal.

UNIVERSAL FAFSA POLICY

Most breakout room participants eventually discussed whether or not Iowa should pursue a universal FAFSA completion policy and, if so, what form it should take. “Universal FAFSA,” was defined as the process of supporting FAFSA completion for all Iowa high school seniors. The planning team discussed, in detail, the language of “universal FAFSA,” and were cognizant that the use of “required” or “mandatory” FAFSA might generate strong responses. “Universal” became the best alternative identified by the team.

All universal FAFSA conversations were preceded by an overview of other states’ efforts in terms of requiring FAFSA completion. Convening participants expressed a range of opinions regarding universal FAFSA, and several trends emerged. For example, a frequent concern centered on the impact of a universal completion policy on particular student populations, including undocumented students, or those with complex family situations. Participants also wondered what a policy would mean for students who already intended to pursue the military, apprenticeships, or the workforce after graduation, and for those students who felt they would not need or benefit from FAFSA completion. The potential difficulties involved in navigating sensitive, finance-related conversations with local families in the context of FAFSA completion surfaced in breakout room discussions too, particularly among school counselors.

In addition to student- and family-focused concerns, the prospect of universal FAFSA in Iowa produced energetic conversations regarding the logistics of implementing such a policy. Most participants shared a general sense that, in the event that universal FAFSA was implemented, the work of the policy would fall onto the already overburdened shoulders of school counselors. There was general assent that, absent a significant influx of funds and personnel to assist, this would be an untenable proposition. Moreover, several participants voiced concern regarding the reporting, tracking, and overall management of universal FAFSA completion. This, too, would be a matter that would require a significant allocation of resources. Another universal FAFSA element discussed in several breakout rooms included the logistics related to a waiver process, which would provide some students the ability to abstain from required FAFSA completion. Most agreed that a waiver would be crucial, but the process of establishing a consistent process — and allocating the necessary time, money, and staff to support it — could prove difficult.

Many conversations moved beyond the idea of legislating a FAFSA completion policy, to exploring other strategies for making FAFSA completion more meaningful for students and families. This, ultimately, could provide the impetus needed to raise overall rates. Early and broad awareness of college and career readiness, including the role of FAFSA completion, represented a key strategy in these conversations. The heart of these conversations stemmed from a sense that simply mandating FAFSA completion would not, by itself, actually increase postsecondary education

attainment rates. However, if students engaged in college and career exploration early and often throughout their school careers, by senior year they would be better prepared to complete the FAFSA with real intention. A corollary to this discussion included the idea of embedding FAFSA education and completion into existing financial literacy or personal finance classes. While this approach would require additional work around planning and implementing, it seemed to gain more traction than simply adding FAFSA completion as a graduation requirement.

CONCLUSION

During the FAFSA convenings, Iowa College Aid staff gathered a substantial amount of information that will help improve FAFSA completion across the state. Increasing FAFSA rates within the state will take broad effort and support from parents, high school counselors, policymakers, postsecondary education institutional staff and administrators, and practitioners from key organizations.

We look forward to continuing this work and increasing FAFSA rates in Iowa. With that in mind, this report ends with policy considerations to move the needle on FAFSA completion, get more students to consider postsecondary education, and further develop Iowa's workforce capacity.

POLICY CONSIDERATIONS

Twin motivations underpinned the FAFSA convenings: solicit perspectives from an array of stakeholders about how to increase FAFSA completion in Iowa, and evaluate whether or not these responses suggested that Iowans favored some type of universal FAFSA policy. In terms of the former, we gained valuable insights regarding strategies for raising completion rates. On the latter point, it became clear that a multi-pronged, collaborative approach was preferable to pursuing a formal FAFSA requirement policy.

Given these findings, Iowa College Aid submits the following policy recommendations for Iowa policymakers, administrators, and practitioners to consider:

Hire more counselors to decrease the student-to-counselor ratio to the recommended 250:1

Many high school stakeholders noted that counselors are stretched too thin to tackle FAFSA completion on their own. As noted above, the student-to-counselor ratio in Iowa is 384:1, illustrating that counselors are serving over 100 students above the recommended amount. Given this ratio, counselors do not currently have the capacity to focus on FAFSA completion. Therefore, we recommend

that policymakers consider increasing funding to K-12 schools specifically so they can hire more counselors to decrease the ratio of students to counselors to the recommended 250:1. The decreased case load would also allow school counselors additional space to align their work to the college and career-readiness elements of the state-required district plans. Professional development would be needed to support this work, and the Iowa College and Career Readiness Academy (a program of Iowa College Aid) could readily provide these services. Efforts could also be made to ensure that FAFSA training occurs in counselor training programs.

Support FAFSA completion statewide by providing more state funding to FAFSA initiatives and efforts

Across all the convenings, stakeholders indicated that more needs to be done to support FAFSA completion in the state, such as allocating more money towards FAFSA completion initiatives and efforts. During the pandemic, Iowa College Aid developed statewide virtual efforts to help students file the FAFSA. More initiatives like this could be done virtually and in-person to further support FAFSA completion.

Consider creating grants that provide funding to high schools that set ambitious FAFSA completion goals

It is possible that high schools need to be incentivized to prioritize FAFSA completion. Therefore, Iowa College Aid recommends that policymakers explore creating grants that award supplemental funds to high schools that set and work toward ambitious, measurable FAFSA goals. For example, a high school could set a goal to raise their FAFSA rate from 50% to 60% in a single year, or close the filing gap between males and females over a five year period. In the grant application, high schools could detail how they would use the additional funds to work toward their FAFSA goals.

Embed FAFSA planning in the financial literacy courses, Individual Career and Academic Plans (ICAPs), or district plans

Iowa high school students are required to complete a financial literacy course before graduation. Across the board, stakeholders were in favor of adding FAFSA information and possibly FAFSA completion into this financial literacy program. The decision to enroll in college or join the workforce is one of the most important financial decisions students will ever make. Providing them with timely information about the FAFSA seems just as important as teaching students how to file their taxes or balance a checkbook. Two other mechanisms - the ICAP and the district plan - may be worth considering in terms of a strategy for embedding FAFSA completion in existing state programs and requirements.

Develop a statewide marketing campaign directed at parents to dispel myths about FAFSA completion

During the convenings, we heard several misconceptions that many parents have about the FAFSA. Some parents believe that their students won't qualify for financial aid, that the government will have access to their financial information, or that high schools will have access to the financial information, just to name a few. To address this misinformation, we recommend the creation of a statewide marketing campaign targeted toward parents. Information could be shared via emails to parents, flyers around schools, or brochures that parents could pick up when they register their students for school. Iowa College Aid could coordinate this statewide marketing campaign with other state agencies.

Enlist experts from postsecondary education institutions to assist with FAFSA completion within the high schools

Postsecondary education institutions typically have several staff and administrators who are extremely knowledgeable about the FAFSA. Therefore, we recommend that high schools and colleges work together to create spaces where postsecondary education experts can help high school seniors and others in the community who need help filing the FAFSA. These spaces could be at high schools, the local college, churches, community centers, or local events. Iowa College Aid works across all sectors of higher education in the state, and partners closely with secondary schools on a number of initiatives as well. As a State agency with a significant breadth of contact across educational institutions, Iowa College Aid could take a leading role in coordinating these connections.

Leverage partnerships with nonprofit organizations that advocate for college and career readiness

Throughout the convenings, many stakeholders described small events, marketing, and programs that addressed CCR and FAFSA completion. Iowa College Aid believes these various groups could work together to create comprehensive programs that would have broader influence across the state and increase FAFSA completion. Organizations should work together to communicate their efforts and look for ways to collaborate. Iowa College Aid's experience in initiating and supporting Collective Impact initiatives statewide makes the agency well-placed to advance these efforts.

Create a statewide, cross-organizational FAFSA working group that regularly monitors FAFSA completion rates and equity gaps, advertises statewide and local FAFSA completion initiatives, and communicates FAFSA best practices

Given the number of organizations involved in FAFSA completion and the complexity of increasing FAFSA completion in Iowa, Iowa College Aid recommends the creation of a statewide, cross-organizational FAFSA working group. This group, convened by Iowa College Aid, would monitor FAFSA completion rates and equity gaps, advertise FAFSA initiatives across agencies, and communicate best practices. More coordination is needed across groups that are working on FAFSA completion and we believe that this group could help increase efficiency and effectiveness.

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IOWA COLLEGE AID

475 SW Fifth St., Suite D | Des Moines, IA | 50309-4608
877-272-4456 | IowaCollegeAid.gov | info@iowacollegeaid.gov