

REPORT ↘

August 9, 2016

The Final Report of the Louisiana Department of Education Financial Aid Working Group

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VISION FOR POSTSECONDARY EDUCATION ACCESS IN LOUISIANA

According to Georgetown University's Center on Education and Workforce analysis of occupation data and workforce trends, 51 percent of Louisiana's jobs will require postsecondary education by 2018. In order to meet this imminent demand in the workforce, Louisiana will need to equip its students with the postsecondary education and training necessary to meet the requirements of this new economy. Though the cost of attaining a degree can be cumbersome, it can be offset through many forms of state and federal financial aid available for postsecondary education training. To that end, a comprehensive and sustainable approach is necessary to raise public awareness of the importance of applying for financial aid to further postsecondary education. The approach must benefit all students in Louisiana equitably and must be designed in such a way that preserves the attainment of postsecondary education for future generations.

EXECUTIVE SUMMARY

In December 2015, the Board of Elementary and Secondary Education (BESE) approved a policy regarding postsecondary planning for graduating public high school seniors. The policy sought to increase student access to state and federal financial aid by providing that beginning with the 2017-2018 school year, each graduating senior will be required, as part of his individual graduation plan and as a requirement for graduation, to either complete the Taylor Opportunity Program for Students (TOPS) application or the Free Application for Federal Student Aid (FAFSA), declare a hardship, or submit a waiver to the local school system.

In January 2016, the Louisiana Department of Education formed the Financial Aid Working Group (working group) to evaluate the state's financial aid application completion rates, identify deficiencies in those communities with lower completion rates, develop solutions to address those deficiencies, and provide a comprehensive list of recommendations aimed at improving financial aid completion rates statewide. Specifically, the working group was charged with three tasks:

- Develop a state action plan for school level financial aid form completion and make recommendations to the Department regarding changes in policy or funding opportunities deemed necessary to ensure that the new policy is implemented with fidelity;
- Assist the Department in the ongoing identification of support services and programs available for secondary schools and families; and
- Assist in the development of partnerships and alliances with financial-aid-related support programs, services, and other stakeholders.

The working group operated under a three-phased approach to complete its analysis of financial aid application completion and planning in Louisiana. The first phase focused on problem identification. The working group evaluated the practices of districts and individual schools with the highest financial aid application completion rates and reviewed the financial aid completion policy approved by BESE. The key data coming out of this exercise included a comprehensive list of technical issues faced by families as they navigate the financial aid process, the relative scale of each issue's impact, and an initial determination of support required to address each issue. The second phase focused on the identification of specific services to ensure parents, students, and districts are properly supported throughout the implementation of the financial aid application completion policy. The key data coming out of this phase included a list of potential obstacles families and schools may encounter during the implementation of the financial aid completion policy and a preliminary inventory of existing financial aid support services and programs available to districts and families. The final phase focused on the identification of partnership opportunities with financial aid-related support programs and services as well as the formulation of recommendations to ensure the seamless implementation of the financial aid application completion policy.

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The working group concluded that:

- The extent to which Louisiana's students achieve post-secondary education and training is critically tied to the state's economic well-being and quality of life;
- Current rates of financial aid application completion are below that of the national average, the result being Louisiana students forego millions of dollars each year in federal grants, state opportunities, and other funding for postsecondary education;
- The Louisiana Department of Education should provide to families and schools comprehensive information and specific tools aimed at highlighting the importance of financial aid in the pursuit of post-secondary education and improving financial aid completion rates in Louisiana;
- The Louisiana Department of Education should foster regional partnerships among families, schools, post-secondary institutions, and providers of financial aid support services and maintain a catalog of regional financial aid application completion events and support services;
- The Louisiana Department of Education should create a financial aid unit that could be delivered within a career readiness or other applicable course that is dedicated to providing students a basic understanding of the financial aid process and the types of funding available for post-secondary education and training; and
- Financial aid completion has reached a critical state in Louisiana. Action must be undertaken immediately.

INTRODUCTION

PROBLEM STATEMENT

The expectations for Louisiana's high school graduates are at an all-time high. Forecasts show jobs requiring associate's degrees or other credentials that take less than a year to achieve will grow by 19 percent through 2018. Further, at least 55 percent of all new jobs will require 1-2 years of specialized education and training, with 85 percent of these jobs being filled by people with industry-valued certifications and associate degrees. Simply, a high school diploma is no longer enough to earn graduates a living wage in today's economy. Still, too few of our students are meeting these expectations. Fortunately, by completing and submitting the FAFSA, students can leverage many forms of state and federal financial aid to offset the costs associated with postsecondary education and training.

Despite myriad financial aid opportunities available for students, Louisiana consistently ranks in the bottom half of states nationally in the rate at which its public high school seniors complete the Free Application for Federal Student Aid (FAFSA). Louisiana's FAFSA completion rate was 44 percent for the class of 2013, which is below the national average of 55 percent. By not completing the FAFSA, Louisiana students forego roughly \$54 million each year in federal grants, state opportunities, and other funding for postsecondary education (Table 1). This is particularly unfortunate when one considers that the students most in need financially are not completing financial aid applications in Louisiana. Said differently, the majority of 2015 graduates who did not meet the requirements for TOPS Opportunity, Performance, Honors, or Tech awards – some 11,000 students – did not complete a FAFSA, which means they are ineligible for both state and federal aid. A troubling reality is that many of these students are considered economically-disadvantaged in that they belong to families with annual household incomes of less than \$40,000.

Louisiana's FAFSA completion rate should be addressed comprehensively and immediately. The future of the state's economy hinges on its ability to equip young people with the skills and training necessary to be productive members of the workforce. Perceptions about the affordability of college or postsecondary training are a reason many students and their families do not pursue financial aid opportunities. However, another contributing factor to Louisiana's relatively low FAFSA completion rate, and perhaps a more significant factor, is a general lack of understanding of financial aid generally, and, more specifically, its benefits, eligibility requirements, and filing requirements. The segment of our student population who stand to benefit the most from completing a FAFSA – i.e., those TOPS-ineligible students and economically-disadvantaged students – require clear directives and regularly updated financial aid information in order to make prudent decisions related to their postsecondary education and training. This can be accomplished if the Louisiana Department of Education, higher education, local education agencies, and private providers of financial aid support services exhibit a level of cooperation that has not been seen in the past with respect to FAFSA completion amongst Louisiana's students.

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CONSEQUENCES OF INACTION

Percentage of Students Completing FAFSA (public only)*	Total Students Completing FAFSA (Actual)	Average Grant and Work Study Award***	Total Grant and Work Study Awards Received	Marginal Increase Relative to LA's Current Completion Rate (in \$)
44% (REAL)	17,823	\$12,340	\$219.9MM	-
55%	22,184**	\$12,340	\$273.8MM	\$53.9MM
60%	24,200	\$12,340	\$298.6MM	\$78.7MM
70%	28,234	\$12,340	\$348.4MM	\$128.5MM
80%	32,267	\$12,340	\$398.1MM	\$178.2MM
90%	36,300	\$12,340	\$447.9MM	\$228.0MM
100%	40,334	\$12,340	\$497.7MM	\$277.8MM

Table 1: Marginal increase in federal funding at varying FAFSA completion rates

* Four states had FAFSA completion rates between 30 – 39.9%; 20 states, including Louisiana, had FAFSA completion rates between 40 – and 49.9%; 25 states had completion rates between 50 – 59.9%; two states had completion rates between 60 – 69.9%

** An additional 4,361 Louisiana public school students would have received financial aid had the state's completion rate been equal to the national average

*** NCES: Digest of Education Statistics, Table 389 – Average amount of financial aid awarded to full-time, full-year undergraduates, by type and source of aid and selected student characteristics (2012)

ABOUT THE FINANCIAL AID WORKING GROUP

In light of the policies adopted by BESE related to increasing student access to state and federal financial aid for Louisiana's seniors, the Louisiana Department of Education created the Financial Aid Working Group to be tasked with formulating recommendations aimed at ensuring the seamless and effective implementation of the policy by 2018.

The working group, which convened in March 2016, was officially charged with three tasks:

- Develop a state action plan for school level financial aid form completion and make recommendations to the Department regarding changes in policy or funding opportunities deemed necessary to ensure that the new policy is implemented with fidelity;

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- Assist the Department in the ongoing identification of support services and programs available for secondary schools and families; and
- Assist in the development of partnerships and alliances with financial-aid-related support programs, services, and other stakeholders.

The working group was comprised of district superintendents, professional school counselors, higher education representatives, civic and religious leaders, private providers of financial aid services, certified public accountants, and others. The working group met three times over the course of three months. Members of the working group include:

Organization/Affiliation

Black Alliance for Educational Options (BAEO)
Career Compass of Louisiana
Catholic Charities of the Diocese of Baton Rouge
Certified Public Accountant
Charter School representative
College Bridge New Orleans
Jefferson Davis Parish Schools
Jobs for America's Graduates- Louisiana (JAG-LA)
Louisiana Association of Independent Colleges and Universities (LAICU)
Louisiana Association of Principals
Louisiana Association of Special Education Administrators (LASEA)
Louisiana Association of Special Education Administrators (LASEA)
Louisiana Board of Regents
Louisiana Community and Technical College System (LCTCS)
Louisiana Department of Children and Family Services (DCFS)
Louisiana Department of Revenue (LDR)
Louisiana National Guard Youth Challenge
Louisiana Nonpublic School Council (NPSC)
Louisiana Education Loan Authority
Louisiana Education Loan Authority
Louisiana Education Loan Authority
Louisiana Education Loan Authority
Louisiana Office of Juvenile Justice (OJJ)
Louisiana Office of Student Financial Assistance (LOSFA)

Member

Stacy Martin
Kacy Edwards
David Aguiard
Mr. Layne McDaniel
Melissa Carollo
Paris Woods
Brian LeJeune
Alisha Ferrington
Emily London-Jones
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Tricia Dubroc
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Louisiana Office of Student Financial Assistance (LOSFA)	Gus Wales
Louisiana School Counselor Association (LSCA)	Tara Washington
Louisiana School Boards Association (LSBA)	Scott Richard
Louisiana State University System	Amy Marix
Louisiana Workforce Commission (LWC)	Bryan Moore
Louisiana Workforce Commission (LWC)	Cathy Wells
Louisiana Workforce Commission (LWC)	Lori Cherry
Our Lady of the Lake College	Barrye Bailey
Southern University System	Miracle Davis
St. John the Baptist Parish Public Schools	Kevin George
Tulane University Cowen Institute for Public Education Initiatives	Amanda Kruger-Hill
United Way	Edy Addison
United Way	Denise Durel
University of Louisiana System	Dr. Edwin H. Litoff
Urban League of Greater New Orleans	Rashida H. Govan, Ph.D
VAYLA New Orleans	Thu Nguyen
Welsh High School	Mamcy Mallett
YMCA	Jeff Casey

OVERVIEW OF THE FINANCIAL AID WORKING GROUP FINAL REPORT

The Financial Aid Working Group Report is organized according to the tasks for which the working group was charged.

Part One focuses on the evaluation and analysis of Louisiana's FAFSA completion rate and how best to raise such rates statewide. The working group's specific tasks were to:

- Identify the objectives of the working group;
- Review the different types of state and federal financial aid available to Louisiana's students;
- Review financial aid application completion statistics in Louisiana's public schools; and
- Review the financial aid application completion policy approved by BESE in December 2015.

Part Two provides an overview of support services available to families and districts as the policy is implemented over the next several years. The working group's specific tasks were to:

- Identify potential obstacles schools and families may face as financial aid application completion policy is implemented;

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- Review and refine the Department's efforts to ensure seamless implementation of the financial aid application completion policy;
- Evaluate additional support services and programs currently available for secondary schools and families;
- Determine the most effective means of informing schools and families of available support services and programs; and
- Identify grant-funding opportunities for districts, schools, and intermediaries to assist in the implementation of the financial aid application completion policy.

Part Three presents a strategy whereby information related to FAFSA completion services and events can be easily accessed by families and schools. The working group's specific tasks were to:

- Review Department's current partnerships and alliances with financial aid-related support programs and services;
- Identify potential partnerships and alliances with financial aid support programs and services; and
- Develop a strategy for cataloging all FAFSA-related services and events occurring around the state.

Part Four provides recommendations and strategies that, if implemented soundly, will lead to increased numbers of Louisiana students completing the FAFSA and securing funding for their postsecondary education and training.

PART ONE: FINANCIAL AID OVERVIEW AND PROBLEM IDENTIFICATION

In the working group's initial discussions, the LDOE provided the working group with a comprehensive overview of financial aid in Louisiana, including the types of state and federal financial aid available to students, the rate at which Louisiana's students complete financial aid applications and the financial implications thereof, and the policy approved by BESE to increase FAFSA completion.

Using this information, the working group was able to identify major reasons behind Louisiana's relatively low FAFSA completion rates. The working group identified three major issues that negatively impact Louisiana's FAFSA completion rate:

- Lack of parental cooperation is often lacking in the FAFSA process;
- Low visibility; and
- Lack of awareness of FAFSA deadlines

DISENGAGED PARENTS

A common refrain from many students wishing to complete the FAFSA is that a number of parents are not supporting students throughout the process; specifically, parents often refuse to provide their personal information (financial or otherwise) on their child's FAFSA. The working group noted that a parent's refusal to provide their financial information on the child's FAFSA does not necessarily disqualify their child from receiving financial aid. The United States Department of Education considers a student's dependency status to determine whether parental information must be provided on the FAFSA.¹ Though not ideal, a dependent student may bypass the parent section of the FAFSA under certain special circumstances, such as students of incarcerated parents, students who have left home due to an abusive family environment, or students abandoned by their parents. In such a case, the student may receive federal financial aid, but this is left to the discretion of the postsecondary institution the student attends. However, if the institution determines that a student does not meet these special circumstances and the parent information is not provided, the student can only be considered for a federal unsubsidized loan. A special circumstance designation will not be granted to a student based solely on the fact that his parents do not wish to provide their personal information on the FAFSA or the student does not live with his parents. In any event, counselors and students should be made aware that, in some cases, parental cooperation is not required for purposes of completing the FAFSA and such information should be relayed to students as early in the financial aid application process as possible.

¹ Independent students are not required to file their FAFSA with their parent's financial information; dependent students must provide their parent's information. However, allowances are available for special circumstances in which otherwise dependent students cannot obtain or provide his parent's personal information.

LOW VISIBILITY

Many students, especially those belonging to economically-disadvantaged families, lack reliable information about higher education and the costs thereof. Unfortunately, many of these students, not aware of the many forms of state and federal financial aid available to them, never seriously consider submitting a FAFSA. Similarly, the working group acknowledged the difficulties many international students and/or English language learners experience when trying to access financial aid. Thus, professional school counselors should reach out to such subgroups of students and have meaningful conversations about the benefits and financial costs associated with postsecondary education and training early in their high school years.

ISSUES WITH MEETING FAFSA DEADLINES

The working group found that a major obstacle faced by many students and their parents as they attempt to meet FAFSA deadlines is the requirement that they provide their latest tax return with their FAFSA. Historically, the earliest time at which students were allowed to file their FAFSA was the January 1st preceding the academic year the student was requesting federal financial aid, with the application window closing eighteen months later at the end of the academic year (June 30th). However, President Obama recently announced that students will be able to complete and submit a FAFSA as early as October 1 every year. Further, students (and parents, as appropriate) will be required to report income information from an earlier tax year. For example, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information. These changes are significant for several reasons. First, it aligns the financial aid application process with the college admission process. Also, applicants will no longer need to estimate income or taxes paid, as the tax return for the 'prior-prior' year usually has already been filed. Finally, the October 1 start date will afford families with enough time to evaluate financial aid options without fear of missing deadlines set by the state and higher education institutions. The LDOE and LOSFA should play an active role in ensuring schools and families are aware of these new FAFSA deadlines and requirements by maintaining on their websites an updated calendar of important dates, milestones, and school-level action steps.

The working group also noted that many students and their parents do not complete the 100-plus question FAFSA because the process is cumbersome and time-intensive. Often, parents and students find it difficult to locate the documents required to complete the FAFSA. Unfortunately, too many become discouraged and never complete the application. To combat this, LDOE, LOSFA, higher education institutions, and other stakeholders should develop and maintain a checklist of the documents needed for FAFSA completion, develop a list of helpful links to assist in the completion of the FAFSA, and provide opportunities for families to receive one-on-one FAFSA completion assistance.

CONCLUSION

Fiscal considerations play a major factor in a student's decision to pursue postsecondary education and training. Louisiana students have not maximized financial aid opportunities, as evidenced by the historical rate at which they have completed the FAFSA. Given Louisiana's imminent shift to a more knowledge-based economy, it is imperative that a deep and highly-skilled pool of labor is prepared to satisfy the employment needs of the state over the long term. Central to this effort is reaching the state's young people early and often about financial aid eligibility and opportunities, so that they are in a position to make informed decisions about their postsecondary options.

PART TWO: IDENTIFICATION OF FINANCIAL AID SUPPORT SERVICES

In Part One of the exercise, the working group identified the major elements impacting Louisiana's relatively low FAFSA completion rates:

- Lack of parental cooperation
- Low visibility
- Lack of awareness

Building upon its Phase One work, the working group, during Phase Two of the exercise, considered support services that, if leveraged efficiently and effectively, would work to address some of the FAFSA completion issues outlined in Part One and increase FAFSA completion rates amongst Louisiana's high school seniors.

SUPPORT FOR STUDENTS AND FAMILIES

The working group identified several services and programs that are available to support students and families throughout the financial aid process. First, the Louisiana Office of Student Financial Assistance (LOSFA) and the Louisiana Association of Financial Aid Administrators (LAFAA) sponsor College Goal Sundays events each spring. College Goal Sunday is a FAFSA completion event held at postsecondary institutions around the state. Financial aid professionals from the host institutions' financial aid offices are on-hand to provide one-on-one, line-by-line, FAFSA completion and submission assistance. Further, the LDOE Counselor Assistance Center supports parents, students and professional school counselors, by providing direct access to a licensed professional school counselor. Finally, the United States Department of Education (USDOE) Office of Federal Student Aid, a resource responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, is yet another means by which students and families to learn the intricacies of the financial aid process.

SUPPORT FOR SCHOOLS AND DISTRICTS

In addition to financial aid support services and programs available to students and families, the working group also identified means of support available to schools and districts. For instance, the LDOE has committed itself to increasing the amount of hands-on support it provides to professional school counselors. LDOE network teams provide counselor collaborative sessions throughout the school year to provide counselors with the tools and information needed to ensure appropriate, courses, pathway selections, and Individual Graduation Plans (IGPs) for all students. Finally, LOSFA has an agreement with the USDOE that now allows LOSFA to communicate FAFSA completion rates with each district in the state as well as with certain college access service providers, provided those districts and service providers enter into an agreement with LOSFA. This will allow professional school counselors to identify those students who have not completed the FAFSA and assist them and their families through the financial aid process.

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SUPPORT FROM INTERMEDIARIES

Louisiana is fortunate to be home to many innovative, third-party providers of financial aid completion services. Career Compass of Louisiana is a third-party, non-profit provider that partners with school guidance counselors and administrators in 140 public schools across Louisiana. The goal of Career Compass is to increase the number of students in Louisiana who attend a postsecondary institution upon high school graduation. Additionally, College Bridge New Orleans provides experienced guides who work directly with students in the New Orleans metropolitan area. College Bridge hosts FAFSA nights, provide students with text message reminders and a drop-in center for enrollment support, provide micro grants, among other services. Finally, the Louisiana Education Loan Authority (Lela) is a non-profit public trust established to bring financing assistance and advantages to the people of Louisiana. Lela's mission is to serve the students of Louisiana by providing resources for college planning and statewide outreach initiatives to ensure student's success on their path to and during college.

CONCLUSION

Louisiana's FAFSA completion rate amongst its high school seniors is still relatively low when compared to other states. Parents and school counselors require additional training and assistance with respect to the FAFSA completion process. Fortunately, now more than ever, students, their families, and schools have access to support services aimed specifically at increasing the number of students completing the FAFSA and receiving the financial support necessary to continue their postsecondary education. Additionally, the LDOE has committed to awarding grants to any school system interested in accessing, developing, or purchasing capacity to provide direct access to financial aid planning to parents and guardians. As the financial aid completion policy is implemented, additional support services and providers will undoubtedly be identified to assist students and schools navigate the financial aid process.

PART THREE: PARTNERSHIP DEVELOPMENT

Part Three presents a strategy whereby information related to FAFSA completion services and events can be easily accessed by families and schools. The working group's specific tasks were to:

- Review Department's current partnerships and alliances with financial aid-related support programs and services;
- Identify potential partnerships and alliances with financial aid support programs and services; and
- Develop a strategy for cataloging all FAFSA-related services and events occurring around the state.

In the final phase of its work, the working group considered strategies related to increasing the ability of students, families, and schools to access FAFSA completion services and events through the development of partnerships between the LDOE and key providers of financial aid service providers.

PARTNERSHIP OPPORTUNITIES WITH FINANCIAL AID SERVICE PROVIDERS

Though many programs are currently available to help students, parents, and counselors during the FAFSA completion process, the working group identified other additional opportunities and strategies to support families as the financial aid application completion policy is implemented over the next several years. For instance, the working group, recognizing the nexus between FAFSA completion and tax preparation, recommended increased integration between free tax preparation and the FAFSA process. It was noted by the working group that no two communities are the same in terms of the level of financial aid completion assistance it requires, so local partnerships between tax preparers and schools which take into account the specific needs of the community are central to the effective implementation of this recommendation. The working group also recommended that districts partner with the higher education financial aid departments to offer events which seek to increase the number of high school students qualifying for financial aid and pursuing postsecondary education. The working group noted the positive correlation between the rate at which higher education financial aid professionals assist families in the financial aid process, and the level to which students and their families understand and appreciate the potential costs associated with pursuing postsecondary education and training. Finally, the working group stressed the importance of providing financial aid assistance to those individuals served by adult education programs, as that group often does not receive comprehensive financial aid information and professional support.

CONCLUSION

Families often lack the resources necessary to complete the FAFSA. Therefore, it is imperative for the LDOE, postsecondary institutions, and other stakeholders to develop local and regional partnerships which walk families through the financial aid process, while also providing them with an estimate of the actual postsecondary costs they may incur given their level of financial assistance. In order to maximize the effectiveness of these local and regional partnerships, stakeholders must ensure they are carefully tailored in such a way as to account for the specific characteristics of the communities they serve.

PART FOUR: FINAL RECOMMENDATIONS

The working group was tasked with developing solutions that address the challenges related to Louisiana's relatively low FAFSA completion rates, drawing upon the analysis and input outlined in phases one through three of its process.

In fulfillment of that charge, the working group makes the following recommendations:

Recommendation 1: Inform students and families about financial aid eligibility and opportunities throughout students' high school career

- School counselors should begin speaking to students about the benefits and financial costs associated with postsecondary education and training in their freshmen and sophomore years of high school;
- School counselors and students should be informed about the circumstances in which a student may complete a FAFSA and receive financial aid without his parents' cooperation;
- The LDOE and local school districts should create a financial aid unit in the Louisiana Career Education Model dedicated to giving students a rudimentary understanding of the financial aid process and types of funding available for postsecondary education and training;
- A calendar of financial aid events occurring in each region of the state should be maintained and advertised to schools and families regularly;
- A checklist of all documents required to complete the FAFSA should be maintained and advertised to schools and families regularly;
- A list of helpful links and other resources to assist families in completing the FAFSA should be maintained and advertised to schools and families regularly;
- Relevant stakeholders should identify and/or provide opportunities for families to receive one-on-one FAFSA completion assistance; and
- The Louisiana Department of Revenue should explore the feasibility of developing a mechanism on the state income tax form whereby parents could consent to their personal financial information being linked to their child's FAFSA.

Recommendation 2: Ensure financial aid planning support services are consistently updated and accessible for students and their families

- The LDOE, in conjunction with other stakeholders, should maintain a catalogue of financial aid support services and contact information, so that students and families can easily access sources of financial aid information;
- LOSFA should aggressively promote its agreement with the USDOE, which allows LOSFA to communicate FAFSA completers with each district in the state, so that school counselors may target those students who have not completed the FAFSA;

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- The LDOE should research the viability of syncing FAFSA completion with the Student Transcript System (STS); and
- The LDOE should make a concerted effort to draw on the knowledge and expertise of third-party providers of FAFSA completion services as the financial aid application completion policy is implemented over the next several years.

Recommendation 3: Stakeholders should foster meaningful partnerships that leverage the unique competencies of each group and provide families and communities with financial aid assistance specifically tailored to their needs

- School districts should seek out partnerships with tax preparer groups in order for parents to simultaneously complete their taxes and their child's FAFSA, thus lessening some of the burdens associated with FAFSA completion;
- Postsecondary institutions and school districts should partner to organize events aimed at educating students and families of all financial aid eligibility and the potential costs associated with pursuing postsecondary education and training;
- Stakeholders should identify partnership opportunities to host combined college application and FAFSA completion events in October of each year; and
- Stakeholders should develop strategies that address the specific needs of students from economically-disadvantaged families, international students, and English language learners in the financial aid process.

FINAL OBSERVATIONS

Louisiana finds itself at a critical juncture as its economy transitions into one which requires a highly-skilled labor force equipped with postsecondary education and training. On one hand, the state has never had as many of its young people choose to pursue postsecondary education and training as is currently the case. However, the relatively low rate at which Louisiana's students pursue financial aid highlights an opportunity for even more young people to receive the education and training that is vital to meeting the state's labor force requirements for generations to come. BESE's financial aid application completion policy is a significant step in increasing access to such postsecondary education and training to Louisiana's students, especially those most in need of financial assistance. The working group is confident that the LDOE is committed to ensuring the seamless implementation of this policy and advancing the working group's proposed recommendations and strategies.