

How are these efforts affecting students in Wisconsin?

In August, the Wisconsin HOPE Lab fielded a survey of 1065 first-year college students to elicit information on college academic preparation, postsecondary goals, financial aid knowledge, employment, family support, and health. All students surveyed had completed the FAFSA and according to the needs analysis had an expected family contribution of less than or equal to \$10,314, or 200% of the threshold for Pell Grant eligibility. The survey included questions about the time it took to complete the FAFSA and the support students received in the process.

Specifically, the survey asked:

- *In total, about how long did it take you to complete your financial aid application (FAFSA)?*
- *When you were completing your FAFSA, how difficult was it for you to get personal or financial information from your parents?*

This brief explores variation in FAFSA completion times and difficulties obtaining necessary information from their parents. To provide a more complete picture of students and their experiences with the FAFSA, the survey responses to the questions above are combined with other information about students obtained from the same survey, including Pell eligibility, first generation status (meaning that neither parent has a bachelor's degree), and type of institution attended.

Students were first asked how long it took them to complete the FAFSA. There were six response options, ranging from “less than 30 minutes” to “more than 4 hours.” Figure 1 describes the distribution of student responses.

In contrast to federal outreach efforts claiming that the FAFSA takes just 20 minutes to complete, over 90% of survey respondents said it took longer than 30 minutes. Students most commonly reported that the FAFSA took 30-60 minutes to complete, but almost 20% required at least two hours. While it seems that the federal estimates refer only to the time required in order to complete the online process, based on prior research conducted with similar populations we suspect students think about FAFSA completion in terms of the total time required—including the time necessary to gather the required information.⁴

⁴ Consider the average of 55 minutes reported in U.S. Department of Education. 2015. <https://fafsa.ed.gov/help/fotwfaq59.htm> and compare that to slide 35 here: <http://fsaconferences.ed.gov/conferences/library/2014/2014FSAConfSessionGS2.ppt>. The difference between the two appears to be the focus on online time as opposed to preparation plus online time. To its credit, ED does note that the process takes longer for dependent students completing a FAFSA for the first time. All students in our sample meet that criterion.

Figure 1. Self-reported FAFSA completion times

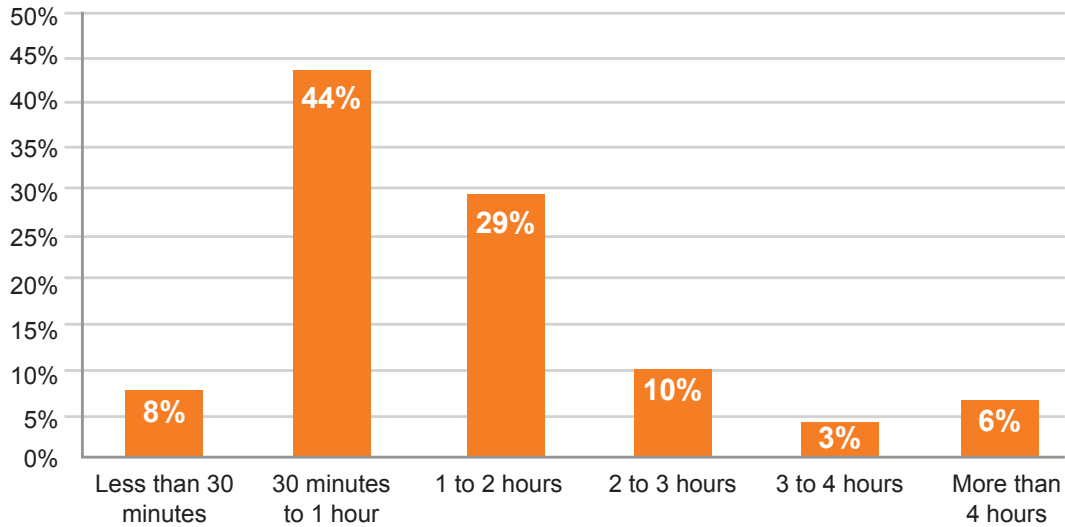
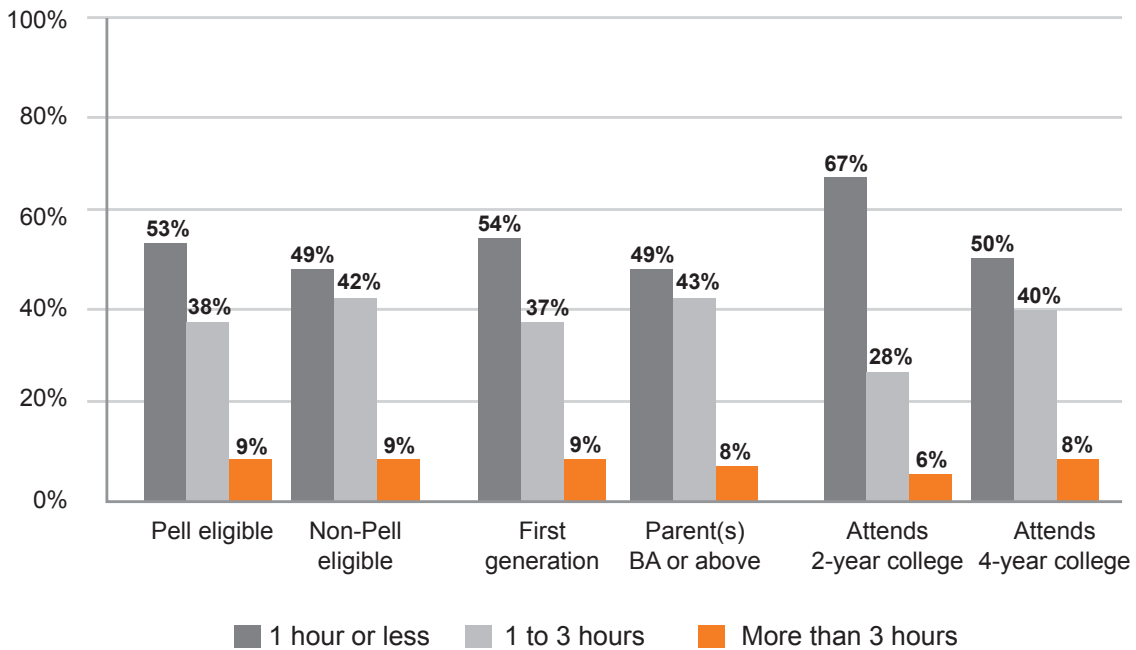


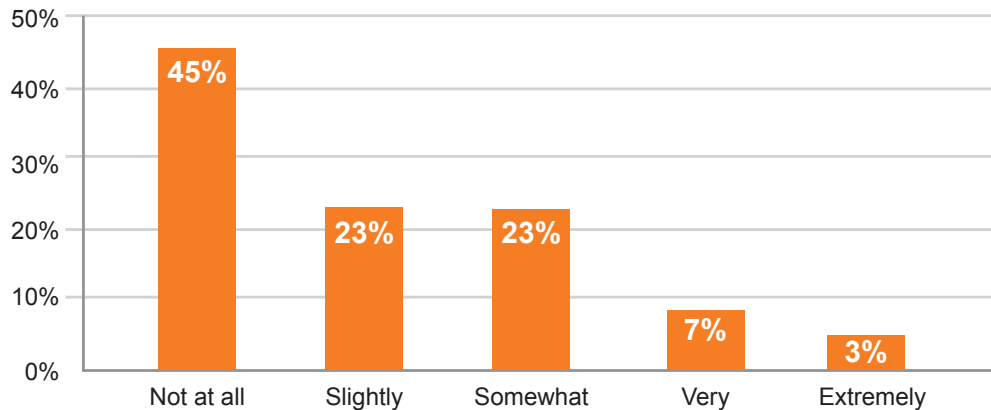
Figure 2 displays FAFSA completion times by student characteristics. Reported completion times were slightly higher for non-Pell eligible students and students with one or more parent with at least a bachelor's degree. Completion times for students attending 4-year institutions, however, were substantially greater than completion times for students attending 2-year institutions.

Figure 2. Self-reported FAFSA completion times by student characteristics



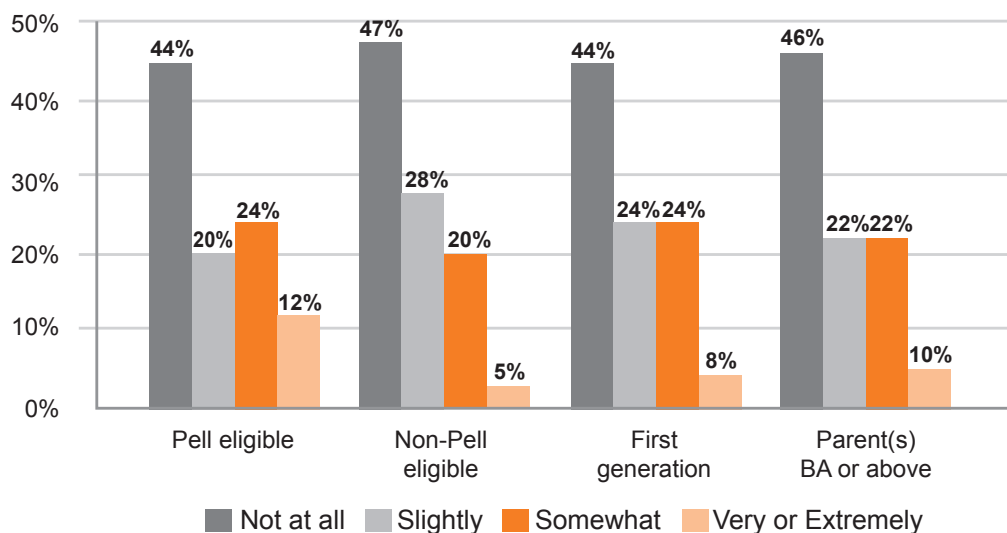
Finally, the survey explored students' difficulties obtaining their parents' personal or financial information, which are both necessary for FAFSA completion. The survey allowed five responses, ranging from "Not at all" to "Extremely." As shown in Figure 3, the modal student had no difficulty obtaining parent information. However, 10% of students reported that obtaining that information was "very" or "extremely" difficult.

Figure 3. Self-reported difficulty of obtaining parent personal or financial information



Taking a closer look by student characteristics, as seen in Figure 4, reveals that Pell-eligible students were more than twice as likely as non-eligible students to report that obtaining their parents' information was "very" or "extremely" difficult.

Figure 4. Difficulty obtaining parent personal or financial information by student characteristics



aid, there are risks involved in understating the time it takes to complete the FAFSA. Students must set aside enough time to complete the form. Failure to do so can lead to frustration and non-completion, and may contribute to a lack of trust in the system. Presenting accurate information regarding the time students and families need in order to prepare for and complete the FAFSA may help to increase completion rates and improve public perception of the process. We suggest a simple, intuitive approach, like Figure 6, to communicate what students really need to prepare.

Figure 6. What it takes to FAFSA