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The Pandemic Shouldn't Stop Us From Getting Our Kids to College

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With the onset of the COVID-19 pandemic, seniors in the Class of 2021 have faced many challenges: remote learning, balancing schoolwork and jobs to support their families, and keeping up with the stressful and lengthy college process. One part of the process—the completion of a Free Application for Federal Student Aid, or FAFSA—is an early indicator of whether a student intends to go to college following high school graduation. When schools closed last spring, [the number of students completing the FAFSA nationwide dropped significantly](#), and the lower rates have persisted, especially for Black and brown students. Massachusetts is no exception, but at Match Charter Public High School in Boston, we've learned that by taking certain steps, schools can buck that trend.

MATCH'S MISSION IS TO PREPARE STUDENTS FOR SUCCESS IN COLLEGE AND

BEYOND, PARTICULARLY THOSE WHO WOULD BE THE FIRST IN THEIR FAMILIES

TO EARN A COLLEGE DEGREE.

At Match High School, we serve over 300 students from across Boston, 48% of whom identify as Black, and 47% who identify as Hispanic/Latinx. Match's mission is to prepare students for success in college and beyond, particularly those who would be the first in their families to earn a college degree. With college and career access central to our mission, our team of counselors serve all students in grades 9-12 with college readiness courses, application and enrollment support for academic and enrichment programs, and more. But we pivot our focus to primarily seniors and their college process each fall semester.

And while personal statements, applications, and supplemental essays take up much of our seniors' time and energy, the financial aid process is arguably the most important part of their journey to college. Even with the steep challenges posed by the pandemic, at Match, we are proud to report that as of April, 100% of seniors who are eligible for financial aid and planning to attend college next year have completed their FAFSA, with the majority having done so before the December winter break. While the work has not been easy, we've learned some important lessons that we hope will be beneficial for other public schools looking to increase FAFSA completion rates by the June deadline.

DON'T TALK ABOUT COLLEGE WITHOUT DISCUSSING FINANCIAL AID

At Match, we never talk about colleges and applications with students without also discussing financial aid. We know that getting into college is a big deal, but we also know that getting in and not being able to afford the college is heartbreaking, which is why financial aid and affordability are at the forefront of our work. While students and families have many reasons for choosing a particular college or post-high school plan, the majority of students make their decisions based on the affordability of the school. And knowing what college is most affordable is not cut and dry. Sometimes the college that costs the most money can be the most affordable, and sometimes the college offering the biggest scholarship is the least affordable.

It all starts with demystifying college costs. Before we even schedule a time to meet with seniors and their families to walk through the actual FAFSA application, we host 4-5 financial aid lessons as part of our College and Career curriculum, so seniors know what financial aid is, where it comes from (scholarships, grants, loans), and how award decisions are made (FAFSA and the CSS Profile). Overall, the goal of these financial aid lessons is to make sure students are savvy consumers and know how to look deeper into financial aid packages.

THE EARLIER THE FAFSA IS SUBMITTED, THE QUICKER STUDENTS CAN RECEIVE

AN AID PACKAGE WITH THEIR COLLEGE ACCEPTANCES, AND THE BETTER

INFORMED THEY'LL BE TO CONSIDER THEIR OPTIONS FOR ENROLLMENT.

As it relates to the timing of completing the actual FAFSA, we aim to have as many of our seniors as possible submit it before winter break (but if you're a school that has not been able to do this, fear not, you still have time!). We set this initial winter break deadline because some needs-based aid is first come first served, such as Federal Supplemental Educational Opportunity Grants ([FSEOGs](#)), institutional scholarships, and federal work-study programs. And with college acceptances coming as early as November and December, we do not want to advise students and families to commit to a college before receiving a financial aid package, which ultimately may still require loans for costs above their [estimated family contribution](#). The earlier the FAFSA is submitted, the quicker students can receive an aid package with their college acceptances, and the better informed they'll be to consider their options for enrollment.

During one of our lessons this year, we had students create their own [Federal Student Aid \(FSA\) IDs](#), even before the application was live. This ended up saving a lot of time during the family FAFSA meetings, so moving forward we've decided to start the process with our juniors this spring to get a headstart for the fall.

COMMUNICATE WITH STUDENTS AND FAMILIES EARLY AND OFTEN

In a "normal" year, Match High School would host an in-person FAFSA night with seniors and their families, to fill out the forms and applications with financial aid experts available to support and answer questions. Students would also have the option to drop into the College and Career office to finalize documents with the team.

During the pandemic, we achieved the same goal by instead hosting three virtual family FAFSA nights, each of which had separate "rooms" to support family language needs in order to ensure that we had as close to 100% family engagement as possible. These sessions were primarily focused on building trust among all the

stakeholders in the process, with separate virtual meetings planned with individual students and families to actually complete the application. Since completing these forms requires the sharing of sensitive and personal information, it is essential that students and families feel comfortable and supported through every step of the process.

After these initial meetings, we sent home a mailing to all students and families that described which documents were needed to complete the financial aid process. This mailing included a sample FAFSA, so we could identify situations in which students would be filling out the forms by themselves, but with parental permission (families are busy!). It also included a FSA ID permission form for the student and for the parent and pictures of what type of financial information would be needed to complete the financial aid application. When we were in person, students would bring hard copies of all this information, so we could complete the applications with them side by side.

Early in the fall, each student was also scheduled for a one-hour Zoom meeting with a College and Career Counselor. Ready with the pile of required tax documents, the team walked each senior through filling out the FAFSA application, with some of these meetings taking upwards of two hours depending on what was needed to support that individual student through the process.

IT DOESN'T END WITH FAFSA

With all that is required to complete the FAFSA application, it is worth noting that FAFSA is not the only piece to the financial aid puzzle. Many students also have to submit the lengthy [CSS Profile](#), which is required by many private colleges. The CSS profile requires information from both biological parents, even if one of them is a noncustodial parent. Depending on a student's family situation, this can be a very arduous and stressful process.

A STUDENT CAN DO EVERYTHING RIGHT, BUT STILL, THE COLLEGE WANTS MORE

INFORMATION FROM THEM.

And that's not all. After completing the FAFSA application and CSS profile, colleges want to see proof of income information, which requires students to submit

information through an online portal. This [financial verification](#) is burdensome. A student can do everything right, but still, the college wants more information from them. While financial verification is supposed to be random, we've experienced that low-income students and their families are often "selected" for verification. And this final step can be a huge barrier to college enrollment. Nationally, students have not attended colleges because they didn't complete this verification process, but at Match, we make sure students know if they are being verified and what it means to submit official documents to their colleges in a timely manner.

There are so many moving parts when it comes to applying for financial aid—and this is all in addition to students working on their college applications and supplemental essays at the same time. Needless to say, it can be incredibly daunting and stressful for students and their families in non-pandemic years to navigate the many requirements and forms they have to fill out, especially for those who are unfamiliar with the US college system or if they speak a language other than English. And for students from low-income households, like those we serve at Match, a financial aid package can make or break a student and their family's decision on where to enroll. But these are not insurmountable obstacles even in the pandemic.

While it takes a lot of time and work, it is possible for us all to buck the trend of declining FAFSA completion rates. We owe it to our families to provide as much support as possible to ensure that our students have affordable options for their higher education so that they ultimately can achieve their post-secondary dreams and economic mobility.

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Match Charter Public School is an innovative, high-performing free public school in Boston. Our mission is to prepare students for success in college and beyond, particularly those who would be the first in their families to earn a college degree. Additionally, we intend this school to serve large numbers of English Language Learners. Match currently includes three campuses, serving 1,250 students in grades preK-12.