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Cover Page Footnote

We thank Linda Sax, the anonymous referees, and audience members of the Association for the Study of Higher Education conference for their thoughtful comments and suggestions on this work. We also thank the CAC program staff and CAC advisers for their participation and assistance with this study.

FAFSA and Beyond: How Advisers Manage Their Administrative Burden in the Financial Aid Process

By Meredith Billings, Sam Houston State University; Ashley Clayton, Louisiana State University; Rachel Worsham, University of North Carolina

Access to financial aid is crucial in ensuring that students can afford college. Students must file the FAFSA to access federal financial aid and usually the FAFSA is also required for state and institutional aid (U.S. Department of Education, n.d). Prior research has shown, however, that the FAFSA is complicated and burdensome to complete and often acts as a barrier instead of an entry point to college (Bettinger et al., 2012; Bird & Castleman, 2016; Dynarski & Scott-Clayton, 2006, 2008; Dynarski et al., 2013). Given these barriers in accessing aid, some high schools employ college advisers or other school staff to assist students in the financial aid process (Civic Enterprises, 2011; Dunlop Velez, 2016). This single case study explores how College Advising Corps (CAC) advisers perceived their role in the financial aid process and how they discuss college expenses, financial aid, and debt with students. Guided by social capital theory (Coleman, 1988) and administrative burden framework (Herd & Moynihan, 2018), we find that CAC advisers, in their role as a social capital resource, experience learning, psychological, and compliance costs when assisting students to navigate the financial aid bureaucracy. They employ different strategies to overcome, manage, and cope with these costs.

Keywords: *financial aid staff; college access, advising*

Concerns about paying for college are often a significant barrier for students when deciding whether to enroll in postsecondary education (Page & Scott-Clayton, 2016). While there is need-based financial aid available to help students pay for college, the process to apply for aid through the Free Application for Federal Student Aid (FAFSA) is complex and opaque (Bill & Melinda Gates Foundation, 2015; Dynarski & Scott-Clayton, 2006; Kantrowitz, 2009). Despite the important role that financial aid plays in students' ability to pay for college, Kofoed (2017) found that 19% of college students who were eligible for financial aid did not complete the FAFSA. Of those students who filed the FAFSA, many applied after the state priority deadline, which tended to decrease the amount of eligible aid that these students were awarded because funds were often distributed first to filers who applied on-time (King, 2004; Page et al., 2020). In the analysis conducted by King (2004) with the National Postsecondary Student Aid Survey, 55% of filers applied after the state deadline (April 1) with 22% applying in April or May and 33% applying in June or later. Page et al. (2020) found that Texas students with the lowest EFCs (Expected Family Contributions) who filed their FAFSAs after February 1, but before the priority deadline missed out on the most institutional aid.

Given the complexities in accessing financial aid, some high schools employ college advisers or other school staff to assist students in the financial aid process (Civic Enterprises, 2011; Dunlop Velez, 2016). Often, these school staff are valuable resources to guide students on how to complete their FAFSAs and other necessary financial aid forms such as state financial aid applications or the CSS Profile. Beyond the FAFSA, college advisers can help students seek out and apply to external scholarships, explain the differences among sources of aid, and apply their knowledge to evaluate financial aid award letters. However, not all high schools have staff whose duties include helping students navigate the financial aid process (Dunlop Velez, 2016). Furthermore, high school counselors are often too overburdened with non-counseling duties to devote time to college-related tasks like financial aid advising (Blake, 2020). Staff who do assist in the financial aid process report that they do not feel well prepared to answer questions about student loans or discuss the strengths and weaknesses among different financial aid packages (NACAC, 2007). In a recent 2017 survey by the National Association for College Admission Counseling (NACAC), less than one-third of secondary counselors worked at schools that provided training for financial aid (NACAC, 2018).

Given the need for more assistance with the college-going process, the College Advising Corps (CAC) was created in 2005 to address these gaps in college access and success especially for first-generation, low-income, and students of color. CAC places recent college graduates in public high schools to assist

students with applying to college and financial aid. This near-peer model helps to supplement the work of school counselors and ideally increases the college-going rate for the partner high school (College Advising Corps, n.d.a; Horng et al., 2013).

While some studies have examined the role of CAC in the college-choice process (Bettinger & Evans, 2019; Bettinger et al., 2018; Gurantz et al., 2020), this is one of the first studies that explores the role that CAC advisers play in the financial aid process. We selected the CAC program to study because they are one of the largest college advising programs in the nation - reaching 240,000 students in the 2019-20 year (Hurd, 2019). We focused on college advisers because concerns about college costs shape the advice that college advisers give to students. For example, McDonough and Calderone (2006) found that college advisers directed students into lower cost options such as community colleges when students mentioned their lack of ability to pay instead of explaining alternative options to fund their education through either student loans or scholarships.

Purpose of the Study and Research Questions

The purpose of this study is to explore the role of CAC advisers in the financial aid process. While many studies have examined the role of college advising in the broader college-choice process (Clayton, 2019; Phillips & Reber, 2019; Sullivan et al., 2020), few studies specifically focus on financial aid advising for high school students. This part of the college advising process is critical to understand, as many college-choice decisions are shaped by finances. The central research question that guides this study is: *How do CAC advisers describe/perceive their role in the financial aid process?* Three sub-questions that support the central question are:

1. How do CAC advisers build their knowledge about financial aid?
2. How do CAC advisers assist students and parents in the financial aid process?
3. What barriers/challenges (if any) do CAC advisers experience as they advise students about college finances?

Despite recent attempts to simplify the FAFSA, students continue to have trouble applying to and receiving financial aid (Baum & Schwartz, 2015; Dynarski & Wiederspan, 2012; Narayan, 2020). This study is significant because we seek to understand the role that college advisers play in helping high school students and their families navigate the complex financial aid process and select their financial aid packages. It also adds to the literature on student financial aid as few studies have focused on this unique role by exploring how financial aid advising can shape students' pathways to college. This study also serves a practical purpose, as the findings will help CAC to refine their training materials and resources to better educate their advisers on how to discuss college expenses, assist students and their families to apply for financial aid, and help them to understand their financial aid packages.

Background on College Advising Corps

Since 2005, the College Advising Corps has grown from its founding program at the University of Virginia to serving students in 17 states (College Advising Corps, n.d.b.). In 2019-20, there were 829 CAC advisers serving approximately 240,000 students in 782 high schools (Hurd, 2019). The mission of the program is to increase the college enrollment for students who are low-income, first generation, or attended underserved high schools (College Advising Corps, n.d.a). CAC places recent college graduates (who are typically 21-23 years old) from partner colleges in high schools to serve as full-time college advisers, and these advisers are hired and trained by the CAC partner colleges. Advisers are required to have bachelor's degrees and usually serve in their roles for two years. They provide guidance on all college application matters including college and career searches, the SAT and ACT, and college essays (College Advising Corps, n.d.c). In addition, college advisers assist students with the financial aid process. Specifically, advisers help students complete their FAFSAs, interpret financial aid award letters, and apply for scholarships. The College Advising Corps

places an emphasis on the advisers' role in the financial aid application process, as two out of their eight Key Performance Indicators (KPIs) are FAFSA completion and scholarship money received (College Advising Corps, n.d.d).

While advisers serve all students in their assigned high schools regardless of grade level, they spend the majority of their efforts assisting 12th grade students. How advisers engage students and their parents vary based on the school context and their preferred advising style. During the school day, most advisers meet with students either one-on-one or within small groups, with the frequency of these meetings depending on students' unique needs. Advisers also meet with parents, but typically they would meet with parents and students together. The content of these meetings are specific to the student-parent pairs and which stage they are in for applying to or enrolling in college. While there is no standard operating advising procedure for all students, the content and goals of these meetings are informed by CAC's KPIs.

Conceptual Framework

This study is framed by social capital theory and Herd and Moynihan's (2018) administrative burden framework. Social capital theory refers to the resources, knowledge, and outcomes that are created because of relationships among people (Coleman, 1988). Social capital theory has been utilized extensively in college access research to understand how students receive information about and support during the college-going process (Clayton, 2019; Perna, 2006; Stephan, 2013). In the context of financial aid advising, social capital theory refers to the information that is provided to students on how to pay for college, the norms and processes that students need to follow to apply for financial aid, and the trust and strong relationships that are established between students and advisers that enables advisers to discuss sensitive topics around paying for college.

For the most part, students access financial-aid-related college knowledge in their homes, communities, and schools. First-generation students, who are likely to be low-income and students of color, may not have access to financial-aid specific college knowledge in their homes, as their parents did not attend college and consequently did not need to apply for financial aid (George-Jackson & Gast, 2014; Perna, 2006). Students who are unable to receive help completing their financial aid applications at home often turn to school personnel for assistance. CAC advisers, who are situated in high schools, can help fill this knowledge gap by connecting students to resources and training on financial aid so they can understand how to apply to financial aid, the type of aid available, and which options are best suited to their circumstances. CAC advisers are also connected to CAC advisers across the state and they are able to use this network and its knowledge to the benefit of their students. Since we center CAC advisers in our study, we use social capital theory to emphasize the importance of their function as social capital resources for their students on financial aid. Through CAC advisers' interactions with their students and the building of strong, trusting relationships over time, CAC advisers can increase students' social capital which may ultimately affect whether and where students go to college.

While social capital theory explains the importance of the transfer of financial aid-related knowledge, norms, and processes from college advising professionals to students (Clayton, 2019), it does not explain the challenges that college advising professionals face when learning about financial aid and managing the financial aid bureaucracy. Our second theoretical framework, administrative burden, fills this gap. Drawing from literature in psychology, economics, and public administration, administrative burden refers to three types of costs (learning, psychological, and compliance) that individuals experience when interacting with the government (Herd & Moynihan, 2018). Learning costs include understanding the eligibility requirements and the information needed to apply to governmental assistance. Compliance costs include the time, money, or resources needed to follow the administrative rules and procedures to apply for assistance. Psychological costs refer to the stigma of applying to governmental assistance, the stress and potential frustrations of interacting with the government, and/or the loss of autonomy and power over the outcome given the bureaucracy (Herd & Moynihan, 2018).

While typically administrative burden has been applied to examine people's experience interacting with the government, Herd and Moynihan (2018) emphasize the role that third parties such as non-profit organizations, civic or faith-based groups, private service providers, etc. can play to lessen or overcome these burdens. These non-governmental actors can reduce the learning costs by providing clear explanations of the policy, decrease the compliance costs by assisting with the application process, or lower the psychological cost by conveying compelling messages about the importance of the program or the deservingness of its recipients. Herd and Moynihan (2018) explain how burdensome policies create opportunities for new industries and jobs to arise to help the public reduce the administrative burden. However, prior research has often overlooked the administrative burden that these third parties face when interacting with the government on behalf of their clients. This study explores the administrative burden of one of these third parties - CAC advisers - and how they manage their administrative burden when helping students navigate the financial aid bureaucracy.

Literature Review

To gain a better understanding of financial aid advising at the high school level, we drew on several bodies of literature. In this section, we explain the complexity of FAFSA and synthesize the barriers and challenges that students face in accessing financial aid for college. Then we review studies that are most aligned with the purpose of our study, which includes FAFSA intervention experiments and research on financial aid advising.

FAFSA, Administrative Burden, and Barriers to Financial Aid

The path to college involves many complex steps, and high school students need assistance to successfully manage and complete the college-going process (Klasik, 2012). Students who cannot afford to self-fund their college education can use financial aid to pay for college. In order to receive federal financial aid, as well as most state and institutional aid, students need to complete the FAFSA. The FAFSA is a free application for federal financial aid that requires students to answer over a hundred questions on their (and their parents') income, investments, and household demographics (U.S. Department of Education, 2020). It is managed by the federal government and students receive grants, loans, and/or work-study based on their answers to the questions on the application.

Despite their need for financial aid, many low-income students did not submit the FAFSA (Klasik, 2012). In the 2011-2012 application cycle, nearly two million low-income students did not file (Bill & Melinda Gates Foundation, 2015). Failure to file the FAFSA is incredibly costly, as low-income students, on average, forwent \$9,741 in grants and loans when they failed to apply for aid (Kofoed, 2017).

Given that some students lose out on eligible financial aid, researchers have sought to understand why students fail to file the FAFSA. The most commonly cited reasons for not filing include: perceived ineligibility for aid, lack of information on how to apply, privacy concerns, time constraints, missing or inaccessible documents needed to apply, lack of awareness of the FAFSA, or missing the application deadline to apply (Ifill, 2016; Kantrowitz, 2009; King, 2004). These reasons underscore the learning and compliance costs that students faced in the application process, as students were not only deterred by the complicated application procedures but also lacked financial aid-related knowledge to successfully complete the form (Bettinger et al., 2012; Bill & Melinda Gates Foundation, 2015; Dynarski & Scott-Clayton, 2006; Kantrowitz, 2009).

Given that the complexity of the FAFSA is often recognized as a barrier to college (Bettinger et al., 2012; Bird & Castleman, 2016; Dynarski & Scott-Clayton, 2006, 2008; Dynarski et al., 2013), politicians and policymakers have attempted to simplify it by reducing the administrative burden. Their simplification attempts included making it easier to automatically transfer tax information through the IRS Data Retrieval Tool or to use tax information from two years prior through the Prior Prior Year policy (Dynarski &

Wiederspan, 2015). However, one of these simplifications - the IRS Data Retrieval Tool - has failed to increase college enrollment (Narayan, 2020).

In addition to the learning and compliance costs students faced with the FAFSA, the U.S. financial aid system posed high learning costs. Specifically, prior literature indicated that misinformation about financial aid impacted students' college-going decisions. Specifically, low-income students were more loan averse and less likely to take out loans, which typically made up sizable portions of their financial aid packages (Avery & Hoxby, 2004; Boatman et al., 2017; Cunningham & Santiago, 2008; Perna, 2008). Researchers have proposed several explanations for this phenomenon. While some suggested that low-income parents with prior financial difficulties may advised their child to avoid loans (Avery & Hoxby, 2004; Burdman, 2005), others argued that loan aversion was the result of misperceptions about the financial benefits of college (Perna, 2008). In addition, loan aversion has affected college choice decisions as students who were loan averse were more likely to attend the local community college or other lower-priced institutions, enroll part-time, and/or work full-time to cut down on college expenses (Cunningham & Santiago, 2008). Once enrolled, students who were loan averse were more likely to fail coursework, default on existing loans (Barr et al., 2019), and less likely to persist to the next semester (Cunningham & Santiago, 2008).

Financial Aid and College Advising

In the last ten years, there have been several financial aid interventions aimed to increase college enrollment (Bettinger et al., 2012; Bird et al., 2017) and college persistence (Castleman & Page, 2016). Barr et al. (2019) also conducted a more recent intervention that targeted loan applicants to make more informed and active decisions on the amount of loans that they borrowed. However, these financial aid interventions used either low-touch methods (i.e. texts or emails) or one-time meetings to change students' behaviors. The majority of these interventions also focused exclusively on FAFSA completion (Bettinger et al., 2012; Bird et al., 2017; Castleman & Page, 2016). CAC advisers differ from these interventions because they were able to build and sustain relationships with students over time and they offered more assistance and guidance beyond just FAFSA completion or the amount of loans to borrow.

The studies that did address financial aid advising in high school focused on how students learned about college costs and how they navigated the complexities of applying for financial aid (Greenfield, 2015). This sole focus on students in the literature misses the important role that third parties like high school staff and CAC advisers play in the financial aid process as it does not address how the perceptions, knowledge, and attitudes of college-related social capital resources like high school staff and CAC advisers can shape the type of advice and guidance given to students. For example, McDonough and Calderone (2006) found that when there was a mismatch in socioeconomic backgrounds between middle-income college advisers and low-income students, advisers' assumptions about these students led them to encourage lower costs options such as community colleges instead of educating them on how to access financial aid to pay for college. In Oklahoma, politically conservative advisers of a state financial aid program were more likely to support changes that increased the administrative burden of the program while politically liberal advisers were more opposed to these changes due to concerns about equitable access (Bell et al., 2020). These findings were particularly striking because advisers had considerable discretionary power as they disseminated information about the program, certified which students met the criteria, and interpreted the program rules when necessary (Bell et al., 2020). These studies emphasize that college advisers often serve as the gatekeepers for financial aid and their assumptions, perceptions, and beliefs may influence the type of guidance that they give to students. This study seeks to add to the literature on financial aid advising by centering CAC advisers in that process and understanding how they perceive their role in helping students navigate the financial aid system.

Research Method

Case Study Approach

We employed qualitative research methods to answer the central research question: *How do CAC advisers describe/perceive their role in the financial aid process?* To best understand CAC advisers’ role, we employed a single instrumental case study approach. Using multiple forms of data, this study examines a real-life, bounded system, identified as a “case” (Creswell, 2013; Yin 2012, 2014). The primary goal of a single instrumental case study is to explore a phenomenon within a “bounded system” and not to necessarily develop generalizable conclusions (Stake, 1995). Through a single instrumental case study, our goal was to gain a general understanding of financial aid advising practices through a case bounded by place and time (Creswell, 2013; Stake, 1995). Specifically, all the participants served as college advisers in the same CAC program, worked in public high schools in the same state, and were employed during the same academic year. We recognize that CAC programs vary and financial aid advising also varies; however, we examined one particular case of CAC advisers to learn more about how college advisers approach financial aid advising.

Participants

We conducted one-on-one semi-structured interviews with 13 CAC advisers who served in the 2018-19 academic year. The CAC program that we examined in this study was located in the southeastern region of the United States, and the advisers in our sample served in 11 out of the 15 CAC partner high schools. The majority of participants were located in urban school districts, which is representative of the distribution of CAC advisers across the state. Table 1 provides an overview of the participant profiles. The sample was primarily women as only one man participated. Eight participants identified as Black/African American, three participants identified as White, and two participants identified as bi-racial (Black and White). In college, nearly half of the advisers were first-generation college students.

Table 1

Participant Profiles

| Pseudonym | Gender | Race | Year in GCAC Position | First-Generation College Student |
|------------------|---------------|---|------------------------------|---|
| Aaliyah | Woman | Black/African American | First | No |
| Chasity | Woman | Black/African American | Second | No |
| Elizabeth | Woman | Bi-Racial: White & Black/African American | First | Yes |
| Jane | Woman | White | Second | No |
| Kori | Woman | Black/African American | First | Yes |
| Lisa | Woman | White | First | No |
| Louise | Woman | Black/African American | Second | No |

| | | | | |
|----------|-------|---|--------|-----|
| Sarah | Woman | Black/African American | Second | Yes |
| Stacey | Woman | Black/African American | Second | Yes |
| Taylor | Woman | Bi-Racial: White & Black/African American | First | No |
| Tristan | Man | Black/African American | Second | Yes |
| Victoria | Woman | White | First | No |
| Zoey | Woman | Black/African American | First | Yes |

CAC advisers had varied personal experiences with financial aid when in college. In the participant demographic survey before their interview, CAC advisers were asked whether they received the following type of financial aid while in college: Pell Grant, state merit aid scholarship, institutional grant/scholarship, loans, federal work study, or another source of financial aid. Table 2 provides an overview of the financial aid that CAC advisers received when in college. Most advisers (11 out of 13) used loans to pay for their college education. In contrast, less than half of advisers (46%) received either institutional grants/scholarships or federal work-study. Approximately two-thirds of advisers were Pell Grant recipients (eight advisers) or received the state merit aid scholarship (nine advisers). On average, CAC advisers accepted funding from three sources of aid to help them pay for college with three advisers receiving all five sources of financial aid (23%) and two advisers receiving only one source of financial aid (15%; either loans or the state merit aid scholarship). Advisers self-reported which type of financial aid that they received in college so there may be recall errors in their responses.

Table 2

Financial Aid Received While in College

| Type of Financial Aid Program | Percent | Number of Recipients |
|-------------------------------|---------|----------------------|
| Loans | 84.6% | 11 |
| State Merit Aid Scholarship | 69.2% | 9 |
| Pell Grant | 61.5% | 8 |
| Institutional Aid | 46.2% | 6 |
| Federal Work Study | 46.2% | 6 |
| Other Financial Aid | 7.7% | 1 |

Data Collection

For this project, we partnered with the CAC program to conduct the study. We received email addresses for CAC advisers from the director of the program and emailed advisers in September 2018 to invite them to

participate in the study. Advisers who wanted to participate filled out a participant demographic survey and scheduled an interview time. In October 2018, the first and second authors conducted one-on-one semi-structure interviews at the CAC partner institution during an in-service training session. Each interview was face-to-face and lasted approximately 35-60 minutes. Part of the 20-question interview protocol focused on financial aid topics, such as the FAFSA, financial aid packages, college expenses, student loans, etc. that advisers discussed with students and their families. The findings reported in this paper focus only on the subset of financial aid questions because we wanted to examine financial aid advising specifically. Each adviser selected their own pseudonyms to maintain participant confidentiality.

Table 3
Data Sources

| Source | Description | Time/Length |
|---------------------------|---|-------------|
| Participant Interviews | 13 interviews (35-60 minutes each) | 10.5 hours |
| Training Observations | 5 sessions | 5.25 hours |
| Informational Interview | CAC Director former CAC Director Grad Assistant | 1.5 hours |
| Informational Interview | State Financial Aid Agency staff member | 1 hour |
| Financial Aid PowerPoints | 3 from CAC trainings 1 from State Financial Aid Agency | 189 slides |
| Documents and Handouts | 9 documents from CAC program 2 from State Financial Aid Agency | 19 pages |

In order to create a fuller picture of the financial aid advising of the CAC advisers, we used other sources of data to triangulate our findings. First, we asked the program to provide us with the financial aid training materials, which included handouts, PowerPoints, advising tools, and financial aid session topics. The first author conducted five observations at training sessions during the 2018 summer orientation. Second, we met with the CAC staff to discuss the program and its history. Third, the first author conducted an informational interview with a staff member at the State Financial Aid Agency (pseudonym), who partners with CAC on financial aid topics. The observations of trainings, the analysis of training materials, and interviews with CAC and the State Financial Aid Agency staff helped us gain a better understanding how CAC advisers learned about and were trained on financial aid topics. Table 3 provides an overview of the data sources that we used in our study.

Data Analysis

We conducted two major rounds of data analysis: first we analyzed the interview data as part of our larger study on college advising, and then we reanalyzed the data focused on financial aid advising. All interviews were transcribed verbatim, and we read through the transcripts before we began coding. We used a computer-based coding platform, Dedoose, to conduct multiple rounds of coding. We finalized our

codebook after three rounds of open coding and several peer debriefing sessions. All transcripts were then recoded with the final codebook. In addition to the transcript data, we analyzed the financial aid documents based on topics covered and hours spent as well as discussed what we learned from the informational interviews about the CAC advisers and their financial aid advising. Referencing the central research question and the sub-research questions, we sorted the codes that best answered the research questions and identified larger themes within the data. To validate our preliminary themes, we gathered supportive evidence from both the interview transcripts and additional data sources.

Throughout the data analysis process, the research team worked collectively to discuss the research findings and our own positionalities. In addition to our aligned research interests on college access and affordability, we all have professional work experience in college advising. The first author worked in undergraduate admissions, volunteered for Let's Get Ready (a college access program), and conducts research on financial aid policies and student debt. The second author worked in TRIO Upward Bound and undergraduate admissions for five years, and is knowledgeable about college advising and the financial aid process. Notably, the third author served as a college adviser with a CAC program, and has experience advising students on financial aid. We held several peer-debriefing sessions (Lincoln & Guba, 1985) throughout the data analysis process and often asked each other critical questions. Overall, our full-time experience working in undergraduate admissions and college access programs aided in our understanding of financial aid advising. We were able to focus on the trustworthiness of our findings by using multiple sources of data and working together as a research team.

Findings

We found four salient themes from our case study analysis. The first theme, *Advisers used Multiple Resources to Supplement the CAC Training*, addressed the first research question on how CAC advisers built their knowledge on financial aid. The second theme, *Advisers Discussed FAFSA, College Costs, Types of Aid, and Affordability*, answered the second research question on how CAC advisers assisted students and parents in the financial aid process. The third and fourth themes, *Students' Lack of Knowledge and Mistrust About the Financial Aid Process* and *Some Advisers Felt Insecure about Financial Aid Advising*, addressed the third research question on what barriers or challenges that CAC advisers faced as they advised students on college finances.

Advisers used Multiple Resources to Supplement the CAC Training

Given their varied backgrounds and personal experiences with financial aid (see Table 2), CAC advisers received training from CAC to either introduce or deepen their knowledge on financial aid. They participated in a month-long summer training as well as five in-service trainings during the year. For most financial aid trainings, first- and second-year advisers attended the same session. However, there were some training sessions where the first- or second-year advisers were divided to participate in separate trainings on financial aid.

During the summer training, CAC advisers spent 5-6 hours on financial aid, which represented approximately 70-80% of one day on financial aid out of the 18 days of summer training. These sessions included an overview of financial aid, the state merit aid scholarship, external scholarships, and lessons from financial aid empirical research. These sessions were either presented by CAC staff, staff at the State Financial Aid Agency, or the partner college's staff. For the bimonthly in-service training, there was typically one session out of the 11-14 sessions on financial aid. Collectively, these sessions covered FAFSA, loans, and financial aid award letters and were presented by CAC staff or the partner college's director of financial aid.

Combining the time spent on financial aid training between the summer and in-service trainings, second year CAC advisers spent 11.5 hours on financial aid training and first year CAC advisers spent 10.25 hours on financial aid training. This represented 10-12 training sessions on financial aid out of the 152

training sessions that CAC advisers received during the year (approximately 7-8% of the training sessions or about 1.5-1.67 days spent on financial aid training). Based on our analysis of the financial aid training material, there was more emphasis on training CAC advisers to assist students and their families to complete the FAFSA and less emphasis on training CAC advisers on what is traditionally thought of as financial aid “advising” such as how to select among different financial aid packages or how to understand the costs of college.

Instead, the majority of CAC advisers’ training was spent on discussing the college admission process instead of financial aid. They learned how to advise students on their college options and participated in several mock advising sessions where second year advisers demonstrated how to advise based on specific advising scenarios. CAC advisers also had sessions on how best to advise specific subpopulations of students (e.g. undocumented students, students below 2.0 GPA, homeless students, foster youth, LGBTQ students, student athletes, etc.) for college and participated in several college tours to postsecondary institutions across the state.

Given that less than 10% of their training was spent on financial aid topics, CAC advisers sought out additional resources to supplement their knowledge. Typically, they partnered with external organizations such as the State Financial Aid Agency to present at their schools’ FAFSA completion nights and to provide assurance that they are giving students and their families accurate information about financial aid. The State Financial Aid Agency administered the state financial aid programs and provided outreach and education services across the state. A representative of the State Financial Aid Agency explained that part of their outreach included assisting school counselors and other school representatives such as CAC advisers with financial aid procedures such as FAFSA completion. One of the CAC advisers, Jane, explained that they invited the State Financial Aid Agency to their events because they want an, “expert [to] come because we want to make sure that we’re giving accurate information. We know things, but they know more because this is what they do on the daily.” In addition, some CAC advisers also mentioned that they received more resources and trainings on financial aid because their school districts were served by a non-profit education organization whose mission is to increase college access and success for all students within the district. This non-profit education organization also hosted FAFSA completion nights and trainings for students and their families in the school district.

Besides partnering with external organizations, some CAC advisers independently researched information on financial aid such as scholarship options for their students or searched the internet and other resources to learn more about college costs. Taylor described how she researched topics on college such as financial aid to create presentations for her classroom’s large whiteboard:

I have a huge whiteboard that I didn’t know what to do [with it] and I have like a spotlight on [certain college topics]...I change my board every month - so like - I have - like a month - and then a to-do list and the spotlight on so whenever I’m doing my spotlight, I do it. Right now, it’s on financial aid so I do research at the beginning [of] every month. And [for] most important things I feel like my kids needed to know – [I] put it on there.

Jane and Victoria also mentioned that they engaged in independent research to find scholarships that are a good fit for their students. Victoria disseminated that knowledge through the counseling blog located on her school’s website while Jane directly contacted students with the information.

Advisers Discussed FAFSA, College Costs, Types of Aid, and Affordability

The second theme from this case study centered on the financial aid topics CAC advisers discussed with the students in their high schools. When asked what topics were covered, Chasity listed, “Loans, grants, scholarships, cost of attendance, FAFSA, expected family contribution student aid report, work study.” Taylor explained how her conversations varied by the students’ understanding: “even talking about like financial literacy... every school admin... every kid is a case by case, like I have to gauge what their

understanding of everything is, and that's kind of how I like lead the conversations.” CAC advisers discussed financial aid topics through various initiatives such as FAFSA completion sessions, student advising meetings, parent meetings, and external financial aid workshops.

One of the main financial aid topics that CAC advisers focused on is FAFSA. Sarah discussed all the ways she promoted FAFSA completion:

We do FAFSA nights. We always do a Halloween FAFSA night... Then we allow parents to come in our office, open door policy during school days to do FAFSA, and the after school by appointment... We do also FAFSA Fridays... We do milk and cookies in computer lab. So, if they do their FAFSA, they get milk and cookies ... Oh and a raffle ...we try as many way possible to push it because FAFSA's our biggest challenge.

The advisers often have FAFSA workshops for both students and parents. In addition to a senior night, Chasity explained that she had, “FAFSA Fridays for parents ... where they can come in on Fridays from nine to three and then they can get help with the FAFSA application.” Taylor first gave a FAFSA presentation before she held her FAFSA completion night because she, “wanted to have an opportunity for parents to come in and fully grasp what financial aid even is.”

After focusing on FAFSA, the next major financial aid topic was cost of attendance. Sarah described, “well as far as cost of attendance, we let them know that that sticker price is not always ... the [real price], so don't fear the sticker price.” Taylor explained that students “don't know the difference between in-state, out-of-state [college costs]. They don't understand that it costs like a lot of money to go out of state.” Advisers expressed the importance of explaining how much college will actually cost and how they tried to help them have a realistic understanding of the cost of attendance.

Once students were admitted to a university, CAC advisers discussed how students plan to pay for college. Jane focused on helping students understand their award letters. She explained, “So, the first session was ‘this is an award letter.’ This is cost of attendance. This is what it will look like. And I had an example. So, it's pretty much like - let's review this together so you know each component of an award letter.” After explaining the basics, advisers then talked to students about scholarships and grants. Sarah explained that she had “a huge scholarship book” and she targeted in-state scholarships to encourage her student to apply for. CAC advisers also posted relevant scholarship opportunities on social media and school websites.

In discussing types of aid and how to finance students' college education, one of the more challenging conversations that CAC advisers faced centered on loans. Sarah said that, “loans [are] a touchy subject obviously because the whole debt thing.” Many of the students that they worked with were loan averse. Sarah provided an example of the typical loan-averse student that she worked with: “But yeah, they hate the word loans. But when they come to me and say ... ‘I'm gonna take out a loan.’ They'll come crying, like ‘I'm \$2,000 short.’ I'm ... like ‘\$2,000 loan, that's okay. That's not bad!’” Jane echoed the sentiment about loans, and stated, “I don't know if we scared them, but we talked about loans very seriously.”

Students' Lack of Knowledge and Mistrust About the Financial Aid Process

Most CAC advisers mentioned that they had trouble getting students and their parents to understand the financial aid process. This lack of knowledge about the financial aid process became a barrier, which made it difficult to get students to fill out and complete the FAFSA. Louise explained:

Since we are in like a lower-income area, I think our role is really big because a lot of the families that we deal with don't know, don't know (a) what the FAFSA is and (b) like what a lot of information - it is even talking about - are asking for. And so not only do we do FAFSA, like workshops, but we spend a majority of time just genuinely explaining to parents what it actually is.

This lack of awareness of the availability of financial aid led some parents to suggest that their child should not attend college because they did not have the funds to pay for college and/or to recommend other avenues to finance their education, such as military service. Zoey, discussed, one situation that she experienced with a student and her mother:

So we have a student. She's very bright. She has a great GPA. She's – she's going to get into college, not a doubt, even probably like some very good colleges and she's just like, "Yeah. My mom is just like, it's too expensive. I need to go in the military to pay for it and I'm not going to have money, so I don't know"... She actually broke down to us one day, like broke down crying like, "I don't feel like I'm gonna have enough money for college. So I don't think I'm gonna go." And I'm like, "It's okay. Like, you're going to have money. You're going to find the money. You just do your financial aid, your FAFSA, do some scholarships, and it's going to be okay"... Once we kind of explain like loans, work study, and grants and scholarships and all that - she kinda of - she calmed down, and it's just, it's just really like a battle with her mom. Like her mom is the one that just feels like, "Oh, you're not gonna have enough money. I'm not paying for it, like I want you to go, but I just don't feel like you have enough money," so she's kind of pushing her for military.

This situation underscored how parents' lack of knowledge about financial aid may discourage their child from considering college because they think that they cannot afford it, or it may lead to their child delaying college until they have enough money to cover the costs of college.

Beside a lack of awareness of financial aid, there was confusion about whether students needed to complete the FAFSA if they were not eligible for need-based aid or if their parents were convinced that their child will not receive any financial aid – need, merit, or other types of aid. This lack of understanding about the financial aid process created additional barriers to receive financial aid because parents and students were unaware that the FAFSA was a requirement for aid beyond need-based aid such as the state merit aid scholarship, institutional scholarships, or federal loans. One CAC adviser, Stacey, described how some of her students did not understand that the FAFSA was the first step in the process to access federal loans which often her students needed when other sources of aid were not enough to cover tuition and living expenses or when scholarships fell through at the last minute. She explained how the process tended to play out:

[They] may need to take out a loan for some reason or another, and actually happens to some of my students towards the end of the year. They were scrambling for scholarships because things they planned or someone got sick and things like that. It doesn't cost them anything to do [filing the FAFSA], so they don't really understand that.

CAC advisers also had trouble getting students and their parents to trust the financial aid system. Given the complexity of applying for financial aid, some parents were reluctant to provide detailed personal and financial information to the government so their child can access financial aid. Sarah discussed this in more depth:

I would say the most challenging aspect is, how can I say this - like the social, economical barriers. FAFSA is our hardest goal. A lot of these students' parents don't file taxes. A lot of students' parents don't trust giving their [social] security numbers to [an] online site. A lot of these parents don't trust the government. They don't trust college.

Given this mistrust, some parents refused to give their personal information to their child which made it impossible for them to receive federal (and some cases, state and institutional) aid for college.

This mistrust of the financial aid system also manifested as misinformation and confusion about the FAFSA process. Tristan shared how some parents thought that the FAFSA was only for student loans. This

misinformation made it difficult to navigate certain situations and clear up parents' misperceptions about the FAFSA. Tristan explained:

I've heard a lot of times with parents, they don't want their students to fill out the FAFSA because they think they're applying for loans or just, you know, small things that they just, honestly, parents just don't know what they're talking about and then that has a big effect on their student because I can't tell them as a student – well, just don't listen to your mom or listen to your dad. So yeah, having to work around them, to teaching the parent without offending them, because for them – I'm just a few years older than their child, so I can, I have to navigate, walk on eggshells to get them to understand that part. So you know, working with parents can be very tricky, especially when they don't know what they're talking about.

Given that the CAC advisers were near-peers to the students whom they were advising, they often would mention how their age sometimes hindered them when speaking with parents because they were not always seen as authority figures. As a result of their perceived lack of expertise and authority, CAC advisers were careful when they educated parents about financial aid to avoid embarrassing them about either their lack of knowledge or misconceptions about financial aid.

Some Advisers Felt Insecure about Financial Aid Advising

A common challenge that most CAC advisers mentioned was that they felt insecure about advising students on financial aid. Some advisers explained that students expected them to give them good advice about financial aid or “tell [them] what to do,” but the advisers did not perceive that to be their place. Instead, CAC advisers, like Elizabeth, did not feel comfortable about giving decisive answers on what students should do financially for college because she perceived that to be a decision that students and their parents should make together. Elizabeth explained:

As far as, you know, talking to students about what they should do financially for college, I am definitely not ready for that...And I think it's just because they, they look at me, and they think, okay, you're suppose to tell me what to do, but when it comes to this part like it's their choice. Well, them and their parents and their support system, right?

Taylor echoed this sentiment that it was not her place or that she, “should be the person that like, you know, helps direct [her students'] financial future because that's a very big deal.” Taylor also felt that she may not give the best advice to students because she did not have direct experience with applying for and managing her financial aid when she was in college. Instead, her parents handled her financial aid and she discussed how she recently had come, “into [her] own realization with like finances, now that [she] has a job.” Given this lack of experience, Taylor sometimes felt uncomfortable giving advice to students on what were the best available options for them given their personal and financial circumstances.

Beyond giving students advice on financial aid, some advisers felt that they lacked the necessary knowledge and expertise to assist students with completing the FAFSA when their students had complicated family histories or dynamics. Jane explained:

FAFSA is pretty confusing...Just as far as like family situations. So there are times when I'm like – I don't know the best like, just tricky family situations where it's like the parents are divorced, they go back and forth, like one parent makes way more than the other parent and so - just like tricky situations, where I wish I had been advised on how to help families out or just what's-what's the ethical thing to do, like for tricky situations where they could get more financial aid money one way.

Most advisers agreed that the FAFSA is difficult to complete when their family situation is atypical such as if one of their parents are incarcerated, the student is living with grandparents, or the student is emancipated.

In contrast, most advisers mentioned that they felt comfortable assisting students with routine questions or troubleshooting technical issues with the FAFSA. They thought that the CAC training and external partnerships ensured that they were able to explain the overall purpose of the FAFSA, the differences between loans, grants, scholarships, and work-study, and how to assist students with completing the FAFSA when their students' family situations were more straightforward. Lisa explained that she wished she:

was more knowledgeable with the FAFSA...but I also think it's a great idea that there are like professionals that specifically deal [with] that well, and that's not me. I think that's a good distinction. And that I shouldn't be the one they go to for everything because it can get kind of complicated and just layered. So yeah, I think, I think we're in a pretty good spot. I mean, the general questions, I'm happy to answer and can answer, but I know where to send them if not.

While most CAC advisers expressed some level of insecurity when advising students on financial aid, Louise stated that she has, "always been comfortable with [financial aid]," but she knows, "people who aren't - like my other, my co-adviser." In fact, her co-adviser is, "always really confused and has to come to me or wait till I'm available to like help her when a student needs her help." Louise attributed the reason that her co-adviser needed her assistance was because she did not have enough experience with financial aid especially when it came to FAFSA verification and other related procedures.

Discussion

The financial aid process is complex and requires many sequential steps. Students need to learn the eligibility requirements for federal financial aid and gather the necessary information to complete the FAFSA such as their (and their parents') income, investments, Social Security Numbers (SSNs), and basic household demographics (U.S. Department of Education, 2020). After gathering this information, students must create FSA IDs to be able to electronically sign the FAFSA and need to remember their FSA ID since they are required to use the same ID each year (U.S. Department of Education, n.d.). This complicated process happens under a time constraint because students need to ensure that they file the FAFSA to meet important deadlines set either by their institution or state to receive the maximum amount of eligible aid. Given the complexity of the process, applying for financial aid imposes an administrative burden for students and for the CAC advisers who assist them.

To successfully help their students navigate the financial aid system, CAC advisers experience the three types of costs in Herd and Moynihan's (2018) administrative burden framework. Because advisers serve as social capital resources (Coleman, 1988), they must ensure they are knowledgeable about the financial aid process. As a result, they experience *learning costs* to understand the eligibility requirements and information needed to complete the FAFSA, as well as how to interpret and advise students on their financial aid packages. They also pay *compliance costs* when a significant amount of their time and resources are spent helping students create their FSA IDs, file their FAFSAs, and validate the information that students provided to their postsecondary schools if students are selected for FAFSA verification. In fact, the time required to assist students with the financial aid process is so extensive that one adviser's role exclusively focused on financial aid advising. Finally, advisers pay *psychological costs* when they experience the stress of advising students about their best financial option for college, the doubt of how to correctly complete the FAFSA when faced with students' complicated family situations, or the frustration of assisting students in navigating the FAFSA verification process.

While our findings indicate that college advisers faced *learning*, *compliance*, and *psychological costs* while navigating the financial aid process, advisers identified strategies and supports that helped them manage the administrative burden. As mentioned, advisers noted that sometimes they lacked the necessary knowledge to

properly help students complete the FAFSA and make financial decisions about college. Yet, just as students rely on advisers as a social capital resource to overcome the administrative burden like filing the FAFSA, advisers report that they often draw on their social network to help overcome the *learning costs* associated with financial aid advising. Specifically, advisers rely heavily on the knowledge of other, more experienced advisers within their program as well as contacts outside of the organization like the State Financial Aid Agency and the non-profit education organization. Reflective of social capital theory (Coleman, 1988), college access professionals benefit from the resources and knowledge contained within their social network and use this network to reduce their *learning costs*.

In order to mitigate the *compliance costs* associated with financial aid advising, advisers hosted events aimed to simultaneously assist multiple students and families to navigate the financial aid bureaucracy. This increased the efficiency of CAC advisers because it allowed them to serve more students in less time with the same tasks instead of working with each student individually on the task. These events also provided students and families with the tools to finish the process on their own if possible, so the adviser could spend more time focusing on their other duties or assisting other students. Typically, advisers held events like FAFSA completion nights or financial aid information nights where they (or experts within their social network) helped students and their families complete the financial aid application or provide their interpretation of its rules.

To cope with the *psychological costs*, advisers again relied on those in their social networks whom they deemed financial aid experts for support. Specifically, advisers partnered with the State Financial Aid Agency and the non-profit education organization to present at their schools' financial aid nights. The State Financial Aid Agency also provided advisers with reassurance that they were giving students and their families accurate information and offered additional assistance to help students complete the FAFSA when they had complicated financial situations. This reduced advisers' stress and doubt about the information that they were providing was accurate and lessen their insecurity about their ability to perform well in their role.

Often though, assistance from the State Financial Aid Agency was not enough to reduce all the *psychological costs* associated with financial aid advising. Therefore, CAC advisers needed to learn how to cope with the stress, frustration, and helplessness because they only had the authority to assist as they could not submit the FAFSA on behalf of their students or communicate directly with the government if the Department of Education required more information to process their students' applications. This may cause stress and frustration for the adviser if their students were slow to complete the FAFSA or respond to the government with additional information. After the FAFSA was processed, postsecondary schools - not advisers - awarded students with their financial aid packages so advisers had to learn how to manage their own and their students' disappointment if their students did not receive the type and amount of aid that they needed to attend college. Advisers also may have experienced feelings of guilt or stress if they needed to set boundaries by telling students that they (and their families) needed to make the final decisions about their financial aid.

Our study highlights the insecurities that many advisers have about financial aid advising. Ultimately, these insecurities manifested in advisers not feeling comfortable making specific financial aid recommendations because they viewed their role as providing students with information and a decision framework. This is problematic, as prior research found that students from less advantaged backgrounds, who were disproportionately first-generation college students and students of color, were less likely to seek help and when they did ask for assistance, they expected more than information (Holland, 2015). We did find that while some advisers indicated that they did not know enough about financial aid to confidently offer advice, others were more confident in their general financial aid knowledge. However, many felt they had not been trained in how to advise students with more complicated family situations (such as divorced parents or multi-generational support). Overall, there is room for increased adviser training, as well as providing high school students with more tailored financial advice.

This study adds to the literature and motivates future research on financial aid advising. We found that advisers utilize multiple resources to equip themselves in financial aid advising and they discuss varied financial aid topics with high school students. We also found that advisers experienced some insecurity in

their ability to advise students on financial aid, and they felt that some students and their parents had a mistrust of the financial aid process. Future qualitative research should examine students' experiences working with CAC advisers and school counselors on aspects of the financial aid process. Further, future research is needed to gain an understanding of parents' experiences with financial aid advising, FAFSA workshops, and financial aid offices. Lastly, we encourage researchers to consider large-scale quantitative interventions that provide students with financial aid advising beyond just FAFSA completion.

Nexus

The findings from this study on college advisers and financial aid provide several implications for the CAC program, high schools, external partnerships, and postsecondary outreach. Much of the literature on high school-to-college transition is focused on college advising and college choice, with less focus on the role of financial aid advising. We find that many of the college conversations that advisers have with students center on finances. We provide several implications for practice to best equip CAC advisers and other college advising professionals for these conversations and to ultimately help high school students navigate the complex financial aid process.

The first implication is that professionals who advise students on college enrollment need to have adequate training on financial aid. The college advisers in this study expressed that they sometimes felt insecure and underprepared when it came to advising students on the FAFSA and financial aid. Financial aid advising is often secondary to college advising; however how to pay for college is often at the center of many students' college choice decisions. Advisers had some training sessions on financial aid, but as Louise explained that helping students fill out the FAFSA is, "a totally different ball game than just having to explain it." College advisers and school counselors need robust training on the FAFSA and how to assist students from various financial backgrounds and situations. We suggest that training is focused on filling out the FAFSA while simulating various student scenarios. We also suggest more robust training on FAFSA verifications, CSS profiles, external scholarships, and completing FAFSA with complicated family situations.

The second implication is to prioritize financial aid advising in all high schools. While this study focused on CAC advisers specifically, school counselors and teachers should be knowledgeable about FAFSA, scholarships, and financial aid. Specifically, "counselors and teachers should also learn about and distinguish between a college's sticker price and the net price of attendance" (George-Jackson & Gast, 2014, p. 224). High schools can consider holding yearly trainings on financial aid for their staff members, so that students have more adults in their lives that can help them in the college-going process. Further, high schools should coordinate FAFSA application assistance, FAFSA completion nights, and general financial aid information sessions. CAC advisers indicated that these targeted efforts were beneficial to the students and that it is important to reach out to students in creative ways, instead of waiting on students to come seek help.

The third suggestion for practice is for college advisers and other advising professionals to continue to leverage their relationships with community-based organizations. In this study, we found that CAC advisers partnered with the State Financial Aid Agency, scholarship organizations, and other non-profits on financial aid related topics. In order to best serve high school students, these partnerships are essential. We encourage CAC programs to help advisers get connected with local external organizations as soon as possible, so that their financial aid network is robust. Since they are typically the only college adviser in a high school and only serve for two years, it is challenging to know and learn every local and national scholarship during this time. However, we found that when advisers work closely with state agencies and other college access organizations they were able to provide better financial aid advising.

The fourth implication for practice is for institutions of higher education to provide intentional outreach on financial aid to local high schools. We suggest that financial aid offices at colleges and universities provide training sessions for college advisers and school counselors on financial aid broadly, as well as financial aid scholarships and grants at their respective institutions (see George-Jackson & Gast, 2014). Financial aid staff at colleges and universities are local experts who understand the FAFSA,

verification process, and financial aid eligibility. While many admissions offices partner with local school counselors, financial aid offices can provide workshops and training for college advising professionals in their local community. In the CAC program that we studied, financial aid officers from the partner college provided some of the financial aid training sessions during the summer and bimonthly in-service trainings. We recommend that they expand this practice and offer training and assistance more broadly by helping high schools with FAFSA completion nights and working directly with high school students.

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