



LEARN

**Forward
Together ▶▶**



ON

POWERED BY EVERFI

A BLACKBAUD COMPANY

Welcome To Your FAFSA Session at LearnOn!

Chat in....

- Where are you joining us from?
- What's been your biggest takeaway from LearnOn so far?

But first, housekeeping.

Chat Support

Throughout the presentation, our wonderful EVERFI colleagues, **Catherine, Heather, & Erica** will be providing support through the chat!

Ask Questions

So, ask any questions you may have - they are happy to assist you!

Utilize:

- Chat
- Q & A box

Social

Find us on Twitter/Instagram/TikTok **@EVERFIK12** and use **#LearnOn2022** when you share out

Also check out **@PersistNashville!**

Let's dig in!

Help your Students Maximize their FAFSA application



Kristen King

Co-Founder, Director of Coaching
Persist Nashville

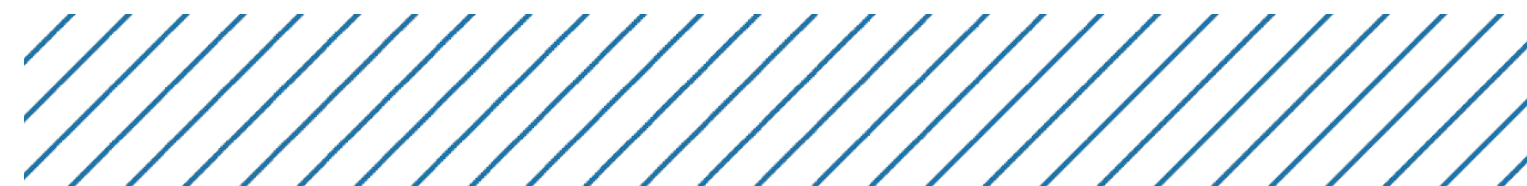
 @persistnashville



Rachel Henry

Implementation Lead, NY/NJ
EVERFI
(former financial aid counselor)

 @Rachel_EdTech



AGENDA

- The Why
- Tips for Increasing FAFSA Completion Rates
- Pause for Q & A
- Resources to Help Students Complete the FAFSA
- Q & A

Poll question

Tell us about yourself! What role best describes how you support students?

- Classroom educator
- Counselor
- Administrator
- Parent
- Community Member / Other



Why This Topic Matters

What's going on?

EDITORS' PICK | 89,739 views | Feb 3, 2020, 06:51pm EST

Student Loan Debt Statistics In 2020: A Record \$1.6 Trillion



Zack Friedman Contributor

Personal Finance

Bestselling Author, *The Lemonade Life*. I write and speak about leadership and greatness.

f

t

in



Student Loan Debt Statistics

SHUTTERSTOCK

Student loan debt in 2020 is now about \$1.56 trillion.

Fall 2021 Undergraduate Enrollment Declines 465,300 Students Compared to Fall 2020

by Todd Sedmak | Jan 13, 2022 | Press Releases |

POLICY UPDATE




Senator Alexander Introduces FAFSA Simplification Bill

Take Action to Support Homeless and Foster Youth in Higher Education

Using the most recent data available, NCAN calculated that 57% of high school graduates from the class of 2021 completed a FAFSA. That's four percentage points higher than the 2015-16 rate, and significantly higher than the 44% rate that was previously reported by NCAN using a different data set (more on that below).

What was the biggest challenge you had filling out FAFSA?

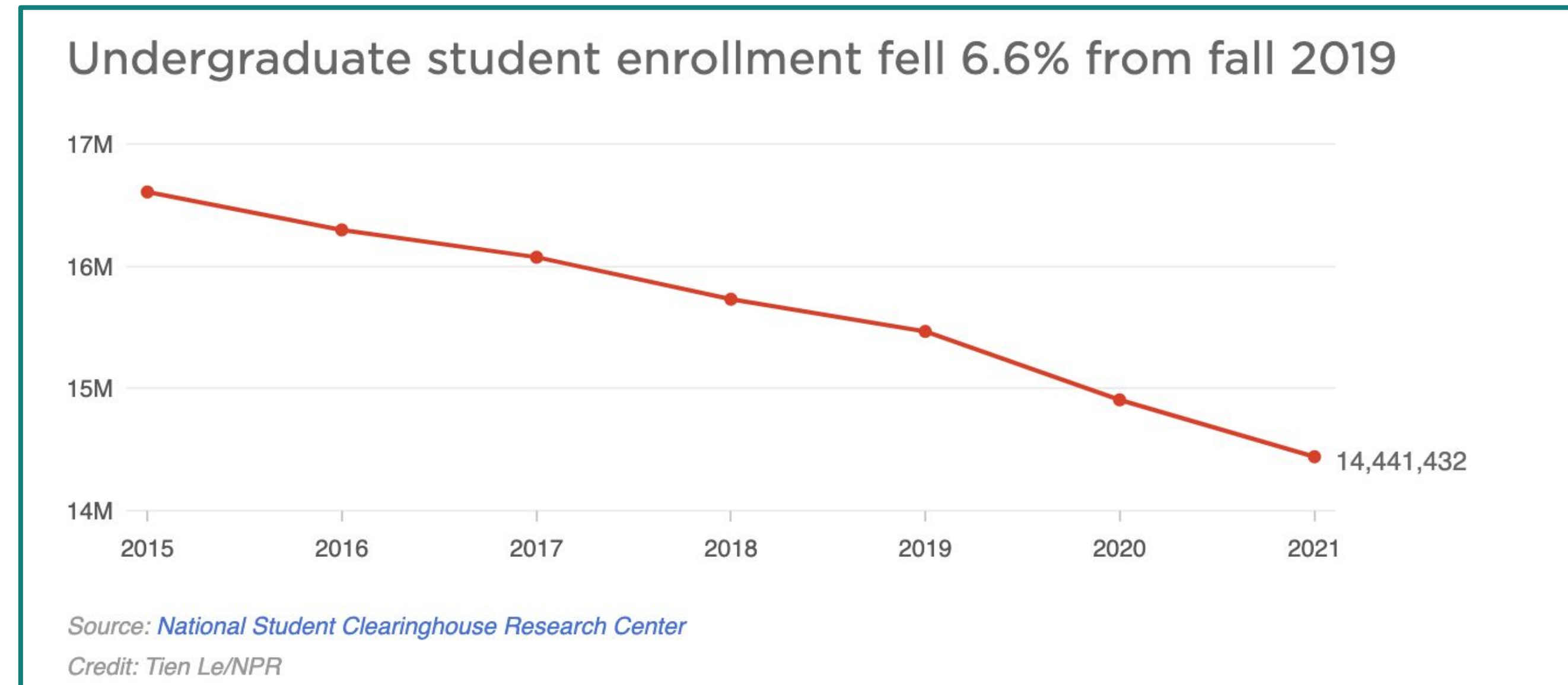
I didn't know the required financial information	52%
I didn't have any help filling it out	24%
I received an error message	15%
I didn't create an FSA ID	6%
I didn't know the deadline	3%

 **Debt.com**
When life happens...

Field, Kelly (2020), ““This may be the worst season of summer melt in memory.Here’s How Some Colleges are Fighting It.” Chronicle of Higher Edu.
Friedman, Zach (2020), “Student Loan Debt Statistic 2020”, Forbes.
Wannah, Gabriel, (2020), “ ‘Summer Melt’ could be a flood.” Edweek.

A Question of Equity

- Low income students more disproportionately diverted from college pathway.
- Hispanic students experience largest decline in college enrollment between 2019-2021
- FAFSA declines among students attending low income high schools



“Any uncertainty can really rattle you, particularly if you’re the first in your family to go to college.”

- Kim Cook | Executive Director, National College Attainment Network

What is the FAFSA?



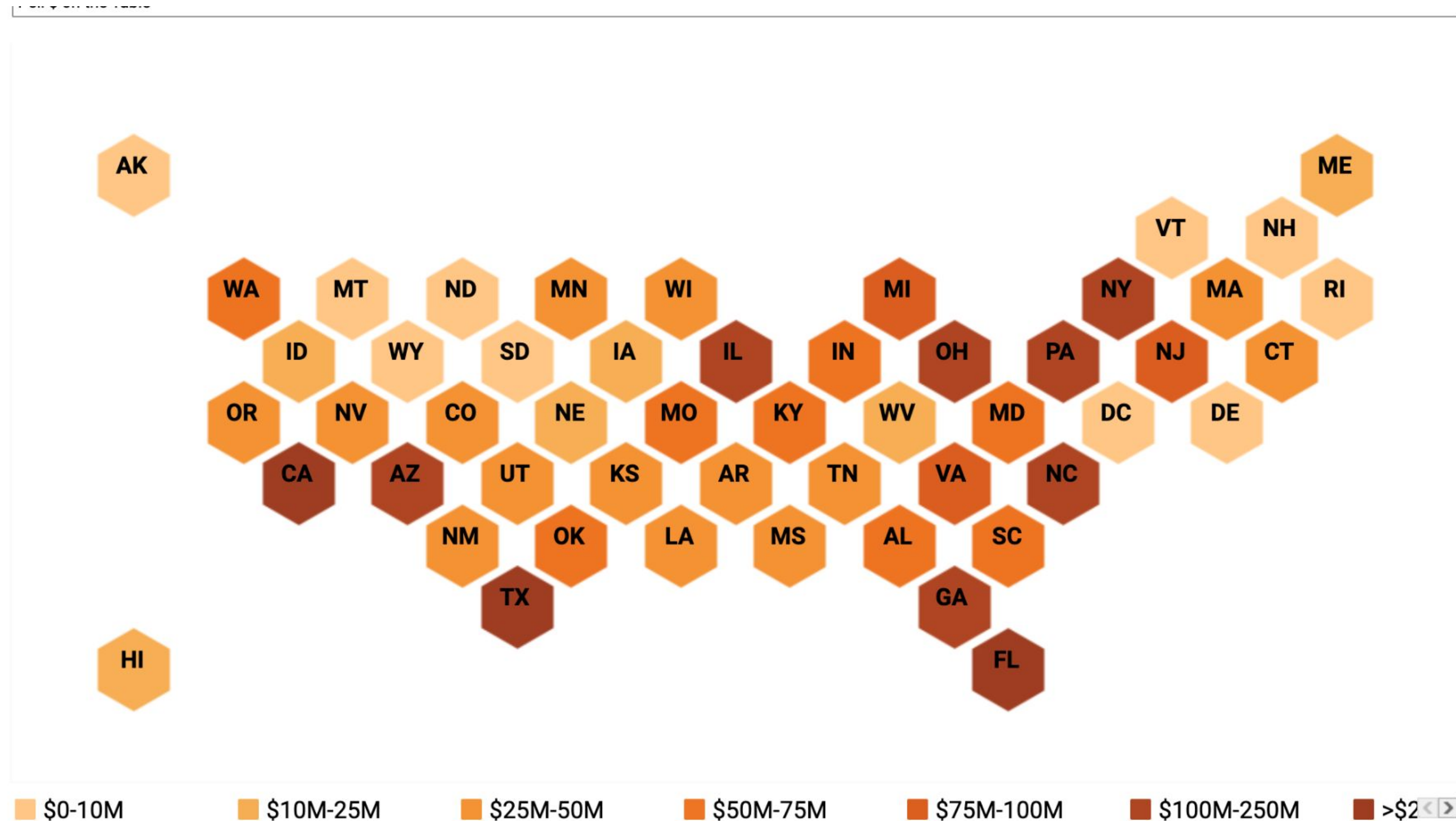
Free Application for Federal Student Aid

Opens **October 1st, 2022**

Unlocks Needs-Based & Income-Based Financial Aid; Institutional/Campus Aid

- ⇒ Apply for the FAFSA + add your family income ⇒ DoE generates an Expected Family Contribution (EFC)
- ⇒ Determines the amount of financial aid given

\$ “Free” Money \$



Don't leave FREE \$money\$ on the table:

Grants: Aid students are given for their higher education that doesn't have to be repaid.

Loans: Subsidized loans means the DoE will cover the interest rates. Other loans taken out must be repaid with interest.

Work-Study: provides part-time jobs for students with financial need, so they can earn money to help pay education expenses.

Your State: see how much Pell was left on the table [in your state](#) using NCAN research

Poll question

What is your biggest barrier in supporting students with the FAFSA?

- Not feeling like an expert
- Sensitivity around student/family personal information
- Lack of time
- Not built into the daily role

Barriers with the FAFSA

Though it's getting easier (hooray 2024!), the FAFSA is historically 100+ questions and requires a lot of 'paperwork':

- Tax information/Private documents
- “Verification” = Audit (sometimes random)
- Technical questions/difficult questions for non-traditional family
- Is more complicated for undocumented students

[illegible]



Tips to Help Students Apply

FAFSA Support



- Fill out your own FAFSA as practice to help students
- Identify your “expert” in your district or state
- Use the DRT (when it’s playing nice)
- The worst that happens is verification. That is OKAY. Internalize this.
- Check out the toolbox we’ve included at the end of this presentation
- Learn what supports your school offers:
 - FAFSA Nights
 - Virtual appointments (screenshare required)
 - Community events

Supporting Immigrant, Undocumented, and DACAmented Students and Families

- Parent immigration status does *not* impact student status
 - If parents don't have SSN, enter "0000000000"
- Eligible noncitizens qualify for aid. Here is a list of [eligible noncitizens](#).
- Undocumented students and DACAmented students do NOT qualify for federal aid.
 - Some states permit undocumented and DACAmented students to pay in-state tuition, rather than international student rates. There are also [specific scholarships](#) for these students.
- [Federal Guidance Sheet](#) & [Federal Toolkit for Non-U.S. Citizens](#)



Q & A for Kristen King



Additional Resources

Kristen's top tools for your toolbox

"Know how to find the expert, not be the expert"

- Education Quest: [Videos](#) and [Question by Question](#)
- [US DOE Q&A Citizenship Status on FAFSA](#)
- [Federal Financial Aid Toolkit](#)



Poll Question + Chat in...

Poll: Have you ever used an EVERFI resource?

- Yes
- No
- Maybe?

Chat in: If so, which one(s)?



Pathways: Financing Higher Education





Key Components

An immersive learning experience designed to engage students in learning about financing higher education.



DIGITAL EXPERIENCE



OFFLINE RESOURCES



SCHOLARSHIP OPPORTUNITY

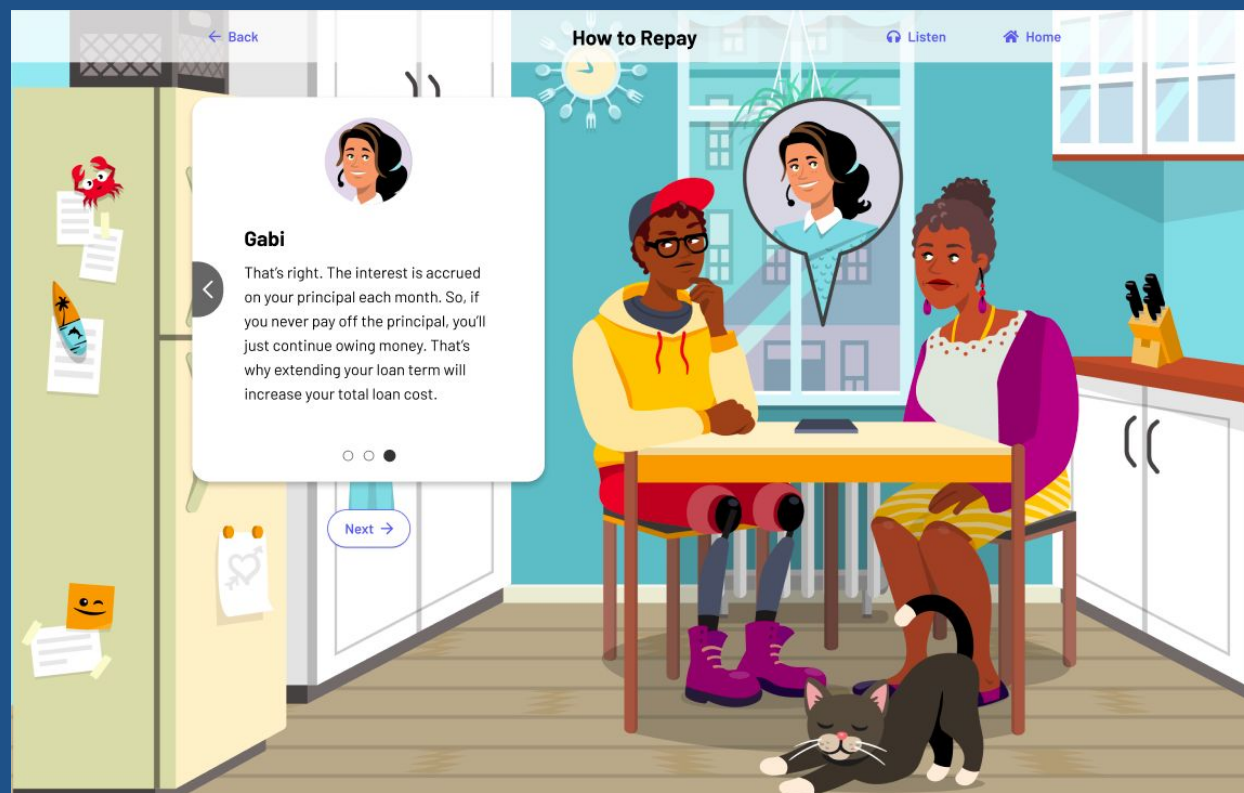
Pathways Financing Higher Education

Grade Level: 9th -12th

Total Lessons: 5 lessons, about 15-20 min each

Standards Alignment: Jump\$tart National Standards, CEE National Standards for Financial Literacy, and State-Based Financial Literacy Standards

Suggested Class Fit: Homeroom, Economics, Finance, College Prep



At-a-Glance

Pathways: Financing Higher Education is dedicated to providing high school learners with the skills they need to make the best decisions for themselves when financing their higher education. This course will help learners understand how to evaluate the return on investment of their higher education options, make good choices when evaluating their path, and make a plan to successfully pay their education costs. The course further delves into responsible budgeting for higher education loans, repayment, and avoiding the common pitfalls of borrowing.

Course Highlights

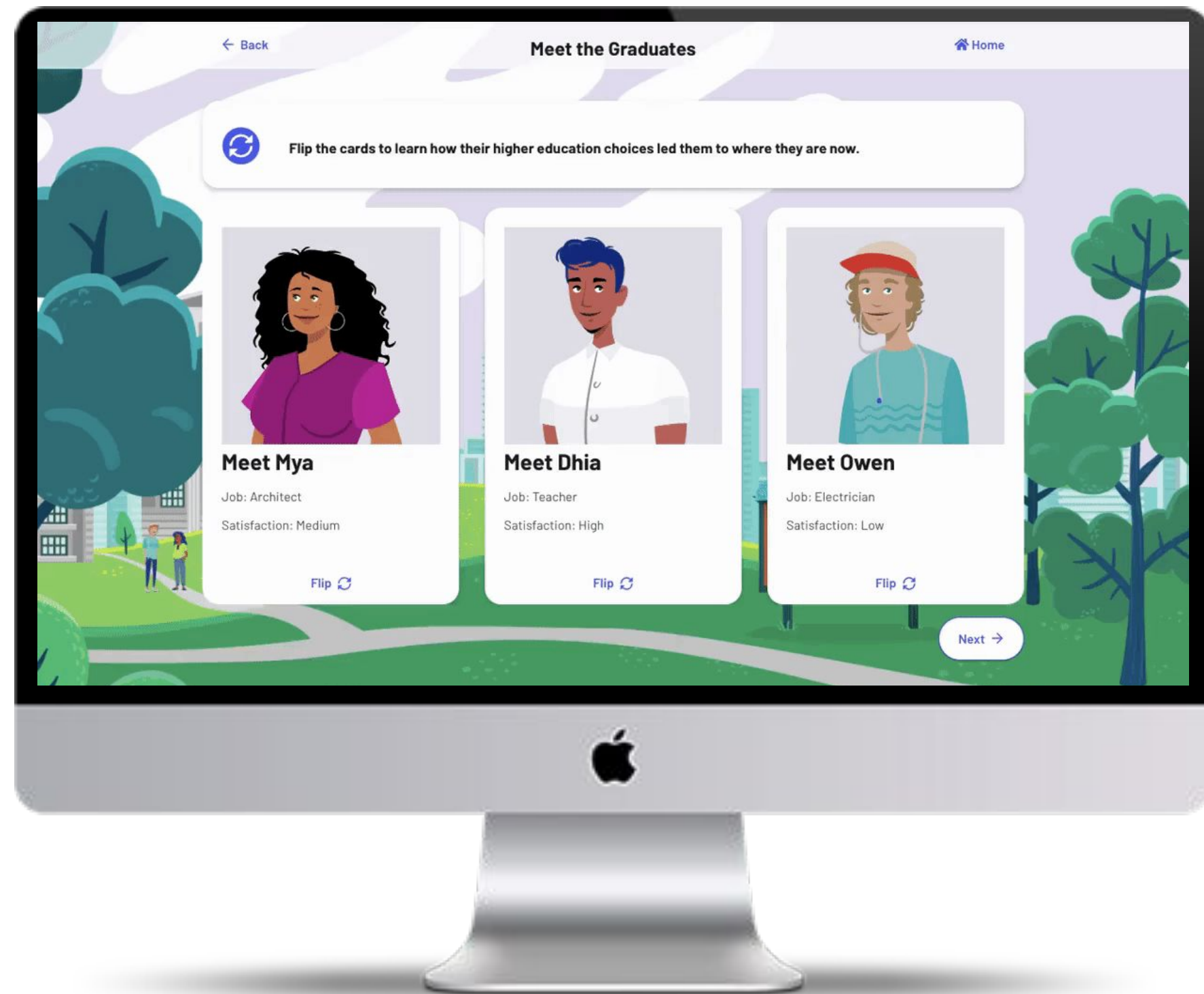
- Scenario-based narrative
- Immersive and diverse environments and characters
- Learning through problem solving

Course Topics

- Return on Investment
- Understanding Financial Aid
- Student Loan Basics
- Budgeting for Your Loans
- Repaying Loans Responsibly

Also Available in Spanish

Digital Experience: Lesson Goals



1

Return on Investment

Proactively evaluate the return on investment specific to their projected career and potential higher education institutions

2

Understanding Financial Aid

Seek out scholarships and grants to help pay for their higher education and complete the FAFSA

3

Student Loan Basics

Compare and select loans that offer the best terms and conditions for their personal goals

4

Budgeting for Your Loans

Create a budget for each institution while considering financial aid and loan costs to make the best personal financial decision.

5

Repaying Loans Responsibly

Make a plan for repaying the costs of higher education that avoid common pitfalls and won't negatively impact future opportunities.

[< Back](#)

Expenses Add Up

 Listen Home**Shyla**

Wow, there are a lot more costs for higher education than I thought. It sounds like those extra expenses could really add up.

[Next →](#)

Pathways: Addressing FAFSA Barriers

- Step-by-Step understanding of how to fill out the FAFSA
- Opportunity for a Tier 1 Intervention - scalable so ALL students have access
- Breakdown of documents & information needed
- Interactive scenario of how to fill out the FAFSA with a parent or guardian
- Strategic tool to support completion rate goals

The screenshot displays the EVERFI Pathways: Financing Higher Education interface. At the top, the EVERFI logo is on the left, and the title "Pathways: Financing Higher Education" is in the center. On the right, a user is logged in as "Welcome Lauren". Below the header, there is a navigation bar with a "Back" button, the current step "Filling Out the FAFSA", a "Listen" button, and a "Home" button. The main content area features a blue instruction box with a cursor icon: "Review the information Alejandro jotted in his notebook from his mom's tax forms. Then fill out the selected items in the FAFSA." Below this, there is a green spiral-bound notebook graphic on the left containing "Mom's info:" with a bulleted list: "Camila Vasquez", "Divorced February 2010", "Social security number: 014-00-0972", and "Adjusted gross income: \$49,750". To the right of the notebook is a light purple form area with the question "59. As of today, what is the marital status of your parents?*" and five radio button options: "Never married", "Unmarried and both legal parents live together", "Married or remarried", "Divorced or separated", and "Widowed".

Offline Resources

- ❑ Course Outline
- ❑ Curriculum Guide
- ❑ Lesson Plans
- ❑ Teacher Discussion Guides
- ❑ Parent/Guardian Discussion Guides



Scholarship Opportunity



EVERFI is offering [\\$1,000 529 College Savings Scholarships](#) to students across North America this upcoming school year.

Criteria to Apply:

- Attend a K-12 School in the U.S. or Canada
- Complete a total of 3 lessons in Pathways: Financing Higher Education or other EVERFI courses (you can combine lessons from multiple courses)
- Write and submit a 300-500 word essay

[Bonus Lesson Plan](#) - Step-by-step instructions to help your students apply!



Getting Started with EVERFI



Registration: 2-3 min

Visit
EVERFI.com/newteacher

- Fill out the information to access the Pathways resource
- If redirected to Clever, then your school uses the EVERFI app in Clever & you can access that way.

Not a teacher? Create a student account [here](#).

Create your EVERFI Teacher account

Find Your School Enter Personal Info

Country

United States of America x ▾

State

Select Your State ▾

School Name or Zip Code

Search by school's name or zip code ▾

Can't find your school? [Click Here](#) [Next →](#)

OR

[Login with Clever](#)

Already have an account? [Login](#)

Already have an account?

Login at everfi.net or the EVERFI app in your school's Clever platform

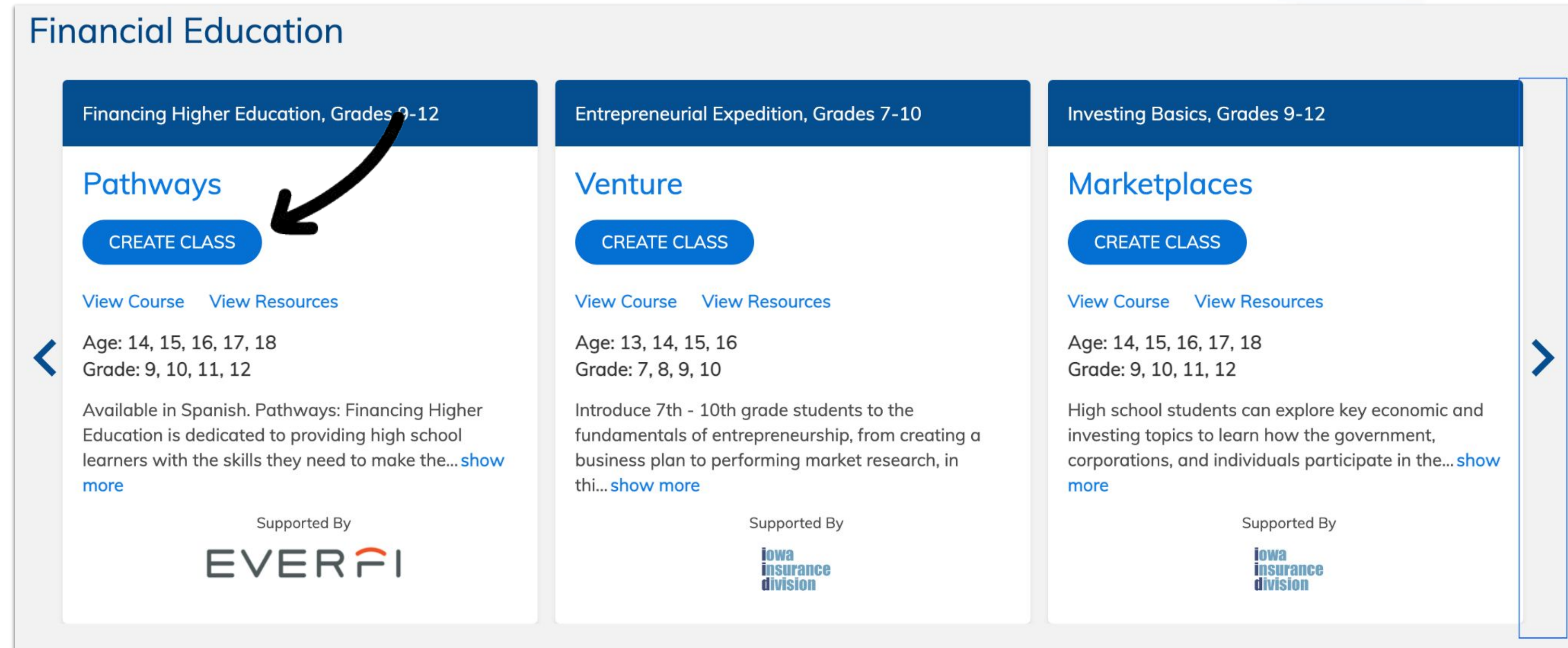


Instructor Directions

1. Select "Explore Courses"
2. Find the "Financial Education" section & find "Pathways"
3. Click "Create Class" & fill out the information

Student Directions

- Class code - give students the class code & registration site: everfi.com/student
- OR
- Clever - students log into Clever & click the EVERFI app





Q & A

Chat in....

What's one takeaway from this session you can apply in the upcoming school year?