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Voices from the FAFSA Frontlines Reveal Complexity and Costs of “Verification” Paperwork Affecting Millions of Low-Income Students

New report shows why simplification efforts must consider process from start to finish

Today, [The Institute for College Access & Success](#) (TICAS) released a new report, [On the Sidelines of Simplification: Stories of Navigating the FAFSA Verification Process](#). It exposes how an often-overlooked part of the federal student aid process delays aid and enrollment for low-income students, consuming the time of college access and financial aid professionals and frustrating their efforts to help students afford and succeed in college. The report underscores verification’s significance for policymakers and others interested in simplifying the Free Application for Federal Student Aid (FAFSA).

In 2014-15, the U.S. Department of Education required colleges to ask 5.3 million students – more than 1 in 4 aid applicants -- for additional “verification” paperwork *after* they filed FAFSA. While verification can play an important role in protecting the integrity of federal student aid programs, nearly all students currently flagged for verification are low-income, and they often lack the support needed to navigate the additional burden and scrutiny. Of those able to get through the process, many see no change to aid eligibility, and available data suggest most changes that do occur are small.

“With broad bipartisan interest in FAFSA simplification, understanding the challenges verification creates for both schools and students today is essential for policymakers to avoid creating unintended roadblocks tomorrow,” said Jessica Thompson, TICAS’ policy and research director. “The experiences of professionals on the frontlines of verification and the students they work with drive home the importance of simplifying the FAFSA process from start to finish.”

With support from [Federal Financial Aid Advocacy Fund](#), TICAS collaborated with the [National Association of Financial Aid Administrators \(NASFAA\)](#) and [National College Access Network \(NCAN\)](#) to conduct focus groups and survey aid administrators. The report includes findings and stories from professionals who work directly with low-income students at diverse colleges and college access organizations.

Common themes emerged in the survey responses and focus groups, including ways that verification can delay or derail students’ access to needed aid, undermine enrollment and academic success, and divert staff time and administrative resources from helping students and families in other important ways.

Of the more than 600 financial aid administrators who responded to the survey on the current state of verification:

- Eighty percent agree that the verification process is hard for students and families to navigate, and 71% say verification places unnecessary burdens on low-income students.
- The majority (56%) agree that the verification process can prevent eligible students from getting the aid they need.

- One in three (34%) say that verification frequently results in students' not knowing what their aid will be until after classes have started; more than half (54%) say that verification at least sometimes prevents students from being able to enroll on time.
- Over half (56%) say verification takes up more than 25% of their offices' time, and one in five say it takes more than 50%.

The dozens of stories in the report further reveal the current impact of verification on low-income students as well as on financial aid offices and college access programs. For example:

It is a barrier to education. I can attest to the fact that some students never start school because they are selected [for verification] and don't know how much aid they have, and think that they can't afford school. – Financial Aid Administrator

They get to a point where they have to make a payment and they don't have the money to make a payment and their financial aid isn't processed yet, and so they end up being dropped from their courses. – College Access Professional

Some of these kids didn't get their money. They started school this August and they didn't get their money until January, February. So no books, living in cars, the whole deal. – Financial Aid Administrator

Every single college asks for different things. Not only are they duplicating, but each verification form comes in different formats. So some community colleges are mailing bright pink slips to them. Other colleges are emailing PDF files. And others that are saying, "Oh just go to this webpage, find a link, print it out, fax it to us." You've got so many formats, it's really mind-boggling. – College Access Professional

The staff spends more time verifying than counseling students and it should certainly be the other way around. – Financial Aid Administrator

We've had to bring on another full-time staff member in the first year to get 18 students through the verification process with the local community college, because there were so many hurdles involved that they just couldn't navigate. – College Access Professional

The verification process highlights the fact that they may be socioeconomically different or have family issues, and furthers their belief that they do not belong. Compound that with the complexity of the process and of the formula, and it's a recipe for discouraging those who need aid the most. – Financial Aid Administrator

The report is available online at <http://bit.ly/2geBaNp> and was released at a Capitol Hill briefing today co-hosted by TICAS, NASFAA, and NCAN, with a panel of practitioners and policy experts. The report and event were made possible by a grant from the Federal Financial Aid Advocacy Fund.

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An independent, nonprofit organization, The Institute for College Access & Success (TICAS) works to make higher education more available and affordable for people of all backgrounds. Our Project on Student Debt works to increase public understanding of rising student debt and the implications for our families, economy, and society. For more information see www.ticas.org or follow us on [Twitter](#) and [Facebook](#).