

# Achieving Sixty by 30 With Universal FAFSA

**MCAN encourages the support of Senate Bill 463 as introduced by Senator Darrin Camilleri to create a universal FAFSA policy for Michigan students.**

Affordability is the most cited barrier to postsecondary education. There is a fundamental disconnect between the perceived cost of college and the real cost of college, and both are critical problems in college access.

The Free Application for Federal Student Aid (FAFSA) provides valuable information to help families understand the financial aid opportunities available to them. Filling out the FAFSA dramatically increases a student's likelihood of going to college, especially for low-income students, students of color, and first-generation college-going students. Whether students are pursuing a certificate or degree, they need to know what financial aid is available to support their postsecondary education and career goals.

**FAFSA completion expands opportunities for students and their families by providing them with the information they need to make informed choices about life after high school.**

## WHAT DOES SENATE BILL 463 INCLUDE?

Beginning with the 2025-26 school year, the bill would:

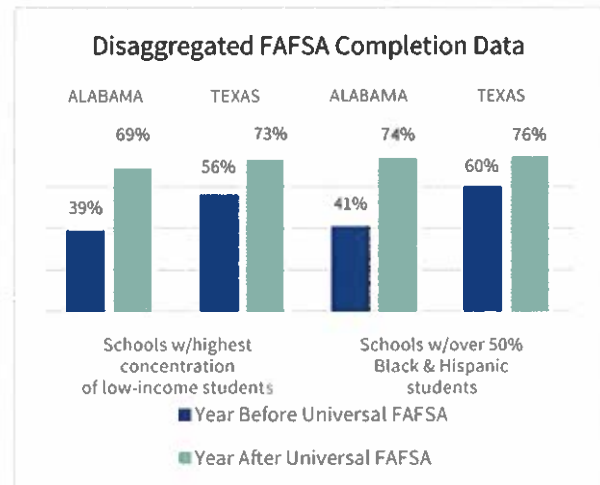
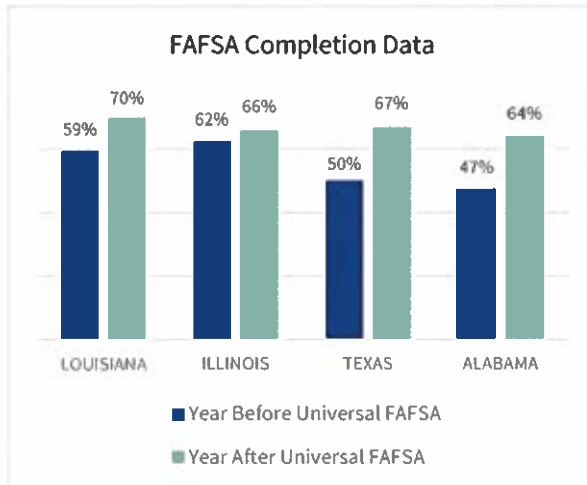
- connect submission of the FAFSA (or an opt-out form) to high school graduation.
- create multiple opt-out paths for students through a parental or hardship waiver.
- ensure that every student receives information about the importance of completing the FAFSA to access federal, state, institutional, and community-based financial aid, and instruction on how to complete and submit the FAFSA.
- establish a system for districts and public school academies to report data about waiver usage.
- provide student-level FAFSA data to schools.

## DEBUNKING FAFSA MYTHS

- Universal FAFSA will not keep a student from graduating.
- Universal FAFSA does not adversely affect high school graduation rates.
- Current incentive programs are not enough to boost FAFSA completion rates.
- Universal FAFSA does benefit all students, including those who are undocumented, have experienced foster care, have a disability, or are interested in pursuing the skilled trades.
- FAFSA submission does unlock financial aid at 160 of Michigan's colleges, universities, and skilled trade programs.
- FAFSA submission does support academics and students' opportunities through and beyond high school.

## UNIVERSAL FAFSA IN ACTION

- Over the past decade, 13 states have adopted universal FAFSA policies: Louisiana, Illinois, Alabama, Texas, California, Maryland, New Hampshire, New Jersey, Connecticut, Indiana, Nebraska, Oklahoma, and Kansas
- At least 11 additional states have also recently introduced universal FAFSA legislation.
- Where they have already been implemented, universal FAFSA policies have increased states' completion rates and addressed completion gaps in low-income and high-minority schools.



## FAFSA SUBMISSION IN MICHIGAN

- All of Michigan's state-based financial aid programs for college require FAFSA submission.
- For the class of 2023, Michigan's completion rate of 54.5% lagged the national completion rate of 58.9% and was ranked 30 of 51, through 9/30/23, in the [National College Attainment Network's FAFSA tracker](#).
- The class of 2023 missed out on \$99.1 million in federal student aid due to not completing the FAFSA.

## REACHING SIXTY BY 30

Ensuring that all graduating seniors and their families have the information that they need to make decisions about postsecondary education is a critical step in increasing college access and success across Michigan. By reducing barriers to postsecondary education for all students, Michigan can reach Sixty by 30 and create the talented workforce that our economy demands.

## WIDESPREAD SUPPORT FOR THE POLICY

The universal FAFSA policy in Michigan is supported by a broad range of organizations, comprised of Business Leaders for Michigan, Detroit Parent Network, Detroit Regional Chamber, Education Trust-Midwest, Fostering Success Michigan, Launch Michigan, Michigan Association for College Admission Counseling, Michigan Association of State Universities, Michigan Community College Association, Michigan Hispanic Collaborative, Michigan Independent Colleges & Universities, Michigan's Children, Michigan Works! Association, TalentFirst, Teach Plus Michigan, and The Institute for College Access & Success.

## RECOMMENDATIONS & ACTIONS

- Pass Senate Bill 463.
- Appropriate funding to support schools in implementing universal FAFSA.
- Mobilize higher education institutions to continue their existing FAFSA completion outreach efforts.
- Leverage MCAN programs, tools, services, and partners to maximize efforts.