

STATS IN BRIEF

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Why Didn't Students Complete a Free Application for Federal Student Aid (FAFSA)? A Detailed Look

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Statistics in Brief publications present descriptive data in tabular formats to provide useful information to a broad audience, including members of the general public. They address topical issues and questions. They do not investigate more complex hypotheses, account for inter-relationships among variables, or support causal inferences. We encourage readers who are interested in more complex questions and in-depth analysis to explore other NCES resources, including publications, online data tools, and public- and restricted-use datasets. See nces.ed.gov and references noted in the body of this document for more information.

Scholars agree that postsecondary education benefits both individual students and society at large (Ma, Pender, and Welch 2016). The price of postsecondary education may be a challenge for some students, particularly those from low- and moderate-income families (Advisory Committee on Student Financial Assistance 2013, p. 11). Data from the National Center for Education Statistics (NCES) highlight student concerns about the price of college. For instance, a recent report indicates that 25 percent of students who were in ninth grade in 2009–10 did not think college was affordable; that percentage grew to 33 percent when these students were in 11th grade (Velez and Horn 2018).

The Free Application for Federal Student Aid (FAFSA) is an important tool to help students find financial assistance. Not only do students fill out the FAFSA to apply for federal aid for postsecondary education, but also to be considered for aid by states, institutions, and private funders.¹ Thus, filling out the FAFSA, specifically, and applying for financial aid, more generally, is one of many important steps that college-going students might undertake in their transition from secondary to postsecondary education (Klasik 2012), and challenges with financial aid considerations—alongside other barriers—may undercut students' access to higher education (Castleman and Page 2013, French and Oreopoulos 2017).

¹ For more information about the FAFSA, please see <https://studentaid.ed.gov/sa/fafsa>.

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Despite the importance of the FAFSA, some students do not complete it. McKinney and Novak (2015) found that completion rates were higher among Black students than among White students; among students whose parents had lower levels of education than among students whose parents had higher levels of education; among public school students than among private school students; and among full-time postsecondary enrollees than among part-time enrollees. Research indicates a variety of reasons why students do not fill out the FAFSA: the perception that they may not qualify for financial aid, the perception that they do not need aid, the perception that the forms and application process are too burdensome, and concerns about debt (Chen, Wu, and Tasoff 2010; Davidson 2013; Kantrowitz 2011).

DATA, MEASURES, AND METHODS

This Statistics in Brief builds on prior NCES publications (Chen, Wu, and Tasoff 2010; Ifill 2016) to provide an updated and detailed look at why students or their parents reported that they did not complete the FAFSA.² This report uses data from the 2013 Update of the NCES High School Longitudinal Study of 2009 (HSLs:09), a nationally

representative study of a cohort of students who were ninth-graders in fall 2009. HSLs:09 focuses on understanding students' trajectories from the beginning of high school into higher education and the workforce.

The 2013 Update was conducted in the summer and fall of 2013, when most students had graduated from high school. The 2013 Update questionnaire could be completed by either students or their parents. If a parent was the respondent, the questions were adapted so that the parent was providing information about their child's activities and plans.³ The survey was administered over a period that both preceded and overlapped with the traditional start of college classes in the fall. Thus, several questions were designed to elicit the anticipated or realized activities of respondents on November 1, 2013. Note that the data for this analysis come from 2013. In 2016, the FAFSA process changed, such that students were able to fill out the FAFSA earlier and use earlier income information. Despite the 2016 policy change, the insights gained from these 2013 data remain relevant. That is, this brief explores the reasons students may

not fill out a FAFSA and the reasons that students think they may be ineligible to fill out the FAFSA, which are distinct issues from the 2016 FAFSA-filing timeline policy changes.⁴

The analyses exclude fall 2009 ninth-graders who were pursuing a high school diploma or General Educational Development (GED) certificate—and not taking postsecondary classes—as of November 1, 2013, approximately 6 percent of students. This report examines FAFSA completion overall and by multiple student, family, and school characteristics, including high school sector (i.e., public or private), sex, race/ethnicity, parents' highest education, socioeconomic status (SES),⁵ postsecondary enrollment, and postsecondary attendance status.

Measurable differences reported in this brief are statistically significant at the $p < .05$ level to ensure that they are larger than might be expected due to sampling variation. No adjustments were made for multiple comparisons. For more information about p values or about the data, measures, and methods used in this brief, please see the **Technical Notes** section of the report.

² Please note FAFSA completion status was self-reported and thus is subject to measurement error. Measurement error occurs as part of data collection. In the design, conduct, and data processing of NCES surveys, efforts are made to minimize effects of such non-sampling errors.

³ Although the goal of the HSLs:09 2013 Update was to gather objective information about students, analysts should be sensitive to the fact that for a subset of items the responses were subjective and could differ depending on whether they were supplied by students or their parents. Extensive analysis prior to conducting the 2013 Update indicated acceptable rates of student-parent agreement for many planned variables. For more information, see the 2013 Update data file documentation (Ingels et al. 2015).

⁴ For more details about these changes, please see <https://blog.ed.gov/2016/08/2-major-fafsa-changes-need-aware>.

⁵ SES is a measure of a family's relative social position based on the following components: the highest education of each parent or guardian or of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or of the single parent/guardian, where applicable; and family income.

STUDY QUESTIONS

1

Of fall 2009 ninth-graders who graduated from high school, what percentage of students or their parents reported completing a FAFSA?

2

What were the reasons that students or their parents reported for not completing a FAFSA overall and by postsecondary enrollment?

3

Did the reasons that students or their parents reported that they did not fill out the FAFSA vary by student, family, or school characteristics?

KEY FINDINGS

- Among fall 2009 ninth-graders who graduated from high school, approximately 65 percent of students reported completing a FAFSA, and 24 percent did not (figure 1).
- A larger percentage of students in the lowest SES quintile (29 percent) did not complete the FAFSA compared to students in the middle three-fifths and in the highest fifth of SES (23 and 22 percent, respectively, figure 2).
- Among fall 2009 ninth-graders who graduated from high school and reported not completing a FAFSA,
 - » 33 percent thought they or their family could afford school or college without financial aid;
 - » 32 percent thought they or their family may be ineligible or may not qualify for financial aid;
 - » 28 percent did not want to take on debt;
 - » 23 percent did not have enough information about how to complete a FAFSA;
 - » 22 percent did not plan to continue education after high school;
 - » 15 percent did not know they could complete a FAFSA; and
 - » 9 percent thought the FAFSA forms were too much work or too time-consuming (figure 4).
- Thirty-four percent of Hispanic students and 27 percent of Black students did not complete a FAFSA because they or their family did not have enough information about how to complete it, compared to 18 percent of White students (figure 8).
- Of fall 2009 ninth-graders who did not fill out the FAFSA because they or their family thought they would not qualify for financial aid, 62 percent reported that they thought their family's income was too high (figure 10).

1

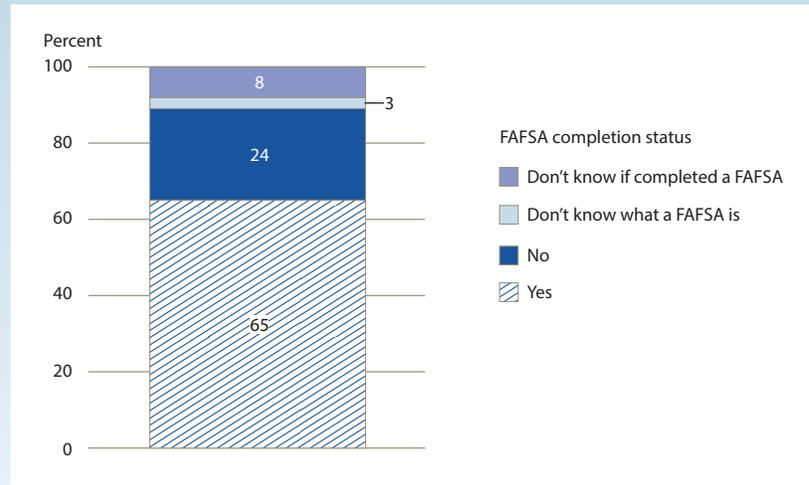
Of fall 2009 ninth-graders who graduated from high school, what percentage of students or their parents reported completing a FAFSA?

Among fall 2009 ninth-graders who graduated from high school, approximately 65 percent of students or their parents reported completing a FAFSA, 24 percent did not, 3 percent did not know what a FAFSA was, and 8 percent did not know if they or their parents completed a FAFSA (figure 1). These percentages varied by school, student, and family characteristics.

For instance, about 73 percent of students who attended private high schools completed a FAFSA, compared to 65 percent who attended public schools. Additionally, 9 percent of students whose parents' highest education was a high school diploma, GED, or less did not know what a FAFSA was, compared to 2 percent of students whose parents had a bachelor's, master's, or higher degree.

FIGURE 1.

Percentage distribution of fall 2009 ninth-graders, by completion status of the Free Application for Federal Student Aid (FAFSA): 2013



NOTE: This figure is based on respondents' answers to the following question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded.

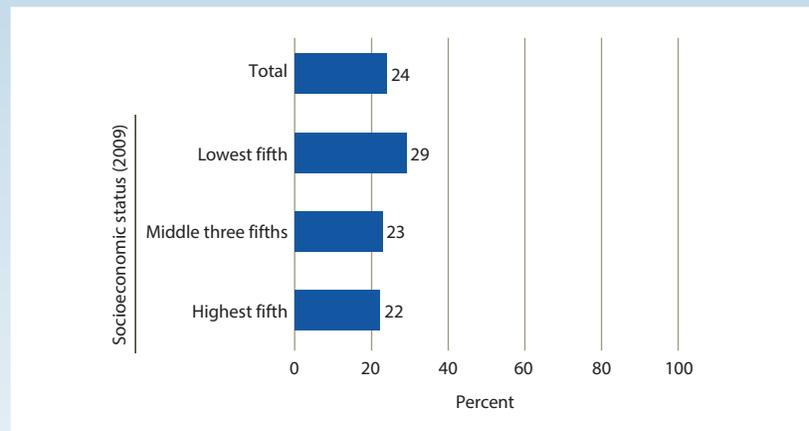
SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

Table A-1 details FAFSA completion by student characteristics. Measurable differences existed regarding the characteristics of those who did not fill out a FAFSA. Specifically, 28 percent of males did not complete the FAFSA compared to 19 percent of females; larger percentages of White (25 percent) or Hispanic (25 percent) students did not complete the FAFSA compared to Black students (19 percent) or Asian students (16 percent); and 29 percent of students in the lowest SES quintile did not complete the FAFSA compared to 23 percent of students in the middle three-fifths and 22 percent of students in the highest fifth (figure 2). Larger percentages of students whose parents' highest education was a high school diploma or GED (26 percent) or less (29 percent) did not complete the FAFSA, compared to students whose parents' highest education was an associate's degree (19 percent), bachelor's degree (21 percent), or master's degree or higher (23 percent, figure 3).

Regarding students' postsecondary enrollment, compared to those who were enrolled (14 percent), a larger percentage of those not enrolled (52 percent) did not complete the FAFSA. Of those who did enroll, 23 percent of part-time students did not complete the FAFSA compared to 12 percent of those in full-time programs.

FIGURE 2.

Percentage of fall 2009 ninth-graders who did not complete the Free Application for Federal Student Aid (FAFSA), by socioeconomic status: 2013

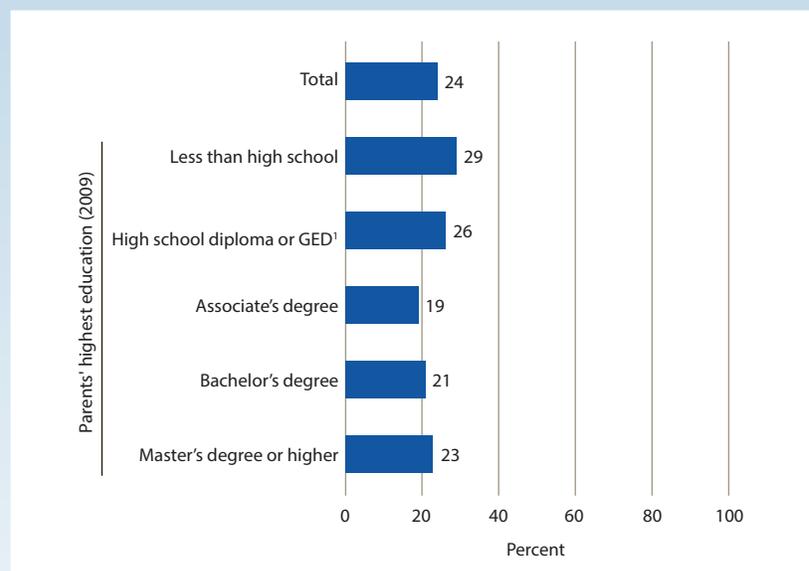


NOTE: Socioeconomic status is a measure of a family's relative social position based on the following components: education of each parent or guardian or education of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or the prestige score of the single parent/guardian, where applicable; and family income. This figure is based on respondents' answers to the following question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

FIGURE 3.

Percentage of fall 2009 ninth-graders who did not complete the Free Application for Federal Student Aid (FAFSA), by parents' highest education: 2013



¹ GED = General Educational Development, an alternate path to attaining a high school credential.

NOTE: This figure is based on respondents' answers to the following question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. When available parents' highest education from the base year was used. If missing, then parents' highest education for the first follow up was used.

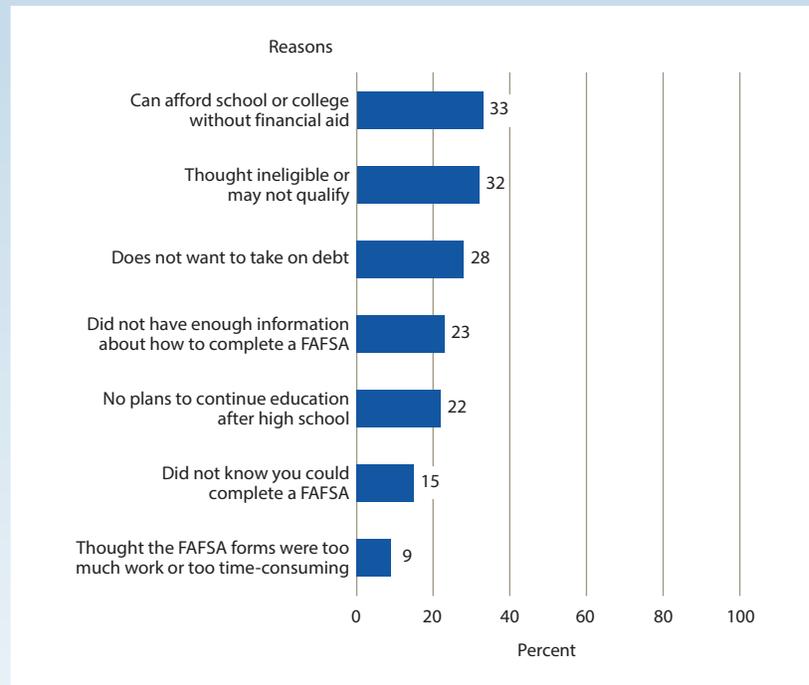
SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

2 What were the reasons that students or their parents cited for not completing a FAFSA, overall and by postsecondary enrollment?

Among fall 2009 ninth-graders who graduated from high school and reported not completing a FAFSA, 33 percent thought they or their family could afford school or college without financial aid; 32 percent thought they may be ineligible or may not qualify for financial aid; 28 percent did not want to take on debt; 23 percent did not have enough information about how to complete a FAFSA; 22 percent did not plan to continue education after high school; 15 percent did not know they could complete a FAFSA; and 9 percent thought the FAFSA forms were too much work or too time-consuming (figure 4).⁶

FIGURE 4.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), by reasons for not completing a FAFSA: 2013



NOTE: This figure is based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Respondents could select one or more reasons.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSLS:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

⁶ Respondents could select one or more reasons for not completing a FAFSA.

Further analysis of reasons for FAFSA non-completion reveal noteworthy findings for those students who did not enroll in postsecondary education.⁷ Perhaps most notable is the finding that only 39 percent of these students reported their reason for FAFSA non-completion as not having plans to continue education after high school, despite the fact that none of these students were enrolled or were planning to be enrolled as of November 1, 2013 (figure 5).

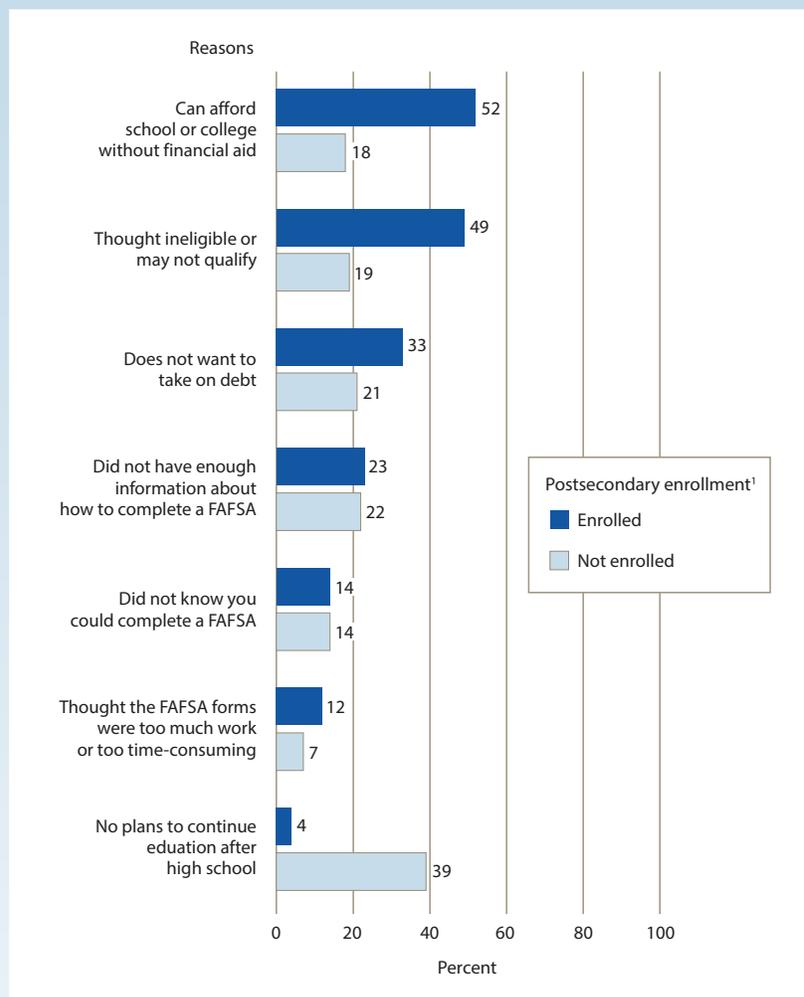
Reasons for not completing a FAFSA were different depending on whether or not the student was enrolled in a postsecondary institution. Among enrolled students who reported not completing a FAFSA, 52 percent thought they or their family could afford school or college without financial aid, which was higher than the 18 percent of non-enrollees who did not complete the FAFSA who reported that they thought they could afford school or college without financial aid. While 49 percent of enrolled students who did not complete a FAFSA reported that they did not complete it because they thought they were ineligible or may not qualify, 19 percent of non-enrolled students who didn't complete a FAFSA reported this reason for non-completion. About 33 percent of enrolled students who did not complete a FAFSA reported that they did not want to take on debt, which was higher than the percentage of non-enrolled students who did not fill out the FAFSA for this reason

(21 percent). Finally, while 12 percent of those who were enrolled and did not complete a FAFSA reported that they thought the forms were too much work

or too time-consuming, only 7 percent of those who were not enrolled and did not fill out the FAFSA reported this reason.

FIGURE 5.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), by reasons for not completing a FAFSA and postsecondary enrollment: 2013



¹ Respondents were asked: "Which of the following activities [will/were/was] [you/your teenager] [be] doing on or around November 1st? Taking classes from a college, university, community college, trade school, or other occupational school (such as a cosmetology school or a school of culinary arts)."

NOTE: This figure is based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Respondents could select one or more reasons.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HLS:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

⁷ Respondents were asked: "Which of the following activities [will/were/was] [you/your teenager] [be] doing on or around November 1st? Taking classes from a college, university, community college, trade school, or other occupational school (such as a cosmetology school or a school of culinary arts)." Postsecondary enrollment was included as an analysis variable, rather than as the dependent variable, because FAFSA completion does not determine students' enrollment.

3 Did the reasons that students or their parents reported that they did not fill out the FAFSA vary by student, family, or school characteristics?

Students or parents who reported not filling out a FAFSA had an opportunity to respond regarding the reasons why they did not fill it out. This section details how these reasons varied by student, family, and school characteristics.

Could afford school or college without financial aid

The percentages of students who did not complete a FAFSA because they or their parents thought they could afford school or college without financial aid were measurably different along multiple student characteristics (table A-2). For instance, among students who did not complete a FAFSA, larger percentages of Asian students (52 percent) reported they could afford school or college without financial aid, compared to students who were White (37 percent), Black (21 percent), Hispanic (24 percent), and all other races (33 percent, figure 6). A larger percentage of students who attended a private high school thought they could afford school or college without financial aid versus students who attended a public school (70 vs. 30 percent).

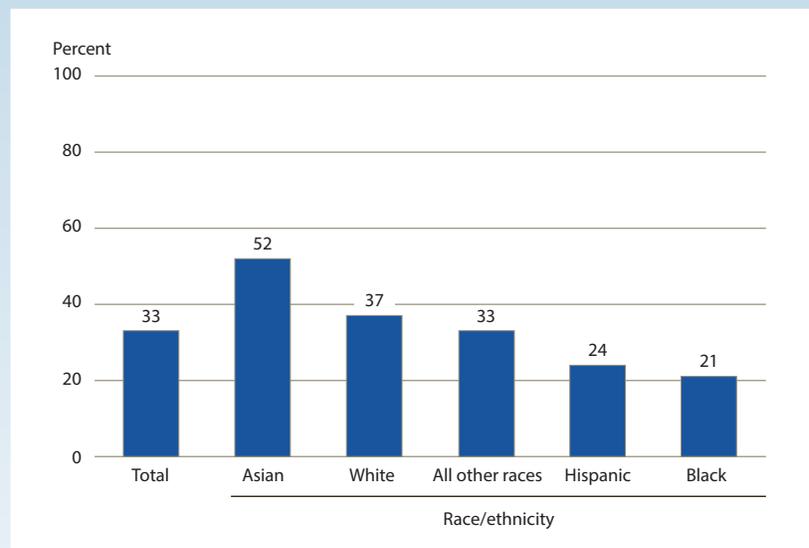
Differences also existed by parents' highest education, such that larger percentages of students whose parents obtained higher levels of education

reported that they could afford school or college without financial aid than did students whose parents obtained lower levels of education: 31 percent of students whose parents' highest education was an associate's degree, 49 percent of children of bachelor's degree recipients, and 57 percent of students whose parents had a master's degree or higher, versus students whose parents' highest education

was a high school diploma or GED (22 percent) or less (15 percent). A pattern similar to parents' highest education existed for SES: a larger percentage of students who were in the highest SES quintile thought they could afford school or college without financial aid versus students in the lower SES quintiles (62 percent in the highest fifth vs. 19 percent in the lowest fifth and 28 percent in the middle three fifths).

FIGURE 6.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), whose reason for not completing a FAFSA was because they or their family could afford school or college without financial aid, by race/ethnicity: 2013



NOTE: This figure is based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Black includes African American; Hispanic includes Latino; and All other races includes American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or more races. Race categories exclude persons of Hispanic ethnicity.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

A larger percentage of students who enrolled in a postsecondary institution thought they could afford school or college without financial aid versus students who were not enrolled (52 vs. 18 percent), and among those who enrolled, a larger percentage of students who attended full-time thought they could afford school or college without financial aid versus students who attended part-time (61 vs. 37 percent).

Did not want to take on debt

Measurable differences existed for those who reported that they did not want to take on debt (table A-2). Among students who did not complete a FAFSA, a larger percentage of students who were in the highest SES quintile did not complete it because they did not want to take on debt, compared to students who were in the lower SES quintiles (34 percent in the highest fifth vs. 25 percent in the lowest fifth and 27 percent in the middle three fifths). A larger percentage of students whose parents' highest education was a master's degree or higher did not fill out the FAFSA because they did not want to take on debt than did students whose parents' highest education was a high school diploma or GED (33 vs. 26 percent).

Regarding postsecondary enrollment, 33 percent of students who enrolled in a postsecondary institution did not complete a FAFSA because they did not want to take on debt, which was higher than the 21 percent of non-enrollees who did not complete the FAFSA for this reason (33 vs. 21 percent).

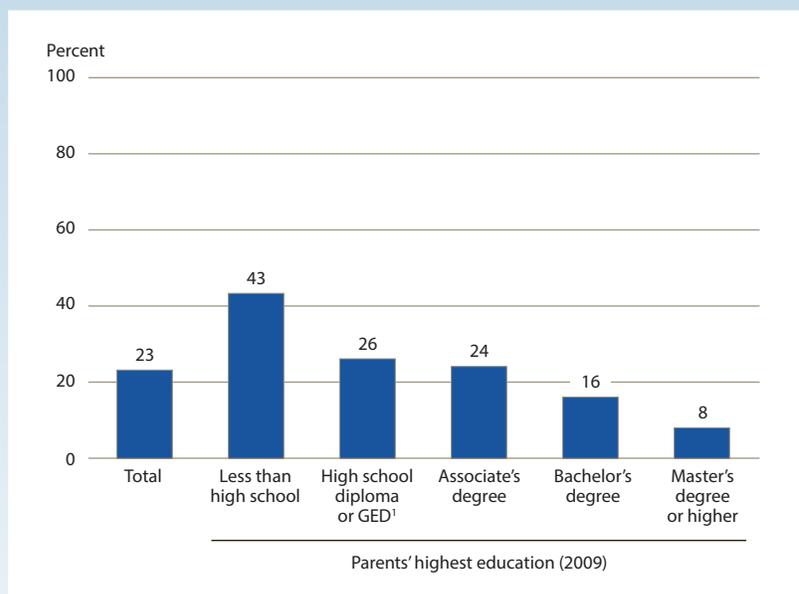
Did not have enough information about how to complete a FAFSA

Some students or parents reported that they did not complete a FAFSA because they did not have enough information about how to complete it. Among students who did not complete a FAFSA, larger percentages of students whose parents' highest education was a high school diploma or GED (26 percent) or less (43 percent) reported that they did not fill it out because they did not have enough

information about how to complete it, compared to students whose parents' highest education was a bachelor's degree (16 percent), or master's or higher degree (8 percent, figure 7). Similarly, a larger percentage of students who were in the lowest SES quintile reported that they did not have enough information than did students in the higher SES quintiles (34 percent in the lowest fifth vs. 23 percent in the middle three fifths and 11 percent in the highest fifth, table A-2).

FIGURE 7.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), whose reason for not completing a FAFSA was because they or their family did not have enough information about how to complete it, by parents' highest education: 2013



¹ GED = General Educational Development, an alternate path to attaining a high school credential.

NOTE: This figure is based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. When available, parents' highest education from the base year of HSL:09 was used. If missing, then parents' highest education from the first follow-up (in 2012) was used. SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

A larger percentage of public high school students than private high school students reported that they did not complete the FAFSA because they did not have enough information about how to complete it (24 vs. 12 percent). Additionally, 34 percent of Hispanic students and 27 percent of Black students did not complete a FAFSA because they or their family did not have enough information about how to complete it, compared to 18 percent of White students (figure 8).

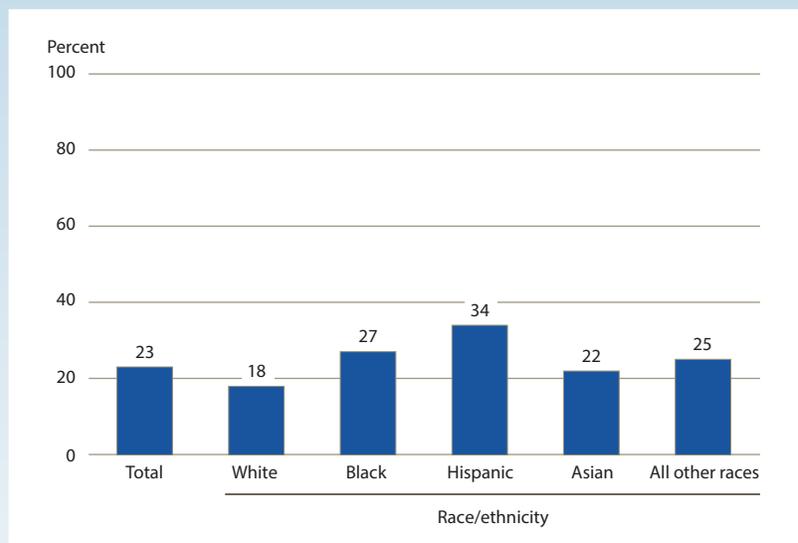
Related to postsecondary enrollment, a larger percentage of students attending a postsecondary institution part-time than students who attended full-time said they did not complete a FAFSA because they did not have enough information about how to complete it (33 vs. 19 percent).

Thought the FAFSA forms would be too much work or too time-consuming

Fifteen percent of private high school students did not complete a FAFSA because they or their parents thought the forms would be too much work or too time-consuming, compared to 9 percent of public school students. Additionally, 12 percent of students enrolled in a postsecondary institution did not complete a FAFSA because they or their parents thought the forms would be too much work or too time-consuming, compared to 7 percent of students not enrolled.

FIGURE 8.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), whose reason for not completing a FAFSA was because they or their family did not have enough information about how to complete it, by race/ethnicity: 2013



NOTE: This figure is based on the 24 percent of respondents who answered “no” to the question: “Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?” Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Black includes African American; Hispanic includes Latino; and All other races includes American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or more races. Race categories exclude persons of Hispanic ethnicity.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HLS:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

Thought they may be ineligible or may not qualify

Some students or parents reported that they did not complete a FAFSA because they thought they may be ineligible or may not qualify. The percentages of students or parents who selected this reason for FAFSA non-completion also measurably differed by student characteristics.

Among students who did not complete a FAFSA, a larger percentage of female than male students did not complete it for this reason (36 vs. 29 percent, table A-2). Larger percentages of Asian students (50 percent) or Hispanic students (38 percent) reported that they thought they may be ineligible or may not qualify, compared to students who were White (31 percent) or Black (20 percent). A larger percentage of private high school students than public high school students reported that they did not complete a FAFSA because they thought they may be ineligible or may not qualify (52 vs. 31 percent).

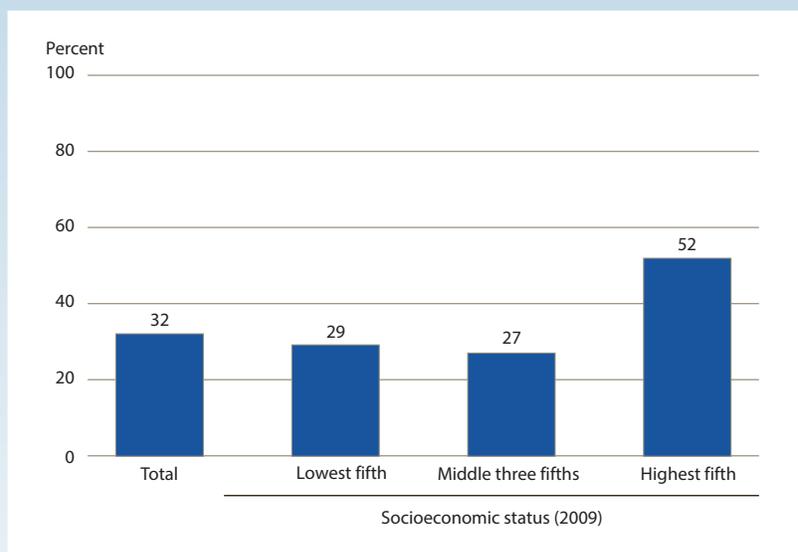
Measurable differences by parents' highest education and SES also existed. A larger percentage of students whose parents' highest education was a master's degree or higher thought they may be ineligible or may not qualify for financial aid (49 percent), compared to students whose parents' highest education was a bachelor's degree (40 percent), associate's degree (27 percent), high school diploma or GED (34 percent),

or less (37 percent). Similarly, a larger percentage of students who were in the highest SES quintile reported that they thought they may be ineligible or may not qualify, compared to students who were in the lower SES quintiles (52 percent in the highest fifth vs. 27 percent in the middle three fifths and 29 percent in the lowest fifth, figure 9).

With respect to postsecondary enrollment, among those who did not complete a FAFSA, a larger percentage of students who enrolled in a postsecondary institution thought they may be ineligible or may not qualify for financial aid, compared to those students who were not enrolled in postsecondary institutions (49 vs. 19 percent).

FIGURE 9.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), whose reason for not completing a FAFSA was because they or their family thought they may be ineligible or may not qualify, by socioeconomic status: 2013



NOTE: This figure is based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Socioeconomic status is a measure of a family's relative social position based on the following components: the education of each parent or guardian or of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or of the single parent/guardian, where applicable; and family income.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSLS:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

Reasons why students or parents thought they may be ineligible or may not qualify

The results reported in the previous paragraphs indicate that some students and families thought they may be ineligible or may not qualify for financial aid. To be eligible to receive federal student aid,⁸ one must

- be a citizen or eligible noncitizen of the United States;
- have a valid Social Security Number;
- have a high school diploma or GED, or have completed homeschooling;
- be enrolled in an eligible program as a regular student seeking a degree or certificate;
- maintain satisfactory academic progress;
- not owe a refund on a federal student grant or be in default on a federal student loan;
- register (or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces; and
- not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid.

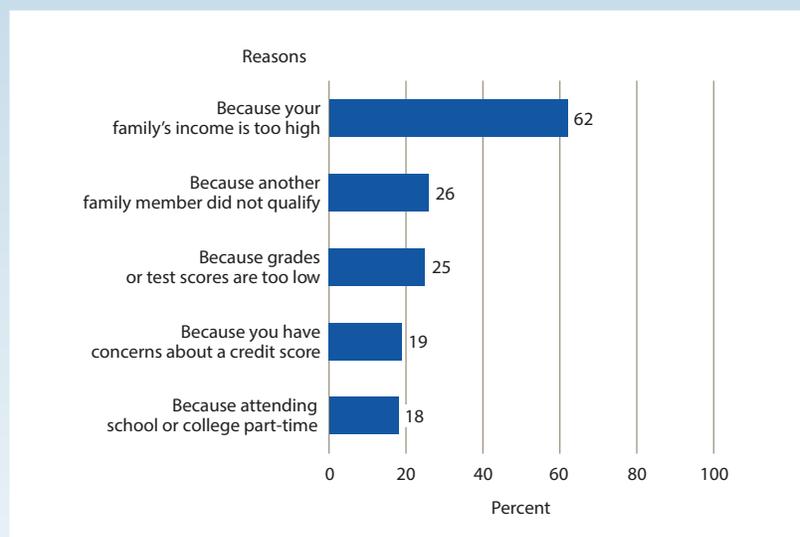
Results from this analysis suggests that some students or parents may be unaware of these eligibility guidelines and may have unfounded

understandings of their qualification status. This analysis explores the reasons why the students and families reported this reason for non-completion by outlining the percentages of students or families who reported various explanations for thinking that they may not qualify for financial aid. Among fall 2009 ninth-graders who graduated from high school and reported not completing a FAFSA because they or their family thought they would not qualify for financial aid,⁹ 62 percent

thought their family's income was too high to qualify; 26 percent thought they would not qualify because another family member did not qualify; 25 percent thought they would not qualify because their grades or test scores were too low; 19 percent thought they would not qualify because of concerns about a credit score; and 18 percent thought attending school or college part-time would not qualify them for financial aid (figure 10).¹⁰

FIGURE 10.

Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), who did not complete a FAFSA because they or their family thought they would not qualify for financial aid, by the reasons why they thought they would not qualify: 2013



NOTE: This figure is based on the 32 percent of respondents who answered "yes" to the question: "Would you say [you/he/she] did not complete a FAFSA because you or your family thought [you/your teenager] may be ineligible or may not qualify?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Respondents could select one or more reasons.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HLS:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

⁸ For more information, please visit: <https://fafsa.ed.gov/help.htm>.

⁹ This section is based on the 32 percent of respondents who answered "yes" to the question: "Would you say [you/he/she] did not complete a FAFSA because you or your family thought [you/your teenager] may be ineligible or may not qualify?" The 32 percent is a subset of the 24 percent of students who reported they did not complete a FAFSA or approximately 8 percent of the survey's sample (.32 x .24 = .0768).

¹⁰ These items were identified as having high nonresponse—less than an 85 percent response rate. The weighted item response rates ranged from 70.6 to 72.2 percent. Further breakdown by student, family, and school characteristics are not discussed due to reporting standards.

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Readers of this brief may be interested in the following NCES reports:

Undergraduates Who Do Not Apply for Financial Aid (NCES 2016-406). <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016406>

Student Financing of Undergraduate Education: 2011–12 (Web Tables) (NCES 2015-173). <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015173>

Getting Ready for College: Financial Concerns and Preparation Among the High School Senior Class of 2003–04 (NCES 2015-173). <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010204>

TECHNICAL NOTES

The High School Longitudinal Study of 2009 (HSLs:09) is the fifth in a series of secondary education longitudinal studies conducted by the National Center for Education Statistics (NCES). All of the studies monitor the transition of national samples of young people from the high school to postsecondary years, including further education, participation in the workforce, and assumption of other adult roles. The core research questions for HSLs:09 explore secondary-to-postsecondary transition plans and the evolution of those plans; the paths into and out of science, technology, engineering, and mathematics; and the educational and social experiences that affect these shifts.

The HSLs:09 base-year administration took place in the 2009–10 school year, with a randomly selected sample of fall-term ninth-graders in 944 public and private high schools with both a ninth and an eleventh grade. In the base year, students took a mathematics assessment and survey online, and students' parents, school administrators, and mathematics and science teachers, as well as the school's lead counselor, completed a survey on the phone or on the Web. The first follow-up took place in 2012, when most sample members were in the spring term of the eleventh grade, and included dropouts, newly homeschooled students, and transfer students, as well as students who remained in their base-year school. In addition to a student questionnaire and mathematics assessment, the first

follow-up included surveys for parents, administrators and counselors.

Following the first follow-up, an update was conducted between June and December of 2013. The 2013 Update could be completed by either the sample member or a parent and was designed to gather basic information about the sample member's high school completion status or plans, postsecondary education and work plans, and the college application and financing process. If a parent was the respondent, the questions were adapted so that the parent was providing information about their child's activities and plans. The questionnaire included some subjective questions (e.g., about the reasons for choosing a college), and the responses to these questions may differ systematically across parents and children. Because the survey was administered over a number of months that preceded and overlapped with the traditional start of college classes in the fall, a number of questions were anchored to November 1, 2013, and designed to elicit the anticipated or realized activities of respondents on that date.

A second follow-up interview took place in 2016, when most sample members were 3 years beyond high school graduation. The number and timing of future follow-ups (beyond 2016) have yet to be determined, although the expectation is that the cohort will be followed to at least age 30, with a questionnaire administration and a postsecondary education transcript collection in 2025–26.

Instrumentation

The goal of the 2013 Update was to efficiently collect information on sample members' status with respect to high school completion, postsecondary applications and enrollment, financial aid applications and offers, and employment. Two instrument design strategies were used to maximize the response rate. First, the instrument was designed to take about 15 minutes to complete, approximately half the length of the previous HSLs:09 instruments. Second, either the sample member or a parent could complete the interview. Given this design, an effort was made to select primarily factual questions that sample members and parents would respond to consistently. The data file includes a variable indicating whether the sample member or the parent was the respondent. Analysis of this variable revealed that approximately 54 percent of the respondents were the students and 46 percent were their parents (weighted). The instrument was designed for self-administration via the Web or computer-assisted telephone interviewing (CATI). In addition to the full-length version of the instrument, a 5-minute abbreviated version was developed for CATI, web, and paper-and-pencil self-administration for a small subset of hard-to-reach sample members.

In addition to the 2013 Update questionnaire, data from prior-round student and parent questionnaires are used in this report, specifically, as row variables in tables. Student questionnaires were administered

in the base year and first follow-up and gathered a wide range of data, such as demographic information (e.g., sex, race/ethnicity), language background, and school experiences in the current and previous school year (including math and science experiences and course enrollment). There was also both a base-year and a first follow-up parent survey, the latter conducted with a subsample of parents.¹¹ The parent questionnaire identified household members and their roles and characteristics, and obtained demographic data and information on immigration status and language use, socioeconomic status (education, occupation, income), the student's educational history (including grade retention and change of schools), family interactions, parental involvement in the cohort member's learning, and plans and preparations for postsecondary education.

Sample Design

Base year. In the base-year survey of HSLs:09, students were sampled through a two-stage process.

In the first stage, stratified random sampling and school recruitment resulted in the identification and contacting of 1,889 eligible base-year schools. A total of 944 of these schools participated in the study, resulting in a 56 percent weighted (or 50 percent unweighted) school response rate. The target population at the school level was defined as regular public schools, including public charter

schools and private schools in the 50 states and the District of Columbia, providing instruction in both the ninth and eleventh grades. HSLs:09 base-year school and student samples are nationally representative and representative at the state level for a subset of 10 states.

In the second stage, students were randomly selected from school enrollment rosters, with 25,206 eligible selections (or about 27 students per school). The target population of students was defined as all ninth-grade students who attended the study-eligible schools in the fall 2009 term. All students who met the target population definition were deemed eligible for the study.

2013 Update. Of the 25,206 students eligible for the base year, 25,168 were eligible for the 2013 Update (a total of 38 were deceased). Not all cases were fielded: sample members were excluded if neither base-year nor first follow-up data had been collected for them or they were out of scope for a given round. These unfielded cases are classified as nonrespondents and appear in the sample denominator for the calculation of response rates.

Response Rates

The 2013 Update data collection ended with a 73.1 percent response rate. However, the unit weighted response rate for students with responses in the 2013 Update and the base-year data collection was 67.6 percent. More information regarding

unweighted participation rates restricted to the released or fielded sample may be found in the HSLs:09 2013 Update data file documentation (Ingels et al. 2015).

Weighting

Analytic weights are used in combination with software that accounts for the HSLs:09 complex survey design to produce estimates for the target population, with appropriate standard errors. When appropriately weighted, the HSLs:09 data are generalizable to the U.S. population of ninth-graders who were attending schools with both a ninth and an eleventh grade in fall 2009.

Estimates for this report were produced using the analytic weight associated with the change between the base year and the 2013 Update (W3W1STU), which accounts for both base-year school nonresponse and student nonresponse in both the base year and the 2013 Update. The estimates generated with this weight are associated with the HSLs:09 target population of ninth-grade students adjusted for the number of deceased students observed in the HSLs:09 sample. This weight can be used for analyses of population change that examine the student data from the base year to the 2013 Update, alone or in combination with administrator/counselor data, teacher data from the base year, or both. Corresponding balanced repeated replicate (BRR) weights were used to compute standard errors.

¹¹ Further detail on the subsample design of the first follow-up parent survey can be found in section 3.3.4.1 of the *HSLs:09 Base-Year to First Follow-up Data File Documentation* (Ingels et al. 2013).

Nonresponse Bias Analysis

NCES standards require a unit nonresponse bias analysis when unit weighted response rates fall below 85 percent. A nonresponse bias analysis was conducted to determine whether unit nonresponse from any of the data sources significantly increased the estimated bias for population estimates. A total of 18 variables were used for the student base-year to 2013 Update longitudinal unit nonresponse bias analysis. These 18 variables resulted in 67 tests. Bias was detected for 39 percent of the 67 tests implemented with the student base-year to 2013 Update longitudinal weight (W3W1STU). After applying nonresponse adjustments, no bias was statistically significant in any of the 67 tests. A 100 percent reduction was also seen in the median absolute relative bias.

Item nonresponse bias, as with unit nonresponse bias, affects the analytic results when those who should have provided a response but do not are different in some relevant way to the study from those who do provide a response. Items used in Table A-3 were identified as having high nonresponse—less than an 85 percent response rate. These items had weighted item response rates ranging from 70.6 to 72.2 percent. According to tables F-43 through F-47 in appendix F of the HSLs:09 2013 Update data file documentation (Ingels et al. 2015), there are some statistically significant differences in who responds to these items, even after using the adjusted weights, meaning there is potential

for bias. More information on the procedures for evaluating nonresponse bias and on the results of these procedures can be found in chapter 6 of the HSLs:09 2013 Update data file documentation.

Imputation

Imputation addresses the potential concern related to missing values in the data supplied by respondents. The advantages of using imputed values include the ability to use all study respondent records in an analysis (complete-case analysis), which affords more power to statistical tests. Additionally, if the imputation procedure is effective—i.e., if the imputed value is equal to, or close to equal to, the true value—the analysis results are likely less biased than those produced with the incomplete data file. (On both the benefits and techniques of imputation, see, for example, Little and Rubin [2002].) To alleviate the problem of missing data from a respondent record, statistical imputation methods were employed for the 2013 Update that were similar to those used for the HSLs:09 base-year study and the first follow-up. Five key analysis variables were identified for single-value imputation from the 2013 Update data: whether the respondent has a high school credential (S3HSCRED), the type of high school credential earned (S3HSCREDTYPE), whether the respondent was taking postsecondary classes as of November 1, 2013 (S3CLASSES), whether the respondent was working for pay as of November 1, 2013 (S3WORK), and the date that a dropout or alternative

completer last attended high school (X3LASTHSDATE).

Additional variables were considered for imputation but were excluded because of either a high item response rate or they were deemed to be of little analytic importance. Stochastic methods were used to impute the missing values. Specifically, a weighted sequential hot-deck (WSHD) imputation procedure (Cox 1980; Iannacchione 1982) using the final 2013 Update student analysis weight (W3STUDENT) was applied to the missing values for the variables listed above. The WSHD procedure replaces missing data with valid data from a donor record (i.e., item respondent) within an imputation class. In general, variables with lower item nonresponse rates were imputed earlier in the process. Regardless of the method, indicator variables (flags) were created to allow users to easily identify the imputed values. Further information on imputation procedures and quality checks can be found in chapter 6 of the HSLs:09 2013 Update data file documentation (Ingels et al. 2015).

Disclosure Risk Analysis and Protections

The disclosure treatment methods used to produce the HSLs:09 2013 Update public-use data files include variable recoding, suppressing, and swapping. Some variables that had values with extremely low frequencies were recoded to ensure that the recoded values occurred with a reasonable frequency. Other variables were recoded from continuous to

categorical values. Thus, rare events or characteristics have been masked for certain variables. Other variables were classified as high risk and were suppressed from the public-use file. The suppressing technique entailed removing the response from the public-use file (i.e., the response was reset to a “suppressed” reserve code).

Statistical Procedures in This Report

Comparisons that appear in the selected findings have been tested for statistical significance (set at a probability of 0.05) to ensure that the differences are larger than those that might be expected because of sampling variation. There were no adjustments for multiple comparisons. The conclusions stated in this report are supported by a two-tailed test of statistical significance, specifically, Student’s *t* test. Whether the statistical test is considered significant is determined by calculating a *t* value for the difference between a pair of means or percentages and comparing this value to published tables of values, called critical values. The alpha level is an a priori statement of the probability that a difference exists in fact rather than by chance.

The *t* statistic between estimates from various subgroups presented in the tables can be computed by using the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}}$$

where E_1 and E_2 are the estimates to be compared (e.g., the means of sample

members in two groups), and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. The *t* statistic for dependent groups is computed using the following formula (where *r* is the correlation between groups):

$$t = \frac{E_1 - E_2}{\sqrt{(se_1^2 + se_2^2) - 2r(se_1)(se_2)}}$$

Survey Standard Errors in This Report

Because the HSLs:09 sample design involved stratification, the disproportionate sampling of certain strata, and clustered (i.e., multistage) probability sampling, the resulting statistics are more variable than they would have been if they had been based on data from a simple random sample of the same size. Calculating exact standard errors for survey estimates can be difficult. Several procedures are available for calculating precise estimates of sampling errors for complex samples. Procedures such as Taylor Series approximations and jackknife repeated replication, which can be found in advanced statistical programs such as SUDAAN, AM, or WESVAR, produce similar results. The HSLs:09 analyses included in this report used the BRR procedure to calculate standard errors.

Definitions of Analysis Variables

This section describes the variables used in the tables and figures of this report.

Sex (X1SEX)

Indicates the student’s sex/gender. Taken from the base-year student questionnaire, parent questionnaire, and/or school-provided sampling roster.

Race/ethnicity (X1RACE)

Characterizes the sample member’s race/ethnicity by summarizing the following six dichotomous race/ethnicity composites: X1HISPANIC, X1WHITE, X1BLACK, X1ASIAN, X1PACISLE, and X1AMINDIAN. The dichotomous race/ethnicity composites are based on data from the student questionnaire, if available; if not available from the student questionnaire, they are based on, in order of preference, data from the school-provided sampling roster or data from the parent questionnaire. The categories were collapsed into White, non-Hispanic; Black, non-Hispanic; Hispanic; Asian, non-Hispanic; and All other races, non-Hispanic. Black includes African American, Hispanic includes Latino, and All other races includes American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or more races.

Parents’ Highest Education (X1PAREDU)

Indicates the highest level of education achieved by either parent living in the sample member’s home. X1PAREDU is constructed from two composite variables (X1PAR1EDU and X1PAR2EDU). When available, parents’ highest education from the base year of HSLs:09 was used. If missing, then parents’ highest education from the first follow-up (in 2012) was used.

Socioeconomic status (X1SESQ5)

Indicates the quintile coding of the sample member's base-year socioeconomic status composite (X1SES). Socioeconomic status is a measure of a family's relative social position based on the following components: the education of each parent or guardian or of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or of the single parent/guardian, where applicable; and family income. To determine the quintile cut-points, the weighted distribution of the SES index score was divided at the 20th, 40th, 60th, and 80th percentiles. For this

report, the middle three quintiles were combined to form one category.

School sector (X1CONTROL)

Identifies the sample member's base-year school as being a Public, Catholic, or Other Private School, as indicated in the source data for sampling: the Common Core of Data (CCD) 2005–06 and the Private School Survey (PSS) 2005–06.

Postsecondary enrollment (X3CLASSES)

Imputed version of S3CLASSES which indicates if the student was taking postsecondary classes as of Nov. 1, 2013. Taken from the 2013 Update

questionnaire. Respondents could answer "Yes," "No," or "Don't know" to "Taking classes from a college, university, community college, trade school, or other occupational school (such as a cosmetology school or a school of culinary arts)."

Postsecondary attendance status (S3CLGFT)

Indicates if the student is attending college full-time or part-time as of Nov. 1, 2013. Taken from the 2013 Update questionnaire and administered to respondents who were taking postsecondary classes as of Nov. 1, 2013.

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APPENDIX A: DATA TABLES WITH STANDARD ERRORS

Table A-1. Percentage distribution of fall 2009 ninth-graders, by completion status of the Free Application for Federal Student Aid (FAFSA) and student, family, and school characteristics: 2013

(Standard errors appear in parentheses.)

Student, family, or school characteristic	FAFSA completion status							
	Yes		No		Don't know what a FAFSA is completed a FAFSA			
Total	65.4	(0.62)	23.7	(0.54)	2.6	(0.22)	8.3	(0.41)
Sex								
Male	59.1	(0.88)	28.3	(0.75)	2.7	(0.32)	10.0	(0.64)
Female	71.6	(0.80)	19.2	(0.65)	2.5	(0.32)	6.7	(0.51)
Race/ethnicity ¹								
White, non-Hispanic	65.8	(0.76)	25.4	(0.65)	2.0	(0.22)	6.8	(0.40)
Black, non-Hispanic	69.5	(2.41)	18.6	(2.00)	3.3	(0.78)	8.6	(1.26)
Hispanic	61.0	(1.85)	24.6	(1.87)	2.8	(0.58)	11.7	(1.14)
Asian, non-Hispanic	74.8	(2.61)	16.4	(1.96)	2.0!	(0.72)	6.8	(1.78)
All other races, non-Hispanic	63.5	(2.13)	22.0	(1.65)	4.5!	(1.52)	10.0	(1.41)
Parents' highest education ² (2009)								
Less than high school	53.5	(3.51)	28.7	(2.40)	5.9	(1.51)	11.9	(2.11)
High school diploma or GED ³	60.0	(1.19)	26.2	(1.00)	2.7	(0.31)	11.2	(0.77)
Associate's degree	70.4	(1.70)	19.0	(1.30)	3.6	(0.91)	7.0	(0.93)
Bachelor's degree	73.1	(1.09)	20.7	(0.99)	1.3	(0.24)	4.9	(0.54)
Master's degree or higher	72.1	(1.15)	22.6	(1.10)	0.7!	(0.24)	4.6	(0.63)
Socioeconomic status ⁴ (2009)								
Lowest fifth	52.9	(1.94)	29.3	(1.72)	4.0	(0.78)	13.8	(1.13)
Middle three fifths	66.7	(0.90)	22.5	(0.76)	2.8	(0.33)	8.0	(0.53)
Highest fifth	72.8	(1.08)	22.0	(0.95)	0.7	(0.17)	4.5	(0.52)
High school sector (2009)								
Public	64.7	(0.65)	23.9	(0.56)	2.7	(0.23)	8.7	(0.44)
Private	73.4	(1.76)	20.7	(1.66)	1.5!	(0.63)	4.5	(0.77)
Postsecondary enrollment (2013) ⁵								
Yes	79.5	(0.53)	14.0	(0.48)	1.6	(0.24)	5.0	(0.39)
No	28.0	(1.46)	52.5	(1.59)	4.8	(0.59)	14.7	(1.50)
Postsecondary attendance status (2013) ⁶								
Full-time	83.7	(0.53)	11.6	(0.50)	1.2	(0.26)	3.4	(0.32)
Part-time	63.8	(2.50)	23.3	(1.88)	3.3	(0.91)	9.6	(1.54)

! Interpret data with caution. The coefficient of variation (CV) for this estimate is between 30 and 50 percent.

¹ Black includes African American, Hispanic includes Latino, and All other races includes American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or more races.

² When available, parents' highest education from the base year of HSL:09 was used. If missing, then parents' highest education from the first follow-up (in 2012) was used.

³ GED = General Educational Development, an alternate path to attaining a high school credential.

⁴ Socioeconomic status is a measure of a family's relative social position based on the following components: the education of each parent or guardian or of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or of the single parent/guardian, where applicable; and family income.

⁵ Respondents were asked: "Which of the following activities [will/were/was] [you/your teenager] [be] doing on or around November 1st? Taking classes from a college, university, community college, trade school, or other occupational school (such as a cosmetology school or a school of culinary arts)."

⁶ Estimates are among respondents who are taking postsecondary classes as of November 1, 2013.

NOTE: Respondents were asked: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

Table A-2. Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), by reasons for not completing a FAFSA and student, family, and school characteristics: 2013

(Standard errors appear in parentheses.)

Student, family, or school characteristic	Reasons for not completing a FAFSA													
	Does not want to take on debt		Can afford school or college without financial aid		Thought ineligible or may not qualify		Did not have enough information about how to complete a FAFSA		Thought the FAFSA forms were too much work or too time-consuming		Did not know you could complete a FAFSA		No plans to continue education after high school	
Total	27.9	(1.38)	32.9	(1.37)	32.2	(1.25)	23.1	(1.20)	9.4	(0.74)	14.8	(0.96)	22.3	(1.22)
Sex														
Male	27.8	(1.74)	32.7	(1.67)	29.4	(1.59)	21.3	(1.57)	9.0	(0.97)	13.4	(1.11)	26.5	(1.71)
Female	28.0	(1.95)	33.3	(2.06)	36.2	(2.01)	25.6	(1.89)	10.0	(1.15)	16.6	(1.62)	16.4	(1.60)
Race/ethnicity¹														
White, non-Hispanic	28.2	(1.55)	37.4	(1.46)	31.0	(1.29)	17.7	(1.06)	8.8	(0.79)	12.3	(1.00)	24.2	(1.48)
Black, non-Hispanic	23.9	(3.90)	21.2	(4.43)	20.2	(3.65)	27.2	(4.26)	6.6!	(1.98)	17.7	(4.26)	24.3	(5.15)
Hispanic	27.0	(3.44)	24.5	(3.29)	38.2	(3.35)	34.3	(4.00)	11.8	(2.27)	18.8	(2.98)	18.8	(2.75)
Asian, non-Hispanic	29.5	(7.53)	51.5	(6.05)	49.7	(7.69)	22.4	(5.42)	10.7	(2.67)	14.6!	(4.57)	5.6!	(1.97)
All other races, non-Hispanic	32.3	(3.82)	32.6	(3.95)	33.5	(3.72)	25.4	(4.24)	9.7!	(3.11)	17.4	(2.90)	21.4	(3.12)
Parents' highest education² (2009)														
Less than high school	25.4	(4.98)	15.5	(4.31)	36.9	(5.25)	43.2	(5.04)	8.6!	(2.68)	25.7	(5.80)	23.5	(4.99)
High school diploma or GED ³	26.0	(1.82)	22.2	(1.45)	24.4	(1.72)	26.0	(1.87)	8.9	(1.07)	17.8	(1.56)	28.6	(2.12)
Associate's degree	27.1	(3.39)	31.2	(3.55)	26.7	(3.45)	23.6	(3.52)	10.3	(2.76)	11.1	(1.79)	18.8	(2.95)
Bachelor's degree	30.2	(2.36)	48.9	(2.48)	39.7	(2.45)	16.1	(2.04)	10.1	(1.35)	11.3	(1.91)	16.9	(2.45)
Master's degree or higher	33.3	(2.85)	57.2	(3.18)	49.4	(3.12)	8.3	(1.61)	10.0	(1.82)	6.0	(1.35)	9.5	(1.84)
Socioeconomic status⁴ (2009)														
Lowest fifth	25.1	(3.08)	19.4	(2.55)	29.2	(2.78)	33.9	(3.26)	9.6	(2.04)	20.1	(2.65)	27.1	(2.61)
Middle three fifths	27.1	(1.59)	28.0	(1.46)	26.6	(1.45)	23.0	(1.42)	8.8	(0.89)	15.0	(1.28)	25.6	(1.54)
Highest fifth	33.6	(2.46)	62.2	(2.50)	51.6	(2.78)	11.1	(1.52)	10.7	(1.46)	8.1	(1.39)	7.6	(1.34)
High school sector (2009)														
Public	27.4	(1.45)	30.3	(1.45)	30.8	(1.33)	23.8	(1.26)	9.0	(0.76)	15.3	(1.02)	23.4	(1.31)
Private	35.5	(4.26)	69.9	(4.08)	52.2	(3.37)	12.4	(2.29)	15.2	(1.89)	6.8	(1.92)	7.3	(1.55)

See notes at end of table.

Table A-2. Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), by reasons for not completing a FAFSA and student, family, and school characteristics: 2013—Continued

(Standard errors appear in parentheses.)

Student, family, or school characteristic	Reasons for not completing a FAFSA									
	Does not want to take on debt	Can afford school or college without financial aid	Thought ineligible or may not qualify	Did not have enough information about how to complete a FAFSA	Thought the FAFSA forms were too much work or too time-consuming	Did not know you could complete a FAFSA	No plans to continue education after high school			
Postsecondary enrollment (2013) ⁵										
Yes	32.9 (2.42)	52.0 (2.13)	49.0 (2.52)	22.6 (1.65)	12.3 (1.31)	13.6 (1.37)	3.9 (0.85)			
No	20.9 (1.55)	18.4 (1.49)	18.8 (1.64)	22.0 (2.10)	6.8 (1.00)	14.2 (1.42)	38.8 (2.15)			
Postsecondary attendance status (2013) ⁶										
Full-time	33.9 (2.84)	60.6 (2.49)	53.5 (2.56)	18.6 (1.80)	12.0 (1.57)	11.3 (1.50)	2.5! (0.95)			
Part-time	30.3 (4.43)	37.3 (4.60)	43.0 (5.31)	33.1 (4.94)	15.5 (3.72)	16.7 (3.90)	3.2! (1.41)			

! Interpret data with caution. The coefficient of variation (CV) for this estimate is between 30 and 50 percent.

¹ Black includes African American; Hispanic includes Latino; and All other races includes American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or more races.

² When available, parents' highest education from the base year of HSL:09 was used. If missing, then parents' highest education from the first follow-up (in 2012) was used.

³ GED = General Educational Development, an alternate path to attaining a high school credential.

⁴ Socioeconomic status is a measure of a family's relative social position based on the following components: the education of each parent or guardian or of the single parent/guardian, where applicable; the occupational prestige score of each parent or guardian or of the single parent/guardian, where applicable; and family income.

⁵ Respondents were asked: "Which of the following activities [will/were/was] [you/your teenager] [be] doing on or around November 1st? Taking classes from a college, university, community college, trade school, or other occupational school (such as a cosmetology school or a school of culinary arts)."

⁶ Estimates are among respondents who are taking postsecondary classes as of November 1, 2013.

NOTE: Based on the 24 percent of respondents who answered "no" to the question: "Did [you/your teenager] or another family member complete a FAFSA, that is the Free Application for Federal Student Aid, for [your/his/her] education?" Respondents who were pursuing a high school diploma or GED (and not taking postsecondary classes) as of November 1, 2013, are excluded. Respondents could select one or more reasons.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).

Table A-3. Percentage of fall 2009 ninth-graders without a completed Free Application for Federal Student Aid (FAFSA), who did not complete a FAFSA because they or their family thought they would not qualify for financial aid, by the reasons why they thought they would not qualify: 2013

(Standard errors appear in parentheses.)

Total	Reasons why they thought they would not qualify for financial aid				
	Because another family member did not qualify	Because you have concerns about a credit score	Because your family's income is too high	Because grades or test scores are too low	Because attending school or college part-time
Total	26.1 (2.39)	18.9 (2.18)	62.3 (2.87)	25.1 (2.10)	17.6 (2.32)

NOTE: Based on the 32 percent of respondents who answered "yes" to the question: "Would you say [you/he/she] did not complete a FAFSA because you or your family thought [you/your teenager] may be ineligible or may not qualify?" Respondents who were pursuing a high school diploma or General Educational Development (GED) (and not taking postsecondary classes) as of November 1, 2013, are excluded. Respondents could select one or more reasons.

SOURCE: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. *High School Longitudinal Study of 2009 (HSL:09) Base-Year to 2013 Update Public-Use File* (NCES 2015-315).