

THE ROLE OF APPLICATION ASSISTANCE AND INFORMATION IN COLLEGE DECISIONS: RESULTS FROM THE H&R BLOCK FAFSA EXPERIMENT*

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ABSTRACT

Growing concerns about low awareness and take-up rates for government support programs like college financial aid have spurred calls to simplify the application process and enhance visibility. We present results from a randomized field experiment in which low-income individuals receiving tax preparation help were also offered immediate assistance and a streamlined process to complete the Free Application for Federal Student Aid (FAFSA) for themselves or their children. Treated participants were also provided with aid estimates that were compared against tuition cost amounts for nearby colleges. The combined assistance and information treatment substantially increased FAFSA submissions and ultimately the likelihood of college attendance, persistence, and aid receipt. In particular, high school seniors whose parents received the treatment were 8 percentage points more likely to have completed two years of college, going from 28 to 36 percent, during the first three years following the experiment. Families who received aid information but no assistance with the FAFSA did not experience improved outcomes. The findings suggest many other opportunities for using personal assistance to increase participation in programs that require filling out forms to become eligible.

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I. INTRODUCTION

The college financial aid system for students in the United States is complex and difficult to navigate. Individuals seeking financial assistance must be aware of, access, and complete a lengthy federal application known as the Free Application for Federal Student Aid (FAFSA). The FAFSA includes more than a hundred detailed questions on topics ranging from earnings, savings, the receipt of government benefits, parental education attainment, driver's license number, previous drug convictions, and intended college plans. Students who are still financially dependent on their parents must also include information about their parents' incomes, the year their parents were married or divorced, and their parents' social security numbers. Then, under the threat of fines and prison, applicants and the parents of dependents must formally attest that all responses are accurate. Since this process is required for accessing most government aid and many need-based institutional aid programs, researchers and policy makers have suggested that its complexity and inconvenience deters many from accessing higher education and contributes to the enrollment gap between high- and low-income students (Dynarski and Scott-Clayton 2006; ACSFA 2001, 2005).

Low take-up is a more general problem for social and employee benefit programs. Recent research in psychology and economics indicates that strategic but often modest and low-cost changes in choice architecture ("nudges" as termed by Thaler and Sunstein 2008) can have significant and persistent effects on program participation. Changes in defaults as well as more transparent and personalized information have been found to have substantial impacts on take-up rates in several settings, including employee retirement savings plans (Beshears et al. 2006a, 2006b), public school choice (Hastings and Weinstein 2008), and Medicare Part D drug Plans (Kling et al. 2011).

This paper introduces a different kind of nudge: personal assistance. We conducted a randomized field experiment in which low-income adults receiving tax preparation help were also offered immediate personal assistance to complete the FAFSA for themselves or their

children. Using the tax preparation process enabled quick and streamlined assistance because much of the information needed to complete the FAFSA is available on tax forms. After transferring tax information to the appropriate FAFSA fields, tax professionals guided treated participants through remaining questions, generally in less than 10 minutes. The form was then submitted electronically to the U.S. Department of Education (with participant permission) or mailed to the applicant's household for signature. Treated participants were also provided with immediate personalized aid estimates that were compared with tuition costs for nearby colleges. We test both the impact of only providing this information and the impact of providing the personalized aid estimates combined with FAFSA assistance.

Streamlined personal assistance may address many potential barriers to program take-up, especially when options like changing the enrollment default or shortening the application further are not available. It may increase a form's visibility and improve perceptions about the value in filling out the form. It may reduce procrastination by making the application process more convenient and more appealing. It may also help reduce anxiety about making a mistake and remove possible stigma from one's low-income status. Moreover, combining assistance with another activity (e.g., completing one's taxes at an H&R Block office) could minimize disruption and lower the opportunity costs of time. Personal assistance may even empower individuals to consider the possibility of change (e.g., helping their children get to college), and by streamlining the process, it may avoid the need for detailed instructions and facilitates to offer these services on a large scale.

We find significant impacts from this type of help. Treated participants who we provided streamlined personal assistance to complete the FAFSA were not only more likely to apply for financial aid, they were significantly more likely to attend college and receive aid. College enrollment rates for high school seniors and recent high school graduates rose 8 percentage points, from 34 to 42 percent in the year following the experiment for those whose parents received the FAFSA help compared to those who did not. Offering FAFSA assistance also

increased enrollment by 16 percent for adults out of high school with no prior college experience. Treated participants with prior college experience were more likely to receive Pell Grants, suggesting some foregoing of aid due to the application barrier.

Whether those nudged into college actually benefit depends on their lifetime returns. Those affected had to take at least some initiative to get to college because we did not help with the college application (another seemingly small obstacle that may inhibit individuals from enrolling). We cannot observe future earnings (nor do we have consent or access to do this), but we can examine college persistence to explore whether new students dropout within the first program year or stay on. We find that, by three years after the initial intervention, treated dependents are 8 percentage points more likely have been enrolled in college for at least two consecutive years, an increase from 28 percent in the control group. We also find a 1.2 percentage point increase (from 9.5 to 10.7 percent) in consecutive annual enrollment among treated independents with no prior college. These results suggest the treatment helped some individuals get to and persist in college.

Our findings have implications for a wide range of programs that require filling out forms to become eligible. We discuss some possibilities in the conclusion. The rest of the paper proceeds as follows. Section II provides a brief review of the literature on the complexity of the FAFSA. Section III details our experiment. Section IV describes our data sources. Section V presents results, and section VI concludes.

II. LITERATURE REVIEW

There is a long literature examining the effects of financial aid and price on college attendance (e.g., Kane 2003, Seftor and Turner 2002, Dynarski 2000, 2003, and Manski and Wise 1983), institutional choice (e.g., Long 2004, Avery and Hoxby 2004, and Van der Klauuw 2002), and persistence (e.g., Bettinger 2004). While ability to pay influences decisions about

college, many remain puzzled as to why some aid programs have not been more effective in spurring increased enrollment among targeted groups.¹ Some theorize this is due to low visibility and the complexity of the aid process, and in recent years, there has been increasing interest in understanding the role of the application process on student outcomes. For example, at the direction of Congress, the Advisory Committee on Student Financial Assistance (ACSFA) examined the federal aid system and concluded:

“Millions of students and adult learners who aspire to college are overwhelmed by the complexity of student aid. Uncertainty and confusion rob them of its significant benefits. Rather than promote access, student aid often creates a series of barriers – a gauntlet that the poorest students must run to get to college” (ACSFA 2005, p. i).

The FAFSA is at the center of policy discussions about reducing the complexity of the application process. The 2008 FAFSA was eight pages long and contained over 100 questions. To answer three of these questions, applicants had to complete three additional worksheets with nearly 40 additional questions. As shown by Dynarski and Scott-Clayton (2006) the FAFSA is four times longer than the simplest tax return (i.e., IRS Form 1040EZ), which is what most low-income families use, and longer than IRS Form 1040. Even the lowest-income individuals, who have already established their eligibility for other federal means-tested programs, must complete this long application to receive aid for which they are almost certainly eligible.² In addition, the timing of the application process is troublesome. Individuals cannot submit the FAFSA until January of the year of college entry. Therefore, they often must apply to college before even knowing with certainty whether they can afford it. Even after completing a FAFSA, applicants learn only what the government expects their family can pay (i.e. the Expected Family Contribution or EFC), and applicants hence cannot predict the exact amount of their potential aid package.

¹ For example, researchers have not found large enrollment responses after the introduction of some financial aid programs, such as the Pell Grant in 1972 (Manski and Wise 1983; Hansen 1983; Kane 1996). See also GAO (2005).

² Students who are already in college must also redo the FAFSA in a timely fashion each year to renew their aid, which may cause some students to lose their aid.

The complexity of the current federal financial aid system is even more apparent when comparing the existing application process to the processes of other financial aid programs shown to be effective. Administrators of the Social Security Student Benefit (SSSB) Program, for example, proactively mailed students approaching their eighteen birthday to inform them about available financial aid. Students only needed to return a short form to remain eligible for the benefit. Dynarski (2003) finds that the elimination of the program led to large reductions in college enrollment and eventual educational attainment. Similarly, the Georgia Hope Scholarship, which provides aid to students above a grade threshold, was heavily advertised and the application process was simplified. Georgia students completing the FAFSA online can also apply for the Hope Scholarship with no additional form requirements. Researchers have found that Georgia's aid program had a substantial impact on college attendances rates (Dynarski 2000; Cornwell, Mustard, and Sridhar 2006).

Lack of information may also impede college aid receipt, since potential students and their parents must first know about the existence of aid in order to access it. A 2002 Harris Poll (Sallie Mae Fund 2003) found that nearly two-thirds of all parents and young adults planning to go to college did not name grants as a possible source of funds when asked about types of financial aid. Moreover, low-income families often have less information than other families about how to pay for college (Sallie Mae Fund 2003). Given these patterns, it is not surprising that many students eligible for aid do not apply for it. King (2004) estimates that over 10 percent of all college students, approximately 850,000 individuals, in 2000 did not complete financial aid forms even though they would have been eligible for a Pell Grant had they done so. The same patterns can be found with state aid programs that also use the FAFSA. In California, as many as 19,000 students who would have qualified for a Cal Grant, a need-based aid program, failed to apply (Sturrock 2002).

Lack of information about the true costs of college may pose an additional barrier to enrollment. ACSFA (2005) notes that students and families, as well as adult learners, are often

intimidated by news reports about record increases in the college costs of the most selective universities and other impressions that college is unaffordable. These stories may contribute to the fact that individuals, particularly low-income individuals, often greatly overestimate the cost of higher education(Horn, Chen, and Chapman 2003). Among individuals participating in our study, we asked a subsample to report on the average costs of college and found that participants overestimated the costs by over 300 percent.³ Oreopoulos and Dunn (2009) find high school students are more likely to aspire going to college three weeks after being provided accurate information about costs and benefits.

Policymakers and researchers are increasingly aware that the design of a program can affect its take-up and effectiveness. Personal assistance in completing the FAFSA provides a simple method for making the process more visible, simple, informative, convenient, and encouraging. Offering this assistance immediately after offering tax-form assistance speeds up the process, makes it more convenient, and eliminates the need to ask many not-easily available questions. The extent to which this would actually affect college aid applications and enrollment, however, is unknown. Our project is designed to address this hole in the literature and assess the potential benefits from form completion assistance.

III. THE FAFSA EXPERIMENT

We developed the FAFSA experiment in collaboration with H&R Block. On January 2, 2008, the program was implemented in most of Ohio and the Charlotte, North Carolina area (a total of 156 tax preparation offices).⁴ After a person completed their taxes in an H&R Block

³ The average annual tuition at a two-year, public college in Ohio was \$3,099. In contrast, the median estimate among our participants was \$9,999. Dependents guessed \$8,500 at the median, and independents guessed \$10,000.

⁴ H&R Block invited proposals of interventions that would benefit low- and moderate-income families, have national scalability, and inform important and timely policy debates. After being selected through a competitive, peer-reviewed process, the team worked from spring 2006 to winter 2007 to develop the necessary procedures and software. Based on feedback from focus groups and analysis of the operational data from the pilot conducted January to April 2007, we finalized the procedures for the 2008 implementation. Charlotte offices were adopted in

office, they were instantly screened for eligibility. Software we developed identified families with incomes less than \$45,000, as measured by the adjusted gross income reported on the tax return, who also had a family member between the ages of 15 and 30 who did not already have a bachelor's degree. These criteria map onto two samples of interest. The first is high school seniors and recent graduates who are typically dependent upon their parents financially.⁵ The second group is independent adults (often referred to as non-traditional students). These individuals are a growing segment of higher education, and research has shown that adult enrollments can respond strongly to financial aid availability (e.g., Seftor and Turner 2002). Because this group does not have access to high school counselors, the proposed interventions may provide information not readily available to this group. In cases where there was more than one eligible member in the household, we picked the independent adult in the office closest to age 18.

After identifying an eligible participant, the H&R Block tax professional introduced the project explaining that we hoped “to learn how people make decisions about college and how to pay for it, as well as find out how H&R Block can best help its families navigate college finances.” The participant was also offered \$20 for their time. If interested, the tax professional then asked the individual to complete a statement of informed consent. Once individuals consented, we asked study participants general questions about their backgrounds and higher education perceptions. Then, we randomly assigned individuals to one of three groups:

response to a request to include them from the Bill and Melinda Gates Foundation, although the final sample size was not large enough to separate effects by region (only 12 percent of the final sample was from Charlotte).

⁵ In practice, most of our sample of younger students was age 17 at the time of the tax interview. This is because the FAFSA typically considers students under the age of 24 as dependent on their parents unless they are married, have a child, or are veterans. In these cases (in which the student is defined as a "dependent"), parental income is required for the FAFSA, and so we focused on cases where a parent was completing taxes and could consent to participate for their dependent child.

1. *FAFSA Simplification and Assistance with Aid Eligibility Information (i.e., the FAFSA Treatment)*

For this group, we helped individuals complete the FAFSA. Our software first used individuals' tax returns to answer about two-thirds of the questions on the FAFSA. Then, it led the H&R Block tax professional through an interview protocol to answer the remaining questions, which typically took less than 10 minutes. These questions mostly concerned relatively straightforward information such as the number of children in the household currently attending college. After the interview protocol, the software computed the amount of financial aid the client was eligible to receive from the federal and state governments and provided a written explanation of these numbers (a sample award letter appears in the figure in the online appendix).⁶ The aid amounts reported to participants focused on need-based aid (e.g., the Pell Grant and the Ohio College Opportunity Grant) as well as federal loans.

In reporting potential aid packages, we also presented the tuition prices of four nearby public four- and two-year colleges.⁷ If all of the information necessary to complete the FAFSA was obtained by the tax professional during this initial visit, we then offered to have H&R Block submit the FAFSA electronically to the DOE free of charge or send a completed paper FAFSA by mail so that the individual could submit it themselves. If not all information could be collected, an external call center contacted the household to collect answers to remaining questions. FAFSAs were completed as much as possible and mailed to households with a prepaid envelope or filed directly to the DOE

⁶ If we could not collect all the information needed for the FAFSA during the initial office visit, we still tried to compute the amount of aid students were eligible to receive. Most often FAFSAs that were not completed in the office required additional information such as other sources of income (e.g., veteran's benefits) or the child's driver's license number.

⁷ For each region, we chose four plausible colleges based on enrollment patterns for that region. The schools were a mix of open admissions and large, slightly selective institutions.

when applicants agreed. In total, we completed the FAFSA for nearly seven out of ten treated participants, either in the office or using call center staff.⁸

2. *Aid Eligibility Information only (i.e., the Information-Only Treatment)*

For this group, we calculated individualized aid eligibility estimates using information from the tax return that the participant had just completed at the H&R Block office. We also gave individuals a written description of their aid eligibility and a list of the tuitions of four nearby colleges. To receive the aid amounts, the tax professional then encouraged individuals in this group to complete the FAFSA on their own (no help was given on the form as the emphasis for this group was only on providing information). This second treatment was added to contrast the estimated effects on FAFSA filing from information alone about financial aid eligibility (a separate and cheaper potential program) with the effect from providing both form completion assistance and information. A smaller subsample was used to minimize power loss for the main treatment impact on college enrollment.

3. *Control Group (no intervention)*

For this group, we only provided a brochure with basic information about the importance of going to college and general information on costs and financial aid. We constructed the brochure using information readily accessible online and elsewhere with the goal that this information would not likely affect a participant's behavior. As such, this group is our key comparison group for determining the effects of the other interventions. The brochure was also given to the treatment groups.

⁸ Completion rates differed slightly by type of participant. Among independent students with no prior college experience, 54 percent completed their FAFSAs in the office and another 24 percent were completed with the help of the Call Center (for a total completion rate of 78 percent). Among dependent students, 11 percent completed the FAFSA by the end of the Call Center outreach process and another 66 percent nearly completed the form (having at least 91 of the 103 FAFSA items). FAFSAs with missing fields may still have been deemed complete enough to submit.

Target Sample Sizes and Outcomes of Interest

Our target sample size for each FAFSA treatment and control group comparison was about 7,500 so that we might detect college enrollment effect sizes in the range of 1.5 to 2.0 percentage points. In order to consider subgroups, we aimed for a total sample size greater than 30,000. Prior to implementation, we outlined four subgroups based mainly by participant age and college experience: 1) High school sophomores and juniors aged 15 to 17 not yet eligible to apply for the FAFSA (to examine an early information treatment); 2) High school seniors and recent graduates in the process of deciding whether to go to college and financially dependent on their parents; 3) Adults aged 24 to 30 with a high school degree or equivalent but with no prior college experience (potential non-traditional students with most currently working); 4) Adults aged 24 to 30 already with some college experience but without a college degree (more familiar with the college application process, but perhaps not with the financial aid process). We categorized our sample this way based on the likelihood that these subgroups would differ both in terms of FAFSA filing rates and treatment effects.

Our proposed main outcome of interest for the first group was FAFSA filing, since the power from the information treatment may not be enough to detect subsequent enrollment effects. For those in groups 2 and 3, our proposed main outcome of interest was college enrollment. For group 4, we hypothesized our intervention would not increase enrollment, but would help increase aid receipt and, through this, retention (Bettinger, Long, and Oreopoulos, 2006). A pilot study in the previous year of the experiment helped predict the number of offices needed for the study. However, some uncertainty remained due to changes in operational details and year-to-year fluctuations in client base at H&R Block. The sample size for dependent students in particular was considerably smaller than desired due to an inability of obtaining consent from dependent students 18 years old not at the H&R Block office with their parents. Our main dependent sample therefore focused exclusively on 17 year olds.

Recruitment and the Analytic Samples

Table I outlines our recruitment process including the consent rates for our respective treatment and control groups.⁹ During the tax season, H&R Block met with 236,483 clients in the targeted offices. Of this group, 69,034 clients met the study's initial criteria (having an AGI less than \$45,000 and a family member age 15 to 30), 35,778 expressed interest in learning more about college (52 percent of clients meeting the study's criteria), and 26,395 qualified for the study after answering in the affirmative that the target participant did not already have a bachelor's degree (74 percent of those expressing interest).¹⁰

Nearly all of the individuals expressing interest verbally consented to participate in the project (26,162 individuals). Only after verbal consent did Tax Professionals treat participants differently based on randomly-assigned group. Participants did not formally sign the consent form until the end of the interview, but only a very small number left before doing so. We found no significant difference by treatment status in attrition rates for finishing the office interview.

The last column in Table I reports the percentage of each group for whom we received a paper copy of the consent form. Some tax professionals mistakenly sent the signed copies of the consent forms home with the study participants, and we are prohibited from matching outcomes without proof of a signed consent form. As a result, we had to exclude some individuals who initially consented to participate. For our sample of dependents, differences in consents received are not significant. For our sample of independents, differences are marginally significant at the 10 percent level. This may be due to the large sample and the fact that more printed material was

⁹ The dependent sample figures include both high school seniors, who are examined in this paper, and participants who were high school sophomores or juniors, who will be examined in future, separate work. We are unable to distinguish between these age groups until after the office interview is completed so they are grouped together in the Table I figures.

¹⁰ The primary reasons why some individuals did not qualify for the study was that they already had college degrees, or were not considered independent by federal aid standards and so would need information from other family members not present in the office in order to complete the FAFSA. Among those who qualified, tax professionals during focus groups suggested that about half of those that expressed interest were initially attracted to the \$20 discount, and the other half were interested because they wanted more information about college.

produced for treated participants, perhaps making it more likely that a few tax professionals came across treated consent forms more often than controls when reviewing what paper to keep and what paper to give to clients. Importantly, receiving a written consent depended on actions by the tax professional rather than the participant, and the reasons tax professionals and district managers gave for not submitting paper consent forms are not related to our outcomes of interest.¹¹ Nevertheless, to address the issue of selective participation further, we present results below that treatment and control groups have similar means across a wide range of observable characteristics. In the online appendix we also show similar results after dropping offices with significantly different treatment and control samples, after including office or tax professional fixed effects, and after excluding offices or tax professionals that filed more control consents than treated.

During the experiment, the software developed not only tracked completion of each question, but it also prompted and reminded tax professionals what questions they should ask at each point of the interview. H&R Block also monitored treatment fidelity through field visits. H&R Block received no reports of any serious deviation from the script from the field offices. If a problem arose, we immediately integrated new procedures and training modules to accommodate special circumstances.

Of the 4,187 individuals from the dependent sample with completed data (from Table I, 0.7536*5,556), 868 were seniors in high school, and this is our main dependent sample (the others were high school juniors and sophomores). Our independent sample of 15,874 individuals (from Table I, 0.770358*20,606) is further separated into those without prior college experience (9,228) and those with prior college experience (6,646). We examine these two groups separately because they differ substantially in experience with the college application process and in the

¹¹ In focus groups with tax professionals, they identified two main reasons why H&R Block central processing unit did not receive a written copy of the consent form. First, many tax professionals accidentally sent all of the written copies of the consent form home with the client. Second, many tax professionals filed the consent form with the tax documentation rather than submitting the form to H&R Block's central processing center. In both cases, we had little recourse in retrieving the consent forms; however, we were able to identify which tax professionals made these mistakes and train them so that they did not repeat the mistakes.

predicted impact of the treatments. Information on prior college experience was collected during the study's initial screening, prior to randomization. The information-only group is noticeably smaller as its main purpose was to detect differences in FAFSA submission rates compared to the Control and FAFSA assistance groups, not to detect small differences in college enrollment.¹²

Data on FAFSA Filing Status and College Outcomes

To study the effects of FAFSA filing and college outcomes, we linked our final sample to data from three sources: the U.S. Department of Education (DOE), the Ohio Board of Regents (OBR), and the National Student Clearinghouse (NSC). The DOE data cover the universe of all FAFSA filers, and we observe from it all participants' annual FAFSA submissions over the three years following the intervention. Thus, the DOE data is the source of our analysis on the impact of the treatments on FAFSA submission rates. The DOE data also enable us to observe the federal financial aid received by all participants. Aid receipt requires confirmation of college enrollment, so this outcome provides us with a combined indicator of enrollment and aid receipt. Since our intervention may have affected aid receipt without affecting enrollment or vice versa, we also want to look at the enrollment effects separately and thus focus on our other two data sources when investigating the impact of the treatment on college enrollment alone.

Our main outcome variable is an indicator for whether participants enrolled in college as indicated from the NSC or OBR data.¹³ The NSC data allow us to observe college program registration across the United States but only at institutions covered by the NSC repository. The NSC is a non-profit organization that provides national student degree and enrollment verification for schools, colleges, and employers, and for our analysis, NSC covers 92.3 percent

¹² With a control mean of 0.2, the sample size gives us about 80 percent statistical power to detect a 3 percentage point difference in FAFSA submission rates at the 5 percent significance level.

¹³ In an online appendix, we explore how the estimated effects differ according to which data sources are used to measure enrollment. This analysis shows similar results when using only NSC, NSC and OBR data together, and when adding the DOE data to measure the treatment effect of being enrolled and receiving aid.

of all enrollments in Ohio and North Carolina. In comparing the NSC sample of schools to the universe of colleges in the Integrated Postsecondary Education Data System (IPEDS), the list of schools that participate in federal student financial aid programs, vocational colleges are the most under-reported. The OBR data, which provides registration information on all public vocational colleges in Ohio, is a nice compliment to the NSC by partially addressing this hole (but not North Carolina). While the nation's largest for-profit colleges are included in the NSC sample, smaller for-profit colleges, particularly private vocational colleges, are under-reported in our measure of college enrollment. As long as these missing schools are eligible for federal financial aid programs, they will be captured in the results. A complete list of colleges that are not covered by the NSC measure appears in the online appendix. They constitute 7.7 percent of all enrollments in Ohio and North Carolina.

IV. EMPIRICAL FRAMEWORK

Data – Descriptive Statistics

In Table II, we report basic descriptive statistics for our three main samples of interest. For each group, we report the means for the control group and the differences (and their standard errors) with the treatment groups. Our algorithm for randomizing clients depended completely on the last two digits of the taxpayer's social security number, and the software automatically made the treatment assignment.¹⁴ As expected, observable mean characteristics between the control and treatment groups are generally balanced, and we find no evidence of significant differences between the control and treatment groups.

Among the sample of dependent participants, over 56 percent of the sample is female. The racial distributions are also similar across treatment groups with comparable proportions of

¹⁴ Tax professionals could not override the screen prompts that were dependent on treatment status, and did not know the nature of the treatment assignment algorithm. In focus groups, the tax professionals, confirmed that they did not know which group individuals had been assigned to until the software made the assignment, which occurred after the informed consent process.

white, black, and Hispanic participants. In the control group, 55 percent of participants were white and about 38 percent of participants were black. Among the information-only treatment group, the proportion of white participants was higher while the proportion of black participants was lower, but these differences are not statistically significant at the 5 percent level. The average age of the dependent sample was about 17.7 at the time of the interview across all three groups.¹⁵

Across the groups, about 85 to 88 percent of the dependent sample were high school seniors according to parents. The others had either graduated from high school or had left high school and completed a GED. While most parents identified their children as being high school seniors, we searched the NSC records to see if any of these participants had a history of previously taking a college course. In our control and FAFSA treatment groups, nearly 5 percent of parents reported that their child had previously enrolled in college. These enrollments could represent a single course at a campus or being in a dual enrollment program. About 41 percent of parents reported that their children would be targeting a bachelor's degree while 35 percent of parents reported their children's target degree would be an associate's degree. The remaining parents indicated their child would be targeting a professional certificate or indicated that they did not know. Families' average incomes were about \$23,000 while their taxable incomes (not shown) were near \$6,000.

For the dependent participant sample, we find no statistically significant differences between the control group and the FAFSA treatment group or between the control group and the information-only treatment group. Because of our sample sizes, we have sufficient power to identify even small differences in the groups. Hence our failure to find differences is an affirmation of our randomization.

¹⁵ For the dependent participant sample, about 58-63 percent of participants in the respective treatment groups had fathers and/or mothers with a high school level of education. For mothers, 26-30 percent had completed some college while 16-19 percent of fathers had completed some college. The rest of the parents' education levels were either unknown or junior high. There were no significant differences in parental education levels across treatment groups.

The rest of Table II shows the results for the independent adults with and without prior college experience. As with the dependent sample, there are very few differences comparing the control and treatment groups. There are, however, differences in means between independents with and without prior college experience, as is evident from comparing both control group means. About 64 percent of participants with prior college experience were female while about 58 percent of participants without prior college experience were female. Slightly more than 70 percent of independents without prior college experience were white, but for those with previous college experience the proportion was about 64 percent. Participants with previous college experience also had incomes that were about \$1000 to \$1500 more than those with no previous college experience.

Empirical Strategy

Because the proposed treatments were assigned using randomization, simple comparisons of participants in the various groups can identify the relative effects of the interventions. Our control group (i.e. those receiving only a brochure of basic information) is compared to our treatment groups. The “intent-to-treat” (ITT) effect can be estimated with the following regression:

$$(1) \quad y_i = \delta_0 + \delta_1 * FAFSA_i + \delta_2 * INFO_i + \varepsilon_i$$

where y is an outcome for individual i , $FAFSA$ represents whether H&R Block offered individual i the first treatment – assistance with completing the FAFSA and a personalized aid estimate, and $INFO$ represents whether H&R Block offered individual i the second treatment – an estimate of the amount of financial aid he or she is eligible for at area colleges but no help with the FAFSA form. Effectively, this analysis simply compares mean outcomes between treatment and control groups.¹⁶

¹⁶ We test the robustness of the main estimates by re-estimating the models with the inclusion of baseline covariates. These results are shown in the online appendix, and the main estimates are robust to including these controls.

Treatment-on-the-treated (TOT) effects can be calculated by dividing ITT effects on college enrollment by the treatment effect on FAFSA filing. Interpretation of these effects, however, depends on the extent to which FAFSAs were filed electronically from H&R Block or whether FAFSAs were mailed first to participants and then to the DOE. In the first case, filing is automatic, regardless of initial college-going interest. In the second, only those interested enough to follow through after being mailed the application do so. Since dependents were not usually at H&R Block offices with parents, we could not obtain signatures for them and therefore these participants were required to sign the FAFSA we mailed or a signature page and send the form to the DOE. In contrast, for most independent participants we were able to collect all information required to complete the FAFSA and obtain consent to file the application electronically. About half agreed to have their application submitted electronically, while the other half opted to have their application sent to them first.

V. RESULTS

Program Effects on FAFSA Submission

Table III shows our main results. The first panel reports treatment effects on dependent participants (mostly high school seniors with parents offered assistance in completing the FAFSA at H&R Block). The second panel shows effects for independents with no prior college experience (mostly individuals in their twenties with a high school degree and working). The third shows effects for independents with prior college experience (those currently in college or who dropped out before graduating). The results represent the model in equation (1); as shown in the online appendix, the main estimates are robust to the inclusion of baseline covariates.

Column 1 presents program impacts on the likelihood of submitting a FAFSA to the DOE for the school term immediately following the intervention. These data from the DOE cover the universe of FAFSA filers. We regress filing status on indicators for whether the participant was

exposed to simplification and information (the FAFSA treatment) or the information-only treatment using robust standard errors.¹⁷ Among dependents, 39.9 percent of the control group went on to file a FAFSA. In contrast, those who were offered help completing the form through our study were 15.7 percentage points more likely to file (column 1), which corresponds to a 40 percent increase (p-value<0.01). The requirement that both parent and dependent sign the FAFSA explains why the filing rate was not even higher among the treated. The application had to be first mailed to the dependent's household to be signed and then sent to the DOE. It is likely those more interested in college actually followed through with the process.

The information-only treatment did not have a substantial effect on aid application submission. Participants who received only customized information about their likely grant and loan eligibility relative to college costs were no more likely to file a FAFSA than the control group, though the small sample size of dependent children in this treatment group makes it difficult to rule out a possible effect for this group. However, we can rule out at the 5 percent significance level that the FAFSA assistance and information-only treatment effects are the same. There was a clear, large effect for those who received the FAFSA treatment.

For independent adults without prior college experience, the fraction who filed a FAFSA among the control group was, not surprisingly, smaller than that among dependents transitioning out of high school. 16.1 percent of the control group of independents without prior college experience filed the aid application. The FAFSA treatment effect on filing, however, was very large: a near tripling of the FAFSA submission rate to the DOE, from 16.1 percent to 42.8 percent. Interestingly, filing rates were much higher for those who agreed to have H&R Block submit for them. For those who agreed, the filing rate was 87.2 percent (not 100 percent due to the need for additional information that our Call Center was unable to get). For those who opted instead to first have their FAFSA sent to them, the filing rate was 16.5 percent. Of course, independents choosing the electronic option may have been more interested. Conditioning on

¹⁷ Our results are robust if we cluster our standard errors at the level of the tax professional or tax office.

self-reported interest in college, those opting to be mailed the paper FAFSA submitted their application to the DOE at a rate of 26.9 percent which was about the same for those choosing electronic submission. Meanwhile, the information-only treatment had essentially no impact on filing.

The FAFSA filing rate for independents with prior college experience in the control group was 32.0 percent. This rate rose by 19.5 percentage points for the FAFSA treatment group, to 51.5 percent. The fraction filing among this treated group opting to file electronically was 84.2 percent compared to 15.8 percent for those opting to receive the application first before submitting to the DOE. As with the other samples, however, the information-only treatment appears to have had no effect on filing status.

Program Effects on College Enrollment and Pell Grant Receipt

Column 2 of Table III shows the estimated Intent-to-Treat (ITT) effects on college enrollment during the year immediately after participation in the program. Enrollment is measured as a new college program registration between April 2008 and March 2009, either in the OBR or NSC data. The FAFSA treatment effect on dependent participants is substantial: College enrollment increased by 8.1 percentage points, from 34.2 percent among the control group to 42.3 percent among the treated, or a relative increase of about 23.7 percent ($p = 0.019$). Column 3 indicates an equally striking gain to the fraction of treated participants who received Pell Grants using DOE administrative data. Pell Grant receipt within a year of treatment rose by 10.6 percentage points, from 29.6 percent to 40.2 percent ($p = 0.002$). The higher estimated effect may imply that the program increased aid receipt among those who would have gone to college regardless of treatment, but the estimate is not precise enough to rule out only enrollment effects (to receive a Pell, a student must have his or her college registration verified). Note that these ITT effects suggest large TOT effects. If the program impact on college enrollment only occurred through FAFSA filing, the results suggest that more than half of the dependent sample

induced to file ended up in college (0.081/0.157). An explanation for these large effects may be that the FAFSA treatment for dependents involved mailing complete or near-complete FAFSAs only to households. FAFSAs were not actually filed unless applicants followed up by mailing these forms to the DOE.

Table III also indicates substantial treatment effects among independent participants with no prior college experience. Within a year after offering help to complete the FAFSA, college enrollment rose 1.5 percentage points, from 9.5 to 11.0 percent ($p = 0.026$). The fraction of college students who received Pell Grants rose even more, from 11.1 percent to 14.1 percent ($p < 0.001$). The control group sample in Column 3 is slightly higher than in Column 2 because of measurement error or because of the increased coverage of institutions in the DOE data.¹⁸ The higher estimated impact ($p = 0.057$) in Column 3 suggests that FAFSA assistance helps students already intending to go to college to receive financial aid. The online appendix shows treatment effect estimates for subgroups. In general, effects are larger for those who say initially they are very interested in college, but not significantly different across race and sex. The sub-group estimates, however, are underpowered and imprecise.

We find no enrollment effects among independents with previous college experience, but we expected this, since many in this group are already enrolled or intending to complete an unfinished program. Our interest in looking at these individuals is primarily to explore whether the intervention increased financial aid receipt. The results provide some evidence in favor of this hypothesis, and they are consistent with the higher Pell Grant receipt effects estimated for the other samples. Overall, the fraction who received Pell Grants among FAFSA treatment participants with prior college experience is 1.7 percentage points higher than those in the control group ($p = 0.101$). Conditioning on going to college, FAFSA filing among this group rose from 79.7 percent to 86.1 percent ($p = 0.001$), and Pell Grant receipt rose from 59.4 percent to 64.0 percent ($p = 0.093$).

¹⁸ While the DOE data is more likely to cover for-profit and vocational colleges eligible for federal financial aid, it will miss students who did not submit the FAFSA and qualify for the Pell Grant.

Our main analysis is limited to a very small number of pre-specified questions: 1) Does FAFSA filing increase with FAFSA or information treatments? 2) Does FAFSA treatment increase college enrollment for dependents or independents with no prior college, and 3) Does FAFSA treatment increase financial aid receipt for those already going to college? To address multiple testing concerns, we adopt a sequential approach, with two treatments (information only and FAFSA) and two samples (dependents and independents without prior college experience). In regards to the first question, the information-only treatment shows no signs of successfully boosting applications for either sample. Because of this, we drop the information treatment case from the rest of our analysis and focus only on the FAFSA treatment relative to the control group. Since the FAFSA treatment increases the number of FAFSAs filed almost by definition, it is not surprising that the estimated p-values for these effects are less than 0.001 for all samples. For participants agreeing to have H&R Block file the form on their behalf, the effect is virtually automatic. For other cases, greater FAFSA filing merely confirms that participants mailed a complete or near-complete FAFSA with a pre-paid envelop were more likely to submit the application to the DOE than if left on their own to apply. This, of course, does not guarantee that the treatment impacts enrollment, but it is likely a necessary condition. We therefore do not believe that the FAFSA filing outcome should be considered together with the college enrollment outcome when considering spurious effects.

Turning to the second question of whether the FAFSA treatment increases college enrollment, we test effects for two samples (dependents and independents without prior college experience). The probability of finding at least one significant effect when in fact there are none (the familywise error rate) is 9.8 percent, assuming a Type I error rate for each test of 5 percent ($1-(1-0.95^2)$). The (relatively low-powered) Holm-Bonferoni method controls the familywise error rate when both or either null hypotheses are true. Applying this method, we reject that the estimated college enrollment effects are spurious (the lowest p-value of 0.019 is less than $0.05/2$ and the second lowest p-value of 0.026 is less than $0.05/1$).

Looking at the third question of whether the FAFSA treatment increases Pell Grant aid receipt, we cannot answer the question directly using the samples of dependents or independents without prior college experience since aid receipt depends on college enrollment. We can, however, look at the sample of independents with some prior college since we estimate (and expected) no enrollment effects. This sample provides some marginal evidence of aid receipt among college-going. As a further test on whether the FAFSA treatment increases aid receipt independently of enrollment, note that combining the entire sample to test whether the Pell Grant receipt effect is larger than the enrollment effect leads to a p-value of 0.018.

Program Effects on Type of College Enrollment

Table IV focuses on NSC college enrollment outcomes (using NSC data only) to examine whether the FAFSA treatment increases particular types of attendance. For both dependents and independents without prior college, the treatment effect on enrollment occurred mostly from increases in public college enrollment. Public college enrollment rises 6.5 percentage points (p-value = 0.052) for the dependent sample, compared to 1.9 percentage points at private colleges (p-value = 0.226). Among independents without prior college, differences in means between the controls and treated only arise when looking at public college attendance. Correspondingly, we find no treatment effects on going to for-profit colleges.

For dependent students, we also find a doubling in the rate of attendance at selective colleges for those who received the FAFSA treatment. Many selective colleges require admissions applications by a specific date in the late fall or early winter; however, the particularly selective colleges (e.g. Ohio University) which explain much of the treatment effect had rolling application deadlines. Individuals could apply to these colleges in the middle of tax season during 2008. Table IV also shows that most of the increase in attendance rates comes from full-time attendance, especially for dependents. Effects appear to be spread similarly

between two-year and four-year programs. Not surprisingly, they occur from higher in-state enrollment as opposed to out-of-state enrollment.

Program Effects on Aid Amounts and Submission Date

In Table V, we use the DOE administrative data to examine the effects of FAFSA treatment on the specific type and amount of financial aid received. The first row of outcomes replicates estimates from Table III showing substantial gains to Pell Grant receipt using DOE administrative data. These results translate into an average increase in Federal grant aid of \$766 for dependents (from \$2,360 to \$3,126) and an average increase of \$173 among independents without prior college experience (from \$815 to \$988). These treated participants also experience an increase in federal loan receipt: dependents are 17.7 percent more likely to receive loan aid, and independents are 13.9 percent more likely, although these effects are somewhat imprecise.

For many states and institutions, there are binding deadlines for applying for financial aid. In Table V, we also compare the timing of FAFSA applications among filers. Given that there was a treatment effect on FAFSA filing, it is somewhat difficult to interpret these results. The estimated difference in the time to file is a weighted average of the effect of the program on filing timing for participants who would have filed *regardless* of the experiment and the timing of participants who were newly *induced* to file because of the program and would not have filed otherwise. If the timing of new-filers is slower than the average participant, then the comparisons would be biased downward. However, the timing results reinforce the idea that the FAFSA intervention accelerated the aid application submission process. Among dependent students in the control group, the average filing date was around May 1. Participants in the treatment group filed their FAFSAs almost one month (29 days) earlier. For independent participants without prior college experience, those treated filed FAFSAs more than 2 months earlier than the control group.

Retention Effects

One concern with nudging individuals into benefit programs is that some may not actually benefit. A nudge that influences consequential long-term outcomes, positively or negatively, suggests the reverse possibility too: not nudging may make some worse off. An important consideration to note is that we helped with financial aid applications but not with actual college applications (another seemingly small obstacle that may inhibit individuals from enrolling). Compliers therefore had to take at least some initiative. Most North American papers suggest significantly positive and increasing returns to college for students at the margin of going (e.g. Hout 2012, Card 1995, Card and Lemieux 2005, Carneiro and Lee 2011, Jepsen, Troske, and Coomes 2009, and Oreopoulos and Salvanes 2011).

While we have neither statistical power nor consent (nor data) to estimate FAFSA treatment effects on long term earnings, we can look at college persistence as evidence whether application assistance does more than nudge individuals into college who then quickly dropout within the first year. Tables VI and VII examine if the FAFSA treatment effects on enrollment in the first year following the experiment carry over into subsequent years using NSC and DOE data respectively.¹⁹ Our NSC data include college registration outcomes up until December 2010, almost three years after participants were invited to participate while visiting H&R Block (in January to April, 2008). The first row in Table VI shows similar estimates of FAFSA treatment effects on college enrollment in the first year of the experiment but using only NSC data instead of NSC and OBR data combined (OBR data on enrollment after three years will not be available until 2013). Results are similar to Table III, both for the dependent sample and independent sample without prior college experience.

The second and third rows of Table VI look at whether FAFSA treatment sped up college entry. The rows show effects on college attendance beginning in the second or third year of the experiment respectively. The FAFSA treatment effect on whether dependents and independents

¹⁹ The models with the inclusion of baseline covariates are shown in the online appendix. The results do not change.

first enter college in the second year following the experiment is negative and marginally significant for the dependent sample, suggesting that the program sped up college enrollment for some who would have entered later. The estimated effect on first entering college in the third year following the experiment is about zero for both groups. The effect on ever enrolling in college during the three years following the experiment is the sum of these three effects: a 4.8 percentage point increase for dependents and 0.9 percentage point increase for independents. The dependent effect is imprecisely estimated and no longer significantly different from zero.

Given possible second year entry effects, our best measure of persistence is an indicator for whether an individual entered college in the first two years of the experiment and stayed in college for two consecutive years. Row 6 of Table VI shows that dependents are 8 percentage points more likely persist compared to the control group's consecutive college enrollment rate of 28 percent. The higher persistence than initial enrollment effect seems odd, given that persistence is conditional on enrollment. If dropout rates after first year for treated dependents were the same to what they were for controls, we would have expected the persistence effect to fall by 37 percent.

One explanation is that virtually every dependent induced to enter college in first year stayed on into second and virtually every dependent induced to enter college earlier would have dropped out otherwise (since the first year entry effect is the same as the persistence effect and the second year entry effect is negative). Research by Adelman (2006) supports this possibility in concluding that delayed entry into college reduces students' educational attainment. While we only examine enrollment patterns up for three years following the FAFSA intervention, our results are consistent with those of Adelman (2006) suggesting that delayed enrollment reduces attainment.

Independents in the FAFSA treatment group are also more likely to remain enrolled in college over two years (11.2 percentage points compared to 10.0 percentage points for the control group). These results translate into increases in total years in college over the three years

of data of 0.19 years and 0.03 years for the dependent and independent samples respectively. The higher point estimates on retention effects compared to overall enrollment effects may suggest compliers of the FAFSA treatment are relatively more committed to completing a program once enrolled, or that the assistance help attendees receive aid over multiple years. Some caution may be in order since the effects are observed after three years, and control group students may eventually catch up to their counterparts in the treatment. However, given the magnitude of the effect and the prior research, the results are certainly consistent that the intervention led to long-run effects on attainment.

Table VII presents similar results using DOE data on subsequent Pell Grant receipt instead of NSC data on college enrollment. Dependents assigned to the FAFSA treatment group were 10.6 percentage points more likely to receive a Pell in the first year following the experiment but 4.6 percentage points less likely to first receive one in the second year ($p = 0.057$). This pattern, also in Table VI, suggests assistance in completing the FAFSA may speed up college-going outcomes. In addition, the fraction of participants that ever received a Pell over three years following the experiment is 4.9 percentage points higher for dependents in the main treatment group ($p = 0.168$) and 2.2 percentage points higher for independents in the treatment group ($p = 0.022$) compared to those among the controls. We also find significant FAFSA treatment effects on consecutive Pell Grant receipt. Dependents are 36 percent more likely to receive a Pell over two consecutive years from FAFSA assistance compared to those in the control group. The total number of Pell Grants received over the three year period is higher for both dependents and independents provided FAFSA assistance.

VI. CONCLUSION

The results of the H&R Block FAFSA experiment demonstrate strong effects from providing information about aid eligibility and offering personal assistance to complete a more

streamlined aid application. The FAFSA treatment substantially increased college financial aid applications, improved the timeliness of aid application submission, increased the receipt of need-based grant aid, and ultimately increased the likelihood of college attendance and persistence. Students just graduating from high school whose parents received the assistance saw an 8 percentage point increase in college enrollment the following year. Independents without prior college experience saw a 2 percentage point increase. While there is some evidence that the enrollment effects came as a result of convincing students who would have delayed enrollment to enroll immediately, we find that both dependents and independents without prior college experience had higher educational attainment when measured three years after the intervention. Non-traditional students who had already spent time in college were not more likely to enroll in college, but were more likely to receive financial aid. Providing accurate grant and loan eligibility estimates, however, had no impact on FAFSA filing, and thus did not likely affect college enrollment.

The effects of the FAFSA treatment are large, especially relative to the intervention's low marginal cost. The treatment of providing FAFSA assistance took 8 minutes, on average, and cost about \$3 per participant for tax professional training and time. Software installation, maintenance and printing materials added roughly another \$15 per participant. The largest costs to the program were from call center support (\$30 per participant) and participation incentives (\$20 to participants and up to \$20 to tax professionals).²⁰ These costs would likely fall significantly in a more automated and/or non-research setting. Even at \$88 per participant, this translates to a cost of about \$1,100 per dependent induced to enroll in college and \$5,833 per independent induced to enroll in college in the first year following the experiment. We may also wish to count the additional cost from higher aid payments: \$375 on average per dependent or \$3,826 on average per dependent induced to attend college, and approximately \$100 on average per independent or \$4,157 on average per independent. Over two years of college, this amounts

²⁰ There is also the cost in aid to consider from a redistributive perspective: \$375 on average per dependent (\$3,826 on average for compliers), and approximately \$100 on average per independent (\$4,157 on average for compliers).

to a total cost of about \$8,750 and \$14,150 for dependent and independents respectively. Returns to college among those who enrolled as a result of the treatment would have to be at least as large as this to consider the program cost effective.

Personal assistance in completing the FAFSA makes the process more visible, simple, informative, and encouraging. Offering this assistance immediately after completing a tax form speeds up the process, makes it more convenient, and eliminates the need to ask many not easily-answerable questions. The FAFSA Experiment explores whether offering personal assistance while transferring data directly from the tax return on many of the more difficult-to-get questions on the FAFSA makes the difference between some individuals going to college or not, but was not designed to distinguish which mechanisms played the greatest role. We hope future research can shed additional light on this issue. We do, at least, reject that information alone on aid eligibility increases FAFSA applications, though perhaps providing information earlier (i.e. when the student is a high school freshman or sophomore) would generate larger effects.

One key question of interest is whether our results would have occurred through form simplification alone, without face-to-face assistance. Venegas (2006) describes student frustration from having to pause and revisit the online FAFSA multiple times:

“...at first I had to go on-line to get a PIN [personal identification number] for myself. Then later I went back to fill out my FAFSA. When I was at the end of the form, I saw that I had to get a PIN for my parents... I got a PIN for my parents and then I went back to complete the form... then I had to go back again and look at my SAR [Student Aid Report]” (p. 9).

Treated participants of our study avoided the PIN process altogether by having H&R Block submit electronically or from submitting a paper application instead.

The Department of Education has made some headway into simplifying the existing online FAFSA, including introducing skip-logic to minimize the number of questions and allowing applicants and parents to import IRS income tax data (depending on some criteria). Is

this enough to remove application barriers to college? Beshears et al. (2006b) provides evidence that simplification on its own can increase program take-up (of corporate savings plans), but other evidence suggests a role for face-to-face communication. No amount of simplification will help if individuals do not actually access the form. Kinchelov and Brown (2005), for example, find that 49 percent of parents with eligible children for medical insurance (Medi-Cal) did not sign-up because they did not know about the program or because they believed their child was ineligible. Even those aware of a program must find time to complete the application. Koehler and Poon (2005) find that people regularly overestimate their likelihood of completing a task, and that the strength of one's intentions plays little role in actual completion. Similarly, Mullainathan and Shafir (2010) find that 90 percent of unbanked individuals provided a referral letter and instructions to open up a bank account reported thinking they would follow through, but only 50 percent actually did. Enrollment was 10 percentage points higher for a random subset of attendees given the opportunity to complete the application with personal assistance at the workshop location. The effects from face-to-face assistance and application simplification may interact, making it easier to offer to help complete an application “now.” Without transferring data directly from the tax return to the FAFSA, for example, our treatment would have taken much longer.

Our findings suggest many other opportunities beyond the FAFSA for increasing participation in programs that require filling out forms to become eligible. Offering immediate personal assistance to complete a form quickly may help some obtain a bank account, become insured, receive unemployment insurance, set up an education savings account, register to vote, start a business, claim a patent, become a citizen, or get a job. As with the FAFSA, the eligibility processes associated with many of these outcomes cannot easily be simplified further. Personal assistance may provide a cost-effective way to further encourage individuals and increase participation.

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Table I. Consent, Exit, and Processing Rates by Treatment Status

	1	2	3	4	5	6	7	
	Selection rates based on last two digits of SSN	Initial Screening Qualification (number)	Expressed Interest <i>[Fraction who Initially Qualified (column 2)]</i>	Final Qualification <i>Sample Size</i>	Accepted and Gave Consent	Assignment to Treatment or Control Group Occurs	Finished Office Interview <i>Fraction who Initially Consented (column 5)</i>	Analysis Sample with Complete Data
A. DEPENDENT SAMPLE								
Control Group	46%	6,438	3,422 [0.531]	2,659 [0.413]	2,593 [0.403]		0.993	0.751
FAFSA Treatment and Information-Only Groups	54%	7,510	3,846 [0.512]	3,034 [0.404]	2,963 [0.395]		0.993	0.756
Full Sample	100%	13,948	7,268 [0.521]	5,693 [0.408]	5,556 [0.398]		0.993	0.754
F-test p-value (attrition rates are the same across samples)							0.798	0.640
B. INDEPENDENT SAMPLE								
Control Group	46%	25,216	12,988 [0.515]	9,440 [0.374]	9,388 [0.372]		0.990	0.763
FAFSA Treatment Group	46%	25,493	13,284 [0.521]	9,654 [0.379]	9,620 [0.377]		0.992	0.777
Information-Only Treatment Group	8%	4,377	2,238 [0.511]	1,608 [0.367]	1,598 [0.365]		0.988	0.775
Full Sample	100%	55,086	28,510 [0.518]	20,702 [0.756]	20,606 [0.374]		0.991	0.770
F-test p-value (attrition rates are the same across samples)							0.141	0.059

Notes: The dependent sample figures includes both high school seniors and recent graduates, who are examined in this paper, as well as participants age 15-17, who will be examined in future work (they were not old enough to have enrolled in college yet). The independent sample analyzed in this paper includes both those with and without prior college experience. To initially qualify for this study, families had to have an AGI less than \$45,000 and a family member between the ages of 15 and 30 who did not already have a bachelor's degree. After asking whether these potentially eligible families were interested in learning more about college (the column labeled "Expressed Interest"), the tax professional posed additional questions to check for eligibility and determine final qualification (column labeled "Final Qualification"). Nearly all of these participants agreed to give consent (column labeled "Accepted and Gave Consent"). Among the group that gave consent (column 5), individuals were randomized into treatment and control groups based on the last two digit of SSN and then completed the office interview (column labeled "Finished Office Interview"). The column labeled "Analysis Sample with Complete Data" reports the percentage of each group for whom we have complete survey, tax, and FAFSA filing data. In order for the data to be complete, a paper consent form had to be sent via snail mail to the central project office by the tax professional. The three analytic samples examined in this paper are: 868 dependent children in grade 12 (after dropping high school juniors and sophomores), 9,228 independent students with no prior college experience, and 6,646 independent students with prior college experience (for a total of 15,874 independents, which equals 20,606 (column 5) * 0.770358 (column 7)). The F-test tests that the attrition rates are equal across the samples.

Table II. Mean Characteristics of Control Group and Differences between Treatment and Control Mean Characteristics

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Dependent Participants			Independent Participants with No Prior College Experience			Independent Participants with Prior College Experience		
	Control Mean	FAFSA Treatment Difference	Info Treatment Difference	Control Mean	FAFSA Treatment Difference	Info Treatment Difference	Control Mean	FAFSA Treatment Difference	Info Treatment Difference
Female	0.560	0.019 (0.035)	0.015 (0.061)	0.575	-0.003 (0.011)	-0.031 (0.020)	0.638	-0.002 (0.012)	-0.028 (0.023)
White	0.553	0.004 (0.035)	0.097 (0.059)*	0.703	0.002 (0.010)	0.001 (0.018)	0.653	-0.014 (0.012)	0.005 (0.023)
Black	0.379	0.013 (0.035)	-0.079 (0.057)	0.246	0 (0.009)	-0.012 (0.017)	0.285	0.016 (0.012)	0.003 (0.022)
Hispanic	0.023	-0.005 (0.010)	0.002 (0.019)	0.024	-0.001 (0.003)	0 (0.006)	0.023	0 (0.004)	-0.003 (0.007)
Age	17.713	0.029 (0.035)	0.050 (0.051)	25.911	-0.034 (0.067)	-0.191 (0.124)	26.207	0.147 (0.072)**	-0.151 (0.132)
Never in College	0.965	0.015 (0.012)	-0.002 (0.023)	0	0	0	1	0	0
Married				0.131	-0.002 (0.007)	-0.021 (0.013)	0.128	-0.005 (0.008)	-0.022 (0.015)
Single				0.800	0.006 (0.009)	0.019 (0.016)	0.803	0 (0.010)	0.031 (0.018)*
Divorced or Separated				0.069	-0.005 (0.005)	0.002 (0.010)	0.069	0.005 (0.007)	-0.009 (0.011)
Target Degree Would Be Bachelor's	0.412	-0.015 (0.035)	-0.025 (0.060)	0.272	0.004 (0.010)	0.028 (0.018)	0.425	-0.009 (0.013)	0.012 (0.024)
Target Degree Would Be Associate	0.354	-0.018 (0.034)	-0.017 (0.058)	0.488	-0.002 (0.011)	-0.033 (0.020)	0.476	0.009 (0.013)	0.009 (0.024)
Target Degree Unsure	0.234	0.033 (0.031)	0.041 (0.054)	0.239	-0.001 (0.009)	0.004 (0.017)	0.099	0 (0.008)	-0.022 (0.013)*
Very interested in college	0.746	-0.013 (0.031)	0.029 (0.052)	0.510	0.006 (0.011)	0.030 (0.020)	0.655	0.004 (0.012)	0.004 (0.023)
Adjusted Gross Income	\$23,211	381 (816)	-702 (1402)	\$16,404	-226 (210)	-587 (379)	\$17,801	98 (254)	-343 (457)
Observations	398	390	80	4117	4389	722	3044	3085	517

Notes: Dependent students are typically under the age of 24 and financially dependent on their parents. Most dependent participants in this sample are high school seniors. Independent participants are over the age of 24 or married, had a child, a veteran, or an orphan. "Prior college experience" is defined from surveying participants.

Table III. Summary of the Results

	Outcome during first year following experiment		
	(1)	(2)	(3)
	Filed FAFSA (Based on DOE data)	Attended College (Based on NSC and OBR data)	Attended College and Received Pell Grant (Based on DOE data)
<u>Dependent Participants</u> (N=868)			
Control Group Mean	0.399	0.342	0.296
FAFSA Treatment Effect	0.157 (0.035)***	0.081 (0.035)**	0.106 (0.034)***
Info Treatment Effect	-0.012 (0.060)	-0.004 (0.058)	0.004 (0.056)
<u>Independent Participants, No Prior College</u> (N=9,228)			
Control Group Mean	0.161	0.095	0.111
FAFSA Treatment Effect	0.267 (0.009)***	0.015 (0.007)**	0.030 (0.007)***
Info Treatment Effect	-0.019 (0.014)	0.003 (0.012)	-0.016 (0.012)
<u>Independent Participants, Some Prior College</u> (N=6,646)			
Control Group Mean	0.320	0.263	0.209
FAFSA Treatment Effect	0.195 (0.012)***	-0.003 (0.011)	0.017 (0.011)
Info Treatment Effect	0.027 (0.023)	0.013 (0.021)	0.015 (0.020)

Notes: Treatment effects are mean differences between treatment and control groups (estimated using OLS). Robust standard errors in parentheses. DOE = Department of Education. NSC = National Student Clearinghouse. OBR = Ohio Board of Regents. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively. In the online appendix, we present the same models with the inclusion of baseline covariates, and the main estimates are robust to including these controls.

Table IV. Treatment Effects on Patterns of Attendance, First Year Following Experiment

<i>Dependent Variable</i>	Dependent Participants (N = 788)		Independent Participants with No Prior College Experience (N = 8506)	
	(1) Control Mean	(2) FAFSA Treatment	(3) Control Mean	(4) FAFSA Treatment
Attended Public College	0.294	0.065 (0.033)*	0.070	0.011 (0.006)*
Attended Private College	0.040	0.019 (0.015)	0.023	0.001 (0.003)
Attended Four-year Campus	0.158	0.037 (0.027)	0.031	0.005 (0.004)
Attended Two-year Campus	0.176	0.047 (0.028)*	0.062	0.008 (0.005)
Attended Full-time	0.224	0.094 (0.032)***	0.049	0.008 (0.005)
Attended Part-time	0.111	-0.011 (0.022)	0.044	0.004 (0.005)
Attended In-State	0.302	0.081 (0.034)**	0.075	0.009 (0.006)
Attended Out-of-State	0.033	0.003 (0.013)	0.018	0.003 (0.003)

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status. Outcomes are determined using National Student Clearinghouse data only. Robust standard errors appear in parentheses. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Table V. Treatment Effects on Aid Receipt and FAFSA Filing, First Year Following Experiment

<i>Dependent Variable</i>	Dependent Participants (N = 788)		Independent Participants with No Prior College Experience (N = 8506)	
	(1) Control Mean	(2) FAFSA Treatment	(3) Control Mean	(4) FAFSA Treatment
Attended College and Received Pell Grant (Based on DOE data; sample is not conditional on enrollment)	0.296	0.106 (0.034)***	0.111	0.030 (0.007)***
Total Scheduled Amount of Federal Grants	2,360	766 (285.741)***	815	173 (53.915)***
Received Federal Student Loan	0.231	0.041 (0.031)	0.079	0.011 (0.006)*
Date of FAFSA Filing 2008 Conditional on Filing (in days)	May 1, 2008	-29.008 (11.228)**	July 5, 2008	-69.007 (7.480)***

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status. Outcomes are determined using U.S. Department of Education data only. Robust standard errors appear in parentheses. Total Scheduled Amount reflects the actual amount of money transferred to schools as of March 2009. This may differ from the actual payments if students withdraw from school or transfer or if payments for a spring term have not yet been transferred to the students' schools. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Table VI. Treatment Effects on Enrollment and Retention during Three Years Following Experiment

	Dependent Participants (N = 788)		Independent Participants with No Prior College Experience (N = 8506)	
	(1) Control Mean	(2) FAFSA Treatment	(3) Control Mean	(4) FAFSA Treatment
Attended College within one year after experiment Apr 2008 - Mar2009	0.334	0.084 (0.034)**	0.093	0.012 (0.006)*
Attended College in second year after experiment Apr 2009 - Mar 2010	0.344	0.051 (0.034)	0.131	0.004 (0.007)
First Entered College in second year after experiment Apr 2009 - Mar 2010	0.110	-0.039 (0.021)*	0.074	-0.005 (0.006)
First Entered College in third year after experiment Apr 2010 - Dec 2010	0.038	0.003 (0.014)	0.032	0.001 (0.004)
Entered College in first, second, or third year after experiment Apr 2010 - Dec 2010	0.485	0.048 (0.036)	0.198	0.009 (0.009)
Enrolled in College for Two Consecutive Years, Apr 2008 - Dec 2011	0.280	0.080 (0.033)**	0.100	0.012 (0.007)*
Total Years in College, Apr 2008 - Dec 2011	0.947	0.191 (0.085)**	0.329	0.027 (0.016)*

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status. Enrollment is determined using National Student Clearinghouse data only. A student enrolled for two years entered either in the first year after the experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively. In the online appendix, we present the same models with the inclusion of baseline covariates, and the main estimates are robust to including these controls.

Table VII. Treatment Effects on Pell Grant Receipt during Three Years Following Experiment

	Dependent Participants (N = 788)		Independent Participants with No Prior College Experience (N = 8506)	
	(1) Control Mean	(2) FAFSA Treatment	(3) Control Mean	(4) FAFSA Treatment
Received Pell within one year after experiment Apr 2008 - Mar2009	0.296	0.106 (0.034)***	0.111	0.030 (0.007)***
Received Pell in second year after experiment Apr 2009 - Mar 2010	0.362	0.056 (0.035)	0.167	0.002 (0.008)
First Received Pell in second year after experiment Apr 2009 - Mar 2010	0.150	-0.046 (0.024)*	0.1	-0.009 (0.006)
First Received Pell in third year after experiment Apr 2010 - Dec 2010	0.063	-0.012 (0.017)	0.06	0.002 (0.005)
Received Pell in first, second, or third year after experiment Apr 2010 - Dec 2010	0.513	0.049 (0.036)	0.271	0.022 (0.010)**
Received Pell for Two Consecutive Years, Apr 2008 - Dec 2011	0.280	0.101 (0.033)***	0.130	0.009 (0.007)
Total Years Received Pell Apr 2008 - Dec 2011	0.967	0.230 (0.083)***	0.443	0.047 (0.018)***

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status. Pell Grant receipt is determined using Department of Education data. A student enrolled for two years entered either in the first year after the experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively. In the online appendix, we present the same models with the inclusion of baseline covariates, and the main estimates are robust to including these controls.

APPENDIX: SUPPLEMENTAL MATERIALS

Heterogeneous Enrollment Effects

In Appendix Table I, we explore whether the program had heterogeneous effects among participants. The first row again replicates estimated enrollment effects from Table III for both the dependent sample and independent sample with no college experience. The next rows present separate estimates by how participants responded to the pre-randomization survey about interest in college, reasons why some people don't go to college, race, and by gender and whether they chose a loan to receive an immediate tax rebate. Unfortunately, we lose considerable power when splitting our samples by these subgroups. The only two significant differences are for dependents responding to the college interest question (those very interested in college are more likely to enroll from receiving the FAFSA assistance) and for independents by race (African Americans are more likely to enroll than other treated participants). The point estimates are also larger for those who mention a need to work as the main reason why some do not go to college and for females.

Independent Sample Sensitivity Analysis

In the main paper, we noted a small, but a marginally significant difference in the number of consents received across treatment and control groups for the sample of independents (not the sample of dependents). This difference becomes more significant when focusing on our more key sample of independents with no prior college experience assigned to either the FAFSA treatment or control group. Among this sample, Appendix Table II shows in column 1, row 1, that we have consent to include in the analysis 51.6 percent from the FAFSA treatment compared to 48.4 percent from the controls. With this total sample of 8,506, we reject that the underlying

distribution of this sample is 50/50 (as it should be). Even if we added back 306 control participants from the missing consent sample to balance the sample and all of them filed a FAFSA, we would still estimate significant FAFSA treatment effects on filing. The fraction enrolled in college among the 306 disproportionately missing controls would have to be 60 percent higher than that among the observed control group (15.8 percent versus 9.9 percent) to end up with an insignificant enrollment effect on the independent sample with no prior college. For Pell Grant receipt outcomes, the 306 missing controls would have to be more than 3 times as likely to receive a Pell than the observed controls (39.7 percent versus 12.9 percent).

As we noted in the main text of the paper, one explanation for this difference is that more printed material was produced for treated participants. This may have made it more likely that a few tax professionals came across treated consent forms more often than controls when reviewing what paper to keep and what paper to give to clients. Importantly, receiving a written consent depended on actions by the tax professional rather than the participant, and the reasons tax professionals and district managers gave for not submitting paper consent forms are not related to our outcomes of interest.

To further examine the sensitivity of our results from possible selective participation, rows 2 and 3 show estimated treatment effects after dropping offices with significantly different treatment and control samples at the 10 and 15 percent levels of statistical significance respectively. In both cases the remaining samples are balanced and the FAFSA treatment effects on college enrollment and Pell Grant receipt are similar to our main results. We also find similar results after dropping participants from all offices from which we received more consents from treated participants than controls and from including office fixed effects (rows 4 and 5). In row 6 we drop the sample connected with specific tax professions within offices who delivered more

treated consents than control. The enrollment effects are now imprecise, but the Pell Grant receipt effects are similar to the main results and significant. This is also the case when including fixed effects for tax professionals.

Dataset and Control Sensitivity Analysis

Appendix Table III presents a sensitivity analysis from alternating how first-year college enrollments are determined. Our estimated enrollment effects presented in the paper use an outcome indicating whether individuals are recorded as registered in college either in the National Student Clearinghouse (NSC) or the Ohio Board of Regents (OBR) data. These estimates are shown again in Appendix Table III. Column 3 shows the baseline estimate for the dependent sample and in Column 8 shows that for the sample of independents without prior college experience. Column 1 shows the dependent estimates when classifying college enrollment based only on the NSC data. The results are very similar. Column 2 shows enrollment effects for dependents using only the OBR data and therefore only for the Ohio sample. The point estimate falls, though the estimate is too imprecise to statistically reject a zero effect or the same effect size as the NSC estimate. For independents without prior college experience, the estimated enrollment effects are similar and statistically significant at the 10 percent level whether using only the NSC data (1.2 percentage point increase) or OBR data (1.0 percentage point increase).

Columns 4 and 9 show estimated treatment effects on enrollment in the NSC or OBR data or aid receipt in the DOE data. As with the results from looking at Pell Grant receipt alone, the point estimates are significant, both for the dependent and independent samples. The results estimated with this broader measure of enrollment (i.e. using NSC, OBR, *and* DOE data) are

slightly larger than those estimated using only NSC data or NSC and OBR data. However, because being in the DOE data is conditional on submitting a FAFSA and getting a Pell Grant, which we know was affected by our treatment, this effect may be from a treatment impact on aid receipt, conditional on enrollment, or enrollment alone. Finally, the estimated NSC or OBR enrollment effects when adding a range of background controls, such as race, parental education, and family income (in columns 5 and 10), are not substantially different from the estimates without controls.

Sensitivity Analysis of the Results Controlling for Baseline Student Characteristics

Because the proposed treatments were assigned using randomization, simple comparisons of participants in the various groups can identify the relative effects of the interventions. For the sake of simplicity, we chose to present these straightforward findings (without covariates) in the paper. However, we have re-estimated the models with the inclusion of baseline covariates, and the main estimates are robust to including these controls. Appendix Table IV displays the models shown in Table III with the inclusion of baseline covariates. Similarly, Appendix Tables V.a and V.b show the re-estimated results from Table VI, and Appendix Tables VI.a and VI.b shows the re-estimated results for Table VII.

Appendix Figure I. Information and Aid Calculation Worksheet

PERSONAL AID CALCULATION

The first step in applying for financial aid is to fill out a form called the Free Application for Federal Student Aid or FAFSA. The government uses this form to determine how much financial assistance you may be eligible for.

This letter provides you with an estimate of how much financial aid you may be eligible for if you were to attend college either part-time or full-time next year. This estimate can help you plan for your college education.

GRANT/SCHOLARSHIP AID

in college grants per year based on the information we have from helping you complete your taxes and the formula the Department of Education uses.

Even better, this financial aid would not need to be repaid.

The following is a list of local colleges, the full and part-time tuition expenses, and estimates of the financial assistance you could get from your state or the federal government.

College	Full-Time		Part-Time	
	Tuition	Estimated State and Federal Aid*	Tuition	Estimated State and Federal Aid*

*The estimate of financial aid is based on information reported to your H&R Block Tax Professional. If some of the information needed for the formula was not available, this may affect the reliability of the estimate. Local colleges' financial aid departments can arrange receipt of aid provide the most accurate estimate of financial aid.

Please remember that eligibility for this type of financial aid is dependent upon the completion and submission of the Free Application for Federal Student Aid (FAFSA) form and selecting a college that is recognized by the federal government. Our estimates in this letter are based on the information we had available to us. The actual financial aid amount you receive could be higher or lower, depending on the rest of the information needed to complete the FAFSA.

LOAN AID

in Stafford student loans from the federal government.

You can use these loans to help pay for the costs of college that are not covered by other forms of aid. Although these loans must be repaid after graduating or leaving college, the government offers these at a very low interest rate making them especially helpful to many students. Given your information, it is likely that the federal government would even pay the interest on the loan for you while you are in college.

You may also be eligible for other aid in the form of grants, scholarships, and additional loans from some of the institutions that you may want to attend. Eligibility for these types of aid depends on various factors, which may include your financial need or your performance in high school. We encourage you to contact the admissions or financial aid offices of the schools that you may be interested in attending for further details.

We hope this information is helpful, and we thank you for your interest and participation in this program.

Appendix Table I. Sub-group Analysis of Treatment Effects on College Enrollment during First Year Following Experiment

	Dependent Participants (N = 788)		Independent Participants with No Prior College Experience (N = 8506)	
	(1) Control Mean	(2) FAFSA Treatment	(3) Control Mean	(4) FAFSA Treatment
<i>Sub-group category</i>				
Full-Sample	0.342	0.081 (0.035)**	0.095	0.015 (0.007)**
"Very Interested in College"	0.428	0.121 (0.041)***	0.140	0.018 (0.011)*
Not "Very Interested"	0.089	-0.012 (0.039)	0.048	0.010 (0.007)
Some Do not Go because Must Work	0.334	0.078 (0.039)**	0.094	0.019 (0.008)**
Other Reasons Why Some Do not Go	0.364	0.100 (0.074)	0.097	0.007 (0.011)
Took Loan to Receive Tax Rebate Immediately	0.316	0.093 (0.041)**	0.094	0.015 (0.008)*
Did not take loan	0.411	0.041 (0.065)	0.098	0.015 (0.013)
Female	0.381	0.110 (0.047)**	0.112	0.016 (0.009)*
Male	0.291	0.038 (0.050)	0.071	0.013 (0.009)
Black	0.377	0.060 (0.056)	0.116	0.037 (0.015)**
Not Black	0.320	0.094 (0.044)**	0.088	0.007 (0.007)

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status. Enrollment is determined using National Student Clearinghouse and Ohio Board of Regents data combined (similar to Table III, column 2). Sub-groups are classified using data collected at H&R Block offices. Robust standard errors appear in parentheses. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table II. Sensitivity Analysis of Independent Sample Without Prior College

	Outcome during first year following experiment			
	Fraction T&C and p-value that samples are balanced	Filed FAFSA (Based on NSC and OBR data)	Attended College (Based on NSC and OBR data)	Attended College and Received Pell Grant (Based on DOE data)
	(1)	(2)	(3)	(4)
Full Sample (N=8506)	0.516 / 0.484 p=0.003	0.267 (0.009)***	0.015 (0.007)**	0.030 (0.007)***
Offices without unbalanced T&C samples, p<0.10 (N=7,269)	0.507 / 0.493 p=0.227	0.266 (0.010)***	0.014 (0.007)**	0.033 (0.008)***
Offices without unbalanced T&C samples, p<0.15 (N=6,741)	0.505 / 0.495 p=0.387	0.270 (0.011)***	0.015 (0.007)**	0.034 (0.008)***
Offices with same or more control consents returned than treated (N=3,619)	0.457 / 0.543 p=0.000	0.254 (0.015)***	0.018 (0.010)*	0.042 (0.011)***
Full Sample with office fixed effects (N=8,506)	NA	0.265 (0.009)***	0.014 (0.007)**	0.030 (0.007)***
Tax professionals with same or more control consents returned than treated (N=4,403)	0.354 / 0.646 p=0.000	0.232 (0.014)***	0.010 (0.009)	0.022 (0.010)**
Full Sample with tax professional fixed effects (N=8,506)	NA	0.254 (0.011)***	0.010 (0.007)	0.027 (0.008)***

Notes: Treatment effects are mean differences between treatment and control groups (estimated using OLS). Robust standard errors in square parentheses. DOE = Department of Education. NSC = National Student Clearinghouse. OBR = Ohio Board of Regents. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table III: Sensitivity Analysis of Treatment Effects on First Year Enrollment with Alternative Data and Additional Controls

Data Used to Define Year 1 Enrollment	Dependent Participants					Independent Participants with No Prior College				
	NSC (1)	OBR (Ohio only) (2)	NSC and OBR (3)	NSC, OBR, and DOE (4)	NSC and OBR <i>With controls</i> (5)	NSC (6)	OBR (Ohio only) (7)	NSC and OBR (8)	NSC, OBR, and DOE (9)	NSC and OBR <i>With controls</i> (10)
FAFSA Treatment	0.084 (0.034)**	0.036 (0.032)	0.081 (0.035)**	0.095 (0.035)***	0.073 (0.032)**	0.012 (0.006)*	0.010 (0.005)**	0.015 (0.007)**	0.032 (0.008)***	0.014 (0.006)**
Female					0.081 (0.032)**					0.027 (0.007)***
Black					0.021 (0.033)					0.021 (0.008)**
Hispanic					0.059 (0.128)					-0.007 (0.022)
Age (years)					0.158 (0.021)***					-0.007 (0.001)***
Dad's graduated from college					-0.001 (0.044)					0.006 (0.009)
Mom graduated from college					0.120 (0.040)***					0.011 (0.008)
Took out loan to receive tax rebate immediately					-0.022 (0.035)					-0.004 (0.008)
"Very Interested" in college					0.356 (0.030)***					0.084 (0.007)***
Adjusted Gross Income (000's)					0.003 (0.001)**					0.001 (0.000)
Constant	0.334	0.205	0.342	0.384	-2.85	0.093	0.044	0.095	0.139	0.204
Observations	788	696	788	788	788	8,506	7,778	8,506	8,506	8,506

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status, with and without indicated control variables. Robust standard errors in parentheses. DOE = Department of Education. NSC = National Student Clearinghouse. OBR = Ohio Board of Regents. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively. Enrollment is determined using NSC data only, OBR data only, NSC and OBR combined or NSC, OBR and DOE combined as indicated.

Appendix Table IV. Sensitivity Analysis of Main Treatment Effects Shown in Table III Controlling for Baseline Student Characteristics

	Dependent Participants			Independent Participants No Prior College			Independent Participants Some Prior College		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Filed FAFSA	Attend College	Attend College & Received Pell Grant	Filed FAFSA	Attend College	Attend College & Received Pell Grant	Filed FAFSA	Attend College	Attend College & Received Pell Grant
FAFSA Treatment Effect	0.150 (0.031)***	0.074 (0.032)**	0.100 (0.031)***	0.265 (0.009)***	0.014 (0.006)**	0.029 (0.007)***	0.195 (0.012)***	-0.002 (0.011)	0.018 (0.010)*
Info Treatment Effect	-0.034 (0.057)	-0.028 (0.053)	-0.019 (0.053)	-0.023 (0.014)*	0.001 (0.012)	-0.018 (0.012)	0.026 (0.022)	0.014 (0.020)	0.015 (0.019)
Female	0.055 (0.031)*	0.083 (0.031)***	0.059 (0.030)*	0.065 (0.009)***	0.024 (0.006)***	0.072 (0.007)***	0.117 (0.012)***	0.026 (0.011)**	0.119 (0.010)***
Black	0.054 (0.032)*	0.009 (0.032)	0.033 (0.032)	0.041 (0.011)***	0.023 (0.008)***	0.040 (0.009)***	0.087 (0.013)***	0.026 (0.012)**	0.064 (0.012)***
Hispanic	0.053 (0.121)	0.073 (0.118)	0.116 (0.116)	-0.026 (0.028)	-0.008 (0.020)	-0.011 (0.021)	0.031 (0.040)	0.016 (0.037)	0.006 (0.033)
Age (years)	0.231 (0.022)***	0.161 (0.021)***	0.153 (0.020)***	-0.008 (0.001)***	-0.007 (0.001)***	-0.007 (0.001)***	-0.010 (0.002)***	-0.010 (0.002)***	-0.004 (0.002)**
Dad's graduated from college	-0.033 (0.042)	0.019 (0.042)	0.023 (0.042)	0.011 (0.013)	0.001 (0.009)	-0.003 (0.009)	-0.011 (0.013)	0.016 (0.012)	-0.014 (0.011)
Mom graduated from college	0.084 (0.036)**	0.116 (0.038)***	0.105 (0.037)***	0.015 (0.011)	0.010 (0.008)	0.011 (0.009)	0.022 (0.012)*	0.033 (0.012)***	-0.024 (0.011)**
Took out loan to receive tax rebate immediately	-0.010 (0.033)	-0.011 (0.033)	-0.016 (0.033)	-0.003 (0.010)	-0.004 (0.007)	0.002 (0.008)	0.003 (0.012)	-0.048 (0.012)***	-0.011 (0.010)
"Very Interested" in college	0.393 (0.032)***	0.350 (0.029)***	0.337 (0.027)***	0.165 (0.009)***	0.085 (0.006)***	0.093 (0.007)***	0.202 (0.012)***	0.144 (0.011)***	0.111 (0.010)***
Adjusted Gross Income (000's)	0.003 (0.001)**	0.003 (0.001)**	0.000 (0.001)	-0.002 (0.000)***	0.001 (0.000)**	-0.001 (0.000)***	-0.003 (0.001)***	0.000 (0.001)	-0.006 (0.000)***
Constant	-4.106 (0.390)***	-2.922 (0.366)***	-2.745 (0.351)***	0.264 (0.040)***	0.197 (0.029)***	0.203 (0.031)***	0.397 (0.056)***	0.410 (0.054)***	0.276 (0.050)***
Observations	868	868	868	9,228	9,228	9,228	6,646	6,646	6,646
R-Squared	0.240	0.190	0.176	0.150	0.033	0.059	0.125	0.039	0.087

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status with indicated control variables. Robust standard errors in square brackets. DOE = Department of Education. NSC = National Student Clearinghouse. OBR = Ohio Board of Regents. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively. The “Filed FAFSA” results are based on DOE data. The “Attend College” results are based on NSC and OBR data. The “Attend College & Received Pell Grant” results are based on DOE data.

Appendix Table V.a. Sensitivity Analysis of Effects Shown in Table VI Controlling for Baseline Student Characteristics – Dependents

	DEPENDENT PARTICIPANTS						
	Attended college w/in one year after experiment, Apr 2008 – Mar 2009	Attended college in second year after experiment, Apr 2009 – Mar 2010	First entered college in second year after experiment, Apr 2009 – Mar 2010	First entered college in third year after experiment, Apr 2010 – Dec 2010	Entered college in first, second, or third year after experiment, Apr 2010 – Dec 2010	Enrolled in college for two consecutive years, Apr 2008 – Dec 2011	Total years in college, Apr 2008 – Dec 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
FAFSA Treatment Effect	0.080 (0.030)***	0.040 (0.031)	-0.047 (0.020)**	0.007 (0.013)	0.040 (0.032)	0.070 (0.030)**	0.169 (0.075)**
Female	0.081 (0.031)***	0.076 (0.032)**	-0.023 (0.021)	0.000 (0.014)	0.059 (0.033)*	0.107 (0.030)***	0.223 (0.076)***
Black	-0.002 (0.032)	0.039 (0.033)	0.018 (0.021)	-0.006 (0.014)	0.010 (0.033)	-0.002 (0.031)	-0.009 (0.078)
Hispanic	0.019 (0.118)	0.108 (0.122)	0.113 (0.095)	-0.037 (0.011)***	0.095 (0.117)	0.046 (0.120)	0.061 (0.265)
Age (years)	0.157 (0.021)***	0.106 (0.023)***	-0.002 (0.017)	-0.053 (0.023)**	0.102 (0.029)***	0.107 (0.020)***	0.294 (0.054)***
Dad's graduated from college	0.019 (0.042)	0.001 (0.045)	0.002 (0.030)	0.015 (0.020)	0.036 (0.045)	0.009 (0.043)	0.075 (0.106)
Mom graduated from college	0.115 (0.038)***	0.110 (0.039)***	0.052 (0.027)*	-0.001 (0.015)	0.166 (0.038)***	0.080 (0.037)**	0.298 (0.092)***
Took out loan to receive tax rebate immediately	-0.008 (0.033)	-0.053 (0.034)	-0.009 (0.023)	0.009 (0.014)	-0.008 (0.034)	-0.060 (0.033)*	-0.090 (0.082)
"Very Interested" in college	0.345 (0.028)***	0.241 (0.033)***	-0.012 (0.024)	-0.008 (0.017)	0.324 (0.036)***	0.228 (0.030)***	0.759 (0.074)***
Adjusted Gross Income (000's)	0.003 (0.001)**	0.004 (0.001)***	0.000 (0.001)	-0.001 (0.001)	0.003 (0.001)*	0.004 (0.001)***	0.008 (0.003)**
Constant	-2.850 (0.363)***	-1.845 (0.395)***	0.158 (0.302)	0.985 (0.405)**	-1.708 (0.520)***	-1.918 (0.346)***	-5.166 (0.946)***
Observations	868	868	868	868	868	868	868
R-Squared	0.185	0.117	0.019	0.023	0.154	0.124	0.162

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status with indicated control variables. Enrollment is determined using National Student Clearinghouse data only. A student enrolled for two years entered either in the first year after the experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one

year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table V.b. Sensitivity Analysis of Effects Shown in Table VI Controlling for Baseline Student Characteristics – Independent Participants, No Prior College Experience

	INDEPENDENT PARTICIPANTS, NO PRIOR COLLEGE EXPERIENCE						
	Attended college w/in one year after experiment, Apr 2008 – Mar 2009	Attended college in second year after experiment, Apr 2009 – Mar 2010	First entered college in second year after experiment, Apr 2009 – Mar 2010	First entered college in third year after experiment, Apr 2010 – Dec 2010	Entered college in first, second, or third year after experiment, Apr 2010 – Dec 2010	Enrolled in college for two consecutive years, Apr 2008 – Dec 2011	Total years in college, Apr 2008 – Dec 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
FAFSA Treatment Effect	0.012 (0.006)**	0.005 (0.007)	-0.004 (0.005)	0.001 (0.004)	0.009 (0.008)	0.012 (0.006)*	0.027 (0.015)*
Female	0.022 (0.006)***	0.057 (0.007)***	0.031 (0.005)***	0.017 (0.004)***	0.070 (0.008)***	0.046 (0.006)***	0.131 (0.016)***
Black	0.020 (0.008)**	0.025 (0.009)***	0.017 (0.007)**	0.005 (0.005)	0.042 (0.010)***	0.009 (0.008)	0.062 (0.020)***
Hispanic	-0.004 (0.020)	-0.013 (0.022)	0.001 (0.018)	0.009 (0.014)	0.005 (0.027)	-0.017 (0.020)	-0.018 (0.049)
Age (years)	-0.007 (0.001)***	-0.006 (0.001)***	-0.003 (0.001)***	-0.002 (0.001)***	-0.011 (0.001)***	-0.004 (0.001)***	-0.018 (0.003)***
Dad's graduated from college	-0.001 (0.009)	0.009 (0.010)	0.012 (0.008)	0.001 (0.005)	0.012 (0.012)	0.009 (0.009)	0.017 (0.022)
Mom graduated from college	0.012 (0.008)	0.027 (0.009)***	0.014 (0.007)**	0.005 (0.005)	0.031 (0.011)***	0.021 (0.008)**	0.059 (0.020)***
Took out loan to receive tax rebate immediately	-0.005 (0.007)	0.006 (0.008)	0.011 (0.006)*	0.003 (0.004)	0.009 (0.009)	0.004 (0.007)	0.008 (0.018)
"Very Interested" in college	0.081 (0.006)***	0.076 (0.007)***	0.025 (0.005)***	0.012 (0.004)***	0.118 (0.009)***	0.065 (0.006)***	0.214 (0.016)***
Adjusted Gross Income (000's)	0.001 (0.000)**	0.001 (0.000)**	0.000 (0.000)	0.000 (0.000)	0.001 (0.000)**	0.001 (0.000)**	0.002 (0.001)**
Constant	0.198 (0.029)***	0.195 (0.032)***	0.095 (0.025)***	0.058 (0.017)***	0.351 (0.038)***	0.111 (0.028)***	0.529 (0.072)***
Observations	9,228	9,228	9,228	9,228	9,228	9,228	9,228
R-Squared	0.031	0.032	0.012	0.006	0.051	0.025	0.043

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status with indicated control variables. Enrollment is determined using National Student Clearinghouse data only. A student enrolled for two years entered either in the first year after the

experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table VI.a. Sensitivity Analysis of Effects Shown in Table VII Controlling for Baseline Student Characteristics – Dependents

	DEPENDENT PARTICIPANTS						
	Received Pell w/in one year after experiment, Apr 2008 – Mar 2009	Received Pell in second year after experiment, Apr 2009 – Mar 2010	First received Pell in second year after experiment, Apr 2009 – Mar 2010	First received Pell in third year after experiment, Apr 2010 – Dec 2010	Received Pell in first, second, or third year after experiment, Apr 2010 – Dec 2010	Received Pell for two consecutive years, Apr 2008 – Dec 2011	Total years received Pell, Apr 2008 – Dec 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
FAFSA Treatment Effect	0.103 (0.030)***	0.051 (0.031)	-0.044 (0.023)*	-0.010 (0.016)	0.049 (0.031)	0.090 (0.031)***	0.216 (0.074)***
Female	0.059 (0.030)*	0.099 (0.032)***	0.031 (0.023)	0.021 (0.016)	0.111 (0.032)***	0.092 (0.031)***	0.224 (0.075)***
Black	0.033 (0.032)	0.085 (0.033)**	0.039 (0.025)	-0.016 (0.016)	0.057 (0.033)*	0.056 (0.032)*	0.099 (0.077)
Hispanic	0.116 (0.116)	0.068 (0.122)	-0.060 (0.057)	-0.060 (0.015)***	-0.004 (0.119)	0.063 (0.115)	0.031 (0.283)
Age (years)	0.153 (0.020)***	0.113 (0.022)***	0.009 (0.016)	-0.057 (0.024)**	0.105 (0.030)***	0.107 (0.020)***	0.303 (0.054)***
Dad's graduated from college	0.022 (0.042)	-0.053 (0.044)	-0.029 (0.032)	0.032 (0.026)	0.026 (0.044)	-0.039 (0.042)	-0.003 (0.101)
Mom graduated from college	0.104 (0.037)***	0.113 (0.039)***	0.030 (0.030)	0.020 (0.020)	0.154 (0.037)***	0.102 (0.038)***	0.284 (0.087)***
Took out loan to receive tax rebate immediately	-0.016 (0.033)	-0.015 (0.034)	0.001 (0.025)	0.024 (0.016)	0.010 (0.033)	-0.009 (0.033)	-0.009 (0.079)
"Very Interested" in college	0.337 (0.027)***	0.267 (0.032)***	0.022 (0.025)	-0.006 (0.019)	0.353 (0.036)***	0.247 (0.030)***	0.831 (0.073)***
Adjusted Gross Income (000's)	0.000 (0.001)	0.002 (0.001)	0.002 (0.001)**	-0.000 (0.001)	0.003 (0.001)**	0.001 (0.001)	0.002 (0.003)
Constant	-2.743 (0.351)***	-1.997 (0.387)***	-0.118 (0.282)	1.036 (0.420)**	-1.826 (0.531)***	-1.903 (0.352)***	-5.299 (0.956)***
Observations	868	868	868	868	868	868	868
R-Squared	0.176	0.127	0.020	0.026	0.184	0.116	0.170

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status with indicated control variables. Pell Grant receipt is determined using Department of Education data. A student enrolled for two years entered either in the first year after the

experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table VI.b. Sensitivity Analysis of Effects Shown in Table VII Controlling for Baseline Student Characteristics – Independent Participants, No Prior College Experience

	INDEPENDENT PARTICIPANTS, NO PRIOR COLLEGE EXPERIENCE						
	Received Pell w/in one year after experiment, Apr 2008 – Mar 2009	Received Pell in second year after experiment, Apr 2009 – Mar 2010	First received Pell in second year after experiment, Apr 2009 – Mar 2010	First received Pell in third year after experiment, Apr 2010 – Dec 2010	Received Pell in first, second, or third year after experiment, Apr 2010 – Dec 2010	Received Pell for two consecutive years, Apr 2008 – Dec 2011	Total years received Pell, Apr 2008 – Dec 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
FAFSA Treatment Effect	0.031 [0.007]***	0.004 [0.008]	-0.007 [0.006]	-0.001 [0.005]	0.024 [0.009]***	0.011 [0.007]	0.051 [0.017]***
Female	0.072 [0.007]***	0.108 [0.007]***	0.050 [0.006]***	0.026 [0.005]***	0.148 [0.009]***	0.097 [0.007]***	0.289 [0.017]***
Black	0.041 [0.009]***	0.048 [0.010]***	0.020 [0.008]**	-0.000 [0.006]	0.060 [0.011]***	0.033 [0.009]***	0.127 [0.022]***
Hispanic	-0.011 [0.021]	0.006 [0.025]	0.029 [0.022]	-0.007 [0.016]	0.011 [0.030]	-0.019 [0.021]	-0.010 [0.052]
Age (years)	-0.007 [0.001]***	-0.007 [0.001]***	-0.003 [0.001]***	-0.002 [0.001]**	-0.012 [0.002]***	-0.005 [0.001]***	-0.020 [0.003]***
Dad's graduated from college	-0.003 [0.009]	0.017 [0.011]	0.016 [0.009]*	0.012 [0.008]	0.024 [0.013]*	0.009 [0.010]	0.030 [0.024]
Mom graduated from college	0.011 [0.009]	0.013 [0.010]	0.005 [0.008]	0.007 [0.007]	0.023 [0.011]**	0.017 [0.009]*	0.044 [0.021]**
Took out loan to receive tax rebate immediately	0.002 [0.008]	0.011 [0.009]	0.013 [0.007]*	0.000 [0.006]	0.015 [0.010]	0.006 [0.008]	0.021 [0.019]
"Very Interested" in college	0.093 [0.007]***	0.084 [0.008]***	0.039 [0.006]***	0.011 [0.005]**	0.144 [0.009]***	0.068 [0.007]***	0.247 [0.017]***
Adjusted Gross Income (000's)	-0.001 [0.000]***	-0.001 [0.000]**	-0.001 [0.000]*	-0.001 [0.000]**	-0.002 [0.000]***	-0.001 [0.000]**	-0.003 [0.001]***
Constant	0.199 [0.031]***	0.241 [0.035]***	0.112 [0.028]***	0.102 [0.023]***	0.414 [0.041]***	0.159 [0.031]***	0.660 [0.077]***
Observations	9,228	9,228	9,228	9,228	9,228	9,228	9,228
R-Squared	0.058	0.057	0.020	0.007	0.093	0.049	0.088

Notes: Treatment effect estimates are from OLS regressions of the outcome dummy variables on FAFSA assistance treatment status with indicated control variables. Pell Grant receipt is determined using Department of Education data. A student enrolled for two years entered either in the first year after the experiment and stayed into the second year, or entered during the second year after the experiment and stayed into the third year. A student enrolled only for one year either entered in the first year after the experiment but not the second year, or entered during the second year but not the third. Single, double, and triple asterisks indicate statistical significance at the 10, 5, and 1 percent level, respectively.

Appendix Table VII. List of Colleges Reported in IPEDS but Not NSC in Ohio and North Carolina

Note: These schools account for 7.7 percent of all enrollments in Ohio and North Carolina.

ABC Bartending School	Choffin Career and Technical Center	Harrison College
ATS Institute of Technology	Cincinnati Academy - Paul Mitchell	Healing Arts Institute
Academy of Court Reporting and Technology	Cincinnati Christian University	Hebrew Union College-Jewish Institute
Accelerated Dental Assisting School of Adult Center for Education	Cisoria Academy of Cosmetology	Heritage Bible College
Adult and Community Education-Hudson	Cleveland Bartending School	Herzing University
Air Force Institute of Technology-Graduate	Cleveland Clinic Health System-School	High Point University
Akron CNC Training Center-LC	Cleveland Industrial Training Center	Hobart Institute of Welding Technology
Akron Institute of Herzing University	Cleveland Institute of Dental-Medical A	Hondros College
Akron School of Practical Nursing	Cleveland Institute of Electronics	Huron School of Nursing
Akron Testing Laboratory and Welding Science	Cleveland Institute of Music	IT Certification Institute LLC
Alexandria School	Cleveland Institute of Technology	Inner State Beauty School
Allegheny Wesleyan College	Cleveland Municipal School District Adult	Institute of Holistic Health Careers
American Air Conditioning Academy	Clip N Dales	Institute of Therapeutic Massage Inc
American Home Inspectors Training	College of Wilmington	International Academy of Hair Design
American Institute of Alternative Medicine	Columbiana County Career and Technical	International College of Broadcasting
American School of Technology	Community Services Division-Alliance	International Culinary Arts and Science
Antonelli College	Community Technology Learning Center of	James A Rhodes State College
Apex School of Theology	Computer Savvy	John Wesley College
Apollo Career Center	Creative Images Institute of Cosmetology	Johnson & Wales University-Charlotte
Art Academy of Cincinnati	Cut Beauty School	Kaplan Career Institute
Ashtabula County Joint Vocational School	Cuyahoga Valley Career Center	Kaplan College
Athenaeum of Ohio	DATS LLC-Dental Assistant School	Kaplan College-Charlotte
Auburn Career Center	Daoist Traditions College of Chinese Medicine	Kaplan College-Columbus Campus
Aultman College of Nursing and Health	David-Curtis School of Floral Design	King's College
Aveda Fredric's Institute	Daymar College	Knox County Career Center
Aveda Institute Chapel Hill	Dayton Barber College	Lees-McRae College
Aveda Institute Columbus	Dayton School of Medical Massage	Leons Beauty School Inc
Beckfield College	Delaware Area Career Center	Living Arts College
Blanchard Valley Academy of Massage	Dental Assistant Pro LLC	Livingstone College
Bradford School	Designer's Beauty Academy	Lorain County Joint Vocational School
Brookstone College	Diagnostic Imaging Tech Educ Center	MJS School of Technology
Brown Aveda Institute	Durham Beauty Academy	Madison Adult Career Center
Brown Mackie College-Akron	ETI Technical College	Mahoning County Career and Technical Center
Brown Mackie College-Cincinnati	Eastern Hills Academy of Hair Design	Medina County Career Center
Brown Mackie College-Findlay	Eastland-Fairfield Career and Technical	Mercy School of Nursing
Brown Mackie College-North Canton	Ehove Career Center	Methodist University
Buckeye Joint Vocational School	Empire Beauty School-Concord	Miami Valley Career Technology Center
Butler Tech-D Russel Lee Career Center	Empire Beauty School-Matthews	Miami-Jacobs Career College
CET-Durham	Empire Beauty School-Pineville	Miami-Jacobs Career College-Dayton
Cabarrus College of Health Sciences	English Nanny and Governess School	Miami-Jacobs Career College-Sharonville
Canton City Schools Adult Community Education	Fairview Beauty Academy	Miami-Jacobs Career College-Springboro
Career and Technology Education Centers	Fayetteville Beauty College	Miami-Jacobs Career College-Troy
Carnegie Institute of Integrative Medicine	Fortis College	Miller-Motte College-Cary
Carolina Academy of Cosmetic Art & Science	Fortis College-Columbus	Miller-Motte College-Fayetteville
Carolina Christian College	Fortis College-Ravenna	Miller-Motte College-Greenville
Carolina School of Broadcasting	Four County Career Center	Miller-Motte College-Raleigh
Carolinas College of Health Sciences	Galen College of Nursing-Cincinnati	Miller-Motte College-Wilmington
Carousel Beauty College	Gallia Jackson Vinton Joint Vocational	Mitchells Academy
Carousel Beauty Colleges & The Spa Institute	Gallipolis Career College	Mitchells Hairstyling Academy
Carousel of Miami Valley Beauty College	Gerbers Akron Beauty School	Moler Hollywood Beauty Academy
Casal Aveda Institute	Gods Bible School and College	Moler-Pickens Beauty Academy
Center for Massage & Natural Health	Good Samaritan College of Nursing & Health	Montreat College
Central School of Practical Nursing	Goodwill Training and Employment Center	Moore University of Hair Design
Chamberlain College of Nursing	Great Lakes Health Institute	NASCAR Technical Institute
Columbus	Greene County Career Center	National Beauty College
Chatfield College	Hairstyling Institute of Charlotte Inc	National College
	Hamrick School	National College-Cincinnati
	Hannah E Mullins School of Practical Nursing	National College-Columbus
	Harmony Path School of Massage Therapy	National College-Dayton
		National College-Willoughby Hills
		National College-Youngstown
		National Institute of Massotherapy
		National Personal Training Institute
		Nationwide Beauty Academy

New Image Dental Academy
 New Life Theological Seminary
 NewLife Academy of Information
 Technology
 Northcoast Medical Training Academy
 Northeastern Ohio Universities Colleges
 Northern Institute of Cosmetology
 O C Collins Career Center
 Oakes School of Massage Therapy
 Ohio Business College
 Ohio Business College-Sheffield
 Ohio Center for Broadcasting
 Ohio Christian University
 Ohio College of Massotherapy Inc
 Ohio College of Podiatric Medicine
 Ohio Hi Point Joint Vocational School D
 Ohio Institute of Health Careers
 Ohio Medical Career Center
 Ohio State Beauty Academy
 Ohio State College of Barber Styling
 Ohio State School of Cosmetology
 Ohio State School of Cosmetology &
 Expe
 Ohio Technical College
 Ohio Technical College DBA
 PowerSport I
 Ohio Valley College of Technology
 Oregon Career & Technology Center
 Paramount Beauty Academy
 Park West Barber School
 Paul Mitchell the School-Fayetteville
 Payne Theological Seminary
 Penta County Joint Vocational School
 Pickaway Ross Joint Vocational School
 Piedmont Baptist College and Graduate
 School
 Pike County Joint Vocational School Dis
 Pinnacle Institute of Cosmetology
 Pioneer Career and Technology Center
 Polaris Career Center
 Pontifical College Josephinum
 Portage Lakes Career Center
 Professional Skills Institute
 Rabbinical College Telshe

Raphaels School of Beauty Culture
 Raphaels School of Beauty Culture Inc
 Reflexology Certification Institute
 Reflexology Science Institute
 Regina's College of Beauty
 Remington College-Cleveland Campus
 Remington College-Cleveland West
 Campus
 Rosedale Bible College
 Ross Institute of Medical and Dental Te
 Ross Medical Education Center-Niles
 Ross Medical Education Center-
 Sylvania
 Sandusky Career Center
 Sanford-Brown College
 School of Advertising Art Inc
 Scioto County Career Technical Center
 South College-Asheville
 Southeastern Institute-Charlotte
 Southwestern College
 Springfield Regional School of Nursing
 St Andrews Presbyterian College
 Stautzenberger College
 Stautzenberger College-Brecksville
 Strayer University-North Carolina
 Strayer University-Ohio
 TCTC Adult Training Center
 TDDS Technical Institute
 TechSkills-Charlotte
 TechSkills-Cincinnati
 TechSkills-Columbus
 Temple Baptist College
 The Art Institute of Charlotte
 The Art Institute of Cincinnati
 The Art Institute of Ohio-Cincinnati
 The Art Institute of Raleigh-Durham
 The Artisan College of Cosmetology
 The College of Wooster
 The Fila Academy
 The Hair Design School-Charlotte
 The Hair Design School-Durham
 The Hair Design School-Greensboro
 The Hair Design School-Winston-Salem
 The Medical Arts School

The Ohio Academy Paul Mitchell
 Partner
 The Salon Professional Academy
 The Spa School
 The University of Findlay
 Tiffin Academy of Hair Design
 Toledo Academy of Beauty Culture-East
 Toledo Academy of Beauty Culture-
 South
 Toledo Dental Academy
 Toledo Public Schools Adult &
 Continuing Education
 Toledo Restaurant Training Center
 Tolles Career and Technical Center
 Tri-County Adult Career Center
 Tri-Rivers Career Center
 Tri-State Bible College
 Trinity Health System School of Nursing
 Trumbull Business College
 US Grant Joint Vocational School
 United Theological Seminary
 Upper Valley Joint Vocational School
 Valley Beauty School
 Vanguard Career Center
 Vanity School of Cosmetology
 Vantage Career Center
 Vatterott College-Cleveland
 Virginia Marti College of Art and
 Design
 Vocational Guidance Services
 W Howard Nicol School of Practical
 Nursing
 Warren County Career Center
 Washington County Career Center-Adult
 Watts School of Nursing
 Wayne County Schools Career Center
 Western Hills School of Beauty and Hair
 Wilberforce University
 Willoughby-Eastlake School of Practical
 Winebrenner Theological Seminary
 Winston Salem Barber School
 World Harvest Bible College