

Fewer Mississippi students are applying for financial aid

Here's why officials are worried

Mississippi Today

It was a routine honed from 18 years of working at Gulfport High School. Each Monday, around 7:45 a.m., lead guidance counselor Cecilia Zahedi would arrive at her office to find a student waiting outside, hoping to catch her before the tardy bell rang. After the first period, she would usually check attendance, call the parents of no-shows, and field emails from teachers concerned about their students.

At the first lull, Zahedi would log onto the website for the Office of Federal Student Aid and download a roster of seniors at Gulfport who had completed the Free Application for Federal Student Aid (FAFSA), the cumbersome paperwork prospective college students must fill out in order to receive loans and scholarships. She'd make a note of the missing names.

Over the next week, if Zahedi saw one of those students in the cafeteria or the hallway, she'd pull them aside. "You have to fill out the FAFSA," she'd tell them. "C'mon, come (to my office) and let's make an appointment."

But that was before the pandemic. Last semester, many of the classrooms at Gulfport were empty. Students weren't hanging around for Zahedi in the morning. As a result, Zahedi said, the number of seniors at Gulfport who have submitted their FAFSA ahead of the June 30 deadline has fallen.

Across Mississippi, fewer high school seniors have completed applications for federal financial aid compared to past academic years, according to statistics compiled by the National College Attainment Network. As of Jan. 29, the most recent data available, 2,203 fewer students had filled out the FAFSA compared to last academic year — a drop of 18.3%, nearly double the current national completion rate of 9.7%.

If high school seniors don't complete this step, they cannot receive federal financial aid to help pay for college, which in Mississippi costs an average of \$8,120 a year at the state's public universities.

Completed applications are down in urban, suburban and rural school districts in Mississippi, but the decline is worse in schools with higher populations of working-class students and students of color.

This is worrisome, advocates for college access say, because those students stand to benefit the most from federal and state financial aid, like the Pell Grant and the

Higher Education Legislative Plan grant, that can only be obtained by submitting a FAFSA. They are also the students for whom going to college can be harder if they don't enroll after high school.

For students from rural towns or working-class families, "the FAFSA is gonna be your roadmap, your tool for education," said Arlisha Walton, the financial aid director at Rust College. "It opens the door, it can get you to your next step."

A tangle of factors are influencing this decline in Mississippi, according to guidance counselors and financial aid officers. COVID-19-related job losses have pushed some students into working full-time to help their families, while others aren't sure they want to pay tens of thousands of dollars for virtual college classes. Internet access also remains a barrier for families that don't have computers at home.

The pandemic has also made it harder for guidance counselors, who normally steward families through the tedious application process, to reach students. Counselors have turned to social media, emails, text messages and FaceTime, but these efforts don't supplant seeing a student in person.

"In a typical year, when students are 'brick and mortar,' as we call it, I could go into English 12 classes, physics, calculus," Zahedi said. But last semester, "so many of them were not in the building. They were an email away or a phone call away, but there's something different about not seeing the kid walking down the hall."

This is where Get2College came in. Helping students apply for financial aid is a cornerstone effort of the Mississippi nonprofit, which works to increase college access in the state.

Pre-pandemic, Get2College would host FAFSA workshops at high schools and hold face-to-face, one-on-one appointments with families. With COVID-19 rendering that no longer possible, the nonprofit started holding virtual workshops in October after FAFSA applications opened, said Kierstan Dufour, the organization's assistant director and project manager.

Yet by December, completed applications were still low. Get2College redoubled their efforts. Since then, Monday through Friday, 9 a.m. to 5 p.m., Dufour and other Get2College staff have manned a Zoom room, greeting families that log on before directing them to a break-out ses-

sion, where they are paired with a student volunteer who walks them through the form.

One of those volunteers is Quindalin Harper, a 20-year-old psychology student at Pearl River Community College. In the four months Harper has worked with Get2College, he has helped dozens of families complete their FAFSA. A first generation college student from Bassfield, Mississippi, Harper said he likes helping seniors because he knows first-hand how intimidating applying for financial aid can be.

About three years ago, when it came time for Harper to fill out the FAFSA, "I was scared," he said. "I did not know exactly what to put down, like what really qualifies you to be a dependent or an independent student, having to deal with the whole tax information thing. You have to know every nook and cranny, so that was really terrifying to me. It was like, 'oh no, is the IRS gonna come and take me away if I mess up,'" he joked.

Colleges are also seeing a drop in already-enrolled students renewing the FAFSA. At Itawamba Community College, 6,839 students received financial aid for the 2020-2021 school. As of February 9, only 948 of those students have filed to renew their financial aid for the coming school year. This is lower than the number of renewals ICC expects to see by this time in the academic year, said Terry Bland, the director of financial aid.

Bland is hopeful the numbers will tick up toward the end of the semester, but his office is encouraging students to "come to us now while we have a little bit of an easy time in the spring semester."

"The longer they wait, the more they procrastinate, it just means they're gonna be lined up and down our hallway come July and August," he said, "and that's what we're trying to avoid—long lines and long wait times for us to help them."

For some students, a major deadline is around the corner: Seniors hoping to qualify for the HELP grant need to submit their forms by March 31.

HELP pays for all four years of college; Zahedi, whose school has some of the highest number of grant recipients, knows that can be life-changing for students. She has gone to great lengths to ensure that students who might qualify for HELP submit their forms on time. She has knocked on doors, phoned bosses to ask them to give parents time off work to help their kids apply, and

Auditor releases study of state retirement system

Press Release

The Public Employees' Retirement System of Mississippi (PERS) operates well in some areas when compared to pensions in other states but could be improved in other areas according to a report released today by State Auditor Shad White. The study was conducted for the Office of the State Auditor for no charge by the Pew Charitable Trusts, an internationally-respected non-partisan public policy research organization.

Key findings listed in the report include:

- As of 2018, Mississippi ranked 39th among all states when it comes to the "funded ratio" of our pension. The funded ratio is the pension's assets over its liabilities.
- Mississippi ranks 42nd among states when it comes to the ratio of our operating cash flow to our assets. Unfortunately, that ratio has deteriorated over the last twenty years.

even driven families to government offices to help them get the right documents.

"That's how important the money is for those kids," she said.

Zahedi hasn't knocked on any doors just yet. For now, counselors across the state are watching the application numbers and, when they can, reminding students that despite the trauma and uncertainty of pandemic times, college is still possible.

"We are in a different place in education than we've ever been," said Lesian Davis, the director of counseling services for the Jackson Public

School District. "Not only students but their parents, they are afraid. We want them to understand that they can keep moving."

"Any parents or guardians that have concerns, assistance, if you are not sure what to do, please reach out to us," she added. "We are here to ensure the success of [your] children, our children and anything that we can do to help you, we will definitely extend ourselves to do it."

The full report can be found online at the Auditor's website.

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Editor's note: Get2College is a program of the Woodward Hines Education Foundation, a Mississippi Today donor.

*Two applications

(Continued from page 1.)

an office." Forrest said the vetting of candidates is the responsibility of the elections commissioners, ensuring they have committed no crimes outlined by the state secretary's office.

Other requirements for qualifying for office include submitting to the municipal clerk's office "a Qualifying Statement of Intent (for either a party nomination or running as independent)."

A fee of \$10 is incurred for those running as a party candidate, those running as independent "do not pay a qualifying fee."

Those who have not registered still have until the first week in May to do so. According to the Secretary of State's office, Michael Watson, "a voter must be registered in the municipality 30 days prior to Election Day." June 8 will be the election day for Lexington.

The deadline for voter registration in the Municipal General Election is Monday, March 29.

Voter registration forms can be obtained at Lexington City Hall or the Holmes County Circuit Clerk's Office, but must be submitted at the circuit clerk's office.

Applicants who register in person in the Circuit or Municipal Clerk's Office on March 29 and those who mail registration applications postmarked no later than that day are eligible to vote in the April 27, 2021 Primary Runoff Election. Two forms of ID, one picture ID, are required for voter registration.

Forrest said the Lexington City Hall will be open Saturday, May 22, 8 a.m. to 12 noon for voter registration.

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