Evaluation of uAspire's Afford Program

Year 4 Final Annual Report

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November 26, 2018

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This report was produced with funding from the Corporation for National and Community Service (CNCS) Social Innovation Fund (SIF) program. The contents of this product do not necessarily reflect the views or policies of the funding agency. SIF was a program that received funding from 2010 to 2016 from CNCS, a federal agency that engages millions of Americans in service through its AmeriCorps, Senior Corps, and Volunteer Generation Fund programs, and leads the nation's volunteer and service efforts. Using public and private resources to find and grow community-based nonprofits with evidence of results, SIF intermediaries received funding to award subgrants that focus on overcoming challenges in economic opportunity, healthy futures, and youth development. Although CNCS made its last SIF intermediary awards in fiscal year 2016, SIF intermediaries will continue to administer their subgrant programs until their federal funding is exhausted.

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Executive Summary

In 2013, the Corporation for National and Community Service awarded a Social Innovation Fund (SIF) grant to the GreenLight Fund (GLF), a non-profit organization that targets low-income children and youth, to close the achievement and opportunity gap. GLF (the grantee) funded six subgrantees to receive part of the SIF funding; uAspire was one of the subgrantees. uAspire used SIF funding to support the expansion of workshop-based and one-on-one college affordability advising services to the Bay Area. uAspire selected WestEd to evaluate its expansion in the Bay Area at five high schools in the San Francisco Unified School District (SFUSD) from 2014 to 2018. WestEd conducted a rigorous evaluation of the uAspire Afford program focused on both program implementation and the program's impact on high school students. This report presents findings for the last cohort of students that participated in the study, Cohort 4 (2017-18). The *Conclusion* presents key findings over the study period.

uAspire aimed to reach between 1,140 and 1,200 seniors during the 2017-18 school year through the Afford program, which offers workshops and individual advising on college affordability to high school seniors. The Afford program's core curricular activities are focused on supporting students through three financial aid milestones and include a planning session, Free Application for Federal Student Aid (FAFSA)/California (CA) Dream Act certification, and an award letter review session. uAspire believes that equipping students with critical college affordability information, resources, and individualized supports will allow students to be better prepared to consider college within their financial reach, navigate the financial aid process successfully, and find an affordable path to and through college.

Prior research conducted on college readiness has found that there is a need to provide students and their parents with greater information on college and college costs than is currently provided. Kless, Soland, and Santiago (2013) found that an essential component of college readiness was the knowledge to identify, gather, understand, and use the information necessary to apply for and finance a postsecondary education. Three studies determined the impact of the uAspire approach to mitigating the summer attrition or "melt" among college-intending, low-income high school graduates in three separate randomized controlled trials (RCTs) (Castleman & Page, 2014, 2017; Castleman, Page, & Schooley, 2013). uAspire seeks to increase the strength of the evidence on the Afford program's effectiveness to a moderate level.

Implementation Evaluation

The implementation evaluation provides data about how the program is being implemented, who received the services, and the factors that challenged implementation of the program. Data informing these implementation evaluation questions came from three sources: SFUSD administrative data, uAspire administrative data, and WestEd-collected data. Qualitative data analysis for the implementation evaluation questions included grounded theory, descriptive coding, and theme generation to identify results. Quantitative data analysis for the implementation analyses

included summary statistics for describing frequency and types of uAspire services provided, as well as the characteristics of the evaluation schools. WestEd used *t*-tests to test for baseline equivalence between treatment and control students. WestEd employed multiple regressions for continuous outcomes and both multiple regressions and logistic regressions for dichotomous outcomes. WestEd employed school fixed effects models to account for clustering in the analyses. The three implementation evaluation questions and their findings for Cohort 4 are:

- **Were uAspire services implemented as planned?**

  Implementation findings indicated that uAspire implemented a range of services as planned: uAspire reached 1,545 seniors through the Affording College 101 (AC101) workshop; 80.3 percent of seniors at the five schools received the AC101 workshop; 95.5 percent of treatment students received a planning session; 81.8 percent of treatment students received FAFSA/CA Dream Act certification; and 47.1 percent of treatment students received a financial aid award letter review session. Further, 46.4 percent of treatment students received all three of the above activities, which constitute the Afford program's three core curricular activities.

- **What were the number and characteristics of treatment students participating in the Afford program? Were there differences in student characteristics across treatment and control groups? What were the differences in school characteristics?**

  The demographic characteristics of four evaluation schools were relatively similar; two schools mostly served Asian students, two schools mostly served both Asians and Latinos, and one school served more Latino students than the other schools. There were no unacceptable group differences in student characteristics across the treatment and control groups. The two groups were similar in their characteristics and this increased the likelihood that any differences in outcomes between the two groups could be attributed to the Afford program. Afford program students were significantly more likely than control students to receive more individualized assistance in the financial aid process; however, Afford program students were significantly less likely than control students to receive help from the three community-based organizations (CBOs) associated with the Japanese Community Youth Council. uAspire advisors provided non-treatment students with some information related to financial aid as requested.

- **What challenged implementation of the Afford program (e.g., advising session attendance; contamination; variation in services)? How were challenges overcome?**

  Some noted challenges in implementing the Afford program included difficulty getting through elements of the financial aid process such as verification, the Federal Student Aid ID, and CSU award notifications; competing information from CBOs; uAspire's sharing of financial aid information with school staff and non-treatment students; and uAspire's limited capacity to serve all treatment students with all three core curricular activities. Despite these challenges, school and uAspire staff believed uAspire was implementing the Afford program

well and providing a needed service for students who otherwise would not be able to complete the FAFSA/CA Dream Act application and additional financial aid steps on their own.

The same advisors returned to the same schools as in previous years, which supported the continuity of services for both uAspire and the schools. Advisors also provided school staff with information on financial aid. School staff recognized uAspire advisor expertise in financial aid and were glad to have advisors at their schools providing targeted financial aid support to students.

Impact Evaluation

uAspire seeks to show the Afford program's effectiveness at a moderate level. Given this goal, WestEd used an RCT to assess the impact of the program. Specifically, WestEd implemented a block-randomized design with five blocks, each representing one of the five study schools. Within each school, students were randomly assigned to one of two groups—treatment or control groups—using a 66/33 balance. Students assigned to the treatment group were invited to work one-on-one with a uAspire college affordability advisor and received individualized support. Students in the control group received uAspire's AC101 workshop and standard supports the school offered (i.e., business-as-usual). Data informing these impact evaluation questions came from two secondary sources—SFUSD administrative data and uAspire administrative data. For the impact analyses, WestEd conducted multiple regressions for continuous outcomes and both multiple regressions and logistic regressions for dichotomous outcomes. WestEd employed school fixed effects models to account for clustering in the analyses. The six impact evaluation questions and their findings for Cohort 4 are:

- **Do students participating in the Afford program complete the FAFSA/CA Dream Act application with greater frequency, accuracy, and/or fewer missed deadlines compared to control group students?**

  Students in the Afford program were 1.06 percent significantly more likely to complete the FAFSA/CA Dream Act application compared to students who were not in the Afford program. Afford program students were 4.74 percent significantly more likely to submit the FAFSA/CA Dream Act application with greater accuracy than control students. Afford program students receiving the three core curricular activities were also more likely to complete their FAFSA/CA Dream Act application and to have no errors on the application compared to the matched control group counterparts.

- **Do students participating in the Afford program cite financial aid and/or cost of attendance as factors in their college decision more than control group students?**

  Both treatment and control students reported that the financial aid the college offered and the cost of college attendance were important factors in their college decision. Afford

program students receiving the three core curricular activities revealed a similar pattern. There were no statistically significant group differences.

- **Do students participating in the Afford program report higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control group students?**

  Although both Afford program students and control students rated the amount of financial aid offered as important to their college decision-making, Afford program students reported a significantly higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control students. Afford program students reported significantly more positive beliefs along multiple points of the financial aid process compared to control students. Specifically, Afford program students were in higher agreement that they "received the information and support needed to complete the financial aid process" and were "clear on the steps to get financial aid for college this year" compared to control students. The core analysis revealed a similar pattern, though the differences were larger and new significant differences emerged. Afford program students receiving the three core curricular activities reported significantly more positive beliefs along all eight points of the financial aid process compared to matched control students.

- **Do students participating in the Afford program report completing more steps in the financial aid process compared to control group students?**

  Treatment students reported completing 0.22 more steps in the financial aid process than control students; this group difference was not statistically significant. Both treatment and control students reported completing a similar number of steps in the financial aid process. However, Afford program students receiving the three core curricular activities reported completing 1.28 more steps in the financial aid process than matched control group students; this difference was statistically significant.

- **Do students participating in the Afford program leverage different types of aid compared to control group students? What types of financial aid dollars and what levels of estimated bill do Afford students leverage?**

  Treatment and control students were in similar agreement that they were awarded the financial aid needed to afford college. However, compared to matched control students, core students were statistically significantly in higher agreement that they were awarded the financial aid needed to afford college and were more likely to report receiving grants for college. Based on financial award aid letters collected from Afford program students, treatment students received financial aid from multiple sources—Pell Grants, Supplemental Education Opportunity Grants, Cal Grants, institutional dollars, Supplemental Educational Opportunity Grants, other grants, and student loans—for an average of $23,828 for their first year of college/university.

- **Do students participating in the Afford program receive Cal Grants at higher rates compared to control group students?**

  Afford program students were 1.05 percent more likely to receive a Cal Grant award compared to control students; this finding was not statistically significant. Students who received the three core curricular activities were 1.06 percent more likely to receive a Cal Grant award compared to their matched control group counterparts.

Also included in this final report are results from the *Addendum to the Year 2 Evaluation Report* and the *Addendum to the Year 3 Evaluation Report* that address two impact evaluation questions related to postsecondary outcomes of Afford study students. WestEd produced addendum reports in March, following the annual evaluation reports, that analyzed National Student Clearinghouse (NSC) data that became available in December, after the annual reports were produced. The two additional impact evaluation questions and findings are:

- **Do students participating in the Afford program enroll and persist in postsecondary education at higher rates compared to control group students?**

  Both Cohort 2 and 3 Afford program students and core treatment students, compared to control students and a matched control sample, were as likely to enroll in postsecondary institutions. Results examining persistence through year one of postsecondary education (i.e., enrollment in fall 2016 and spring 2017) and into year two (i.e., year one persistence and enrollment in fall 2017) for Cohort 2 students revealed similar persistence for treatment and control students. Analyses examining the core subgroup found that core treatment students were more likely than their matched control counterpart to persist through one year and into the second year of enrollment, but findings were not significant.

- **Do students participating in the Afford program enroll in different types of postsecondary institutions (i.e. private, public/2-year, 4-year) and transfer schools at different rates compared to control group students?**

  Most students in Cohorts 2 and 3 enrolled in public postsecondary institutions. However, there were differences between 2-year and 4-year enrollment for students in Cohorts 2 and 3. Cohort 2 treatment students had similar rates of enrollment in 4-year institutions as control students. Cohort 3 treatment students were less likely to enroll in 4-year institutions than 2-year institutions compared to control students; this finding was not significant. Of the Cohort 3 treatment students who participated in all three core curricular activities and enrolled in postsecondary institutions, the odds for core treatment students to enroll in a 4-year institution compared to their matched counterparts were 2.04 times higher, though the significant difference was a small-to medium-sized effect.

Cohort 4 findings revealed that the Afford program gave students college affordability information, resources, and individualized support to navigate the financial aid process and find funding for college. WestEd's evaluation employed triangulation of results from multiple sources of data to

account for the Afford program's impacts. Based on the implementation and impact results, uAspire accomplished the logic model outcomes it set out to achieve—advisors influenced participating students' knowledge of financial aid, including how to access financial aid, the types of financial aid available, and how to understand the awards colleges offer to students. uAspire's advising services also supported students to complete the FAFSA/CA Dream Act application accurately and on time. Results from this evaluation demonstrate that the Afford program is worthwhile for high school seniors.

For future work, uAspire may consider identifying where to focus its efforts so that the impacts documented for the core treatment students can be extended to more students who receive the Afford program. In doing so, uAspire may consider the role of students' sense of connectedness on their success with the financial aid process and their future plans. uAspire's Succeed program may provide an avenue of study for greater insights into students' postsecondary experiences.

The 2017–18 academic year was the final year of WestEd's study of the Afford program. This is the final evaluation report that WestEd will produce. However, analysis of enrollment and persistence data is not complete. uAspire will perform future analyses for impact EQ10 and EQ11 annually between 2019 and 2022. As such, uAspire will take over the remaining study activities which consist of reconsenting Cohort 4 students through December 2018, accessing and analyzing NSC data to answer the impact evaluation questions on enrollment and persistence, and producing findings to inform their work. To this end, beginning October 1, 2018 uAspire will be under the WestEd Institutional Review Board's jurisdiction for the study.

Introduction

In 2014, uAspire launched a direct service site in the San Francisco Bay Area to implement the Afford program, which offers workshops and individual advising on college affordability to high school students. WestEd conducted a rigorous evaluation of uAspire's Afford program from 2014 to 2018 focused on both program implementation and the program's impact on high school students. The evaluation consisted of four cohorts. This final report provides findings on both the implementation and impact of the program for the 2017-18 year of implementation (Cohort 4). The *Conclusion* section of the report summarizes key findings and trends over the three years of the evaluation.[1] The report is intended to inform uAspire, the GreenLight Fund, and the Corporation for National and Community Service of Afford program progress, final impact findings, and evidence that the study attained its targeted level of evidence—a moderate level.

Theory of Change

uAspire believes that equipping students with critical college affordability information, resources, and individualized supports in schools will allow students to be better prepared to consider college within their financial reach, navigate the financial aid process successfully, and find an affordable path to and through college. To accomplish this mission, uAspire places expertly trained college affordability advisors inside high schools and community-based organizations (CBOs) to help students overcome the financial barriers to higher education by implementing the Afford program. The college affordability advisors provide workshops and one-on-one advising to high school seniors to guide students through the various steps of the financial aid process. Advisors stay in touch with students through text messages that remind them of advising session appointments and upcoming deadlines. The theory of change posits that uAspire financial aid advising services influence student behaviors, beliefs, and knowledge about college affordability. As such, students will have knowledge of financial aid, such as how to access financial aid, the types of financial aid available, and the components of the financial aid award offers students receive from colleges.

Previous Research on uAspire Services

Few rigorous studies of college affordability service programs in high schools exist. Three studies determined the impact of the uAspire approach to individualized financial aid advising as a way to mitigate "summer melt" (the phenomenon whereby college-intending high school graduates fail to matriculate in *any* postsecondary institution after high school) among college-intending, low-income high school graduates in three separate randomized controlled trials (RCTs). First, Castleman et al. (2013) employed an RCT to examine the impact of two programs, a summer extension of uAspire's

[1] Cohort 1 (2014-15) is not included in the summary of findings over three years because WestEd did not reconsent students in time to keep them in the study. As a result, WestEd cannot use Cohort 1 data.

Afford high school advising program and a set of strategies implemented in the Fulton County Schools in Georgia on "summer melt" in 2011. The uAspire program worked to ensure that students completed the necessary summer steps to fall enrollment and had an affordable postsecondary plan in place. Students met one-on-one during the summer following their senior year with a uAspire advisor who reviewed financial award letters, guided students on their unmet financial needs, reviewed key summer deadlines, and helped students understand and complete paperwork required by the college they planned to attend. Among the RCT study findings were the following: 1) college-intending high school students were responsive to the uAspire summer program, 2) summer counseling support had a strong positive impact on college enrollment, with this effect being more pronounced for students from low socio-economic backgrounds, and 3) other lasting program impacts, such as enhanced student persistence, were evident in the fall of students' sophomore year.

A second RCT conducted in 2012 (Castleman & Page, 2014) assessed the impact of text message and peer mentor interventions designed to address the "summer melt" in a sample of college-intending high school graduates. uAspire implemented the text message and peer mentor intervention, while Dallas Independent School District implemented the text message intervention and Mastery Charter Schools in Philadelphia implemented the peer mentor intervention. In the uAspire text intervention, students received a series of ten customized text messages reminding them of the requirements they needed to complete for their intended college, connecting them to resources, and offering individualized follow-up meetings with uAspire advisors in person or via phone. The peer mentor intervention addressed these same student needs, although delivered by teams of college students working with uAspire advisors. Strong positive impacts were found for both the text message and peer mentor interventions for the subgroup of students who did not have specific college plans as of high school graduation. Text outreach increased on-time enrollment for these students by nearly 6 percentage points, and the peer mentor intervention increased overall enrollment for these students by nearly 9 percentage points. In addition, text or peer mentoring interventions had a strong positive impact on college enrollment among students who had not completed the Free Application for Federal Student Aid (FAFSA) prior to high school graduation.

A third RCT conducted in the summer of 2014 (Castleman & Page, 2017) in five uAspire sites studied whether providing both students and their parents with personalized information about college enrollment tasks the student needed to complete led to improved college enrollment compared to providing the information only to students. The personalized messages were in the form of text messages. The study randomly assigned students into one of three groups: 1) students and parents who received 14 text messages during the summer to remind them of tasks to matriculate in college, 2) students only who received the 14 text messages, and 3) students who did not receive text messages and served as the control group. Results showed that the two treatment arms experienced increased on-time college enrollment by a statistically significant 3.1 percentage points. The effects of the outreach were pronounced for low-income and first-generation college-going students. For the lowest income students, the outreach improved enrollment at 2-year

institutions by 6 percentage points. For first-generation college-goers, the outreach improved timely enrollment by 5 percentage points, with impacts concentrated at 4-year institutions.

Logic Model

uAspire's Afford financial aid advising program for high school seniors employs an intensive curriculum to provide accurate and timely affordability information and individualized financial aid planning support to students. Exhibit 1 presents uAspire's Afford logic model.

Inputs

The uAspire Afford program logic model (Exhibit 1) has three inputs that provide the infrastructure for service provision to high school seniors. The first input is uAspire Bay Area staff, including college affordability advisors, local leadership, operational staff who support the Afford program, and a Board of Directors who oversees it. The second input is uAspire's partnership with school districts, high schools, and their staff who possess local expertise in understanding students' situations and academic context. School partners provide uAspire advisors space within schools that is easily accessible to students. The space enables uAspire advisors to work alongside school guidance counselors throughout the school year to support high school seniors on the financial aid process. The third input is the uAspire national network that leverages more than 30 years of college affordability guidance to young people. The network's resources include structures, processes, personnel, and tools that allow uAspire to replicate quality services in different regions. Combined, these allow for the provision of services that are standardized and replicable, student-centered, focused on affordability, delivered collaboratively with partners, and that leverage the iterative collection and analysis of program data.

Activities, Outputs, and Outcomes

The Afford program's four activities are:

- College affordability workshops to high school seniors
- One-on-one financial aid advising sessions with high school seniors
- Collaboration with school staff, and
- Proactive outreach to students during the high school to college transition.

uAspire launches its program year by presenting a financial aid overview workshop to all seniors in early fall. The workshop introduces seniors to the financial aid process and alerts them to the availability of uAspire's one-on-one advising within their schools. In this way, the workshop also functions as a marketing and recruitment strategy, where seniors are introduced to uAspire and the potential of working with a uAspire advisor for individualized college affordability support.

The program's value-added individual advising sessions are two-pronged, providing core curricular activities and additional services. The core curricular activities are focused on supporting students through three financial aid milestones:

1) Planning session – Students learn about types of financial aid (grants, scholarships, loans, and work study), review their college lists with advisors, and discuss and identify financially affordable options. Advisors build trust with the student and learn more about the student and his/her personal and financial situation and needs in order to jointly plan for the financial aid process.
2) FAFSA/CA Dream Act certification – Advisors help students verify accuracy of their FAFSA (or, if undocumented, the CA Dream Act form). Advisors explain the form to students and oftentimes their families, help them gather financial documentation, and guide them through the process of submission and Student Aid Report (SAR) review to ensure a complete and accurate form.
3) Award letter review session – Advisors review financial aid award letters with students so that they understand the components of each financial aid offer and compare the aid they are being offered across college award letters. Advisors provide counseling regarding loan terms and college choice.

uAspire also provides additional support to seniors. One support is sending monthly text messages to remind students of upcoming deadlines and ongoing reminders of uAspire appointments. The text messages also answer any college or financial aid questions students may have. Another support is advising to guide students through the appeals process and the verification process, discuss and provide scholarship information, update or correct the Student Aid Report (SAR), create a WebGrants account, meet with parents, and complete the College Scholarship Service Profile (CSS/Profile).

In providing free resources within schools throughout the academic year, uAspire intentionally collaborates with school counselors to ensure its services are integrated into the broader context of the partner environment, complementing school counselor support to students. Researchers found that in providing financial aid information to students, counselors tend to favor students who are more aggressive in seeking their assistance or students whom they deem are "college material" (Hart & Jacobi, 1992; Vargas, 2004; Virginia State Department of Education, 1993). To ensure all students seeking any type of postsecondary education receive quality information and support related to financing college, uAspire advisors regularly meet with school staff to monitor progress of the full senior class on the financial aid process. Such on-going, partner-centered collaboration is central to uAspire's mission and success. Further, by focusing exclusively on financial aid, uAspire complements the work of schools, allowing them to focus on their core competencies (i.e., social, academic, etc.).

The summer before students enroll in college, uAspire sends students weekly customized text messages to alert them to the key tasks and deadlines required to enroll in their intended postsecondary institutions. These tasks include paying fall tuition bills, establishing payment plans,

waiving health insurance, and completing entrance loan counseling for federal loan disbursement—tasks that can prevent enrollment if left unaddressed. The text messages also invite students to participate in real-time support from uAspire advisors in the form of timely text message responses and individualized follow-up in person or via phone if needed.

uAspire's outputs of service include the number of college affordability workshops and attendees at each of the workshops, the number of one-on-one advising sessions that financial aid advisors have with students, as well as the percentage of students receiving the three core uAspire activities. Combined, these outputs will result in knowledge of financial aid including how to access financial aid, what are financial safety schools, what college will cost, key financial aid deadlines, and how to interpret financial aid award packages. As a result of this knowledge of financial aid, along with ongoing support from uAspire advisors, students will have increased completion of the FAFSA, as well as CA Dream Act and Cal Grant applications—financial supports tailored to the California landscape and new to the uAspire model—and increased procurement of financial aid. Combined, these intermediate outcomes support a student's ability to enroll in and persist in a postsecondary education.

Exhibit 1. uAspire Afford Program Logic Model

Target Population: 12th grade students attending a high school with an assigned uAspire college affordability advisor

Inputs	Activities	Outputs	Short-term Outcomes	Intermediate Outcomes	Long-term Outcomes
uAspire Bay Area staff (college affordability advisors, local leadership and operational staff, and Board of Directors) Partnering schools and district (DSA, space and access to students, school point of contact) uAspire national network (national leadership and operational staff) and nationally-adopted advising tools (trainings, financial aid handouts, workshop presentations, award letter analyzer, technology, Salesforce database, text messaging platform, appointment booking system)	Affording College (AC101) workshop Additional workshops and group fill-ins One-on-one financial aid advising sessions (3 core curricular activities: planning session, FAFSA/CA Dream Act certification, award letter review session; text message advising; and additional support: appeals, SAR, WebGrants, scholarships, CSS, parent meetings, summer sessions) Customized summer text message outreach Intentional, on-going collaboration with school staff (referrals, workshops, parent meetings)	Number of college affordability workshops and attendees Number of one-on-one and group advising sessions (total and per student) Number of students receiving planning session Number of students with FAFSA/CA Dream Act certification Number of students receiving award letter review session Number of topics discussed in sessions Number of text messages sent Percentage of students with 3 core curricular activities completed (planning, FAFSA certified, award letter review) Percentage of students engaged in summer texting	Knowledge of financial aid (how to access financial aid, financial safety schools, college affordability/costs, key financial aid deadlines, financial aid award packages)	Increased accurate, on-time completion of FAFSA, Cal Grant, and CA Dream Act applications Inclusion of financially affordable option(s) on college list and FAFSA/CA Dream Act	Increased enrollment in postsecondary education Decreased estimated bill Increased postsecondary persistence and completion

Program Model Implemented

In the 2017–18 school year, uAspire implemented its direct service program in SFUSD intending to reach between 1,140 and 1,200 12th grade students (seniors). Five of the schools uAspire serves are part of the WestEd evaluation. District leadership signed a Memorandum of Understanding (MOU) and each participating high school agreed to allow uAspire to provide the AC101 workshop at the beginning of the school year to senior classrooms and to have each senior complete uAspire's AC101 Senior Survey during a class period. The AC101 workshop provided an overview of the financial aid process, the supports available to students through uAspire to support the college financial aid application process, a 10-minute administration of the AC101 Senior Survey (which asks about students' post-high school plans and awareness of the financial aid process; see Appendix A: *AC101 Senior Survey*) to students, and written information on the Afford program and the Affording College study. Seniors were then reminded to return a completed consent form (sent to their home via mail, handed out at school, or provided again during the AC101 workshop) if they wanted to participate in the study at their school and be eligible for one-on-one uAspire advising. Students who were 18 years old and agreed to participate did so by signing a consent form (Appendix B: *18-Year Old Student Consent Form*). If a student was under 18, their parent or guardian signed a parent consent form and the student signed their assent on the same form affirming their choice to participate (Appendix C: *Parent Consent/Student Assent Form*). Students were then randomly selected to either receive individual advising through the Afford program (treatment condition) or to receive the school's standard college advising program (business-as-usual control condition).

If students were assigned to the treatment group, a uAspire advisor housed at each participating high school met with them individually with the intention to provide at least three core curricular activities: 1) a planning session, 2) FAFSA/CA Dream Act certification, and 3) award letter review session (see the extended description under the *Activities, Outputs, and Outcomes* subsection presented earlier). uAspire used text messaging during the school year to communicate with students about upcoming advising session appointments, information and documents to bring to the appointment, and upcoming deadlines, and to answer students' questions about financial aid.

At the end of the school year, uAspire advisors administered the Year-End Senior Survey (YESS) to seniors either during a class period or at school assemblies for seniors. The survey asked about students' post-high school plans and their experience of the financial aid and college planning process during their senior year (Appendix D: *Year-End Senior Survey*). The YESS serves as the post-test to the AC101 Senior Survey administered at the beginning of the year.

During the school year, advisors reconsented treatment students they served who turned 18 since their initial assent to participate. During advising sessions, the advisor asked the 18-year-old student to consent as an adult to participate in the study and provided a hard copy form for signature (Appendix E: *Student Reconsent Form*). If the student reconsented, the advisor entered the student's reconsent status in the uAspire program database. At the end of the school year, uAspire shared a list of the reconsented treatment students with WestEd. In June 2018, WestEd reconsented all

students, both treatment and control, who turned 18 since their initial assent to participate (Appendix F: *Active Opt-Out Electronic Form*). WestEd sent students an email that explained the reconsent process and provided instructions on how to opt out of the study. All students who reconsented to participate are included in the analyses. Between September and December 2018, uAspire will attempt to reconsent all students who have turned 18 since their initial consent to participate.

During the summer after high school graduation, uAspire provided students with customized outreach and advising via text messages to alert students to key tasks and deadlines required to enroll in their intended postsecondary institution. The text messages also invited students to participate in real-time advising support through timely message responses and individualized in-person or phone meetings.

In its fourth year, 2017–18, uAspire reached 1,545 students through the AC101 workshop. uAspire consented 1,091 students to participate in the study. Of these, 714 students were in the treatment group and 377 were in the control group.

Research Questions

There is one overall evaluation question on the value of the program, three high-level evaluation questions on the quality of the program (one related to implementation and two related to impact), and 11 mid-level evaluation questions on specific indicators of program accomplishment (three on implementation and eight on impact).

Formative evaluation questions largely related to the implementation of the Afford program are exploratory and examine the characteristics of participating students, the level of services provided, and challenges to implementation. Answers to the questions will provide uAspire with formative data that can support its future implementation in SFUSD and its growth in the Bay Area. The impact evaluation questions are confirmatory and intend to address whether or not uAspire's Afford program, when implemented as planned, leads to student enrollment and persistence in postsecondary education, supported by financial aid. Exhibit 2 presents all evaluation questions.

Exhibit 2. Overall, High-Level, and Mid-Level Evaluation Questions for Program Implementation and Program Impact

Overall Evaluation Question	
How worthwhile is the uAspire Afford program overall?	
High-Level Evaluation Questions	**Mid-Level Evaluation Questions**
Program Implementation	
How well is the Afford program being implemented?	EQ1: Were uAspire services implemented as planned?
	EQ2: What were the number and characteristics of treatment students participating in the Afford program (e.g., gender, race/ethnicity, socioeconomic status/household income, GPA)? Were there differences in student characteristics across treatment and control groups? What were the differences in school characteristics?
	EQ3: What challenged implementation of the Afford program (e.g., advising session attendance; contamination; variation in services)? How were challenges overcome?
Program Impact	
How effective was the Afford program in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid?	EQ4: Do students participating in the Afford program complete the FAFSA/CA Dream Act application with greater frequency, accuracy and/or fewer missed deadlines compared to control group students?
	EQ5: Do students participating in the Afford program cite financial aid and/or cost of attendance as factors in their college decision more than control group students?
	EQ6: Do students participating in the Afford program report higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control group students?
	EQ7: Do students participating in the Afford program report completing more steps in the financial aid process compared to control group students?
	EQ8: Do students participating in the Afford program leverage different types of financial aid compared to control group students? What types of financial aid dollars and what levels of estimated bill do Afford program students leverage?
	EQ9: Do students participating in the Afford program receive Cal Grants at higher rates compared to control group students?
How effective was the Afford program in supporting students to enroll and persist in postsecondary education?	EQ10: Do students participating in the Afford program enroll and persist in postsecondary education at higher rates compared to control group students?
	EQ11: Do students participating in the Afford program enroll in different types of postsecondary institutions (i.e. private, public/2-year, 4-year) and transfer schools at different rates compared to control group students?

WestEd addressed EQ10 and EQ11 in two addendum reports produced after the annual evaluation reports. Cohort 4 data informing these two questions were not available for this report. In the *Addendum to the Year 2 Evaluation Report* and the *Addendum to the Year 3 Evaluation Report*, WestEd found that enrollment in postsecondary institutions was similar for treatment and control students in both Cohorts 2 and 3. Additionally, a similar percentage of Cohort 2 treatment and control students persisted in postsecondary education. Moreover, there were no significant differences between the two groups enrolling in 2-year versus 4-year institutions. Findings from these two reports are summarized in the *Impact Analysis Findings* and *Conclusion* sections of this report. Of the Cohort 3

students who participated in all three core curricular activities and enrolled in postsecondary institutions, core treatment students were significantly more likely to attend 4-year institutions compared to their control group counterparts.

Changes to the Subgrantee Evaluation Plan (SEP)

There were no changes to Introduction section of the SEP in 2017–18.

Implementation Evaluation

Study Design

To assess the fidelity of Afford program implementation, WestEd is studying the degree to which uAspire's proposed theory of change and logic model (see the *Logic Model* subsection) are implemented in the five evaluation schools. The implementation evaluation provides data about how the program was implemented, who received services, and the factors that challenged implementation of the program. One high-level question frames the implementation evaluation, which asks how well the program is being implemented. Three evaluation questions address specific indicators of the progress of the program's implementation related to fidelity of implementation, who was served, and any challenges to implementing the program as planned. Exhibit 3 details the implementation evaluation questions, the measures, and data sources guiding the evaluation.

Exhibit 3. Implementation Evaluation Questions, Measures, and Data Sources

Overall Evaluation Question: How worthwhile is the uAspire Afford program overall?			
High-Level Evaluation Question	**Evaluation Question**	**Measure**	**Data Source**
How well is the Afford program being implemented?	EQ1: Were uAspire services implemented as planned?	• Number of college affordability workshops and attendees • Number of treatment students with one-on-one advising sessions (total per student) • Number of treatment students with FAFSA/CA Dream Act certification • Number of treatment students receiving award letter review session • Number of treatment students with three core curricular activities: planning session, FAFSA/CA Dream Act certification, and award letter review session • Number of treatment students receiving summer programming • Time spent with students on each session • Content of advising sessions • Number of award letters collected • Unanticipated services provided (beyond treatment students) • Reported providers of support (beyond uAspire)	• uAspire administrative data • uAspire staff interviews • School staff interviews • Bi-weekly meetings • Financial aid award letters • School context intake form • YESS

Overall Evaluation Question: How worthwhile is the uAspire Afford program overall?			
High-Level Evaluation Question	**Evaluation Question**	**Measure**	**Data Source**
	EQ2: What were the number and characteristics of treatment students participating in the Afford program (e.g., gender, race/ethnicity, socioeconomic status/household income, GPA)? Were there differences in student characteristics across treatment and control groups? What were the differences in school characteristics?	• Student ethnicity • Student gender • Student English learner status • Student school lunch program status • Cumulative GPA at end of grade 11 • 11th grade standardized ELA test score • A–G course completion • Parent level of education • Graduation status[2] • School characteristics	• SFUSD administrative data • Advisor feedback on the intake form • Schools' Accountability Report Cards
	EQ3: What challenged implementation of the Afford program (e.g., advising session attendance; contamination; variation in services)? How were challenges overcome?	• uAspire staff reports • School staff reports	• uAspire staff interviews • School staff interviews • School context intake form • YESS

Measures

The implementation evaluation included data that came from three sources—SFUSD administrative data, uAspire administrative data, and WestEd-collected data. A data sharing agreement involving uAspire, SFUSD, and WestEd allowed for data sharing among the three agencies for the study. SFUSD provided WestEd administrative data on the consented cohort of seniors in the study. uAspire provided the following administrative data to WestEd: uAspire service data, student survey data, and financial aid award letters. WestEd collected data on school context, school staff and uAspire staff reports of program implementation through interviews, and progress of the study through team meetings. Data sources and their specific measures are discussed in more detail in the following section.

[2] As described under *Changes to the SEP* under the *Secondary/Administrative Data* subsection later in the report, WestEd received graduation data in August for Cohorts 3 and 4. Due to this later transfer date, this data cannot be included in this report for baseline equivalence testing.

SFUSD Administrative Data

SFUSD provided WestEd with data on participating students' demographic characteristics (ethnicity, gender, English learner (EL) status, free and/or reduced-price lunch (FRPL) status), cumulative GPA at the end of grade 11, progress on completing the A–G course sequence students are required to pass if they wish to enroll in a university in the California State University (CSU) or University of California (UC) systems, 11th grade standardized English language arts (ELA) test scale score, whether the student graduated from high school, and parent education level. See the *Secondary/Administrative Data* section for more details about the SFUSD-provided data. See the *Treatment of Missing Data* subsection for information on missing data for the SFUSD-provided data and Exhibit 15 for variable-level missing data information for demographic variable.

uAspire Administrative Data

uAspire maintains a comprehensive database tracking student participation in the Afford program. uAspire provided WestEd data collected as part of Afford programming to inform the implementation evaluation—services uAspire provides to students, student survey data, and financial aid award letters.

uAspire Service Data

uAspire advisors track the services they provide to students, such as the number of students who participated in workshops, the number who received individual advising sessions, the number of advising sessions each student received (whether they were treatment or control) from a uAspire advisor, the content of those advising sessions, whether a FAFSA/CA Dream Act application was certified, whether and how many award letters were reviewed, as well as the number of text messages sent to students. uAspire provided these data to WestEd.

Year-End Senior Survey (YESS)

uAspire and WestEd developed the YESS, designed to assess whether uAspire improved students' knowledge of the financial aid process, college affordability, and costs. The YESS, adapted from uAspire's end-of-year student survey and aligned to the AC101 Senior Survey—which has been used by uAspire for many years across the country—served as a post-test measure. See the *AC101 Senior Survey and Year-End Senior Survey (YESS)* subsection for a detailed description of the YESS. See the *Student Survey Data* subsection under *Statistical Analysis of Impacts* for details regarding the overall YESS sample size and missing data. The YESS contained two questions (with sub-items) related to the implementation evaluation that asked students who helped them apply for financial aid and the extent of their parents'/guardians' involvement in the financial aid process. Item-level sample sizes for these two YESS items are described throughout in the *Implementation Analysis Findings* subsection.

WestEd-Collected Data

WestEd collected data to inform the implementation evaluation. WestEd created a school context intake form to gather contextual information about the school sites participating in the study and interview protocols to gather key informant responses to questions about the Afford program implementation. Additionally, WestEd gathered each School Accountability Report Card (SARC) available online to obtain school-level demographic data.

School Context Intake Form

The school context intake form gathered information about activities occurring at each of the evaluation schools that inform the progress of Afford program implementation. WestEd developed the school context intake form in 2015–16 and modified it in 2017–18 (Appendix G: *School Context Intake Form*) to include 24 questions related to school contacts and context, resources and support provided to uAspire by the school, a description of the services uAspire provides at the schools, and supports the school and uAspire provide to students. Questions on the school context intake form addressed the three implementation evaluation questions and the high-level evaluation question.

Interviews

WestEd created interview protocols to gather key informant responses to questions about the Afford program implementation. The school staff interview protocol contained eight items that asked about staff members' background, awareness of uAspire services, program impact, and facilitators and challenges to access financial aid (Appendix H: *School Staff Interview Protocol*).

The uAspire staff interview protocol contained nine items that asked about advisors' services, core curricular activities, services to non-treatment students and staff, challenges in the financial aid process, program impact, and facilitators and barriers to delivering services (Appendix I: *uAspire Staff Interview Protocol*). Questions on both interview protocols addressed implementation EQ1 and EQ3, as well as the high-level question.

Data Collection

SFUSD provided WestEd with graduation data after the 2017–18 school year in August 2018. All other administrative data, including student demographic and achievement information, were provided in the beginning of the 2017–18 school year in September 2017. uAspire provided WestEd with uAspire administrative data in June 2018.

WestEd collected data on school context, school staff and uAspire staff reports of program implementation, and progress of the study through team meetings to inform the implementation evaluation. WestEd administered the school context intake form via email to three uAspire advisors working at five evaluation schools in May 2018. WestEd invited five school staff (one from each school) to participate in an interview. WestEd interviewed three school staff individually by phone or video conference for 30 minutes in May 2018. Two school staff members did not show up for

the scheduled phone interview. In June 2018, WestEd interviewed uAspire staff in person—two advisors and the Program Director—each for 60 minutes at the uAspire office. WestEd interviewed one advisor by video conference. WestEd asked interview respondents for permission to record the interviews, which were later transcribed for analysis. WestEd took notes of the meetings with a special focus on the program updates that uAspire provided.

uAspire advisors administered the YESS at the end of the school year to all seniors either during a class period or at school assemblies for seniors. Advisors collected the YESS. uAspire staff processed the paper surveys through the Captricity software program. uAspire provided WestEd the YESS data for consenting students in June 2018.

WestEd gathered the SARC for each school in June 2018 to obtain demographic data for the 2016–17 school year. The school-level demographic data from SARC data (e.g., school size, ethnicity breakdown, percent FRPL) provided context for the study's setting.

Analysis

Qualitative data analysis for the implementation evaluation questions included grounded theory, descriptive coding, and theme generation to identify results.

WestEd employed grounded theory—a series of cumulative coding cycles and analytic memoing to develop major categories for theory generation (Miles, Huberman & Saldaña, 2014)—to analyze the interview transcripts and responses on the school context intake form. Toward this end, WestEd used descriptive coding of transcript data and created categories of major themes. These themes were then organized into similar clusters of themes and aligned to the specific implementation evaluation questions to ensure the results were focused on needed information identified by uAspire (Patton, 2002). Combined, the clusters of themes alongside the questions allowed for drawing conclusions about the ways schools were implementing the Afford program.

Quantitative data analysis for the implementation analyses included summary statistics for describing frequency and types of uAspire services provided (uAspire service data) as well as the characteristics of the evaluation schools (SARC data).

Quantitative analyses of students' YESS responses to answer the implementation evaluation questions included multiple regressions for continuous outcomes; both multiple regressions and logistic regressions were utilized for dichotomous outcomes. To account for clustering, WestEd used a school fixed effects model, which includes a dummy variable for each school in the multiple regression models. WestEd used the Benjamini-Hochberg (B-H) correction for each group of outcome comparisons (Benjamini & Hochberg, 1995; Schochet, 2008; Thissen, Steinberg, & Kuang, 2002). For more detail, see the *Statistical Analysis of Impacts* section.

WestEd used district administrative data to: 1) describe the characteristics of the students participating in the Afford program, 2) assess baseline equivalence between the treatment and control groups, and 3) include as covariates in the comparison models. WestEd used *t*-tests to test

for baseline equivalence between treatment and control students. The categories for student ethnicity were African American, Asian, Filipino, Hispanic/Latino, Pacific Islander, mixed ethnicity, white, and declined to state. When used as a covariate in the comparison models, the ethnicity variable was dichotomously coded, with the largest ethnicity group, Asian, as the reference category (0 = not Asian, 1 = Asian).

Implementation Analysis Findings

In Year 4, data from uAspire records, financial aid award letters, district administrative records, bi-weekly WestEd/uAspire meetings, the AC101, the YESS, school context intake forms, and interviews were used to assess the fidelity of implementation of the Afford program.

The three evaluation questions that these data informed are:

- EQ1: Were uAspire services implemented as planned?
- EQ2: What were the number and characteristics of treatment students participating in the Afford program? Were there differences in student characteristics across treatment and control groups? What were the differences in school characteristics?
- EQ3: What challenged implementation of the Afford program (e.g., advising session attendance; contamination; variation in services)? How were challenges overcome?

The high-level evaluation question that subsumes these three questions above is focused on the quality of the Afford program:

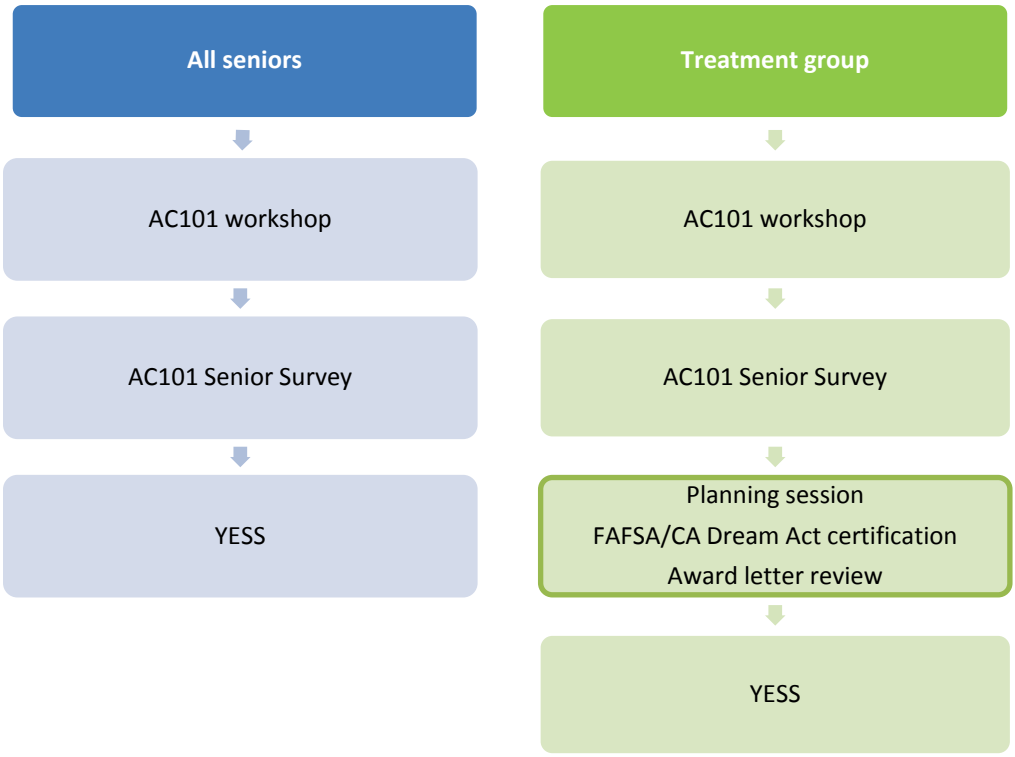
- How well is the Afford program being implemented?

To answer this question, school and uAspire staff interviews contained specific questions on program implementation. Also, WestEd conducted a summative assessment of the findings on the three evaluation questions.

uAspire Services Delivered

uAspire provided seniors at each evaluation school a two-tiered model of programming (Exhibit 4). One tier included providing all seniors at the schools with the AC101 workshop in fall 2017 and administering and collecting the AC101 Senior Survey in fall 2017 and then the YESS in spring 2018. The second tier of programming included providing one-on-one advising services to students selected to be in the treatment group.

Exhibit 4. Two-Tiered Model of Programming



uAspire tracks the number of AC101 workshops provided and the number of students participating in the workshops. Exhibit 5 presents the services uAspire delivered to seniors at each evaluation school.

Exhibit 5. uAspire Services Delivered to Seniors at Each School

	Balboa	Burton	Galileo	Mission	Washington	Total
Number of seniors in the schools	313	266	513	306	525	1,923
Number of AC101 workshops delivered	9	8	13	10	16	56
Number of students participating in AC101 workshops	236	223	368	227	491	1,545
Percent of students participating in AC101 workshops	75.4	83.8	71.7	74.2	93.5	80.3

uAspire began providing Afford program services to students after the first phase of consent and randomization in October 2017 to avoid withholding advising until recruitment targets were met. As such, WestEd conducted two rounds of randomization, at the beginning of October 2017 and in mid-November 2017. uAspire advisors simultaneously advised and recruited students into the study between October and November. One month after the first consent window closed, uAspire reached the study recruitment targets. In total, recruitment took three months. Afford program

advising was open to treatment students between October 2017 and May 2018 over a seven-month period. The advising period in Year 4 was approximately three months longer than the advising period in Years 2 and 3, where advising for the full cohort began in January.

Across the five schools, uAspire delivered 56 AC101 workshops and served a total of 1,545 students (80.3 percent of seniors in the five schools) via AC101 workshops delivered in fall 2017 during seniors' American Democracy or English classes or homerooms, depending on the school.[3] The number of AC101 workshops that uAspire delivered over the years has remained consistent. The number of seniors has steadily increased at all evaluation schools (see Year 2 and 3 Reports). The percent of students participating in the AC101 workshops decreased 3.4 percentage points from Year 2 (83.7 percent) to Year 4 (80.3 percent). Exhibit 6 presents the services uAspire delivered to treatment students at each evaluation school.

Exhibit 6. uAspire Services Delivered to Treatment Students at Each School

	Balboa	Burton	Galileo	Mission	Washington	Total
Number of treatment students	139	107	185	98	185	714
Number and percent of treatment students receiving at least one advising session/planning session	133 (95.7)	100 (93.5)	173 (93.5)	94 (95.9)	182 (98.4)	682 (95.5)
Number and percent of treatment students with FAFSA/CA Dream Act certification	107 (77.0)	87 (81.3)	147 (79.5)	81 (82.7)	162 (87.6)	584 (81.8)
Number and percent of treatment students receiving award letter review session	65 (46.7)	37 (34.6)	93 (50.3)	49 (50.0)	92 (49.7)	336 (47.1)
Number and percent of treatment students receiving three core curricular activities	65 (46.8)	37 (34.6)	92 (49.7)	48 (49.0)	89 (48.1)	331 (46.4)
Total number of one-on-one advising sessions with treatment students	408	302	624	366	727	2,427

Of the 714 treatment students, 331 (46.4 percent) received the three core curricular activities; a smaller proportion compared to Year 3. Specifically, 682 (95.5 percent) Afford program students received at least one advising session/planning session; uAspire advisors certified 584 (81.8 percent) of FAFSA/CA Dream Act applications; and uAspire advisors reviewed at least one financial aid award letter with 336 (47.1 percent) Afford program students. In Year 4, uAspire served 88 more treatment students than in Year 3 (n = 626; see Year 3 Report) and 75 more than in Year 2 (n = 639; see Year 2 Report). Compared to Cohort 3, uAspire provided a larger proportion of Cohort 4 treatment students the planning session (Year 4 = 682 of 714 students; Year 3 = 590 of 626

[3] The number of students (1,545) participating in AC101 workshops could represent duplicate counts.

students) and the FAFSA/CA Dream Act certification session (Year 4 = 584 of 714 students; Year 3 = 496 of 626 students). The time period for delivering the planning session and the FAFSA/CA Dream Act certification session was extended by three months compared to Year 3. However, a smaller proportion of students participated in an award letter review session (Year 4 = 336 of 714 students; Year 3 = 325 of 626 students). The six-week time period for delivering the award letter review remained the same as Year 3.

uAspire provided students at the five schools with financial aid workshops and answers to both staff and students' one-off questions related to financial aid. uAspire also supported school events to prepare students for college. As in past years, additional services delivered included text messaging support to treatment students during the school year;[4] scheduling advising through *You Can Book Me*, an online scheduling tool; and supporting students bound for local colleges and universities by referring students to support resources.

uAspire Afford Program Implementation at Evaluation Schools

This subsection addresses implementation EQ1 related to whether uAspire services were implemented as planned. Data sources informing the findings included uAspire records, financial aid award letters, interviews with school and uAspire staff, bi-weekly meetings between WestEd and uAspire, school context intake forms, and the YESS.

uAspire implemented an array of services as planned at the evaluation schools. uAspire delivered the three core curricular activities that constitute the Afford program to 46.4 percent of treatment students, 3.9 percentage points less than in Year 3 (see Year 3 Report) and 8.4 percentage points more than in Year 2 (see Year 2 Report). In Year 4, similar to Year 3, uAspire communicated to WestEd its intent to deliver the core curricular activities to as many students as possible but knew that they did not have the capacity to provide all treatment students with these three key activities.

In addition to the three core curricular activities, advisors provided the AC101 workshop in the fall; helped students interested in attending a private college complete a CSS/Profile; assisted students during various follow-up sessions to address unresolved or additional issues related to the three core curricular activities; administered the YESS at the end of the school year; and provided students support over the summer after graduation in person, by phone and email, and via text messages.[5] Advisors also provided support to treatment students' parents as needed by including them in advising sessions with students and by answering parents' questions about the financial aid process, particularly as it related to verifying tax and income information needed for the FAFSA/CA Dream Act application.

[4] In 2017–18, text messaging started in the fall and continued throughout the year.

[5] At the time of this report, summer text messaging data were not available and are not included in this report.

Across the five schools, uAspire advisors hosted a total of 2,427 one-on-one advising sessions with Afford program students. The number of one-on-one sessions per student ranged from one to 12 sessions, with an average of four sessions per student (M = 3.56; SD = 1.98). Exhibit 7 presents the total number of one-on-one sessions at each of the five high schools, the average number of one-on-one sessions, and the minimum and maximum number of one-on-one sessions. Afford program students who received all three core curricular activities (core students) received an average of 4.42 sessions (SD = 2.05; minimum = 1; maximum = 12).

Exhibit 7. Number of One-on-One Sessions at Each School

High School	Number of Students Served	Average Number of Sessions	Minimum Number of Sessions	Maximum Number of Sessions
Balboa	133	3.07	1	12
Burton	103	3.02	1	11
Galileo	173	3.61	1	10
Mission	94	3.89	1	10
Washington	182	3.99	1	12

Note: Three control students received one-on-one sessions. All students were at Burton. Control students are included in the calculations.

uAspire also provided treatment students support via text messaging. During the academic year, uAspire sent a total of 14,467 text messages to students and received a total of 8,263 text messages from students. On average, a single student received 21 text messages from uAspire (SD = 11.43) and sent 12 text messages to uAspire (SD = 14.65).

uAspire delivered services as proposed and tracked data on the outputs identified in the logic model (Exhibit 1). Summer text message data was not available at the time of the report and is not included.

uAspire Advisors

As in Years 2 and 3, the same three uAspire advisors served the same evaluation schools with their points of contact at the school being the Assistant Principal (at two schools), a counselor (at two schools), and both the Assistant Principal and counselor (at one school). All points of contact had been at the school previously and were familiar with uAspire.

Format of Services

The format of uAspire's services was relatively consistent with the previous years, but advisors were at a school more than one day per week. Advisors spent between two and three days a week at each school, an increase from previous years (see Year 2 and Year 3 Reports). The caseload for each advisor at each school varied slightly as follows:

- Balboa: 2 days/week, 139 students

- Burton: 2 days/week, 108 students
- Galileo: 3 days/week, 185 students
- Mission: 2 days/week, 98 students
- Washington: 3 days/week, 185 students

In comparison to Year 3, one school had slightly decreased student caseloads, three schools had increased student caseloads; and one school had a similar caseload.[6] Overall, Year 4 caseloads were similar to those from Year 2.

Recruitment of Students

Similar to Years 2 and 3, information on the Afford program and the study was shared in multiple ways to recruit students to participate in uAspire advising and the study, including the AC101 workshop, talking with seniors individually, a school assembly, flyers, school mailings, and back-to-school events (see Year 2 and Year 3 Reports).

According to advisors, there were multiple successful recruitment strategies, with different strategies working best for different schools: presenting the AC101 workshops (five schools); visiting targeted senior classrooms (five schools); talking to students individually about uAspire's services (five schools); presenting at a school assembly (four schools); and using the school's summer mailings (four schools).

Each school reported the recruitment strategy that was the least successful depending on their circumstances. The least successful recruitment strategies included: relying on few school staff to advocate for the program and support the collection of consent forms (two schools), providing information during particular classes (two schools), and using the PA system (one school).

Services to Treatment Students

Communicating with Students

Advisors communicated with students to notify them of their eligibility to receive financial aid advising services, to schedule sessions, to remind them of next steps and upcoming appointments, and to answer any questions related to financial aid. Advisors used *Signal Vine*, a text messaging platform; *You Can Book Me,* an online scheduling tool; students serving as teacher assistants to hand out passes to students in class; and email to communicate with students. One advisor also called or visited classrooms.

[6] The school with a slightly decreased caseload from Year 3 was Galileo. Schools with increased caseloads from Year 3 were Balboa, Mission, and Washington. The school with a similar caseload was Burton.

In fall 2017, uAspire launched automated text messages through *Signal Vine* to treatment students to help them prepare for advising sessions and to be aware of the next steps in the financial aid process. uAspire sent mass text messages that were individualized to each treatment student to read, "*Hi [student name]. This is [advisor name]. We met earlier in the year, but it doesn't look like you've submitted your financial aid application. Schedule an appointment to see me.*" Other messages would tell the student which documents to bring to the advising session. According to uAspire staff, these automated messages were efficient in reaching a lot of students without substantial advisor effort and time. Advisors would then individually respond to students who responded to the initial mass message. Advisors indicated that there were fewer missed appointments in Year 4 than in previous years, likely due to the use of *You Can Book Me* and *Signal Vine*.

Delivery, Content, and Tracking of Advising Sessions

As needed, two bilingual advisors conducted advising sessions with students in languages other than English, similar to Years 2 and 3. Advising sessions covered the same topic areas as the previous years and are described below.

uAspire advisors recorded their interactions with students in the uAspire services database. Advisors used a drop-down menu from within the database to track which topics were discussed during each advising session. There were 22 possible options for advising topics. Exhibit 8 shows the topics advisors discussed with students during advising sessions as well as the number and percent of sessions in which the topic was discussed. The most common discussion topic during an advising session was regarding the SAR (n = 676; 27.9 percent of sessions).

Exhibit 8. Topics Discussed During Advising Sessions

Topic of Session	Number of Sessions	Percent of Sessions
SAR	676	27.9%
Planning session/Intake	671	27.6%
FAFSA	512	21.1%
Financial safety school selection	427	17.6%
Award letter review	417	17.2%
Other	406	16.7%
Scholarships	345	14.2%
WebGrants	294	12.1%
Student FSA ID	242	10.0%
Verification	207	8.5%
Parent FSA ID	133	5.5%
College follow-up	125	5.2%
CSS/Profile	110	4.5%
Special circumstances	61	2.5%
CA Dream Act	51	2.1%
IDOC	40	1.6%

Topic of Session	Number of Sessions	Percent of Sessions
Institutional forms	19	0.8%
Cal Grant	17	0.7%
Appeal	14	0.6%
Non-custodial profile form	8	0.3%
Payment plan/Loans	6	0.2%
MPN/Entrance counseling	5	0.2%

Note: Total number of sessions = 2,427.

During each one-on-one session, advisors discussed an average of two topics (M = 1.97; SD = 1.10), similar to Year 3 and Year 2 (nearly two topics). Exhibit 9 shows the average number of topics discussed per session at each school.

Exhibit 9. Average Number of Topics Discussed per Session at Each School

High School	Average Number of Topics per Session
Balboa	2.07
Burton	2.01
Galileo	1.88
Mission	2.05
Washington	1.93

Consistent with previous years' findings, the average length of advising sessions was 23 minutes (SD = 5.57; minimum: 2 minutes; maximum: 80 minutes). Advisor reports of the length of their advising sessions in the school context intake form aligned to this finding, with advisors reporting sessions with treatment students to last between 16–30 minutes.

Meeting Three Core Curricular Activity Targets

uAspire wanted to provide more students with the three core curricular activities—the planning session, FAFSA/CA Dream Act certification, and award letter review—compared to those served in Years 2 and 3 because these activities serve as critical supports that enable students to get through the financial aid process, and also increase students' knowledge of financial aid to make informed choices in the future. WestEd's findings indicated that a slightly smaller proportion of students received the three curricular activities in Year 4 compared to Year 3 (Year 4 = 331 of 714 students; Year 3 = 315 of 626 students). However, more students received the three curricular activities in Year 4 compared to Year 2 (Year 2 = 240 of 639 students).

During interviews, advisors reported they were more targeted than in previous years in identifying treatment students who needed to receive the next of the three core curricular activities by using a newly developed tracking tool they referred to as the tracker. The tracker is a spreadsheet that allowed filtering of the various financial aid support activities advisors provided. Advisors used data to inform whom they should advise. An advisor could filter which students had a planning session

but not a SAR review to identify whom they would invite to meet with them. According to uAspire staff, the tracker helped advisors be more efficient and focused with their limited time at the schools. One advisor reported that during award letter review season they used the tracker to prioritize seeing students based on which college they got into and focused on those who were considering colleges that had sent award letters to maximize the number of students who completed an award letter review.

The automated text messages described in the *Communication with Students* subsection enabled advisors and students to complete or get through as much of the financial aid application submission as possible. These text messages, combined with *You Can Book Me*, which allowed students to schedule appointments with advisors at times that worked for them, contributed to having fewer missed appointments.

Services to Non-Treatment Students

As in Years 2 and 3, uAspire continued to provide non-treatment students and school staff financial aid information in similar ways. Some ways advisors provided this information included answering one-off questions that could be answered quickly or helping students who had special circumstances (i.e., they were homeless, were in foster care, or were undocumented). One advisor reported being asked by school staff to support students with special circumstances because the school staff assigned to students had a difficult time navigating the financial aid process. In such circumstances, uAspire reported they did not turn away students but provided limited support. However, school staff reported that uAspire helped all students who approached them and needed support with the financial aid process. Schools reported they had an open-door policy for students and an expectation that uAspire serve all students in need of support. School staff had their caseloads with lead counselors identified to provide support, but if they were busy helping other students or were otherwise not available, another staff member helped the student. According to both school and uAspire staff, in many cases, uAspire helped the student because they were available.

School staff also expected uAspire to help with school events that supported all students applying for college, including events focused on financial aid. uAspire advisors participated in whole-school events that provided information and support on college and financial aid applications. Advisors reported participating in various events and workshops for all students, including FAFSA/CA Dream Act fill-in sessions during and after school, the Cash for College presentation and computer lab support, homeroom/advisory announcements and outreach, College 101 Workshops, and Fall College Nights. According to school staff, Cash for College was the largest event where uAspire helped by presenting on the financial aid process and assisting students to complete parts of the FAFSA. Advisors reported that if students in their caseload attended Cash for College, uAspire would help them first and then help students who were not in their caseload.

More commonly, advisors provided school staff financial aid information upon request, through college center meetings, district financial aid trainings, correcting staff when they provided students inaccurate information on financial aid, and when school or college center staff overheard advisors

during sessions with students. School staff acknowledged during interviews that they relied on uAspire staff to provide answers related to financial aid when they did not know the answers to students' questions and for students with special circumstances. New school staff reported it was easier to have the uAspire advisor help students directly. Special circumstances included understanding and navigating the CSS/Profile, helping students with the verification process, identifying special forms that some students needed to complete, or navigating the application process for undocumented students. uAspire advisors confirmed that new school staff needed their support and added that they preferred to give students information that was accurate rather than have a new school staff member provide students inaccurate information.

There were specific challenges that were new for school staff. School staff remarked that there was an increase in students who were interested in private schools in 2017–18. Additionally, the CSS/Profile and process changed in 2017–18. School staff sought uAspire's guidance for knowing which required forms to complete and how to respond to specific questions the forms asked of students. Related to the verification process, school staff indicated there was also an increase in low-income students being selected for verification. uAspire helped school staff become familiar with the verification portal and steps required in the verification process.

Overall, uAspire staff confirmed they provided services to non-treatment students. Over the years, advisors reported they have gotten better about saying "no" to students that were not in their caseload. Additionally, school staff also better understood what they could and could not ask uAspire to do relative to the study. However, advisors still supported school workshops intended for students not in their caseloads and helped school staff and students who had questions about financial aid, as needed. As advisors established relationships with individuals, they did not want to turn them down when asked a favor, especially when students were proactively seeking them out and taking responsibility for completing financial aid forms.

Support to Treatment and Control Group Students

WestEd examined the YESS data to assess perceptions held by students, in both the treatment and control groups, of the financial aid support they received. Afford program students reported receiving individual assistance and support in the financial aid process primarily from uAspire. There was a statistically significant difference in Afford program students receiving more individual assistance than control group students. Control group students reported receiving individual assistance and support in the financial aid process from parents or family members, CBOs, and uAspire. Advisors provided non-treatment students information on the financial aid process through the AC101 workshop, during school-sponsored events on financial aid, and by answering questions students had of uAspire advisors, consistent with school and uAspire staff reports of the supports that were provided.

A majority of treatment and control students reported receiving help applying for financial aid. Accounting for school-level factors and students' demographic characteristics, YESS results indicated that 79 percent of control students and almost all treatment students (94 percent) received

help (treatment: n = 436; control: n = 237).[7] This group difference was statistically significant (difference = 0.15, effect size = 0.47, $p < .001$); Afford program students received more assistance and support in the financial aid process than control students.

Additional YESS items examined various sources from which students may have sought financial aid help, including students' parents/guardians, school-based support such as teachers and counselors, and CBOs. On average, students reported that their parents/guardians were between "a little involved" and "pretty involved" in their financial aid process (treatment: n = 471; control: n = 255).[8] No significant group differences between treatment and control students were found in the extent of parent involvement.

Accounting for school-level factors and students' demographic characteristics, approximately 40 percent of treatment and control students reported in the YESS that their family member or friend and their school teacher or counselor helped them in the financial aid application process (see Exhibit 12 in the *Competing Information from Partner CBO* subsection). After adjusting for multiple comparisons, there were no significant differences between treatment and control students in receiving financial aid help from family members or friends and school teachers or counselors.

School and Student Characteristics

This subsection addresses implementation EQ2 related to describing the numbers and characteristics of treatment students participating in the Afford program, answering whether there were differences in student characteristics between the treatment and control groups, and describing the differences in school characteristics. Data sources informing the findings included district administrative records, SARCs, and school context intake forms.

Overall, the demographic characteristics of four evaluation schools were relatively similar; one school varied in terms of the student ethnicities served. A total of 1,076 seniors participated in the study, with 704 randomized into the treatment group and 372 randomized into the control group.[9] Ultimately, there were no statistically significant differences in student characteristics across treatment and control groups (see the *Randomized Between-Groups (Experimental) Design* and *Participant Flow Description* sections for more detail).

Exhibit 15 presented in the *Participant Flow Description* section shows characteristics of all students participating in the study at the five evaluation schools. As discussed in the *Participant Flow Description* section, no statistical mean difference emerged between the treatment and control groups. Overall,

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[7] Missing data is 8.06% (59 of 732).

[8] Missing data is 0.82% (6 of 732).

[9] These numbers are for Cohort 4 students who were randomized in Year 4. When including the Cohort 3 repeating seniors who were randomized in Year 3 and continued to attend the same high school in Year 4, the Cohort 4 sample increased to a total of 1,091 students (714 treatment, 377 control students).

approximately half of the study sample was Asian and male. Approximately two-thirds of the study sample was eligible for FRPL, and 75 percent of the sample was on track for completing the A–G course sequence required to enroll in a university in the CSU or UC systems. Approximately 25 percent of the study sample was classified with an EL designation. In terms of academic achievement, students on average had approximately a 3.00 GPA or a "B" letter grade. Students on average had a 2610 scale score (or a "Standard met" rating) on the grade 11 Smarter Balanced ELA test.

School Characteristics

The five evaluation schools represent some of the larger high schools in the district, serving between 1,055 and 2,010 students. Exhibit 10 shows characteristics of all enrolled students (grade 9 to grade 12) at the evaluation schools from the previous school year (2016–17). Two schools mostly served Asian students (60.0 percent and 58.5 percent); two schools mostly served both Asians and Latinos (Balboa: 38.8 percent Asian and 34.2 percent Latino; Burton: 33.1 percent Asian and 28.1 percent Latino); and, at one school Latinos constituted the largest ethnic group of students (52.5 percent). At all schools, more than 58 percent of students qualified for FRPL.

Exhibit 10. Characteristics of All Enrolled Students at Each School the Previous Year (2016–17)

	Balboa	Burton	Galileo	Mission	Washington
Total Enrollment	1,249	1,055	1,872	1,076	2,010
Grade 9	301	264	430	217	482
Grade 10	323	258	459	288	504
Grade 11	318	264	483	296	548
Grade 12	307	269	500	275	476
Percent American Indian or Alaska Native	0.3%	0.3%	0.2%	0.8%	0.3%
Percent Asian	38.8%	33.1%	58.5%	11.2%	60.0%
Percent Black or African American	5.8%	10.3%	6.0%	15.6%	3.8%
Percent Filipino	9.4%	17.3%	6.3%	3.8%	4.5%
Percent Hispanic or Latino	34.2%	28.1%	17.3%	52.5%	17.6%
Percent Pacific Islander	2.6%	3.7%	0.5%	1.2%	0.5%
Percent White	4.2%	2.9%	6.2%	9.0%	8.2%
Percent declined to state	--	--	--	--	--
Percent two or more races	1.3%	1.8%	1.0%	1.8%	1.6%
Percent other ethnicity	--	--	--	--	--
Percent FRPL	69.3%	62.2%	80.9%	58.7%	62.1%
Percent EL	18.3%	16.6%	19.9%	40.0%	16.2%
Percent meeting or exceeding grade 11 ELA State standards	66.6%	43.3%	73.3%	36.7%	69.7%

Data obtained from SARCs (http://www.sfusd.edu/en/schools/high-schools.html).

District-provided 2017–18 data show that the largest of the schools served 525 seniors and the smallest served 266 seniors. Two schools mostly served Asian seniors (62.86 percent and 62.18 percent); two schools mostly served both Asians and Latinos (Balboa: 43.77 percent Asian and 30.35 percent Latino; Burton: 32.33 percent Asian and 33.46 percent Latino); and at one school Latinos constituted the largest ethnic group of seniors (51.63 percent). At all schools, more than 54 percent of seniors qualified for FRPL. Exhibit 11 shows the characteristics of seniors at the evaluation schools.

Exhibit 11. Characteristics of Seniors at Each School the Current Year (2017–18)

	Balboa	Burton	Galileo	Mission	Washington
Total number of seniors	313	266	513	306	525
Percent American Indian or Alaska Native	0.32%	0.00%	0.39%	0.00%	0.38%
Percent Asian	43.77%	32.33%	62.18%	18.95%	62.86%
Percent Black or African American	6.39%	10.15%	5.46%	13.40%	3.05%
Percent Filipino	9.90%	14.29%	4.48%	2.61%	3.43%
Percent Hispanic or Latino	30.35%	33.46%	14.81%	51.63%	14.29%
Percent Pacific Islander	1.60%	2.26%	0.58%	0.98%	0.38%
Percent White	2.56%	1.88%	6.63%	8.50%	8.76%
Percent declined to state	3.51%	4.14%	4.29%	2.61%	4.00%
Percent two or more races	1.60%	1.50%	1.17%	1.31%	2.86%
Percent FRPL	62.62%	54.89%	74.07%	55.23%	60.38%
Percent EL	18.21%	16.92%	20.08%	40.85%	14.86%
ELA scale score					
Mean	2618.30	2563.52	2628.33	2547.49	2627.79
SD	100.60	116.42	102.68	111.90	109.44

For reference, the Smarter Balanced ELA/Literacy scale scores for grade 11 ranged from 2299 to 2795 (Standard not met = 2299–2492, Standard nearly met = 2493–2582, Standard met = 2583–2681, Standard exceeded = 2682–2795). Information retrieved from https://www.cde.ca.gov/ta/tg/ca/documents/sbac17gr11ssr.pdf.

Common Languages and CBOs Serving Schools

The most common home languages and CBOs serving the schools remained consistent with the previous years. Most of the same CBOs provided services related to college preparation. At all schools, at least one CBO provided students help with the financial aid process (see Year 2 and 3 Reports).

School Supports for College-Going Students

Consistent with Years 2 and 3, each school provided varied support to students who were college-bound, including college workshops, scholarship assistance, financial aid assistance, college tours and field trips, SAT prep, and help completing college applications (see Year 2 and 3 Reports). According to school staff, schools had college center staff meetings to talk about caseloads and plans for supporting students. By participating in school meetings to support college-going students

and talking with staff about student caseloads, uAspire was implementing a key collaborative activity identified in its logic model of carrying out intentional, on-going collaboration with school staff (see Exhibit 1).

School staff reported that the transition from high school to college could be difficult for students and providing students information about college was important to support their transition. Similar to previous years, school staff reported that students were considering enrolling in two-year colleges, especially since City College of San Francisco is free to San Francisco residents (Free City). Additional reasons school staff provided were the perception that attending a two-year college eases the transition from high school to college, community college is not as expensive as attending a four-year college, and students are able to work and go to college while living at home. According to school staff, more students are increasingly also considering private schools because private schools offered more aid for students. uAspire staff reported they contributed to a greater awareness of private schools as an option by providing students and school staff with information over the years on private school options. Across the three schools represented by school staff during interviews, school staff reported college enrollment rates were all above 70 percent.

Challenges to Implementation of the Afford Program

This subsection addresses implementation EQ3 related to the challenges in implementing the Afford program and how challenges were overcome. Data sources informing the findings included interviews with school and uAspire staff, bi-weekly meetings between WestEd and uAspire, the YESS, and school context intake forms.

Verification

Similar to Year 3 and according to both uAspire and school staff, the FAFSA/CA Dream Act verification process was the most common barrier because it caused delays in completing the application. Verification is meant to reduce the risk of fraud. During verification, a student needs to access the verification form in the online portal for each school to which they applied, download and print the form, complete it, have a parent sign it, and then submit it. If the process was not completed for a school, the student would often not receive their financial aid for the school. Further, a student must regularly check their account in each school's online portal to find out if they need to complete a verification form because each school type (private, UC, CSU, community college) requests verification at different times. If a student does not check the portal or checks the portal late in the academic year, they may miss out on deadlines to receive certain aid and they may not receive award letters from colleges in time to make their college decision.

Both uAspire and school staff reported that there was an increase in students who were selected for verification in 2017–18. Many of the students selected were low-income, further increasing the hurdles low-income students needed to overcome in order to access financial aid. Nationwide, the number of students selected for verification in 2017-18 increased from the previous year, particularly for students with a zero expected family contribution (EFC) (Douglas-Gabriel, 2017). The

verification process could take from six to eight weeks to resolve and could take students out of the running for aid from schools that is awarded on a first-come, first-served basis (Ibid.). At the time a student selected for verification submitted their intent to enroll form to their school of choice (May 1), many had not yet received their financial aid award package to inform their decision. Instead, treatment students' decision to attend college may have been informed by an estimate of their out-of-pocket costs through a mock award letter review with an advisor. uAspire uses data from previous years' financial aid award letters for some colleges to give students an estimate of how much attendance would cost, how much aid they could potentially receive based on their known eligibility, and how much they could pay out of pocket.

For students who chose to go to a CSU, the delay with the verification process was longer because the verification timeline did not align with the financial aid award letters. Many students had not yet received their CSU award letters by May 1. CSUs sent out verification requests later than UCs and private schools, around the time students would have received their financial aid award letters. Since verification could take up to eight weeks, students graduated before they saw a financial aid award letter from a CSU. Advisors commented that some students and their families became concerned about enrolling at a CSU without having seen the award letter and instead considered going to go a community college they knew would be more affordable.

FSA ID

A challenge that returned from Year 2, but was not cited as an issue in Year 3, was the FSA ID. Creating and maintaining an FSA ID for students and parents made completing the financial aid application challenging. Both parents and students need separate FSA ID usernames and passwords to access their FSA account, including FAFSA. In addition, a cell phone number or email is required to verify the FSA ID, which can pose a challenge for individuals who may not have a cell phone or email address. The FSA ID students and parents first used becomes the permanent FSA ID for the following years to access their financial aid throughout college. In some cases, parents had already created an FSA ID username with an older child but forgot their usernames and/or passwords. In other cases, students forgot their own FSA ID usernames and/or passwords created earlier in the year. When the student got help from a uAspire advisor with the FAFSA, they could not access the account without the parent's correct login information. If inaccurate information was entered too many times, the account could be locked and require a waiting period to gain access to the account. These issues added time and obstacles to the student's FAFSA completion. One school staff member reported developing a sheet for students to write in their logins as a way to troubleshoot the issues with logins.

Further, the FSA ID is an issue for students whose parents did not have email accounts. School and uAspire staff have to speak with parents or have students convey to parents the importance of having an email account to be able to apply for and access financial aid. If a parent does not understand English, the challenge is exacerbated with the communication difficulties between school staff/advisors and non-English-speaking parents.

CSU Notifications

CSUs were not successfully notifying students that they needed to complete particular forms in order to fully meet enrollment requirements. First, the university notifies the student of their acceptance, typically in March. In 2017–18, some students learned of their acceptance in April only because they contacted the CSU on their own. Other students received an email notification of their acceptance in April, but missed seeing the email. Many students did not respond to their school of choice by the May 1 intent to enroll deadline and their acceptance was rescinded. In these instances, students needed to go through an appeal process, which added another layer of challenge to the already complex college application process.

Also, CSUs required newcomer students to submit a residency questionnaire. Students received the questionnaire by postal mail and some lost it. Those who did not know they received it or that they needed to complete it had their application rescinded. In these circumstances, community college became an option for students.

Additionally, San Francisco State University, the local CSU, became stricter with their acceptance of eligible SFUSD students in 2017–18 after becoming more impacted. San Francisco State University no longer accepted students after the May 1 deadline. In past years, the university was more lenient. It was the first year the university could not guarantee automatic acceptance to eligible SFUSD students, which impacted students affected by the late verification process and financial aid award letters.

Competing Information from Partner CBO

According to uAspire staff, one CBO had a financial aid award letter analyzer that differed from uAspire's which calculated different totals for the award amount a student would receive. Specifically, the CBO calculated the total cost of attendance with both direct (i.e., tuition) and indirect costs (i.e., books, transportation). uAspire's total cost of attendance focuses first on direct costs to determine the estimated bill that a student must pay and then factors in indirect costs. The different totals posed challenges for uAspire's credibility among students in its award estimates. Additionally, sometimes the information the CBO provided regarding the estimated out of pocket costs was inaccurate and students believed they had to pay a different amount than required, often a higher cost. For example, uAspire reviewed the same award letter that the CBO had reviewed and found the student had a zero EFC and would not have to pay anything out of pocket. In other instances, the CBO incorrectly calculated the award amount because they only calculated two quarters that appeared on the screen and did not scroll down for the full three quarters of the award. According to a uAspire advisor, one treatment student almost did not choose to go to UC Riverside because the CBO reviewed her award letter and concluded she had to pay a substantial amount. After speaking to a uAspire advisor who reviewed the same letter and pointed out the inaccurately calculated estimate, the student was relieved to learn she did not have to pay any out of pocket costs. The advisor acknowledged that many students—who are not yet adults—are making decisions about their futures that involve a lot of money and get confused and nervous during this process.

According to advisors, many treatment students who had a long-standing relationship with the CBO (who had worked with the student since as far back as 9th grade) would follow the CBO's guidance and bypass uAspire. uAspire shared their concern that some students may have made their choice to attend college based on inaccurate award letter costs. Other times, treatment students would go to both the CBO and uAspire and were confused with the different award amount and out of pocket estimates, further adding to the complexity in navigating the financial aid process. As noted below, approximately 7 percent of treatment students reported receiving financial help from the Japanese Community Youth Council (JCYC) CBOs and 15 percent of treatment students reported receiving financial aid help from other CBOs.

WestEd's analyses of the YESS found that CBOs provided a very small percentage of treatment students with financial aid advising (treatment: n = 475; control: n = 257).[10] Ten YESS items asked students to check off whether they received financial aid help from CBOs, such as AACE Talent Search, AACE Upward Bound, and SFCAC (see Appendix J: *Descriptive Statistics of YESS Items* for the 10 items). WestEd combined the responses across three CBOs (AACE Talent Search, AACE Upward Bound, and SF College Access Center) associated with JCYC. Due to the low number of students indicating that they received help from the remaining CBOs and to simplify group comparisons, WestEd combined the responses across the remaining seven items into one variable, *Other sources of help* (0 = did not receive help from other sources, 1 = received help from other sources). Students who responded that they received help from any of the CBOs would receive a "yes" value on the variable, *Other sources of help*.

On average, 7 percent of treatment students and 16 percent of control students reported receiving help from JCYC. Compared to treatment students, control students were more significantly likely to report receiving help from the three CBOs associated with JCYC (difference = -0.09, effect size = -0.31, $p < .001$). On average, 12 percent of control students and 15 percent of treatment students reported that they received financial help from other CBOs. There was no statistically significant group difference between treatment and control students in seeking financial aid help from other CBOs. Thus, a small percentage of control students were likely impacted by JCYC's CBO support. Exhibit 12 shows students' reported sources of financial aid help on the YESS.

[10] Missing data is 0.00%. Students were asked to check each person/program that helped them apply for financial aid. Items that were not checked were coded as "No"; thus, there are no missing data.

Exhibit 12. Student-Reported Sources of Financial Aid Help

	Control					Treatment					Diff.	p-value	ES
	N	M	SD	Min	Max	N	M	SD	Min	Max			
Family member or friend	257	0.41	0.49	0	1	475	0.36	0.48	0	1	-0.05	0.14	-0.11
School teacher or counselor	257	0.40	0.49	0	1	475	0.35	0.48	0	1	-0.05	0.21	-0.09
uAspire*	257	0.10	0.30	0	1	475	0.76	0.43	0	1	0.66	0.00	1.31
Japanese Community Youth Council*	257	0.16	0.37	0	1	475	0.07	0.25	0	1	-0.09	0.00	-0.31
Other sources of help	257	0.12	0.33	0	1	475	0.15	0.37	0	1	0.03	0.29	0.08

*Statistically significant with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/5 = .01). N = 732. Missing data is 0.00%. Students were asked to check off each person/program that helped them apply for financial aid. Items that were not checked off were coded as "No"; thus, there are no missing data.

OLS regression model for binary outcome with school fixed effects (0 = did not ask for help; 1 = asked for help). All variables are interpreted as percentages (e.g., holding all else constant, 41% of control students reported that a family member or friend helped). Question: "Did someone help you apply for financial aid this year? If yes, who helped you? (Check all that apply)." Students who indicated that they asked for help from AACE Talent Search, AACE Upward Bound, or SFCAC or wrote "JCYC" in the open-response option were coded as asking for help from the Japanese Community Youth Council (0 = did not ask for help; 1 = asked for help).

uAspire's Sharing of Financial Aid Information

In Year 2, contamination was introduced as a challenge in that the information and support related to financial aid that uAspire provides made its way to non-treatment students. Both school staff and uAspire reported that uAspire has continued to provide information and support to students who need it, but in a limited manner compared to the way they provide the information and support to treatment students. In an effort to maintain a good partnership with the schools, district, and CBOs, uAspire continued to participate in and support key college preparatory events that schools hosted, as described in the *Services to Non-Treatment Students* subsection. According to uAspire, their participation was intentional and included events that were not a capacity strain on the organization. As in past years, at the beginning of the school year before advisors had their caseloads, school staff often assigned advisors to support college application workshops or other financial aid related events. When advisors had their caseloads in November, they supported non-treatment students by answering quick questions or helping students with special circumstances.

Although uAspire's support to non-treatment students has remained relatively consistent over the years, the information on financial aid that CBOs provide to non-treatment students has increased, as evidenced by the financial aid award analyzer described in the *Competing Information from Partner CBO* subsection. According to both school staff and uAspire staff, non-treatment students had access to financial aid information and support from CBOs beyond what was provided three years ago at the onset of the study. uAspire staff reported that they may have influenced the type of support schools and CBOs provide to students regarding financial aid. Contamination appears to be

coming from both uAspire-provided information over the years and from school staff who support non-treatment students.

To assess non-treatment student perceptions of the potential contamination they may have received from uAspire, WestEd analyzed the YESS results and found that 10 percent of control group students reported receiving help from uAspire (treatment: n = 475; control: n = 257).[11] In contrast, 76 percent of treatment students reported receiving help from uAspire. This difference was statistically significant (difference = 0.66, effect size = 1.31, $p < .001$). Thus, the contamination was relatively low.

Limited Reach

As in past years, school staff primarily noted how difficult it was to reach all students and families with information about financial aid. School staff indicated that schools do not have sufficient capacity to serve all students interested in and eligible for college and did not possess the expertise that uAspire has related to financial aid. Having uAspire on campus was a big benefit, but the lottery process for assigning students to work with an advisor limited some students who had a real need—students with parents who did not go to college, low-income youth, and families with no computer or internet access at home (the application is only online)—from receiving services. Both school staff and uAspire advisors shared the concern that students in most need of financial aid assistance were not always randomly selected to receive the services.

According to uAspire service data, approximately 35.5 percent (n = 682) of seniors across the five evaluation schools received at least one advising session from uAspire, leaving approximately 65 percent of seniors to seek help from CBO staff for college-related support. Even those students who were selected to work with uAspire had limited days to see the advisor, between two and three days a week. While uAspire increased the number of days they were at two schools, other CBOs were assigned to schools between three and four days a week. As such, students often sought out the CBOs' help because they were more available when a student had a question. Both advisors and school staff acknowledged that their limited days at the schools made it difficult for a student in need of help with the financial aid process to get it from uAspire and agreed that more days of uAspire staff at the schools would be beneficial.

Quality of Afford Program Implementation

As in past years, school and uAspire staff reported that uAspire was implementing the Afford program well. School staff appreciated the complementary services uAspire provided to the college-going support services because they lacked the expertise to properly support students well in completing the financial aid process. uAspire advisors specialized in financial aid and were willing to

[11] Missing data is 0.00%. Students were asked to check each person/program that helped them apply for financial aid. Items that were not checked were coded as "No"; thus, there are no missing data.

answer questions on behalf of students and staff; they filled a gap in services that otherwise could not be provided. All schools benefitted from having the same advisors return each year, due to their knowledge of the school culture and established relationships with staff and students.

School staff also confirmed, as in past years, that students benefitted from receiving one-on-one advising on financial aid with guided support to keep them on track to complete the financial aid process. Advisors noted that the constant reminders sent via text messages and outreach was key to reminding students of the important next steps they needed to take. Advisors acknowledged that each contact made to a student helped move them another step closer to fully accessing their financial aid award. During the advising sessions, students learned to navigate the FAFSA/CA Dream act application, became familiar with the supporting documentation needed (such as parents' taxes) to confirm income, and became aware of the amount of aid they will receive for college.

uAspire has helped students access financial aid. According to advisors and school staff, FAFSA completion rates across the district have increased. Part of that effort has been driven by district initiatives to better support students and their access to financial aid. Another part of that effort may also be attributed to having uAspire financial aid experts in schools. At one study school, one advisor said the financial aid completion rates increased five percentage points, from 77 percent to 83 percent. According to school staff and advisors, many students need someone to guide them through the financial aid process because of the technical language of the forms and the complexity of the issues that may arise, especially if verification was needed. By working with a uAspire advisor, students were able to make more informed choices about which financial aid package to accept without taking extra loans. Some students may have applied to and chosen to attend a school they had not previously considered, such as a private school that offered a generous financial aid package.

School staff were glad that uAspire was at their schools and that advisors have established positive working relationships with students and staff over the years. School staff relied on advisors to provide expert advising on financial aid; not only to students, but also to staff as complex issues arose that they could not answer on their own. uAspire helped school staff provide other college-going support when they were understaffed and in need of assistance. Overwhelmingly, school staff noted that these services were made possible by the supportive counseling staff at the schools who advocated to school officials for the work CBO counselors and uAspire advisors perform. According to school staff, these supportive counselors let CBOs do their jobs. CBO counselors also believe they have a supportive culture where everyone [counselors and support staff] helps one another. In most cases, administrators and teachers welcome the support. In the few instances that teachers do not let students out of class to meet with CBO staff, CBO staff create time during lunch or after school to meet with students.

Additionally, school staff affirmed that uAspire helped schools impact college enrollment rates. uAspire established relationships with students and saw them through the financial aid application process. For many students, money is a big concern. Both school staff and uAspire agreed that uAspire helped low-income students become aware that college was affordable and also helped students identify scholarship opportunities.

Summary of Implementation Findings

Implementation findings indicated that uAspire implemented a range of services as planned—80.3 percent of seniors at the five schools received the AC101 workshop, 95.5 percent of treatment students received a planning session, 81.8 percent of treatment students received FAFSA/CA Dream Act certification, and 47.1 percent of treatment students received a financial aid award letter review session. Further, 46.4 percent of treatment students received all three of the above activities, which constitute the Afford program's three core curricular activities. The implementation findings show that the Afford program is being implemented well, according to its intended model.

The demographic characteristics of four evaluation schools were relatively similar; two schools mostly served Asian students, two schools mostly served both Asians and Latinos, and one school served more Latino students than the other schools. There were no statistically significant differences in student characteristics across the treatment and control groups. The two groups were similar in their characteristics and this increased the likelihood that any differences in outcomes between the two groups could be attributed to the Afford program. Afford program students were significantly more likely than control students to receive more individualized assistance in the financial aid process. uAspire advisors provided non-treatment students with limited information related to financial aid as requested.

Some noted challenges were similar to those reported in past years—difficulty getting through elements of the financial aid process such as verification, the FSA ID, and CSU notifications; competing information from partner CBOs; uAspire's sharing of financial aid information; and uAspire's limited reach to serve all treatment students with the three core curricular activities. Despite these challenges, school and uAspire staff believed uAspire was implementing the Afford program well and providing a needed service for students who otherwise likely would not be able to complete the FAFSA/CA Dream Act application and related forms and steps on their own.

The same advisors returned to each school in Year 4, which supported the continuity of services for both uAspire and the schools. Advisors also provided school staff with information on financial aid. School staff recognized uAspire's expertise in financial aid and were glad to have advisors at their schools providing targeted financial aid support to students.

Lessons Learned from Implementation Results

uAspire advisors implemented the Afford program relatively consistently across the five schools. In Year 4, uAspire had more treatment students than in Years 2 and 3. uAspire provided more services to the treatment group than in Year 3; specifically, the planning session and the FAFSA/CA Dream Act certification session. In Year 4, a lower proportion of students received an award letter review session and the three core curricular activities than in Year 3. uAspire had more time to deliver the planning session and FAFSA/CA Dream Act certification session than in previous years and the same six weeks to review more students' award letters. Also, systemic issues like the increase in verifications, Free City, the delayed award letters from some universities, and other CBO support to

Afford program students—external systems within which uAspire works—may have influenced the fewer proportion of services uAspire's delivered to students.

For the past two years, evaluation findings have revealed that uAspire does not have the capacity to provide all treatment students with the three core curricular activities. Advisors have limited days and time to see all students in their caseloads. In Year 4, advisors had greater efficiencies through the automated text messages sent and the tracker, which allowed them to be strategic with their time at schools. However, a lower percentage of students received the three core curricular activities. According to uAspire administrative data, it appears that advisors focused their time on providing the first two of the core activities: providing an advising/planning session and certifying students' FAFSA/CA Dream Act applications.

There were various accounts of financial aid support that uAspire provided to non-treatment students and school staff. School staff also reported providing financial aid support to non-treatment students. YESS results found there was a low amount of contamination. However, program impacts for treatment students compared to control students on some impact evaluation questions are lesser than in past years, such as completing more steps in the financial aid process and receiving Cal Grants at higher rates. These findings are described in the *Impact Analysis Findings* subsection later. It may be possible that three years of financial aid information and support that uAspire advisors have provided to school staff has influenced the "business as usual" system of supports that more closely resemble the supports that uAspire provides.

Changes to the SEP

There were no changes to the Implementation Evaluation section of the SEP in 2017–18.

Impact Evaluation Design Selection

To assess the impact of the Afford program, WestEd selected a randomized between-groups design. Specifically, WestEd implemented a block-randomized design with five blocks, each representing one of the five study schools. Within each school, eligible participants were randomly assigned to either the treatment (i.e., receive uAspire Afford program) or the control (i.e., business-as-usual) condition.

The randomized between-groups design with blocking was chosen because it is the most rigorous of designs and provides an additional control for variation among the five study schools. Well-implemented randomized designs increase internal validity. Specifically, when randomization is implemented well, the resulting treatment and control groups are similar at baseline. Thus, changes seen at follow-up or after randomization are attributable to the treatment group participating in the intervention (in this case the Afford program). WestEd conducted baseline equivalence testing to ensure similarity between the treatment and control conditions.

With the selection and implementation of the randomized between-groups design, the study aimed to attain at least a moderate level of evidence.

WestEd and uAspire identified two high-level evaluation questions that frame the impact evaluation, which ask about the effectiveness of the Afford program in supporting students to gain knowledge about financial aid and enroll in postsecondary education. Eight evaluation questions address specific indicators on the impact of the program related to FAFSA/CA Dream Act completion, cost of attendance in college, understanding of the financial aid process, completion of steps in the financial aid process, types of financial aid leveraged, rates of Cal Grant awards, enrollment and persistence in postsecondary education, and enrollment in different types of postsecondary institutions. Exhibit 13 details the impact evaluation questions, measures, and data sources guiding the evaluation.

Exhibit 13. Impact Evaluation Questions, Measures, and Data Sources

Overall Evaluation Question: How worthwhile is the uAspire Afford program overall?			
High-Level Evaluation Question	**Evaluation Question**	**Measure**	**Data Source**
How effective was the Afford program in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid?	EQ4: Do students participating in the Afford program complete the FAFSA/CA Dream Act application with greater frequency, accuracy and/or fewer missed deadlines compared to control group students?	• FAFSA/CA Dream Act application status and application date	• WebGrants System/CSAC
	EQ5: Do students participating in the Afford program cite financial aid and/or cost of attendance as factors in their college decision more than control group students?	• Number and percent of students listing financial aid/cost of attendance as a "very important" factor in their decision of where to apply • Number and percent of students listing financial aid/cost of attendance as a "very important" factor in their decision of where to enroll	• AC101 Senior Survey • Year-End Senior Survey
	EQ6: Do students participating in the Afford program report higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control group students?	• Number and percent of students reporting “strongly agree/agree” on survey	• AC101 Senior Survey • Year-End Senior Survey
	EQ7: Do students participating in the Afford program report completing more steps in the financial aid process compared to control group students?	• Number and percent of students reporting “yes” to having completed key activities in the financial aid process on survey	• Year-End Senior Survey

Overall Evaluation Question: How worthwhile is the uAspire Afford program overall?			
High-Level Evaluation Question	**Evaluation Question**	**Measure**	**Data Source**
	EQ8: Do students participating in the Afford program leverage different types of financial aid compared to control group students? What types of financial aid dollars and what levels of estimated bill do Afford students leverage?	• Total amount of financial award • Average unmet need	• Financial aid award letters • National Student Clearinghouse • Year-End Senior Survey
	EQ9: Do students participating in the Afford program receive Cal Grants at higher rates compared to control group students?	• Cal Grant award status	• WebGrants System/CSAC
How effective was the Afford program in supporting students to enroll and persist in postsecondary education?	EQ10: Do students participating in the Afford program enroll and persist in postsecondary education at higher rates compared to control group students?	• Annual postsecondary fall enrollment status, grades 13–16 (*as applicable*)	• National Student Clearinghouse
	EQ11: Do students participating in the Afford program enroll in different types of postsecondary institutions (i.e. private, public/2-year, 4-year) and transfer schools at different rates compared to control group students?[12]	• Annual postsecondary fall enrollment records, grades 13–16 (*as applicable*)	• National Student Clearinghouse

[12] 2017–18 data for EQ10 and EQ11 were not available for this report.

Randomized Between-Groups (Experimental) Design

Overview

The Afford program evaluation relies on a rigorous block-randomized design to assess program impacts. In Year 4, five schools participated in the study. Within each of the participating schools, seniors who agreed to be a part of the study were randomly assigned to either the treatment or control conditions. Randomization was conducted within each school independently.

The original targeted cohort size for Cohort 4 (2017–18) was 1,061 to 1,159 high school senior students. Due to the recently implemented My Brother and Sister's Keeper (MBSK) Initiative at SFUSD (see Year 2 and 3 Reports), the study excluded African American students from the Year 4 study sample. The MBSK Initiative reduced the pool of "recruitable" students eligible for the study. In addition, as described in the *uAspire Services Delivered* subsection earlier in the report, WestEd conducted two rounds of randomization so that uAspire advisors could begin providing services to treatment students instead of withholding advising until recruitment targets were met. uAspire supplemented advisors at each school with a uAspire staff person to support recruitment and reconsent. These factors together played a role in the Cohort 4 sample size (n = 1,083).

Sample Selection and Assignment

Identification of Eligible Students

Students were eligible to participate in the study if they were seniors in the class of 2018 attending one of the five evaluation schools within the district. All seniors at the five schools were invited to participate in the study. A total of 1,181 students across the five evaluation schools responded to the invitation to participate in the study. The study excluded African American students who were eligible for additional services from the MBSK Initiative (n = 69), those who declined to participate (n = 27), and those missing SFUSD student IDs or SFUSD demographic information needed for impact analyses (n = 9).

Consent and Reconsent

The Afford program evaluation in SFUSD requires informed consent to ensure students and their parents have information about the study. Informed consent was sought at the start of the school year. Since many students were considered minors (i.e., under age 18) at the start of the school year, the evaluation included both a consent/assent and a reconsent process. These processes are described in greater detail in the sections that follow.

Consent

WestEd and uAspire shared responsibility for recruiting students into the study. Because many seniors were minors at the start of the school year, WestEd produced consent materials for parents

and students to read and sign. If the student was under 18, a parent was required to sign the consent form. The consent form also required students who were younger than 18 to assent to participate in the study by signing the form. Each parent consent packet included consent forms for parents in English and in their home language. WestEd produced consent materials in the five languages most spoken by district students' families—Chinese, English, Spanish, Tagalog, and Vietnamese—and ensured the consent forms were ready for each school's start-of-the-year activities.

At some schools, the consent forms were mailed to the families of potential program participants before the start of the school year. Some schools handed out the consent materials at a back-to-school event, such as when seniors picked up their schedules. In addition to providing students and parents packets of consent materials, uAspire also distributed consent forms during AC101 workshops at the start of the school year and other presentations made at school sites where uAspire and school staff collected all signed consent forms. As described in the *Implementation Findings* subsection of the report, uAspire also sent students passes to individually recruit students.

The consent window for participating in the study varied according to the school. The consent process began in August 2017 and concluded in November 2017. The consent window was shorter in Year 4 than in Years 2 and 3. In Year 2, the consent window began at three different time periods for different schools: in May 2015 at one school; in August 2015 at three schools; and, in October 2015 at one school. The consent window ended in November 2015 at four schools and in January 2016 at one school. In Year 3, the consent window occurred from August 2016 to November 2016 at one school (when the school reached its consent target) and from August 2016 to January 2017 at four schools.

Reconsent

The study team reconsented students who turned 18 years old after the initial consent period to continue their participation in the study. Students who initially consented as 18-year-olds did not need to participate in the reconsent process. The reconsent process varied according to the participant group (treatment or control) and the amount of contact the study team had with each student after turning 18 years old.

For treatment students still receiving services, during individual advising sessions, uAspire advisors sought reconsent. Advisors asked students who turned 18 since the start of the study to sign a hard copy reconsent form. In addition, uAspire non-advising staff, who were certified through the Collaborative Institution Training Initiative (CITI) to carry out activities for the evaluation study, also supported reconsent efforts. uAspire staff sent text messages, emails, and in-school passes to treatment students requesting to collect reconsent forms. uAspire's reconsent efforts occurred throughout the school year as treatment students turned 18 and continued until the end of in-school advising in May 2018.

For treatment students no longer receiving direct uAspire services and all control students who did not have contact with uAspire after they turned 18, WestEd sought passive reconsent. WestEd used

the study participant database to identify treatment students who turned 18 between May 2018 and December 2018 and to identify all control students. WestEd then emailed these students to explain the reconsent process and provide instructions on how to opt out, if they chose. Students who did not opt out passively reconsented and remained in the study. At the time this report was being prepared, 477 of 484 students (99 percent) of eligible students reconsented their participation in the study.[13]

Selection and Random Assignment of Students

After students completed the consent/assent process, uAspire entered students' information from the consent forms into a program database (student first and last name, high school, consent status, SFUSD high school ID, birthday, age, email address, parent signature if applicable, date consent form was signed, email address, and phone number) and assigned a random, unique study ID to each student. uAspire then provided a dataset with the unique study ID and the student's contact information to WestEd. uAspire also sent the original signed consent forms to WestEd. A WestEd data manager reviewed consent forms to verify accuracy and then transferred to a WestEd data analyst a data file that included only students' random study ID and a variable indicating school membership. In all, 1,076 students were eligible for random assignment (i.e., they completed the consent process, agreed to participate, and had a verified consent form).[14]

A WestEd analyst randomly assigned students to either treatment or control conditions using a 66/33 balance. Specifically, two students were assigned to the treatment condition for every student assigned to the control condition, with each student having an equal probability of being assigned to either condition. In consultation with uAspire, WestEd decided to use the 2:1 ratio of students to the treatment and control conditions to provide services to more students. The upper limit of the potential sample size is set by the total number of seniors in a given school; thus, it was not possible to keep a 1:1 ratio and simply enroll a greater number of students. Students were randomly assigned using the SPSS random number generator. The analyst responsible for randomization was blind to student identifiers and characteristics. Randomization was stratified based on school membership and occurred between October 2017 and November 2017.

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[13] Among treatment students, all 305 students reconsented. Among control students, 172 of 179 students reconsented (one did not provide an email address, two had bounced emails and therefore could not be contacted for reconsent, and four students opted out).

[14] Seventy-eight students were assessed for eligibility for the study and agreed to participate, but were then excluded from the study before randomization. Of those students, 69 were African American students who were eligible for additional services from the MBSK Initiative and nine students were missing SFUSD student IDs or SFUSD demographic information needed for impact analyses (n = 78). An additional 27 students were eligible but declined to participate.

Changes to the SEP

There were no changes to the Random Between-Groups Design section of the SEP in 2017-18.

Participant Flow Description

Study Sample Size

As noted in the *Selection and Random Assignment of Students* subsection, 1,076 students were eligible for random assignment. A total of 704 students (65 percent) were assigned to the treatment condition; 372 students (35 percent) to the control condition. In addition, 16 repeating senior students who were in the study in Cohort 3 in the 2016–17 school year were assigned to the same condition they were in the previous school year (11 treatment students; five control students). One treatment student was identified as eligible for the MBSK Initiative after randomization, and thereby was excluded from the study. Thus, the 2017–18 sample included 1,091 students, with 714 students (65 percent) in the treatment condition and 377 students (35 percent) in the control condition. Exhibit 14 provides a summary of the students that were assigned to each condition at each high school participating in the study.

Exhibit 14. Summary of Student Assignment by School

High School	Consented Students	Treatment Students	Control Students
Balboa	211	139	72
Burton	168	107	61
Galileo	281	185	96
Mission	151	98	53
Washington	280	185	95
Total	1,091	714	377

Of the 1,091 students who were randomized to either a treatment or control condition, one student was excluded from the study.[15] Of the remaining 1,090 students, 891 were minors at the time their parents/guardians consented them to participate in the study. Following the reconsent process (described previously in the *Reconsent* subsection), the final number of students included in analysis was 1,083 (714 treatment students; 369 control students).[16] With an overall attrition rate of 0.73 percent and a differential attrition rate of 2.12 percentage points (treatment: 0.00 percent; control: 2.12 percent), the analysis sample for the impact evaluation meets both the optimistic and cautious attrition threshold, indicating a low threat of attrition bias (10.0 and 5.7 percentage points,

[15] One control student accidentally signed the incorrect consent form and could not be located to sign the correct consent form by April 2018, thus (s)he was dropped from the study.

[16] In some instances, the number of students was further reduced due to missing data. This was dependent on the specific data source and is described further in the *Statistical Analysis of Impacts* section.

respectively).[17] Appendix K: *Number of Cohort 3 and 4 Participants in Each Stage of the Study* includes a chart separately outlining the number of Cohort 3 repeating seniors and Cohort 4 participants at each stage of the study. Appendix L: *Combined Number of Participants in Each Stage of the Study* is an integrated flowchart outlining the combined final number of participants at each stage of the study. The *Statistical Analysis of Impacts* section and *Treatment of Missing Data* subsection describe in more detail the sample size and available data for measures used in impact analyses, overall and differential attrition, and statistical procedures used to adjust for missing data.

Identification of Core Treatment Group

WestEd conducted a quasi-experimental treatment on the treated analysis (i.e., students who received all three core curricular activities) to investigate the impact of receiving the full suite of the Afford program. WestEd identified treatment students who received all three core curricular activities and then compared this group to a subsample of students selected from the control group. As such, 331 treatment students received the three core curricular activities. Propensity score matching was conducted twice; once for the YESS outcomes and once for the FAFSA/CA Dream Act completion, errors on application, and Cal Grant award outcomes. WestEd conducted the matching separately because the YESS outcome matching included baseline AC101 Senior Survey questions, in addition to demographic information, as variables in the matching models. Students were excluded from the matching procedure if they were missing demographic variables used in matching; students missing YESS or AC101 Senior Survey items were also excluded for the YESS matching. Using propensity score matching with replacement (Guo & Fraser, 2010), a subset of students from the control group was selected to match the core treatment students (referred to as *matched control* students from this point forward). The resulting analysis is quasi-experimental in nature, as matching only creates groups that are similar on known characteristics. The YESS matching included 204 treatment students in the core group (referred to as *YESS core students* from this point forward); 328 treatment students were included in the FAFSA/CA Dream Act completion, errors on application, and Cal Grant award outcomes (referred to as *core students* from this point forward). Because matching was conducted with replacement, there were an equal number of core students to comparison students in all analyses.[18] All treatment students who did not receive the three core curricular activities were excluded from the analysis.

[17] See the *Treatment of Missing Data* subsection for additional information on how the combination of the overall attrition rate and the differential attrition rate are taken into account when comparing against the What Works Clearinghouse (2017) attrition thresholds.

[18] All core analyses use the frequency weights option in Stata to create equal sample sizes.

Baseline Balance Testing of Treatment and Control Group Comparisons

Statistical tests were conducted to assess the equivalence of the treatment and control groups resulting from randomized assignment. A series of *t*-tests were conducted with group membership (treatment versus control) as the independent variable and each of the student demographic variables and academic achievement measures (GPA, progress toward completing A–G course sequence, and 11th grade standardized ELA test scale score) as the dependent measure. In addition, the analyses answering impact EQ5, EQ6, EQ7, and EQ8 (see Exhibit 13 under the *Impact Evaluation Design Selection* section) examine treatment effects on students' end-of-the-school-year self-reported beliefs and behaviors regarding the financial aid process. WestEd conducted *t*-tests to assess baseline equivalence of treatment and control group students' self-reported beliefs and behaviors regarding the financial aid process, as assessed by the AC101 Senior Survey administered at the beginning of the school year.

According to Ho, Imai, King, and Stuart (2007), an acceptable level for minimizing bias between matched groups is a difference between treatment and comparison groups on measured characteristics prior the intervention that is less than a quarter of a standard deviation (i.e., an effect size of 0.25). No unacceptable group differences emerged between treatment and control groups (Exhibit 15). Following suggestions by What Works Clearinghouse (WWC), differences in baseline characteristics that are between 0.05 and 0.25 standard deviations must be statistically adjusted (U.S. Department of Education, 2017). Of the three achievement measures (GPA, progress towards completing A–G course sequence, and ELA scores), only ELA scores had effect size equal to or higher than 0.05. Thus, all variables except for GPA and progress toward completing A–G course sequence were included as covariates in all analyses.

In addition, no unacceptable group differences emerged between treatment and control groups in students' pre-test self-reported beliefs and behaviors regarding the financial aid process (Exhibit 16). Although some pre-test survey items had effect sizes less than 0.05, WestEd included the pre-test items as covariates, because those items were similarly worded as the post-test measures and predictive of the outcome survey measures.

Exhibit 15. Baseline Equivalence on Demographics Between Treatment and Control Students

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Ethnicity													
American Indian or Alaska Native	369	0.00	0.05	0	1	714	0.00	0.04	0	1	0.00	0.63	-0.03
Asian	369	0.59	0.49	0	1	714	0.55	0.50	0	1	-0.04	0.18	-0.09
Filipino	369	0.06	0.23	0	1	714	0.08	0.27	0	1	0.02	0.14	0.09
Hispanic or Latino	369	0.25	0.44	0	1	714	0.27	0.44	0	1	0.01	0.65	0.03
Pacific Islander	369	0.01	0.07	0	1	714	0.01	0.10	0	1	0.00	0.45	0.05
White	369	0.04	0.18	0	1	714	0.04	0.20	0	1	0.01	0.59	0.03
Declined to state	369	0.03	0.18	0	1	714	0.04	0.19	0	1	0.00	0.74	0.02
Two or more races	369	0.02	0.14	0	1	714	0.01	0.11	0	1	-0.01	0.30	-0.07
Male	369	0.57	0.50	0	1	714	0.51	0.50	0	1	-0.06	0.07	-0.12
FRPL	369	0.64	0.48	0	1	714	0.70	0.46	0	1	0.06	0.05	0.13
EL status	369	0.21	0.41	0	1	714	0.25	0.43	0	1	0.03	0.23	0.08
Cumulative GPA at the end of grade 11	367	3.22	0.68	0.72	4	708	3.19	0.63	0.94	4	-0.03	0.50	-0.04
On track for A-G course completion	361	0.75	0.43	0	1	699	0.74	0.44	0	1	-0.01	0.62	-0.03
11th grade standardized ELA test scale score	350	2618.08	109.14	2299	2795	677	2612.86	106.53	2300	2795	-5.22	0.46	-0.05

N = 1,083. Missing data is 0% to 5.14% (0 to 56 of 1,058). All variables (except for GPA and ELA scale scores) are dichotomous variables (0 = no, 1 = yes), with means interpreted as percentages (e.g., 59% of the control sample is Asian).

Exhibit 16. Baseline Equivalence on AC101 Senior Survey Items Between Treatment and Control Students

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Monetary reasons cited as factors in students' college decision													
Amount of financial aid the student expects the college to offer	251	2.64	0.55	1	3	466	2.64	0.54	1	3	0.00	0.96	0.00
Cost student would pay (out of pocket) to attend the college	248	2.66	0.52	1	3	467	2.72	0.50	1	3	0.06	0.12	0.12
Students' beliefs about the affordability of college and understanding of the financial aid process													
I know where to get the information and support I need to complete the financial aid process	246	3.44	0.94	1	5	461	3.39	1.04	1	5	-0.05	0.54	-0.05
I understand how much the colleges on my list could cost me and my family	247	3.67	0.96	1	5	458	3.52	1.01	1	5	-0.15	0.06	-0.15
I have identified a college that my family and I can afford	246	3.20	0.95	1	5	452	3.11	0.96	1	5	-0.09	0.22	-0.10
I will be awarded the financial aid I need to afford college	245	3.20	0.78	1	5	455	3.19	0.79	1	5	-0.01	0.92	-0.01
I am clear on the next steps to get financial aid for college this year	247	2.95	0.86	1	5	451	2.84	0.89	1	5	-0.11	0.13	-0.12
I am confident about navigating the financial aid process this year	245	2.94	0.89	1	5	452	2.88	0.92	1	5	-0.06	0.39	-0.07
I am confident about navigating the financial aid process after high school graduation	247	2.94	0.89	1	5	456	2.89	0.91	1	5	-0.05	0.49	-0.05
Understanding of Financial Aid Process and College Affordability Beliefs scale	248	3.19	0.63	1	5	463	3.12	0.65	1	5	-0.07	0.15	-0.11
Students' confusion about topics related to financial aid													
I am not confused *(reverse-coded)*	257	0.92	0.27	0	1	475	0.91	0.28	0	1	0.00	0.83	-0.02
Number of topics confused about	257	4.16	2.03	0	7	475	4.10	2.08	0	7	-0.05	0.74	-0.03

N = 732. Missing data is 0.00% to 4.78% (0 to 35 of 732). Response options for items assessing monetary reasons cited as factors in students' college decision: 1 = Not important, 2 = Somewhat important, 3 = Very important. Response options for items assessing students' beliefs about the affordability of college and understanding of the financial aid process: 1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, 5 = Strongly agree.

Individual students' *Understanding of Financial Aid Process and College Affordability Beliefs* scale scores were created by averaging students' responses across the seven items (α= 0.82).

The item, "*I am not confused*," was reverse-coded because it is negatively worded. Means for the reverse-coded variable are interpreted as the percent of students reporting to be confused (e.g., 92% of control students reported being confused about financial aid).

Number of topics confused about is a count variable representing the total number of topics related to financial aid about which students reported feeling confused.

Baseline equivalence for the four AC101 items used for matching the YESS core students was also assessed. Results indicated the YESS core students and the matched YESS core control group were similar on baseline characteristics. Exhibits 17 and 18 present the baseline equivalence between YESS core students and matched control students. In some cases (i.e., percent declined to state ethnicity, percent male, percent EL, GPA, and pre-test self-reported beliefs and behaviors regarding the financial aid process), the effect sizes are greater than 0.05, indicating it is necessary to include statistical adjustments to satisfy baseline equivalence. However, none of the effect sizes were greater than 0.25; thus, the samples are considered to have baseline equivalence. In addition, some demographic variables' effect sizes were less than 0.05 (percent FRPL and 11th grade ELA test scale score), but we included them as covariates in the core analyses to be consistent with the impact analyses for the entire randomized Cohort 4 sample.

Baseline equivalence for the demographic items used for matching the FAFSA/CA Dream Act/Cal Grant core students was also assessed. Results indicated the FAFSA/Cal Grant core students and the matched control group were similar on baseline characteristics. Exhibit 19 presents the baseline equivalence between FAFSA/Cal Grant core students and matched control students. In some cases, the effect sizes are greater than 0.05, indicating it is necessary to include statistical adjustments to satisfy baseline equivalence. However, none of the effect sizes were greater than 0.25; thus, the samples are considered to have baseline equivalence.

Exhibit 17. Baseline Equivalence Between YESS Core Students and Matched Control Students

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Ethnicity													
Asian	204	0.66	0.47	0	1	204	0.66	0.47	0	1	0.00	1.00	0.00
Filipino	204	0.08	0.27	0	1	204	0.08	0.27	0	1	0.00	1.00	0.00
Hispanic or Latino	204	0.16	0.36	0	1	204	0.15	0.36	0	1	-0.01	0.78	-0.03
Pacific Islander	204	0.00	0.07	0	1	204	0.00	0.07	0	1	0.00	1.00	0.00
White	204	0.04	0.21	0	1	204	0.04	0.21	0	1	0.00	1.00	0.00
Declined to state	204	0.03	0.18	0	1	204	0.05	0.22	0	1	0.02	0.46	0.10
Two or more races	204	0.02	0.14	0	1	204	0.01	0.12	0	1	-0.01	0.70	-0.04
Male	204	0.38	0.49	0	1	204	0.43	0.50	0	1	0.05	0.31	0.10
FRPL	204	0.71	0.46	0	1	204	0.72	0.45	0	1	0.01	0.74	0.03
EL status	204	0.16	0.36	0	1	204	0.20	0.40	0	1	0.04	0.25	0.11
Cumulative GPA at the end of grade 11	204	3.59	0.39	1.73	4	204	3.57	0.37	1.84	4	-0.02	0.61	-0.05
On track for A-G course completion	204	0.88	0.32	0	1	204	0.87	0.33	0	1	-0.01	0.76	-0.03
11th grade standardized ELA test scale score	204	2655.21	99.44	2384	2795	204	2653.58	87.69	2414	2795	-1.63	0.86	-0.02

N = 408. Missing data is 0%. All variables (except for GPA and ELA scale scores) are dichotomous variables (0 = no, 1 = yes), with means interpreted as percentages (e.g., 66% of the matched YESS core control sample is Asian). Both the core treatment and matched control group did not have any American Indian or Alaska Native students; this group was not included in the table.

Exhibit 18. Baseline Equivalence on AC101 Senior Survey Items Used to Match Core Students with Control Students

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Monetary reasons cited as factors in students' college decision													
Amount of financial aid the student expects the college to offer	204	2.69	0.52	1	3	204	2.74	0.46	1	3	0.05	0.27	0.11
Cost student would pay (out of pocket) to attend the college	204	2.79	0.42	1	3	204	2.83	0.42	1	3	0.04	0.34	0.09
Understanding of Financial Aid Process and College Affordability Beliefs scale	204	3.05	0.60	1	5	204	3.11	0.62	1	5	0.06	0.34	0.10
Number of topics confused about	204	4.29	1.85	0	7	204	4.39	1.83	0	7	0.10	0.59	0.05

N = 408. Missing data is 0.00%. Response options for items assessing monetary reasons cited as factors in students' college decision: 1 = Not important, 2 = Somewhat important, 3 = Very important. Individual students' *Understanding of Financial Aid Process and College Affordability Beliefs* scale scores were created by averaging students' responses across seven items (α= 0.82). *Number of topics confused about* is a count variable representing the total number of topics related to financial aid about which students reported feeling confused.

Exhibit 19. Baseline Equivalence Between FAFSA/Cal Grant Core Students and Matched Control Students

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Ethnicity													
Asian	328	0.69	0.46	0	1	328	0.65	0.48	0	1	-0.04	0.28	-0.08
Filipino	328	0.04	0.20	0	1	328	0.06	0.25	0	1	0.02	0.16	0.11
Hispanic or Latino	328	0.16	0.37	0	1	328	0.18	0.38	0	1	0.02	0.47	0.06
Pacific Islander	328	0.02	0.13	0	1	328	0.00	0.06	0	1	-0.02	0.06	-0.16
White	328	0.04	0.19	0	1	328	0.04	0.20	0	1	0.01	0.69	0.03
Declined to state	328	0.03	0.18	0	1	328	0.04	0.20	0	1	0.01	0.54	0.05
Two or more races	328	0.02	0.15	0	1	328	0.02	0.13	0	1	-0.01	0.59	-0.04
Male	328	0.44	0.50	0	1	328	0.41	0.49	0	1	-0.03	0.43	-0.06
FRPL	328	0.72	0.45	0	1	328	0.73	0.44	0	1	0.02	0.66	0.03
EL status	328	0.20	0.40	0	1	328	0.20	0.40	0	1	0.00	0.92	-0.01
Cumulative GPA at the end of grade 11	328	3.56	0.38	1.91	4	328	3.54	0.37	1.84	4	-0.03	0.38	-0.07
On track for A-G course completion	328	0.88	0.33	0	1	328	0.86	0.35	0	1	-0.02	0.51	-0.06
11th grade standardized ELA test scale score	328	2639.87	98.86	2355	2795	328	2649.82	87.01	2372	2795	9.95	0.17	0.11

N = 656. Missing data is 0%. All variables (except for GPA and ELA scale scores) are dichotomous variables (0 = no, 1 = yes), with means interpreted as percentages (e.g., 69% of the matched control sample is Asian). Both the core treatment and matched control group did not have any American Indian or Alaska Native students, so this group was not included in the table.

Changes to the SEP

There were three changes to what was proposed in the SEP. WestEd conducted two rounds of randomization so that uAspire advisors could begin providing services to treatment students instead of withholding financial aid services until recruitment targets were met. However, advisors found it difficult to focus on recruiting study participants when simultaneously providing advising services. As a result, recruitment targets were lowered compared to those proposed in the SEP in consideration of advisor caseload. Also, there was a slight change from the SEP in the baseline testing of graduation status between the treatment and control groups. As described under *Changes to the SEP* under the *Secondary/Administrative Data* subsection later in the report, WestEd received graduation data in August for Cohorts 3 and 4. Due to this later transfer date, these data cannot be included in the year-end report for baseline equivalence testing. Another change from the SEP was to conduct a quasi-experimental treatment on the treated analysis (i.e., students who received all three core curricular activities) to investigate the impact of receiving the full suite of the Afford program.

Measures

The impact evaluation included data that came from two sources—SFUSD administrative data and uAspire administrative data, both of which are secondary/administrative data. As stated in the *Implementation Evaluation* section, a data sharing agreement involving uAspire, SFUSD, and WestEd allowed for data sharing among the three agencies for the study. uAspire provided WestEd the following: uAspire service data, student survey data, financial aid award letters, the California Student Aid Commission (CSAC) WebGrants system data, and National Student Clearinghouse (NSC) data.

The two data sources informing the impact evaluation came from secondary/administrative data. As such, the description of the specific measures and data sources, as well as the changes to the SEP, are found in the *Secondary/Administrative Data* section.

Data Collection Activities

AC101 Senior Survey and Year-End Senior Survey (YESS)

uAspire has been using the AC101 Senior Survey for many years across the country. The AC101 Senior Survey assesses students' baseline knowledge of the financial aid process, college affordability, and costs. The AC101 Senior Survey was administered prior to the start of the Afford program at the beginning of the 2017–18 school year during the AC101 workshop, which all seniors at the five study schools were targeted to attend.

uAspire and WestEd developed the YESS, adapted from uAspire's end of year student survey and aligned to the AC101 Senior Survey, to serve as a post-test measure. Thus, many of the same items appear on both the AC101 Senior Survey and the YESS to assess student change over the school year. The YESS was administered to all seniors at the five study schools at the end of the 2017–18 school year in their homeroom class period by a uAspire advisor. Advisors collected the AC101 Senior Surveys and the YESS, and data were processed by the Captricity program. uAspire provided WestEd with AC101 and YESS survey data for consenting students in June 2018.

The YESS contained five additional questions (most with sub-items) that asked about students' post-high school plans and their experience with financial aid and college planning during their senior year.

The AC101 Senior Survey and the YESS had seven items assessing students' beliefs about the affordability of college and understanding of the financial aid process. To examine the association between treatment-control assignment and students' beliefs/understanding of the financial aid process, WestEd created a single measure for the construct. WestEd created a composite score for each student by averaging the items within the construct. WestEd calculated the internal reliability of the items using Cronbach's alpha. The internal reliability of the scale was $\alpha = 0.82$ at baseline (AC101 items) and $\alpha = 0.86$ at the post-test, considered as having good internal inconsistency (John & Benet-Martínez, 2000). The results indicate that the items could be combined to create the composite measure.

In addition, two count variables were created to simplify comparisons between the treatment and control group. The first count variable, *Number of topics confused about*, was created by totaling the number of financial aid topics students marked that they felt confused about. The pre-test measure of *Number of topics confused about* was created by summing students' responses to seven AC101 Senior Survey items that asked students to check off whether they were confused about various topics related to financial aid (0 = not confused, 1 = confused). The post-test measure of *Number of topics confused about* was created by summing students' responses to seven YESS items that asked students to check off whether they were confused about various topics related to financial aid (0 = not confused, 1 = confused). Thus, both the pre- and post-test count variables had a possible range of 0 to 7.

The second count variable, *Number of completed steps*, was created by totaling 14 YESS items that assessed students' progress toward completing the financial aid process. *Number of completed steps* was created by totaling the number of financial aid steps students marked that they completed (0 = did not complete, 1 = completed). Thus, the count variable had a possible range of 0 to 14.

Changes to the SEP

There were no changes in the Data Collection Activities section of the SEP in 2017–18.

Secondary/Administrative Data

SFUSD Administrative Data

WestEd used district administrative data to: 1) describe the characteristics of the students participating in the Afford program, 2) assess baseline equivalence between the treatment and control groups, and 3) include as covariates in the comparison models. As described in the *Implementation Evaluation* section, SFUSD provided WestEd with data on participating students' demographic characteristics (ethnicity, gender, EL status, and FRPL status), achievement information (cumulative GPA at the end of grade 11, progress on completing the A–G course sequence students are required to pass if they wish to enroll in a university in the CSU or UC systems, and 11th grade standardized ELA test scale score), whether the student graduated from high school, and parent education level.

As outlined in the data sharing agreement between SFUSD and WestEd, at the beginning of the 2017–18 school year (September 2017) SFUSD transferred to the WestEd data manager the demographic data of all seniors at the five study schools. The data file was exchanged via WestEd's Secure File Transfer Server, a data transfer method approved by WestEd's IRB. The WestEd data manager used the identifying variable student's high school ID number to merge the SFUSD administrative data with the participant database. A de-identified version of the participant database (i.e., included study ID number and did not include high school ID number or student name) was used for analyses. The same process was used to transfer, merge, and de-identify graduation data received in August 2018, except that data files were exchanged via SFUSD's new Secure File Transfer Protocol.

Data Construction

Binary variables in the SFUSD administrative data were recoded for analytic purposes. The following dummy variables (0 = no; 1 = yes) were created to include in analytic models: whether a student was a male, had an identified EL status, and had an identified FRPL status.

The ethnicity categories in the SFUSD data file included: African American, American Indian, Asian, declined to state, Filipino, Hispanic or Latino, multi-racial, Pacific Islander, and White. For analytic purposes, student ethnicity was dichotomously coded, with the largest ethnicity group, Asian, as the reference category (0 = not Asian, 1 = Asian).

Students' progress on completing the A–G course sequence was also dichotomously coded (0 = not on track, 1 = on track) for analytic purposes. Students who were marked as being "on track" in the SFUSD data file were also coded as being on track on the dichotomous variable (value of "1"). Students who were marked as missing classes to graduate or off-track up to one semester or up to one year were coded as being off-track on the dichotomous variable (value of "0").

uAspire Administrative Data

As described in the *Implementation Evaluation* section, uAspire maintains a comprehensive database tracking student participation in the Afford program. uAspire advisors log their interactions with students using a Salesforce database. In the database, uAspire advisors log the number of sessions they have with a student and the content of the sessions, including whether a FAFSA/CA Dream Act application was certified, whether the SAR was reviewed, and whether an award letter was reviewed.

uAspire provided WestEd with data collected as part of its programming—services uAspire provides to students, student survey data, financial aid award letters, CSAC WebGrants data, and NSC data. In June 2018, uAspire provided WestEd with data on the number of students who participated in workshops, the number who received individual advising sessions, the number of advising sessions each student received (whether they were treatment or control students) from a uAspire advisor, the content of those advising sessions, and whether treatment students participated in the summer texting program after they graduated from high school. All uAspire administrative data were exchanged using WestEd's secure Box storage system.

Data Construction

WestEd calculated the total number of sessions a student received and the length of each session. This included calculating the mean, standard deviation, minimum, and maximum amount of time of each session.

To calculate the content of sessions, WestEd created a count variable for each type of content covered in a session. The 22 possible options, as described in the *Services to Treatment Students* subsection, were planning session/intake; financial safety school selection; student FSA ID; parent FSA ID; FAFSA; CA Dream Act; CSS/Profile; NC profile form; IDOC; institutional forms; scholarships; special circumstances; SAR; verification; award letter review; CA WebGrants; Cal Grant; appeal; MPN/entrance counseling; payment plan/loans; college follow-up; and other. Advisors selected types of content from a provided list. WestEd calculated the mean, standard deviation, minimum, and maximum for the types of content covered in sessions.

A planning session is the first type of session a student has with an uAspire advisor. It is tracked in the uAspire database as the date the session occurred. WestEd created a dichotomous variable to indicate whether a planning session had occurred (1 = planning session occurred; 0 = no planning session). WestEd also calculated the date range for when planning sessions occurred based on the original date variable.

uAspire also tracked the most recent advising session similarly to the planning session; that is, the advisor entered the date of each advising session into the uAspire database, and the uAspire database determined the date of the most recent advising session. WestEd used this variable in conjunction with the planning date variable to calculate the length of services for each student.

Finally, WestEd utilized a series of dichotomous variables from the uAspire database: whether an FSA ID was created for both the parent and student (1 = yes, FSA created; 0 = not created), whether uAspire reviewed or updated the FAFSA/CA Dream Act SAR resulting in a complete SAR (1 = certified; 0 = not certified); SAR status indicating a uAspire advisor has reviewed the SAR with the student and whether no additional changes were needed (1 = complete; 0 = incomplete); and award letter reviewed indicating that the uAspire advisor and student have completed the uAspire award analyzer and determined estimated bill using actual financial aid award or using estimates of aid (1 = reviewed; 0 = not reviewed).

Financial Aid Award Letters

Students receive award letters from the colleges and universities to which they were accepted. The award letters include the total amount of financial aid they are offered to attend the college or university. uAspire received the award letters from treatment students with whom they worked individually and recorded the data in the uAspire database. Because uAspire only received the award letter if a student chose to share the letter with a uAspire advisor, this data source is primarily limited to treatment students (those who had contact with uAspire advisors). The financial aid award letter includes information on whether students were eligible for funding in the following categories: Pell Grant, Supplemental Educational Opportunity grant (SEOG), Cal Grant, institutional dollars, Student Health Insurance Plan (SHIP) Grant that covers the cost of health insurance for UC colleges, or other grants; subsidized Stafford loans, unsubsidized Stafford loans, other student loans; amount of Parent PLUS loan; and work study.

Data Construction

uAspire calculated the total amount of aid offered by creating a sum of the following: Pell Grant, SEOG, Cal Grant, institutional dollars, SHIP Grant, or other grant; subsidized Stafford loans, unsubsidized Stafford loans, and other student loans. Work study was not included in the calculation of total aid offered because unlike scholarships or loans, work study dollars are not guaranteed unless a student is able to find a work study position after the school year begins. Work study positions are competitive and can be limited. Thus, a student could be eligible to receive work study dollars but be unable to secure a work study position, or could secure a position and not earn the maximum amount of work study dollars. The Parent PLUS loan was not included in the calculation of total aid offered because access to the PLUS loan requires additional parent eligibility, as well as parent interest in taking out a loan. uAspire entered student financial aid award letter data and calculations into a database and shared it with WestEd.

WebGrants System

The California Student Aid Commission (CSAC) maintains the WebGrants system where students apply for a Cal Grant. WebGrants is accessible by high school counselors and district leadership to be able to submit student GPAs as part of the Cal Grant application. In addition, WebGrants

interfaces with the federal FAFSA system and the state's CA Dream Act system, which makes it possible to retrieve some data about a student's financial aid application, such as status of a student's application completion and whether the student received a Cal Grant. WestEd received this file combined with uAspire service data.

Data Construction

WestEd utilized three variables from the CSAC dataset: completion of FAFSA/CA Dream Act, errors on the FAFSA/CA Dream Act application, and receipt of a Cal Grant. To create the completion of FAFSA/CA Dream Act variable, WestEd dichotomized the CSAC/FAFSA/CA Dream Act match status variable (1 = match; 0 = no application or no match). To create the FAFSA/CA Dream Act errors variables, WestEd dichotomized the CSAC/FAFSA/CA Dream Act status variable into a variable indicating no errors were made (1 = no errors or no errors and late submission; 0 = errors on application). Finally, Cal Grant status was already dichotomous (1 = received Cal Grant; 0 = did not receive Cal Grant).

National Student Clearinghouse (NSC)

Colleges and universities report student enrollment data to the NSC annually. Using a student's name and date of birth, uAspire retrieved data on student enrollment each fall for both Cohort 2 and 3 treatment and control students to measure whether a student is enrolled in a postsecondary program after graduating from high school. Students' enrollment in college were obtained from the NSC database for both treatment and control students in December 2016 and 2017.[19]

Changes to the SEP

There were slight changes in the Secondary/Administrative Data section of the SEP for the SFUSD administrative data's date of transfer and variables. According to the SEP, graduation data from SFUSD were scheduled to be transferred on July 15. Previous experience indicated that complete and accurate data were not provided because the summer session had not ended by the transfer date. WestEd requested the graduation data to be transferred in August for both Cohorts 3 and 4. Due to the later transfer date, these data cannot be included in the year-end report. Additionally, SFUSD requested to use their Secure File Transfer Protocol to transfer the data, instead of WestEd's, as part of SFUSD's new processes.

[19] Outcomes associated with the NSC data for Cohort 4 were not analyzed as part of this report. Outcomes associated with NSC data were only calculated for Cohorts 2 and 3.

Statistical Analysis of Impacts

Impact analyses included multiple regressions for continuous outcomes and both multiple regressions and logistic regressions for dichotomous outcomes. To aid in interpretation of dichotomous outcomes, WestEd utilized multiple linear regressions for dichotomous outcomes (for logistic regression results for dichotomous outcomes, see Appendix M: *Logistic Regression Results*). WestEd employed school fixed effects models to account for clustering in the impact analyses, given the research demonstrating that estimation problems are more likely to occur when the number of level-2 units (schools) is below 30 (Maas & Hox, 2005) as well as the low intraclass correlations (ICCs) in the student-level outcomes (see *Continuous Outcomes* subsection below). WestEd employed listwise deletion in the school fixed effects models and excluded students with missing values on the outcome measures from the analyses. WestEd used the Benjamini-Hochberg (B-H) correction for each group of outcome comparisons (Benjamini & Hochberg, 1995; Schochet, 2008; Thissen et al., 2002).

WestEd conducted an additional treatment on the treated analysis (i.e., students who received all three core curricular activities) to investigate the impact of receiving the full suite of the Afford program. WestEd identified treatment students who received all three core curricular activities and then compared this group to matched sample selected from the control group.

Treatment of Missing Data

In some instances, there were missing data. Missing data were specific to the data source, and at times, the individual measure. For all statistical analyses, listwise deletion was used. Missing data for the SFUSD administrative data and the student survey data are described in the subsections directly below. Item-level or variable-level sample sizes and missing data are described throughout in the *Summary of Impact Findings* subsection in text or in exhibits. As described in the *Identification of Core Treatment Group* subsection, students were excluded from the matching procedure if they were missing demographic information variables used in matching; students missing YESS or AC101 Senior Survey items were also excluded from the YESS matching. Thus, there was no missing data for the core analyses, and the sample sizes for all core analyses remain consistent.[20] Parent education level data from SFUSD were excluded from the analyses due to a large amount of missing data (545 or 50.3 percent of students were missing mother's education data; 625 or 57.7 percent of students were missing father's education data).

WWC (U.S. Department of Education, 2017) uses the combination of the overall attrition rate and the differential attrition rate between treatment and control groups to assess acceptable levels of

[20] For brevity, the report does not repeat the core analyses sample sizes (see *Identification of Core Treatment Group* subsection for more information) nor that missing data was 0.00% where results for core analyses are presented in the *Summary of Impact Findings* subsection.

attrition. WestEd used the combination of the overall attrition rate and the differential attrition rate to evaluate each data source according to WWC attrition thresholds. The following sections discuss attrition in more detail.

SFUSD Administrative Data

Data obtained from SFUSD included the demographic and school membership data. Demographic data and school membership were included in all outcome analyses as covariates. Fifty-six students (37 treatment students and 19 control students) were missing demographic information, specifically ELA scale scores. The analysis sample for the outcome analyses includes 1,083 students (714 treatment, 369 control). With an overall attrition rate of 5.17 percent and a differential attrition rate of 0.03 percentage points (treatment: 5.18 percent; control: 5.15 percent), the analysis sample for the impact evaluation meets both the optimistic and cautious attrition threshold, indicating a low threat of attrition bias (10.5 and 6.1 percentage points, respectively).

Student Survey Data

Student survey data inform impact EQ6, EQ7, and EQ8 (see Exhibit 13 under the *Impact Evaluation Design Selection* section). To examine the treatment effect on self-reported beliefs and behaviors while accounting for baseline attitudes and behaviors, students must have answered both the pre-test (AC101 Senior Survey) and post-test (YESS) survey items to be included in the analyses. Of the 1,083 study participants, 116 students did not take the AC101 Senior Survey and an additional 207 students did not take the YESS. Of the 15 Cohort 3 repeating seniors, 14 were missing AC101 Senior Survey data (either from 2016–17 or 2017–18); therefore, repeating senior status was not included as a covariate in the impact evaluation questions 6–8 analyses. In addition, for the YESS, students who did not plan to continue their education after high school were excluded from the analyses (n = 14) because those students were not involved in the financial aid process. Thus, the analysis sample for impact evaluation questions 6–8 includes 732 students (475 treatment, 257 control). With an overall attrition rate of 32.41 percent and a differential attrition rate of 3.12 percentage points (treatment: 33.47 percent attrition; control: 30.35 percent attrition), the survey analysis sample for impact evaluation questions 6–8 meets both the optimistic and cautious attrition threshold (7.8 percent and 3.8 percent, respectively), indicating a low threat of attrition bias. Of the 504 students in the core group, 306 students (204 treatment, 102 control) met the above requirements to be included in the core survey analysis sample. With an overall attrition rate of 39.29 percent and a differential attrition rate of 4.25 percent (treatment: 37.80 percent attrition; control: 42.05 percent attrition), the core survey analysis sample for impact evaluation questions 6–8 meets the optimistic attrition threshold (6.3 percent) but not the cautious attrition threshold (2.8 percent), indicating a potentially tolerable level of attrition bias. Appendix J: *Descriptive Statistics of YESS Items* and Appendix N: *Descriptive Statistics of AC101 Senior Survey Items* provide unadjusted descriptive statistics for the AC101 Senior Survey and YESS items (means, standard deviations, and ranges).

Analysis of Program Impacts

Program impacts were determined using a series of multiple regressions and logistic regressions. Multiple regressions were utilized for continuous outcomes; both multiple regressions and logistic regressions were utilized for dichotomous outcomes.

WestEd examined multiple outcomes in outcome analyses. As the number of outcome comparisons increases, the likelihood of committing a Type I error (i.e., identifying a statistically significant difference when one does not actually exist) increases as well. To address this issue, WestEd used the Benjamini-Hochberg (B-H) correction for each group of outcome comparisons (Benjamini & Hochberg, 1995; Schochet, 2008; Thissen et al., 2002).

Continuous and Dichotomous Outcomes

WestEd used multiple regression to estimate treatment effects on both continuous and dichotomous outcomes. Multiple regression allows the estimate of treatment effects while taking into account other variables, such as student demographics and prior achievement.

It is important to account for the clustering of students within schools to obtain unbiased estimates. WestEd calculated ICCs to examine the extent to which the level-2 unit (schools) explains the variance in the student-level outcomes. The ICCs ranged between 0.00 and 0.04, with most of the ICCs between 0.00 and 0.01. The low ICCs indicated that most of the variation is *within* schools, suggesting that hierarchical linear modeling (HLM) may not yield different results from traditional analysis. To account for clustering, WestEd used a school fixed effects model, which includes a dummy variable for each school in the multiple regression models. Using a school fixed effects model disentangles school effects from student effects on the student-level outcomes and controls for school-level omitted variables and unobservables (Murname & Willett, 2011).

Below is an example school fixed effects regression equation for predicting the treatment effect on the YESS item asking students to rate how much they agree to the statement, "I understand how much college will cost me and my family" (1 = Strongly disagree; 5 = Strongly agree):

$$\text{UnderstandCosts}_{ij} = (\alpha_0 + \alpha_1\text{School}_{1j} + \alpha_2\text{School}_{2j} + \alpha_3\text{School}_{3j} + \alpha_4\text{School}_{4j}) + \gamma_5\text{Treatment}_{ij} + \gamma_6\text{Covariates}_{ij} + \varepsilon_{ij}$$

where $\text{UnderstandCosts}_{ij}$ is the extent to which student *i* in school *j* rated their understanding of college costs. Note that when a vector of dummy predictors represents a global effect, such as of "school," one dummy variable is omitted from the model as the reference group (in this example, School 5 was arbitrarily chosen as the reference category). Thus, the overall intercept, α_0, represents the mean understanding of college costs score in the reference school and the remaining α coefficients represent the mean difference between each school and the omitted reference school. Notably, γ_5 represents the estimated treatment effect on understanding of college costs. γ_6 represents the coefficients that describe the strength and direction of the associations between the covariates and understanding of college costs. The suite of covariates includes the student's baseline

understanding of college costs (assessed via the AC101 Senior Survey), student ethnicity (0 = not Asian, 1 = Asian), gender (0 = female, 1 = male), EL status (0 = no, 1 = yes), FRPL status (0 = no, 1 = yes), ELA scale score, and whether a Cohort 3 repeating senior (0 = no, 1 = yes). Finally, ε_{ij} represents the student-level residual.

Dichotomous Outcomes

Logistic regression models were also used to examine whether treatment and control group students differed significantly on dichotomous outcomes (i.e., when the outcome takes on two values) for all impact evaluation questions. Logistic regression models were estimated for YESS items that were coded as binary variables (0 = no, 1 = yes), specifically the items used to answer impact EQ6, EQ7, and EQ8 (see Exhibit 13). As mentioned earlier, for easier interpretation of dichotomous outcomes, WestEd reports multiple linear regression results for dichotomous outcomes in this main report. Logistic regression results for all dichotomous outcomes can be found in Appendix M: *Logistic Regression Results*.

Similar to the multiple regression models predicting continuous outcomes, WestEd employed school fixed effects to account for students nested within schools and to control for school-level omitted variables and unobservables. Below is an example equation for the logistic regression model with school fixed effects predicting the treatment effect on the YESS item asking students whether they received a grant for college next year (0 = no, 1 = yes). All logistic regression model results were presented in odds ratio for ease of interpretation.

$$\Pr(\text{ReceivedCollegeGrant}_{ij} = 1) = \text{logit}(\alpha_0 + \alpha_1\text{School}_{1j} + \alpha_2\text{School}_{2j} + \alpha_3\text{School}_{3j} + \alpha_4\text{School}_{4j}) + \gamma_5\text{Treatment}_{ij} + \gamma_6\text{Covariates}_{ij} + \varepsilon_{ij}$$

where $\text{ReceivedCollegeGrant}_{ij}$ is the probability in terms of odds ratio that student *i* in school *j* received a college grant. Notably, γ_5 represents the estimated treatment effect on the probability of receiving a college grant. Similar to the multiple regression model with school fixed effects, the overall intercept, α_0, represents the mean probability in odds ratio of receiving a college grant in the reference school and the remaining α coefficients represent the mean difference between each school and the omitted reference school. Again, γ_6 represents the coefficients that describe the strength and direction of the associations between the covariates and the odds ratio of receiving a college grant. The same suite of covariates was also included in the logistic regression models: baseline AC101 Senior Survey measure (if applicable), student ethnicity (0 = not Asian, 1 = Asian), gender (0 = female, 1 = male), EL status (0 = no, 1 = yes), FRPL (0 = no, 1 = yes), ELA scale score, and whether a Cohort 3 repeating senior (0 = no, 1 = yes). Finally, ε_{ij} represents the student-level residual.

Impact Analysis Findings

In Year 4, data from WebGrants, the AC101 Senior Survey, the YESS, and financial aid award letters were used to assess the impact of the Afford program. The six evaluation questions these data informed are:

- EQ4: Do students participating in the Afford program complete the FAFSA/CA Dream Act application with greater frequency, accuracy, and/or fewer missed deadlines compared to control group students?
- EQ5: Do students participating in the Afford program cite financial aid and/or cost of attendance as factors in their college decision more than control group students?
- EQ6: Do students participating in the Afford program report higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control group students?
- EQ7: Do students participating in the Afford program report completing more steps in the financial aid process compared to control group students?
- EQ8: Do students participating in the Afford program leverage different types of aid compared to control group students? What types of financial aid dollars and what levels of estimated bill do Afford students leverage?
- EQ9: Do students participating in the Afford program receive Cal Grants at higher rates compared to control group students?

The high-level evaluation question that subsumes these six questions above is focused on the effectiveness of the Afford program:

- How effective was the Afford program in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid?

This report also includes findings from two evaluation questions addressed in the *Addendum to the Year 2 Evaluation Report* and the *Addendum to the Year 3 Evaluation Report* produced in March 2017 and 2018, respectively. Data informing these questions come from the NSC. The two additional evaluation questions are:

- EQ10: Do students participating in the Afford program enroll and persist in postsecondary education at higher rates compared to control group students?
- EQ11: Do students participating in the Afford program enroll in different types of postsecondary institutions (i.e. private, public; 2-year, 4-year) and transfer schools at different rates compared to control group students?

The high-level evaluation question that subsumes these two questions is also focused on the effectiveness of the Afford program:

- How effective was the Afford program in supporting students to enroll and persist in postsecondary education?

The sections that follow present evaluation findings for each of the questions.

FAFSA/CA Dream Act Completion

This subsection addresses impact EQ4 related to whether students participating in the Afford program complete the FAFSA/CA Dream Act application with greater frequency, accuracy, and/or fewer missed deadlines compared to control group students. uAspire obtained students' status in completing a FAFSA/CA Dream Act application from the CSAC WebGrants system and provided the data to WestEd.

Of the 1,083 students (714 treatment students; 369 control students) with data for FAFSA/CA Dream Act application completion, 92.3 percent of treatment students (n = 659) completed the FAFSA/CA Dream Act application; 85.9 percent of control students (n = 317) did so. Controlling for demographic and school characteristics, students who participated in the Afford program were 1.06 percent (5.7 percentage points; 93.5 percent of treatment students; 88.3 percent of control students) significantly more likely to complete the FAFSA/CA Dream Act application.

The WebGrants system reports when a FAFSA/CA Dream Act application was incorrectly submitted, or in other words, that the application could not be processed because something in the application was incomplete. Successful completion of the FAFSA/CA Dream Act application reflects the completion of multiple steps, including establishing an FSA ID for students and parents and correcting any errors found on the FAFSA/CA Dream Act application. WestEd compared the treatment and control students on whether they had an error in submission or had successfully completed their application (students who did not submit a FAFSA/CA Dream Act application were excluded from this analysis, resulting in 659 treatment students and 315 control students).[21] Results indicated that 0.6 percent of treatment students (n = 4) had errors in their application; 1.9 percent of control students (n = 6) had errors. Controlling for demographic and school characteristics, students who participated in the Afford program were significantly more likely to have no errors in their FAFSA/CA Dream Act application compared to control students. In fact, students who participated in the Afford program were 4.74 percent (1.6 percentage points; 0.4 percent of treatment students; 2.0 percent of control students) more likely to submit the FAFSA/CA Dream Act application with greater accuracy than control students ($p = .05$).

The core analysis revealed a similar pattern; all core students completed their FAFSA/CA Dream Act application (100.0 percent completed); only 93.6 percent of matched control students completed

[21] Two control group students were missing information on the EFC variable and were excluded from the analyses.

their FAFSA/CA Dream Act application (n = 307).[22] None of the students included in the core analysis had errors on their applications.

Financial Aid and Cost of Attendance as Factors in College Decision

This subsection addresses impact EQ5 related to whether uAspire Afford program students are more likely than control group students to cite financial aid and/or cost of attendance as factors in their college decision. AC101 Senior Survey and YESS data informed these findings.

Almost all students, treatment and control, who completed the AC101 Senior Survey and YESS reported that the financial aid the college offered and the cost of college attendance were important factors in their college decision. Afford program students did not cite these factors in their college decision more than control group students.

Two AC101 Senior Survey items and two similarly worded YESS items assessed the extent to which monetary reasons were cited as factors in students' college decision. A total of 717 students (466 treatment, 251 control) responded to both the pre-test (AC101 Senior Survey) and post-test (YESS) survey item asking students how important "*the amount of financial aid the college offered me/I expect the college to offer me*" was in helping them decide on a college (1 = Not important, 2 = Somewhat important, 3 = Very important).[23] A total of 715 students (467 treatment, 248 control) responded to both the AC101 Senior Survey and associated YESS item asking students how important the "*cost I would pay (out of pocket) to attend the college*" was in helping them decide on a college (1 = Not important, 2 = Somewhat important, 3 = Very important).[24]

After adjusting for school-level factors, students' demographic characteristics, and baseline attitudes (as assessed by the AC101 Senior Survey items), both treatment and control students rated the amount of financial aid offered as being between "somewhat important" and "very important" to their college decision-making (treatment: mean = 2.48; control: mean = 2.47). Similarly, both treatment and control students rated the cost they would have to pay to attend college as being between "somewhat important" and "very important" to their college decision-making (treatment: mean = 2.59; control: mean = 2.60). These group differences were not statistically significant.

The core analysis revealed a similar pattern; both core and matched control students rated the amount of financial aid offered as being between "somewhat important" and "very important" to their college decision-making (core: mean = 2.56; matched control: mean = 2.59), and rated the cost they would have to pay to attend college as being between "somewhat important" and "very

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[22] Because of the low occurrence of core students not completing their FAFSA/CA Dream Act application, WestEd was unable to test for statistical significance controlling for demographic and school characteristics.

[23] Missing data is 2.05% (15 of 732).

[24] Missing data is 2.32% (17 of 732).

important" to their college decision-making (core: mean = 2.67; matched control: mean = 2.74). These group differences were not statistically significant.

Understanding the Financial Aid Process and Perceptions of College Affordability

This subsection addresses impact EQ6 related to whether uAspire Afford program students report higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control group students. AC101 Senior Survey and YESS data informed these findings, specifically two sets of AC101 Senior Survey and YESS items. The first set of items assessed students' understanding and beliefs about college affordability and the financial aid process. The second set of items assessed the extent to which students were confused about topics related to financial aid, an inverse indicator of understanding of the financial aid process.

To examine whether there was a treatment effect on students' understanding and beliefs about college affordability, seven AC101 Senior Survey and YESS items assessed the extent to which students understood the financial aid process as well as their college affordability beliefs (see Appendix N: *Descriptive Statistics of AC101 Senior Survey Items* for specific AC101 Senior Survey items and Exhibit 20 for specific YESS items, the item-level and scale-level sample sizes, and missing data). To simplify comparisons, WestEd also created a pre-test and post-test *Understanding of Financial Aid Process and College Affordability Beliefs* scale to capture the construct of interest. A total of 711 students (463 treatment, 248 control) responded to the pre-test and post-test *Understanding of Financial Aid Process and College Affordability Beliefs* scale items.

Compared to control students, treatment students scored higher on the *Understanding of Financial Aid Process and College Affordability Beliefs* scale (difference = 0.16; $p < .001$; effect size = 0.24). This group difference remained statistically significant after adjusting for multiple comparisons. Across the seven items, on average both treatment and control students responded that they were between "neither agree nor disagree" and "agree" on items assessing their confidence and understanding about navigating the financial aid process as well as their belief that college can be affordable (treatment: mean = 3.82; control: mean = 3.66).

Upon examination of the individual survey items, two statistically significant group differences emerged out of the seven items after correcting for multiple comparisons. Accounting for school-level characteristics, student demographic characteristics, and baseline attitudes, treatment students were in higher agreement that they "received the information and support needed to complete the financial aid process" (difference = 0.36; $p < .001$; effect size = 0.45) and were "clear on the steps to get financial aid for college this year" (difference = 0.19; $p < .001$; effect size = 0.22) compared to control students.

The core analysis revealed a similar pattern, though the differences were larger. Core students scored higher on the *Understanding of Financial Aid Process and College Affordability Beliefs* scale (difference = 0.45; $p < .001$; effect size = 0.66). Across the seven items, on average both core students and

matched control students responded that they were between "neither agree nor disagree" and "agree" on items assessing their confidence and understanding about navigating the financial aid process as well as their belief that college can be affordable (core: mean = 3.88; matched control: mean = 3.43). Upon examination of individual survey items, core students were in higher agreement than matched control students that they "received the information and support needed to complete the financial aid process" (difference = 0.64; $p < .001$; effect size = 0.77) and were clear on the steps to get financial aid for college this year (difference = 0.59; $p < .001$; effect size = 0.64).

Additionally, five new significant differences emerged in the core analysis. Core students were in higher agreement than matched control students that they "understand how much college will cost me and my family" (difference = 0.24; $p = .001$; effect size = 0.33), were accepted to a college that "my family and I can afford" (difference = 0.34; $p < .001$; effect size = 0.40), were awarded the financial aid needed to afford college (difference = 0.39; $p < .001$; effect size = 0.36), were confident navigating the financial aid process this year (difference = 0.56; $p < .001$; effect size = 0.58), and were confident navigating the financial aid process after high school graduation (difference = 0.35; $p < .001$; effect size = 0.36).

Exhibit 20. Students' Beliefs About the Affordability of College and Understanding of the Financial Aid Process

	Control					Treatment					Diff.	p-value	ES
	N	M	SD	Min	Max	N	M	SD	Min	Max			
I received the information and support I needed to complete the financial aid process.*	246	3.80	0.85	1	5	461	4.16	0.74	1	5	0.36	0.00	0.45
I understand how much college will cost me and my family.	247	4.00	0.78	2	5	458	4.06	0.75	1	5	0.06	0.30	0.08
I was accepted to a college that my family and I can afford.	246	3.82	0.94	1	5	452	3.96	0.80	1	5	0.14	0.03	0.17
I was awarded the financial aid I need to afford college.	245	3.50	0.97	1	5	455	3.56	1.02	1	5	0.06	0.44	0.06
I was clear on the steps to get financial aid for college this year.*	247	3.64	0.94	1	5	451	3.83	0.83	1	5	0.19	0.00	0.22
I was confident navigating the financial aid process this year.	245	3.47	0.96	1	5	452	3.62	0.86	1	5	0.15	0.04	0.16
I am confident navigating the financial aid process after high school graduation.	247	3.40	0.96	1	5	456	3.47	0.91	1	5	0.07	0.30	0.08
*Understanding of Financial Aid Process and College Affordability Beliefs scale**	248	3.66	0.67	1.43	5	463	3.82	0.63	1	5	0.16	0.00	0.24

*Statistically significant with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/8 = .006). N = 732. Missing data is 2.87% to 4.78% (21 to 35 of 732). Instructions for the survey items were: "Check the box that best represents your agreement/disagreement with each statement below." 1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, 5 = Strongly agree. Individual students' *Understanding of Financial Aid Process and College Affordability Beliefs* scale scores were created by averaging students' responses across the seven items (α= 0.86).

WestEd also examined the extent to which students were confused about topics related to financial aid, an inverse indicator of understanding of the financial aid process. A total of 732 students (475 treatment, 257 control) responded to the AC101 Senior Survey and YESS items asking whether they were confused about financial aid.[25] There were no statistically significant group differences in how treatment and control students responded to the YESS item, "*I am not confused*" (yes/no). Adjusting for school-level characteristics, student demographic characteristics, and whether they were confused at baseline, on average 60 percent of treatment and 64 percent of control students reported feeling confused about financial aid.

Eight AC101 Senior Survey and YESS items asked students to check off whether they were confused about various topics related to financial aid (see Appendix A and B for specific AC101 Senior Survey and YESS items). To simplify comparisons, WestEd created a *Number of topics confused about* count variable to capture the construct of interest. The pre-test and post-test count variables were created by totaling the number of topics students marked about which they were confused. A total of 732 students (475 treatment, 257 control) had responses for both the pre-test and post-test *Number of topics confused about* count variables. There were no statistically significant group differences in the number of financial aid topics about which treatment and control students were confused. On average, treatment and control students reported they were confused about one to two topics related to financial aid (treatment: mean = 1.37 topics; control: mean = 1.44 topics) after adjusting for school-level characteristics, student demographic characteristics, and baseline confusion.[26]

The core analysis revealed a similar pattern. On average 57 percent of core students reported feeling confused about financial aid; 63 percent of matched control students reported feeling confused. This group difference was not statistically significant.

One new significant difference emerged in the core analyses. Compared to matched control students, core students scored lower on the *Number of topics confused about* count variable (difference = -0.45; p = .004, effect size = -0.28). This group difference remained statistically significant after adjusting for multiple comparisons. On average, core and matched control students reported that they were confused about one to two topics related to financial aid (core: mean = 1.23 topics; matched control: mean = 1.68 topics).

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[25] Missing data is 0.00% for all analyses examining the items assessing financial aid confusion. Students were asked to check each item they felt confused about. Items that were not checked were coded as "No"; thus, there are no missing data.

[26] WestEd did not analyze whether there were significant group differences about which topics students were confused because for some of the topics very few students indicated that they were confused (*Appendix J: Descriptive Statistics of YESS Items*). With these low numbers, the school fixed effects models were obtaining estimates with large standard errors, decreasing WestEd's confidence in the preciseness of the impact estimates. Nonetheless, the descriptive statistics reveal that students were most confused about future steps for financial aid—i.e., what they need to do next for financial aid (36 percent of total sample) and how financial aid works once they get it (35 percent of total sample).

In summary, treatment and control students were similar in their responses to whether they felt confused about the financial aid process and the number of financial aid topics they were confused about. However, treatment students had significantly more favorable perceptions regarding the affordability of college and higher understanding of the financial aid process compared to control students. Treatment and control students significantly differed in their responses about the information and support they received to complete the financial aid process; treatment students reported feeling more supported than control students. Treatment and control students also significantly differed in their responses about being clear on the steps to get financial aid for college this year. When comparing treatment students who received all three core curricular activities with their matched control counterparts, a similar pattern of results emerged. Compared to matched control students, students who received all three core curricular activities scored significantly higher on the *Understanding of Financial Aid Process and College Affordability Beliefs* scale and were in significantly higher agreement that they received the information and support needed to complete the financial aid process, understood how much college would cost, were accepted to a college they can afford, were awarded the financial aid needed to afford college, were clear on the steps to get financial aid for college this year, and were confident navigating the financial process this year as well as after high school graduation. In addition, core students reported being confused about significantly fewer financial aid topics than matched control students.

Completion of Financial Aid Steps

This subsection addresses impact EQ7 related to whether students participating in the Afford program report completing more steps in the financial aid process compared to control group students. YESS data informed these findings.

Fourteen YESS items assessed students' progress toward completing the financial aid process (see Exhibit 21 for all items, the item-level sample sizes, and missing data). For example, one item asked students whether the following statement was true for them: "*I logged into my WebGrants account to name the college I will attend*" (0 = No/Not yet, 1 = Yes). To simplify comparisons, WestEd also created a *Number of Completed Steps* count variable to capture the construct, completion of the financial aid process. The count variable was created by totaling the number of financial aid steps students marked as completed. A total of 732 students (475 treatment, 257 control) had responses for the *Number of completed steps* count variable. On average, treatment students reported completing 0.22 more steps in the financial aid process than control students (treatment: mean = 7.15 steps; control: mean = 6.93 steps); however, this group difference was not statistically significant.

In addition, WestEd examined the individual YESS items to identify if there were any specific steps along the financial aid process treatment students were completing at a higher rate compared to control students. The item "*I applied to a college*" was omitted from the item-level analyses because there was not enough variability to conduct analyses (701 yes responses and 20 no response); however, this item was included in the *Number of completed steps* count variable. Among the remaining 13 YESS items, treatment and control students did not statistically differ in the completion of specific steps after adjusting for multiple comparisons.

The core analysis revealed larger group differences.[27] Core students reported completing 1.28 more steps in the financial aid process than matched control students (core: mean = 8.39 steps; matched control: mean = 7.11 steps). This group difference was statistically significant ($p < .001$; effect size = 0.50).

Additionally, six significant differences emerged in the core analysis: core students had a higher likelihood of reporting that they received a financial aid award from the college they planned to attend, were offered a Pell Grant or Cal Grant, logged into their WebGrants account to name the college they would attend, knew how much they will pay out of pocket for the first year of college, as well as planned to take out a federal student loan (i.e., Stafford) or Dream Loan for college compared to matched control students. First, on average, 76 percent of core students reported receiving a financial aid award from the college they planned to attend, compared to 58 percent of matched control students (difference = 0.18; $p < .001$; effect size = 0.38). Second, 51 percent of core students reported being offered a Pell Grant, compared to 34 percent of matched control students (difference = 0.17; $p < .001$; effect size = 0.35). Third, 78 percent of core students reported being offered a Cal Grant, compared to 64 percent of matched control students (difference = 0.14; $p = .001$; effect size = 0.31). Fourth, 67 percent of core students reported logging into their WebGrants account to name the college they would attend, compared to 37 percent of matched control students (difference = 0.30; $p < .001$; effect size = 0.60). Fifth, 85 percent of core students reported that they knew how much they will have to pay out of pocket for the first year of college, compared to 63 percent of matched control students (difference = 0.22; $p < .001$; effect size = 0.51). Sixth, 36 percent of core students reported that they planned to take out a federal student loan (i.e., Stafford) or Dream Loan for college, compared to 24 percent of matched control students (difference = 0.12; $p = .01$; effect size = 0.26).

[27] For the core analysis, WestEd did not conduct OLS regressions for three items ("*I applied to a college*", "*I submitted the FAFSA or CA Dream Act*", and "*I was accepted to a college*") because there was not enough variability to conduct analyses (406 yes responses and two no responses; 398 yes responses and ten no responses; 396 yes responses and 12 no responses, respectively). However, the three items were included in the *Number of completed steps* count variable. Group differences between core and matched control students were statistically significant with the Benjamini-Hochberg procedure for correcting multiple comparisons (.05/12 = .004).

Exhibit 21. Completion of Steps in the Financial Aid Process

	Control					Treatment							
	N	M	SD	Min	Max	N	M	SD	Min	Max	Diff.	p-value	ES
Number of completed steps	257	6.93	3.03	0	14	475	7.15	2.79	0	14	0.22	0.30	0.08
I submitted the FAFSA or CA Dream Act.	252	0.92	0.27	0	1	467	0.96	0.19	0	1	0.04	0.02	0.18
I was accepted to a college.	253	0.93	0.26	0	1	465	0.94	0.25	0	1	0.01	0.59	0.04
I was asked to fix an error or a problem with my FAFSA or CA Dream Act.	253	0.35	0.48	0	1	460	0.41	0.49	0	1	0.06	0.12	0.12
I was asked to submit more information for "verification."	253	0.44	0.50	0	1	460	0.54	0.50	0	1	0.10	0.01	0.19
I received a financial aid award from the college I plan to attend.	247	0.58	0.49	0	1	459	0.57	0.49	0	1	-0.01	0.82	-0.02
I was offered a scholarship.	250	0.30	0.46	0	1	460	0.29	0.46	0	1	0.00	0.92	-0.01
I was offered a Pell Grant.	242	0.41	0.49	0	1	450	0.38	0.49	0	1	-0.03	0.37	-0.07
I was offered a Cal Grant.	247	0.61	0.49	0	1	454	0.63	0.48	0	1	0.02	0.57	0.04
I logged into my Webgrants account to name the college I will attend.	247	0.41	0.49	0	1	448	0.49	0.50	0	1	0.08	0.05	0.15
I know how much I will have to pay out of pocket for the first year of college.	250	0.64	0.48	0	1	459	0.67	0.47	0	1	0.03	0.43	0.06
I plan to take out a federal student loan (i.e. Stafford) or Dream Loan for college.	243	0.30	0.46	0	1	458	0.29	0.45	0	1	-0.02	0.60	-0.04
My parent/guardian plans to take out a federal Parent PLUS loan for my college.	247	0.17	0.37	0	1	453	0.13	0.32	0	1	-0.04	0.13	-0.12
My parent/guardian or I plan to take out a private loan (such as a bank loan) for my college.	248	0.10	0.30	0	1	456	0.10	0.30	0	1	0.00	0.98	0.00

N = 732. Missing data is 0.00%-5.46% (0 to 40 of 732). Question: "We're interested in your college and financial aid application experiences. Check one box for each statement below" (0 = No/Not yet, 1 = Yes). *Number of completed steps* is a count variable representing the total number of steps in the financial aid process students completed. All other variables are interpreted as percentages (e.g., holding all else constant, 92% of control students submitted the FAFSA or CA Dream Act). OLS regression model for binary outcome with school fixed effects (0 = did not ask for help; 1 = asked for help). WestEd did not conduct multiple regressions for the item, "*I applied to a college*" because there was not enough variability to conduct analyses (701 yes responses and 20 no responses). However, this item was included in the *Number of completed steps* count variable. There were no statistically significant group differences with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/14 = .003).

Leverage of Financial Aid

This subsection addresses impact EQ8 related to whether students participating in the Afford program leverage different types of financial aid dollars compared to control group students, and the types of financial aid dollars and levels of estimated bill Afford program students leveraged. For this evaluation question, data were obtained from treatment students' financial aid award letters and from the YESS.

Both treatment and control students provided self-report data on the YESS of the types of financial aid dollars they received. Only treatment students submitted their financial aid award letters to uAspire advisors; their data on types and amounts of financial aid dollars are explored with greater detail.

Based on financial aid award letters collected from treatment students, treatment students received financial aid award offers from multiple sources for an average of $29,050 (SD = $11,214) for their first year of college/university. This amount includes work study and Parent Plus loans in addition to Pell Grants, SEOG, Cal Grants, institutional dollars, SHIP grants, other grants, and student loans. Excluding work study and Parent Plus loans, treatment students received financial aid award offers from multiple sources for an average of $23,828 (SD = $11,718). Exhibit 22 includes the means, standard deviations, and ranges for each type of financial award.

Exhibit 22. Types and Amounts of Financial Awards Offered to Treatment Students

	Mean	Standard Deviation	Minimum	Maximum
Pell Grant	3,368	2,682	0	6,095
SEOG	144	487	0	4,000
Cal Grant	6,831	5,787	0	12,650
Institutional dollars	7,780	8,108	0	55,359
SHIP Grant	265	849	0	3,357
Other grants	849	3,023	0	28,992
Subsidized Stafford loans	2,623	1,494	0	3,500
Unsubsidized Stafford loans	1,504	1,286	0	6,000
Other loans	463	899	0	5,500
Total aid offered	23,828	11,718	0	77,684
Parent PLUS loan	3,956	7,493	0	50,800
Work study	1,266	1,743	0	5,549
Total aid offered plus Parent PLUS loan and work study	29,050	11,214	0	77,684

Note: Only treatment students are included. N = 442. Total aid offered does not include Parent PLUS loan or work study.

uAspire advisors helped treatment students review award letters so that students understood the amounts and types of aid they were awarded. uAspire advisors reviewed at least one award letter for

442 (61.9 percent) treatment students. On average, for students who submitted at least one letter, uAspire advisors reviewed 2.12 letters per student (SD = 1.26). The maximum number of financial aid award letters students submitted to uAspire advisors was six letters. Exhibit 23 includes a breakdown of the number of financial aid award letters students submitted to uAspire advisors for review.

Exhibit 23. Number of Financial Aid Award Letters Reviewed by uAspire Advisors

Number of Award Letters	N	Percent
1 award letter	179	40.5
2 award letters	136	30.8
3 award letters	60	13.6
4 award letters	36	8.1
5 award letters	25	5.7
6 award letters	6	1.4

Calculating the cost for college using the financial aid award letters can be difficult. The thoroughness of information provided on the financial aid award letters varies; some colleges or universities do not list what the cost of attendance will be for students on the financial aid award letter. Thus, using financial aid award letters alone is not a reliable approach to identify the amount to consider as the cost of college. A recent report (Ginder, Kelly-Reid, & Mann, 2018) calculated the costs of attendance via the Integrated Postsecondary Education Data System (IPEDS), which collects institution-level data from postsecondary institutions in the U.S. Based on results from their study, the average cost for in-state tuition with on-campus housing is $22,736 per year; the average cost for in-state tuition with off-campus housing is $23,230; the average cost for out-of-state tuition with on-campus housing is $32,915; and the average cost of out-of-state tuition with off-campus housing is $33,409. Using these figures as a guideline, the average Afford program student who submitted a financial aid award letter to uAspire was receiving 100.1 percent of their per-year college costs in grants or loans (excluding work study and Parent PLUS loans; SD = 0.49).[28]

Additionally, to answer this evaluation question, WestEd examined two sets of YESS items. The first set of YESS items asked students to check off the different types of financial aid they would be receiving for college next year: grants, loans, scholarships, work study, none, and not sure. A total of 732 students (475 treatment, 257 control) responded to the set of items.[29] After adjusting for

[28] Percentages were calculated based on students' college and housing preferences (e.g., the percentage of covered cost for students who reported going to in-state college and planning to live on campus were compared to the $22,276 estimate).

[29] Missing data is 0.00%. Students were asked to check each type of financial aid (s)he will be receiving for college next year. Items that were not checked were coded as "No"; thus, there are no missing data.

multiple comparisons, no statistically significant group difference emerged across the six categories (Exhibit 24).

Exhibit 24. Types of Financial Aid Students Received

	Control					Treatment					Diff.	p-value	ES
	N	M	SE	Min	Max	N	M	SE	Min	Max			
Grants	257	0.56	0.50	0	1	475	0.60	0.49	0	1	0.04	0.26	0.08
Loans	257	0.29	0.45	0	1	475	0.25	0.43	0	1	-0.04	0.20	-0.10
Scholarships	257	0.24	0.43	0	1	475	0.19	0.40	0	1	-0.05	0.11	-0.12
Work study	257	0.26	0.44	0	1	475	0.23	0.42	0	1	-0.03	0.34	-0.07
None	257	0.07	0.25	0	1	475	0.08	0.27	0	1	0.02	0.42	0.06
Not sure	257	0.25	0.44	0	1	475	0.25	0.43	0	1	0.00	0.95	0.00

N = 732. Missing data is 0.00%. Students were asked to check off each type of financial aid (s)he will be receiving for college next year. Items that were not checked off were coded as "No"; thus, there are no missing data. Question: "What kind(s) of financial aid will you be receiving for college next year?" (0 = No, 1 = Yes). OLS regression model for binary outcome with school fixed effects (0 = did not receive financial aid; 1 = received financial aid). Results for all variables are interpreted as percentages (e.g., holding all else constant, 56% of control students will be receiving grants for college next year). There were no statistically significant group differences with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/6 = .008).

WestEd also used the YESS item, "*I was awarded the financial aid I need to afford college*" to examine whether students participating in the Afford program leveraged more financial aid dollars and smaller amounts of estimated bill compared to control group students. A total of 700 students (455 treatment, 245 control) responded to the item.[30] After adjusting for school-level factors, students' demographic characteristics, and baseline attitudes (as assessed by an AC101 Senior Survey item), on average both treatment and control students rated that they were between "neither agree nor disagree" and "agree" regarding the extent they were awarded the financial aid needed to afford college (treatment: mean = 3.56; control: mean = 3.50); however, this group difference was not statistically significant.

Two new significant group differences emerged in the core analysis. First, core students were more likely to report receiving grants compared to matched control students. On average, 79 percent of core students reported that they would be receiving grants; whereas, 62 percent of matched control students reported that they would be receiving grants (difference = 0.17; $p < .001$; effect size = 0.37). Second, on average, both core and matched control students responded that they were between "neither agree nor disagree" and "agree" for the statement, "*I was awarded the financial aid I need to afford college*," (core: mean = 3.63; matched control: mean = 3.24), though core students were statistically significantly in higher agreement compared to matched control students (difference = 0.39; $p < .001$; effect size = 0.36).

[30] Missing data is 4.37% (32 of 732).

In sum, treatment students received financial aid award offers from multiple sources for an average of $23,828 for their first year of college/university. uAspire helped a majority of treatment students review at least one award letter. Treatment and control students were in similar agreement that they were awarded the financial aid needed to afford college compared to control students. However, compared to matched control students, core students were statistically significantly in higher agreement that they were awarded the financial aid needed to afford college and were more likely to report receiving grants for college next year.

Receipt of Financial Aid and Cal Grant Awards

This subsection addresses impact EQ9 on whether students participating in the Afford program receive Cal Grants at higher rates compared to control group students. uAspire obtained students' Cal Grant award status from the WebGrants system and provided the data to WestEd.

All 1,083 students (714 treatment; 369 control) had data for the Cal Grant award status variable in the WebGrants system. Of those students, 66.9 percent of treatment students received Cal Grant awards; only 61.2 percent of control students received Cal Grant awards. Controlling for demographic and school characteristics, treatment students were only 1.05 percent (3 percentage points) more likely to receive a Cal Grant award compared to control students. This finding was not significant (p = .25).

The core analysis revealed 80.5 percent (n = 264) of core students received a Cal Grant; only 74.4 percent of matched control students (n = 244) received a Cal Grant award. Controlling for student and school level demographics, treatment core students were 1.06 percent (4.8 percentage points) more likely to receive a Cal Grant compared to their matched control counterparts.

As part of the final report, WestEd is including results for two additional impact evaluation questions related to postsecondary outcomes of Afford study students. These results were reported in the *Addendum to the Year 2 Evaluation Report* and the *Addendum to the Year 3 Evaluation Report* WestEd produced in March following the annual evaluation reports. Data for these impact evaluation questions was not available at the time of the Year 4 report, but a summary of the results is included to present the most comprehensive evaluation findings to date.

Enrollment and Persistence in Postsecondary Education

This subsection addresses impact EQ10 on whether students participating in the Afford program enroll and persist in postsecondary education at higher rates compared to control group students. uAspire obtained students' enrollment data from the NSC and provided it to WestEd.

College enrollment and persistence for Cohort 2 and 3 students is discussed in more detail in the Year 2 and 3 Addendum Reports. In summary, both Cohort 2 and 3 Afford program students, compared to control students, were as likely to enroll in postsecondary institutions. A subgroup analysis of Cohort 2 and 3 students who participated in all three of the core curricular activities of the Afford program showed similar results; core treatment students were more likely to enroll in

postsecondary institutions compared to matched control students, though the difference was not significant.

Results examining persistence through year one of postsecondary education (i.e., enrollment in fall 2016 and spring 2017) and into year two (i.e., year one persistence and enrollment in fall 2017) for Cohort 2 students revealed similar persistence for treatment and control students. Analyses examining the core subgroup found that core treatment students were more likely than their matched control counterparts to persist through one year and into the second year of enrollment, but findings were not significant. Afford student persistence rates are similar to, but slightly lower than, national persistence rates where 73.4 percent of students who started college in fall 2015 persisted in school one year after enrollment (National Student Clearinghouse, 2017).

Enrollment in Different Types of Postsecondary Institutions

This subsection addresses impact EQ11 on whether students participating in the Afford program enroll in different types of postsecondary institutions (i.e., private, public/2-year, 4-year) at different rates compared to control group students. uAspire obtained students' enrollment data from the NSC and provided it to WestEd.

Most students in Cohorts 2 and 3 enrolled in public postsecondary institutions. However, students in Cohorts 2 and 3 enrolled in different types of postsecondary institutions compared to each other. Cohort 2 treatment students were more likely than control students to enroll in 4-year institutions. Cohort 3 treatment students were more likely to enroll in 2-year institutions than 4-year institutions compared to control students; this finding was not significant. Of the Cohort 3 students who participated in all three core curricular activities and enrolled in postsecondary institutions, core treatment students were significantly more likely to attend 4-year institutions than 2-year institutions compared to their control group counterparts.

In Cohort 3, both treatment and control students enrolled in 4-year institutions at lower rates (60.6 percent control; 56.9 percent treatment) than in 2016 (62.4 percent control; 65.9 percent treatment), as documented in the *Addendum to the Year 3 Evaluation Report*. Study enrollment results mirror the NSC Research Center findings that indicated fall 2017 enrollment in postsecondary institutions decreased compared to fall 2016 (decrease of 1.0 percent). Enrollment in 4-year public institutions also decreased by 0.2 percent; enrollment in 4-year private institutions decreased by 7.1 percent. (National Student Clearinghouse, 2017). However, this enrollment rate in 4-year institutions is slightly lower than the rate for Cohort 2 core treatment students (87.3 percent).

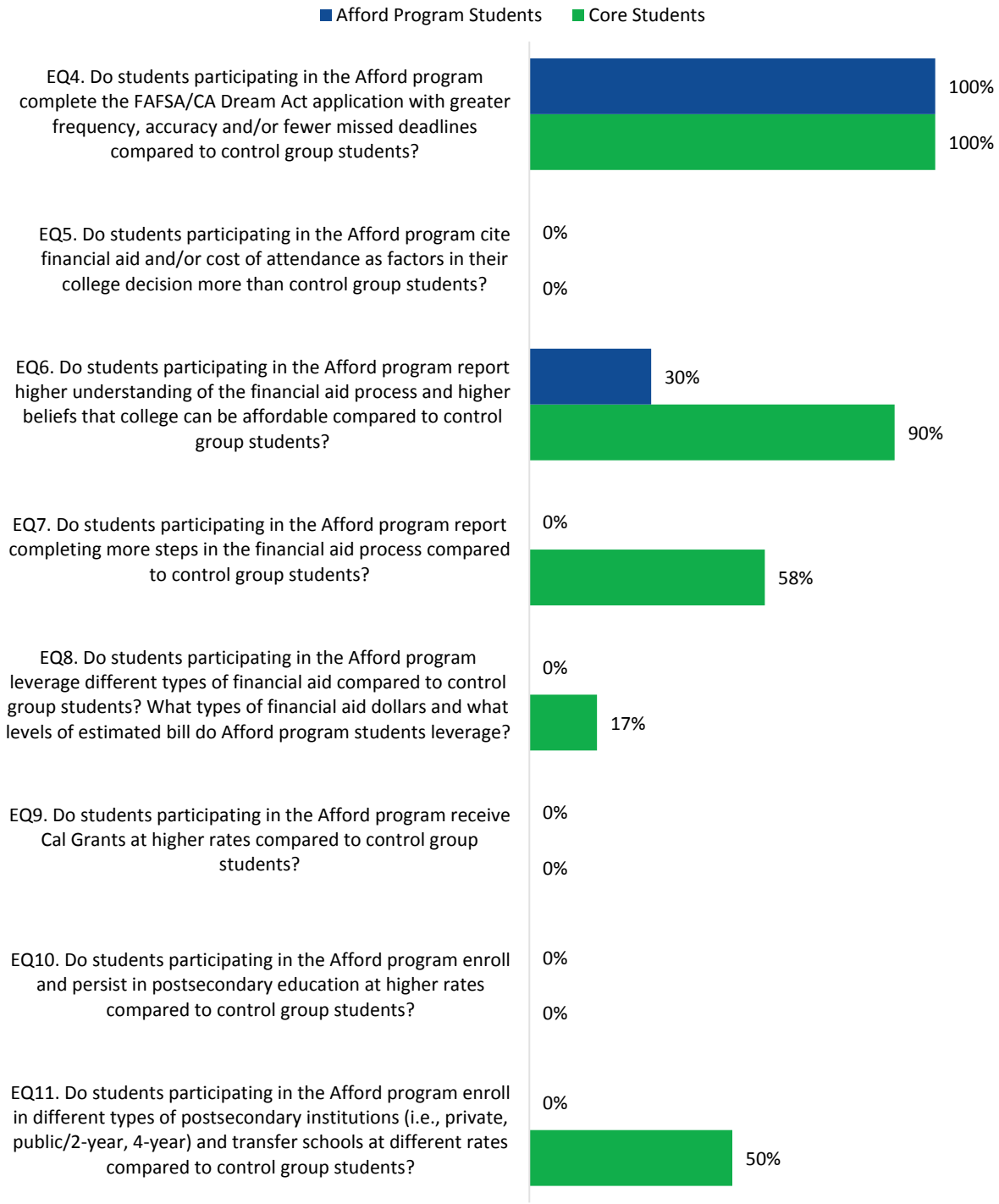
Summary of Impact Findings

WestEd investigated the impact of participating in the Afford program through multiple data sources. Using results from the AC101 Senior Survey and YESS and administrative data collected through WebGrants, WestEd compared treatment and control students. WestEd also used financial aid award letters collected from treatment students to assess the number and amount of financial aid

awards treatment students were offered as well as NSC data for the number of students who enrolled and persisted in postsecondary education.

Results indicate a positive impact for Afford program students. Although there were some instances where the differences were not significant, Afford program students reported more positive outcomes, such as being significantly more likely to complete their FAFSA/CA Dream Act application and being significantly less likely to have inaccurate FAFSA/CA Dream Act submissions, compared to control students. Afford program students also reported being significantly more supported in the financial aid process and reported higher understanding of the financial aid process. Exhibit 25 shows the comparisons that were significant for each evaluation question for both Afford program students and students receiving the three core curricular activities. Each bar shows the percentage of significant impacts for each evaluation question. The percentage was calculated by dividing the number of significant findings by the number of possible findings for each impact evaluation question. Significant findings represent meaningful differences between the treatment and control groups, providing strong evidence for the impact of the Afford program. Two impact evaluation questions revealed significant impacts for Afford program students (EQ4 and EQ6). Five impact evaluation questions revealed significant impacts for core treatment students (EQ4, EQ6, EQ7, EQ8, and EQ11). These findings confirm that the more core activities students receive from uAspire, the greater the impacts will be on students, as Exhibit 25 shows.

Exhibit 25. Percentage of Significant Impacts by Research Question



Key findings from the impact evaluation include:

- Students in the Afford program were 1.06 percent more likely to complete the FAFSA/CA Dream Act application compared to students who were not in the Afford program; this difference was statistically significant. Afford program students were 4.74 percent more likely to submit the FAFSA/CA Dream Act application with greater accuracy than control students; this difference was also statistically significant. Afford program students receiving the three core curricular activities were also significantly more likely to complete their FAFSA/CA Dream Act application and to have no errors on the application compared to the matched control group counterparts.
- Cohort 4 Afford program students were 1.05 percent more likely to receive a Cal Grant award compared to control students; this finding was not statistically significant. Students who received the three core curricular activities were 1.06 percent significantly more likely to receive a Cal Grant award compared to their matched control group counterparts. The difference for the core group was not statistically significant.
- In terms of beliefs, although both Afford program students and control students rated the amount of financial aid offered as being between "somewhat important" and "very important" to their college decision-making, Afford program students reported a significantly higher understanding of the financial aid process and higher beliefs that college can be affordable compared to control students. Afford program students reported significantly more positive beliefs along multiple points of the financial aid process compared to control students. Specifically, Afford program students were in higher agreement that they "received the information and support needed to complete the financial aid process" and were "clear on the steps to get financial aid for college this year" compared to control students.
- Additional significant group differences emerged when comparing Afford program students who received all three core curricular activities with matched control students. Core students were in higher agreement than matched control students that they understand how much college will cost them and their families, were accepted to a college they could afford, were awarded the financial aid needed to afford college, and were confident navigating the financial aid process this year as well as after high school graduation. Core students reported being confused about significantly fewer financial aid topics than their matched counterparts. On average, core students reported completing 1.28 more steps in the financial aid process than matched control students. Core students had a higher likelihood of reporting that they received a financial aid award from the college they planned to attend, were offered grants, logged into their WebGrants account to name the college they would attend, knew how much they will pay out of pocket for the first year of college, as well as planned to take out a federal student loan (i.e., Stafford) or Dream Loan for college compared to their matched counterparts.
- Results for enrollment in postsecondary institutions were similar for treatment and control students in both Cohorts 2 and 3. Approximately 70 percent of both treatment and control students enrolled in postsecondary institutions; most attended public institutions. Related to persistence, a similar percentage of Cohort 2 treatment and control students persisted in enrollment. Moreover, there were no significant differences between the two groups for

enrolling in 2-year versus 4-year institutions (56.9 percent of treatment students enrolled in 4-year institutions compared to 60.6 percent of control students).

Lessons Learned from Impact Results

The Afford program is giving students college affordability information, resources, and individualized support to navigate the financial aid process and find funding for college. Based on the impact results, advisors are influencing participating students' knowledge of financial aid, including how to access financial aid, the types of financial aid available, and how to understand the award offers colleges make to students. To answer the high-level question on the effectiveness of the program, WestEd found that the Afford program was effective in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid.

As detailed in the *Impact Analysis Findings* and *Summary of Impact Findings* subsections, students who participated in the Afford program were more likely than students who were not in the Afford program to accomplish more activities related to financial aid that uAspire set out to provide. Particularly, uAspire has supported participating students' completion of the FAFSA/CA Dream Act application, understanding of the financial aid process, and higher beliefs that college can be affordable.

The impacts the Afford program had on the subset of students (approximately 50 percent) within the treatment group who received the three core curricular activities were even greater than the impacts on the treatment group as a whole. Results indicated that receiving the planning session, FAFSA/CA Dream Act application certification, and a financial aid award letter review session with a uAspire advisor made a significant difference in students' completion of the FAFSA/CA Dream Act application, understanding of the financial aid process, higher beliefs that college can be affordable, completion of more steps in the financial aid process, leverage of different types of financial aid, and enrollment in 4-year versus 2-year postsecondary institutions.

Changes to the SEP

There was a slight modification and addition to the analytic approaches outlined in the SEP. WestEd planned to conduct either: 1) hierarchical linear modeling (HLM) for continuous outcomes and hierarchical generalized linear modeling (HGLM) for binary outcomes if intraclass correlations (ICC) were sufficiently high enough, or 2) fixed effect regression models for continuous outcomes and fixed effect logistic regression models for binary outcomes that include dummy coded variables representing the level-2 units (i.e., the schools). As noted in the SEP, an important limitation of HLM analyses for this study is the small number of schools that would be included in the models. Given the research demonstrating that estimation problems are more likely to occur when the number of level-2 units is below 30 (Maas & Hox, 2005) as well as the low ICCs in the student-level outcomes, WestEd employed school fixed effects models to conduct the impact analyses. Because WestEd did not conduct HLM, WestEd could not employ the missing data dummy coding strategy

to account for missing values on the covariates in the HLM analyses. Instead, WestEd employed listwise deletion in the school fixed effects models and excluded students with missing values on the outcome measures from the analyses (as outlined in the SEP).

To aid in interpretation of dichotomous outcomes, WestEd utilized multiple linear regressions for dichotomous outcomes. Thus, WestEd reports both multiple regression and logistic regression results for dichotomous outcomes in this report.

A modification was a slightly smaller sample size than described in the SEP. The proposed sample size in the SEP was 1,140–1,200 students; the actual sample size for Cohort 4 is 1,083 students.

One major addition to the statistical analysis of impacts outlined in the SEP is the core analysis. WestEd decided to conduct an additional treatment on the treated analysis (i.e., students who received all three core curricular activities) to investigate the impact of receiving the full suite of the Afford program. WestEd identified treatment students who received all three core curricular activities and then compared this group to matched sample selected from the control group.

Conclusions – Findings, Lessons Learned, and Next Steps

Summary of Implementation Findings Over Three Years

Results from Cohorts 2, 3 and 4 indicate that uAspire has implemented the Afford program well and as intended. According to staff interviewed and uAspire administrative data, the Afford program appears to be worthwhile as it has helped three cohorts of students through the financial aid process.

Implementation findings over three years indicated that uAspire implemented a range of services as planned.

- uAspire reached between 76.7 and 83.7 percent of seniors across the five evaluation schools through the AC101 workshop; the highest percentage reached was in Year 2 and the lowest percentage reached was in Year 3. uAspire served 4,433 students through the AC101 workshop.
- Between 626 and 714 students were in the treatment condition; Year 4 had the most treatment students and Year 2 had the least treatment students. uAspire had a total of 1,978 treatment students.
- Between 94.2 and 96.4 percent of treatment students received a planning session; the highest percentage served was in Year 2 and the lowest percentage served was in Year 4. uAspire served 1,880 students through a planning session.
- Between 57.5 and 81.8 percent of treatment students received FAFSA/CA Dream Act certification. The percentage of treatment students who received FAFSA/CA Dream Act certification increased 24.3 percent from Year 2 to Year 4. uAspire certified 1,443 students' FAFSA/CA Dream Act applications.
- Between 46.1 and 51.9 percent of treatment students received a financial aid award letter review session; the highest percentage served was in Year 3 and the lowest percentage served was in Year 2. uAspire served 952 students through an award letter session.
- Between 38.0 and 50.3 percent of treatment students received all of the above activities, which constitute the Afford program's three core curricular activities. The highest percentage served was in Year 3 and the lowest served was in Year 2. uAspire served 886 students through the three core curricular activities.

Over the years, the demographic characteristics of four evaluation schools remained relatively similar; two schools mostly served Asian students, two schools mostly served both Asians and Latinos, and one school served more Latino students than the other schools. There were no statistically significant differences in student characteristics across the treatment and control groups. The two groups were similar in their characteristics and this increased the likelihood that any differences in outcomes between the two groups could be attributed to the Afford program. Afford

program students were significantly more likely than control students to receive more individualized assistance in the financial aid process. uAspire advisors provided non-treatment students with some information related to financial aid as requested.

The same advisors returned to the same schools all three years, which supported the continuity of services for both uAspire and the schools. Advisors also provided school staff with information on financial aid. School staff recognized uAspire's expertise in financial aid and were glad to have advisors at their schools providing targeted financial aid support to students. Each year, school staff recommended that uAspire be at the schools for more days per week to serve treatment students when students sought them out and to serve more students at the schools overall.

Some noted challenges throughout the years were difficulties getting through elements of the financial aid process, uAspire's limited reach to serve all treatment students with the three core curricular activities, and uAspire's sharing of financial aid information to non-treatment students and school staff. Despite these challenges, school and uAspire staff believed uAspire was implementing the Afford program well and providing a needed service for students who otherwise might not be able to complete the FAFSA/CA Dream Act application and related forms and steps on their own.

Summary of Impact Findings Over Three Years

WestEd used an RCT to assess the impact of the Afford program. Specifically, WestEd implemented a block-randomized design with five blocks, each representing one of the five study schools. Results from three years indicate a positive impact for Afford program students. The Afford program was effective in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid. Overall, Afford program students reported more positive outcomes than control students. Findings from impact evaluation questions across the years (Cohorts 2, 3, and 4) are summarized. Included in these trends of findings are six samples: the full treatment group and control group, and the core group and the matched control students for each year.[31]

FAFSA/CA Dream Act Completion

Student FAFSA/CA Dream Act applications were completed with greater frequency, accuracy, and/or fewer missed deadlines among students who participated in the Afford program compared to control group students. Cohort 4 findings are similar to findings from Cohorts 2 and 3; the odds of completion were 1.43 for Cohort 2, 2.04 for Cohort 3, and 1.94 for Cohort 4. All differences were significant. Similarly, all core treatment students in Year 4 completed their FAFSA/CA Dream Act application, which is an increase compared to Cohorts 2 and 3. In addition, for all cohorts, core

[31] Cohort 2's core analyses compared the core treatment students to the entire randomized control group. For Cohorts 3 and 4, the core analyses compared the core treatment students to a subgroup of control students who were identified using propensity score matching.

treatment students were more likely to complete their FAFSA/CA Dream Act application compared to their comparison group counterparts.

Cohort 4 findings related to errors on the FAFSA/CA Dream Act application are similarly consistent with findings from Cohorts 2 and 3 in that treatment students were more likely to have no errors on their applications compared to control students. Similarly, the Cohort 4 findings related to errors on the FAFSA/CA Dream Act application are consistent with findings from Cohorts 2 and 3 where only one treatment student in the core group for Year 2 and one treatment student in the core group for Year 3 had errors on their applications. However, compared to control group core students from Cohorts 2 and 3, control students in the Cohort 4 core group had even fewer errors (n = 0).

Financial Aid and Cost of Attendance as Factors in College Decision

Students participating in the Afford program cited financial aid and/or the cost of attendance as factors in their college decision similarly to control group students. Across the six samples (Cohort 2 treatment and control sample, Cohort 2 core sample, Cohort 3 treatment and control sample, Cohort 3 core sample, Cohort 4 treatment and control sample, Cohort 4 core sample), treatment and control students consistently rated the amount of financial aid offered as being between "somewhat important" and "very important" to their college decision-making, and rated the cost they would have to pay to attend college as being between "somewhat important" and "very important." Group differences were not statistically significant across the six samples. Financial aid and cost of attending college were equally as important for all study students.

Understanding the Financial Aid Process and Perceptions of College Affordability

Students participating in the Afford program reported higher understanding of the financial aid process and higher agreement that college can be affordable compared to control group students.

Across the six samples, treatment students consistently were in significantly higher agreement that they received the information and support needed to complete the financial aid process compared to their control counterparts. For five of the six samples (i.e., except the Cohort 2 treatment and control sample), treatment students scored significantly higher on the *Understanding of Financial Aid Process and College Affordability Beliefs* scale and were in higher agreement that they were clear on the steps to get financial aid for college this year than control students.

When comparing the three treatment and control samples, Cohort 3 had the most significant findings for the survey items assessing students' beliefs about the affordability of college and understanding of the financial aid process (Cohort 2: one significant finding; Cohort 3: six significant findings, Cohort 4: two significant findings). When comparing the three core samples, the Cohort 4 sample had the most significant findings for the survey items assessing students' beliefs about the affordability of college and understanding of the financial aid process (Cohort 2 core: two significant

findings; Cohort 3 core: three significant findings; Cohort 4 core: seven significant findings). For the Cohort 3 treatment and control sample and Cohort 4 samples especially, treatment students reported higher understanding of the financial aid process and higher agreement that college can be affordable compared to control students.

WestEd also examined the extent to which students were confused about topics related to financial aid, an inverse indicator of understanding of the financial aid process. Across the six samples, there were no statistically significant group differences in how treatment and control students responded to the item, "*I am not confused*." Across the six samples, approximately 60 percent reported feeling confused about financial aid. Students participating in the Afford program were similarly confused about financial aid as control group students. Financial aid is a confusing topic for the majority of students in the study.

For three of the six samples (Cohort 3 treatment and control sample, Cohort 3 core sample, and Cohort 4 core sample), treatment students scored significantly lower on the *Number of topics confused about* count variable (average treatment-control group difference was approximately -0.45 topics). For these three samples, treatment students were confused about a significantly lower number of financial aid topics than their control counterparts. Across the six samples, on average treatment and control groups reported they were confused about one to two topics related to financial aid.

Taken together, Afford program students reported higher understanding of the financial aid process and higher agreement that college can be affordable compared to control group students. The positive impacts of the Afford program on students' beliefs about the affordability of college and understanding the financial aid process were even greater for Afford program students who received all three core curricular activities in comparison to the treatment group as a whole.

Completion of Financial Aid Steps

Students participating in the Afford program reported completing more steps in the financial aid process than control group students. When looking across the samples, the most common impact of the Afford program was on student reports of being offered a Pell Grant, being offered a Cal Grant, receiving a financial aid award from the college they planned to attend, and knowing how much they will have to pay out of pocket the first year of college. Across the three cohorts, core treatment students reported greater impacts on completing steps in the financial aid process than the impacts on the treatment group as a whole.

For five of the six samples (i.e., except the Cohort 4 treatment and control sample), treatment students reported completing significantly more steps in the financial aid process than control students. For Cohorts 2 and 3, on average treatment and control students reported they completed between seven and eight steps in the financial aid process (with treatment students completing approximately 0.50 steps more than control students). Within the core samples (Cohorts 2, 3, and 4), on average core treatment students reported completing between eight and nine steps, whereas their

control counterparts reported completing between seven and eight steps (with core treatment students completing approximately 1.25 steps more than their control counterparts).

For five of the six samples (i.e., except the Cohort 4 treatment and control sample), treatment students had a higher likelihood than their control counterparts of reporting they were offered a Pell Grant. Additionally, for four of the six samples (i.e., except the Cohort 2 and 4 treatment and control samples), treatment students had a higher likelihood than their control counterparts of reporting they received a financial aid award from the college they planned to attend, were offered a Cal Grant, and knew how much they will have to pay out of pocket for the first year of college.

Comparing the three treatment and control samples, Cohort 3 had the most significant findings for survey items assessing completion of specific financial aid steps (Cohort 2 treatment and control: one significant finding; Cohort 3 treatment and control: five significant findings, Cohort 4 treatment and control: zero significant findings). Comparing the three core samples, the Cohort 3 core sample had the most significant findings for survey items assessing completion of specific financial aid steps (Cohort 2 core: four significant findings; Cohort 3 core: seven significant findings; Cohort 4 core: six significant findings). For the Cohort 3 treatment and control sample and Cohort 3 core samples especially, treatment students reported completing a higher number of steps in the financial aid process compared to control students.

Leverage of Financial Aid

Students participating in the Afford program leverage different types of aid compared to control group students. Afford program students leverage a variety of financial aid dollars, and leverage most of their estimated bill.

For four of the six samples (i.e., except for the Cohort 3 and 4 treatment and control samples), treatment students had a higher likelihood than their control counterparts of reporting that they would receive a grant for college next year. Across the four samples, approximately 60 percent of the control group reported that they would receive a grant for college next year, whereas 70 percent of treatment students (Cohort 2 treatment and control sample) and 85 percent of core treatment students (Cohorts 2–4) reported that they would receive a grant. Afford program students who received the three core curricular activities demonstrated greater impacts on ability to leverage a grant for college next year in comparison to the treatment group as a whole.

With the exception of the Cohort 2 finding mentioned above, for the three treatment and control samples, no statistically significant group differences emerged across the six items assessing the different types of financial aid students would be receiving for college next year (grants, loans, scholarships, work study, none, and not sure). When comparing the three core samples, the Cohort 2 core sample had the most significant findings for survey items assessing the different types of financial aid they would be receiving for college next year (Cohort 2 core: four significant findings; Cohort 3 core: three significant findings; Cohort 4 core: one significant finding). Afford program

students who received the three core curricular activities demonstrated greater impacts on ability to leverage different types of financial aid in comparison to the treatment group as a whole.

Across all six samples, both treatment and control students responded that they were between "neither agree nor disagree" and "agree" to the statement, "*I was awarded the financial aid I need to afford college*." However, for four of the six samples (i.e., excluding the Cohort 2 and 4 treatment and control samples), treatment students were in significantly higher agreement that they were awarded the financial aid needed to afford college compared to their control counterparts.

Across the three cohorts, the impacts the Afford program had on the reported types of financial aid students received for college next year for the students within the treatment group who received the three core curricular activities were even greater than the impacts on the treatment group as a whole.

Receipt of Financial Aid and Cal Grant Awards

Students participating in the Afford program received Cal Grants at higher rates compared to control group students; however, the difference is not significant. This finding is consistent with findings from Cohorts 2 and 3 where treatment students were more likely to receive a Cal Grant, but the differences were not significant. The odds were 1.4 for Cohort 2, 1.3 for Cohort 3, and 1.2 for Cohort 4. Students who received the three core curricular activities were significantly more likely to receive Cal Grants compared to their matched control group counterparts. The odds for Cohort 2 were 1.9, 2.6 for Cohort 3, and 1.4 for Cohort 4.

Afford program students reported that they were significantly more likely to receive a financial aid award from the college they planned to attend and their parents/guardians being significantly less likely to take out a private loan for college. Afford program students also reported being significantly more supported in the financial aid process, having higher understanding of the financial aid process, and receiving a significantly greater number of grant awards compared to control students.

Enrollment and Persistence in Postsecondary Education

Cohort 2 and 3 Afford program students, compared to control students, were as likely to enroll in postsecondary institutions. A subgroup analysis of Cohort 2 and 3 students who participated in all three core curricular activities of the Afford program showed similar results; core treatment students were more likely to enroll in postsecondary institutions compared to matched control students, though the difference was not significant. Cohort 2 persistence in postsecondary education was similar for treatment and control students. Core treatment students, however, were more likely than their matched control counterparts to persist through one year and into the second year of enrollment, but findings were not significant.

Enrollment in Different Types of Postsecondary Institutions

Most students in Cohorts 2 and 3 enrolled in public postsecondary institutions. However, students in Cohorts 2 and 3 enrolled in different types of postsecondary institutions compared to each other.

Cohort 2 treatment students were more likely than control students to enroll in 4-year institutions. Cohort 3 treatment students were more likely to enroll in 2-year institutions than 4-year institutions compared to control students; this finding was not significant. Of the Cohort 3 students who participated in all three core curricular activities and enrolled in postsecondary institutions, core treatment students were significantly more likely to attend 4-year institutions than 2-year institutions compared to their control group counterparts.

Level of Evidence

The evaluation of uAspire's Afford study contributes to a moderate level of evidence as documented by the multi-site, well-designed RCT with low attrition and baseline equivalence. uAspire implemented the Afford program and the same intervention at each school site. As discussed in the *Introduction* section, three previous studies yielded promising results for one of uAspire's programs. The studies determined the impact of the uAspire approach to mitigating the summer attrition or "melt" among college-intending low-income high school graduates in three separate RCTs. This final evaluation report on uAspire's Afford program studied the academic year supports in addition to the summer supports studied by previous RCTs. Additionally, this study utilized a multi-site, randomized between-groups design that included counterfactual evidence through the control group. The RCT supports causal conclusions because of the high internal validity of the design.

Lessons Learned Over Three Years

The evaluation yielded information about how to provide individualized support to high school students about college affordability. uAspire is positioned to strengthen its partnerships with school districts by leveraging the findings of the evaluation about what works. uAspire may continue to improve programming and potentially study the iterative project implementation process beyond this effort. This evaluation examined how the intensive advising uAspire provides students impacts access to financial aid, college affordability, and college enrollment. The study helped deepen the understanding of key variables associated with college affordability and postsecondary enrollment among low-income and first-generation students.

The Afford program is giving students college affordability information, resources, and individualized support to navigate the financial aid process and find funding for college. WestEd's evaluation employed triangulation of results from multiple sources of data to account for the Afford program's impacts. Based on the implementation and impact results, uAspire accomplished the logic model outcomes it set out to achieve—advisors are influencing participating students' knowledge of financial aid, including how to access financial aid, the types of financial aid available, and how to understand the awards colleges offer to students. uAspire's advising services have also supported students to complete the FAFSA/CA Dream Act application accurately and on time.

In response to the overall evaluation question, results from this evaluation demonstrate that the Afford program is worthwhile for high school seniors. In response to the high-level implementation evaluation question on how well the Afford program was implemented, the implementation findings

over three years show that the Afford program is being implemented well, according to its intended model. To answer the high-level impact evaluation question on how effective the Afford program was in increasing student understanding of the financial aid process, helping students complete the steps for financial aid submission, and assisting students to leverage financial aid, the impact findings over three years indicate that the Afford program is effective in all three areas. Further, to answer the other high-level impact evaluation question on the Afford program's effectiveness in supporting students to enroll and persist in postsecondary education, two years of enrollment data and one year of persistence data do not show effectiveness in supporting student enrollment and persistence in postsecondary education.

Specifically related to the study's impact evaluation questions, over three years, uAspire has consistently supported participating students' completion of the FAFSA/CA Dream Act application with greater frequency, accuracy, and fewer missed deadlines. Similarly, uAspire has consistently impacted treatment students' understanding of the financial aid process. Treatment students have reported higher agreement than control students that college can be affordable and that they were awarded the financial aid needed to afford college. uAspire has helped treatment students to leverage different types of aid, such as grants.

uAspire had a greater impact on treatment students who received the three core curricular activities than it had on the treatment group. The positive pattern of results suggests that the Afford program had a greater impact on students who received the three core curricular activities to navigate the financial aid process. Across the three years, core treatment students were significantly more likely than the control group to complete the FAFSA/CA Dream Act application with greater accuracy and on time, to have higher beliefs that college could be affordable, to complete more steps in the financial aid process, to leverage a grant for college the next year, and, in Years 2 and 3, to receive a Cal Grant.

In Year 4, advisors continued to implement the Afford program as they had in previous years. uAspire continued to operate as they had previously by providing limited detail in answering non-treatment student questions related to financial aid. uAspire became more aware of limiting the information they provided to non-treatment students to reduce the potential for contamination during the study, but the information that uAspire has provided over the years to school staff appears to have made its way to non-treatment students. As documented in this report, the CBOs at the evaluation schools have collaborated with uAspire and sought uAspire's guidance on financial aid over the past three years. YESS results confirmed that control students reported receiving financial aid help from a CBO. The information that CBOs provided to students in Year 4 appears to more closely resemble the information that uAspire provides students, compared to the information school staff reported in previous years. Further, unlike previous years, in Year 4 there were no differences between treatment and control students in completing more steps in the financial aid process. The CBO's use of the award letter analyzer with non-treatment students may have provided non-treatment students with similar information that uAspire provides treatment students. For example, the specific steps, "*I was offered a Pell Grant"* and "*I know how much I will have to*

pay out of pocket for the first year of college", would have been covered through the award letter review/analyzer by the CBO or uAspire. Neither of these steps showed positive impacts for treatment students in Year 4.

Unique challenges in Year 4 may have also played a role in the lack of impacts on treatment students in completing the steps in the financial aid process. More Afford program students were selected for verification than in previous years and the verification process delayed students' receipt of award letters from universities. The percentage of treatment students receiving award letter reviews slightly decreased from Year 3. Treatment students may not have had award letters reviewed by the time of the YESS administration and may not have been able to affirm that they were offered a Pell Grant or knew how much they would have to pay out of pocket for the first year of college.

uAspire will conduct an analysis of enrollment and persistence in postsecondary education once NSC data are available. As part of this analysis, uAspire could include an investigation of other challenges students encountered who had to consider going to a community college because of delays in receiving an award letter or because of missing university notifications of required forms. Year 2 and 3 results to these questions showed similar, non-significant findings for students' enrollment in postsecondary education. However, students who received the three core curricular activities were significantly more likely than their peers to enroll in 4-year universities.

An interesting finding is that uAspire served more treatment students in Year 4 than in Years 2 and 3 and provided more planning sessions and FAFSA/CA Dream Act certification sessions to the treatment group. However, uAspire provided a smaller proportion of award letter reviews and served a smaller proportion of students through the three core curricular activities. This was despite using the tracker and automated text messages that freed advisors' time relative to previous years. The percentage of treatment students who received the three core curricular activities increased from Year 2 to Year 3, but decreased from Year 3 to Year 4. Advisors no longer had to spend time at the beginning of the day or during missed appointments to identify which students they could meet that day. Additionally, advisors increased the amount of time spent across the five evaluation schools, with two schools having advisors for two days instead of one day per week.

Several factors could have influenced these findings. The time frame for delivering services may have played a role. The time frame for delivering the planning session and FAFSA/CA Dream Act certification session was extended three months due to successful recruitment efforts, and the time frame for delivering the award letter reviews remained at six weeks. Systemic issues—the increase in verifications, Free City, the delayed award letters, and other CBO support to Afford program students—may have influenced how services were delivered. Further, it may be that uAspire has the capacity to serve a specific number of treatment students as well as serve a specific number of treatment students through the three core curricular activities. As noted in previous reports, uAspire has limited funding, which limits the number of advisors it can hire, which limits the number of advising days/hours the advisor can serve the school as well as the number of students the advisor can see in their caseload. uAspire does not have the capacity to serve all treatment students through the three core curricular activities. Advisors have limited days and time to see all students in their

caseloads. Identifying the "magic" number that uAspire can serve overall and serve well to have a maximum impact on students' navigation of the financial aid process may be necessary.

Toward this end, uAspire may consider analyzing past award letter and college enrollment data to estimate the percentage of students who may intend to enroll in a 4-year university and will receive an award letter in the spring for uAspire review. In this way, instead of trying to reach all students with the three core curricular activities, uAspire may find that they may serve a lower percentage of students through these in-person advising sessions. uApire may also consider exploring an equivalent support for 2-year college intending students served through text messages over the summer after high school when they receive their award letters. The support should ensure that students have the information to navigate the financial aid process while at a community college. Such modifications may refine uAspire's summer and Succeed programming.

In identifying where uAspire wants to focus its efforts (breadth versus depth), uAspire could consider the potential role of students' sense of connectedness on their success with the financial aid process. It could very well be that core treatment students showed more positive impacts on various impact evaluation questions because they established a longer relationship with their advisor—on average four sessions—relative to treatment students that had a shorter relationship with their advisor. Social-emotional factors, which the study did not measure, may be at play among late adolescents and young adults who are experiencing milestone life changes in their transition from high school to college. When a student establishes a sense of trust with an adult, believes that an adult in the school cares about their interests and their future, and feels that they can count on an adult in the school for help with decision-making, the potential for a student to be successful and resilient increases.

Another consideration, beyond the scope of the study, is the quality of the college affordability decisions treatment and core treatment students make related to their future plans. On average, advisors have four individualized sessions of approximately 20 minutes with core treatment students during key times in applying to college and for financial aid, which may be positively influencing students' ability to afford and persist in college. For example, the fact that core treatment students were more likely to enroll in 4-year institutions, compared to matched control students, may be a result of the relationships and intensive support uAspire advisors provided these students to make more financially informed decisions about attending a 4-year institution than a control student would make without similar financial aid guidance. Following up with students through a survey to ask about college affordability, sources of funding, debt, and whether the student is on track to graduate college would provide uAspire, and the postsecondary education field in general, with information that uAspire can use to support or strengthen its model.

uAspire has launched the Succeed program in the Bay Area that supports Afford program students who are now in postsecondary education. uAspire provides advising through text messages to remind students of important steps and deadlines related to financial aid. This initiative could provide an avenue for uAspire to gain insights into students' postsecondary experiences and to

assess how other factors, such as social-emotional factors, contributed to the quality of students' college affordability decisions.

Next Steps

This report reflects the last product and commitment for WestEd's study of the Afford program. uAspire will continue to implement the Afford program in SFUSD and carry out the study under WestEd's IRB. In doing so, uAspire will reconsent Cohort 4 students through December 2018, collect NSC data for all students who consented to participate during the study period, analyze findings related to EQ10 and EQ11, and produce results to inform the study. uAspire will continue tracking student enrollment and persistence as each cohort continues through and completes college through 2022.

Comparable programs to uAspire's Afford program may benefit from the findings of this evaluation by using both the challenges described regarding the implementation of the program and the positive results to assess how to structure other programs. For example, a comparable program may consider identifying the key activities to provide to students, the amount of time or sessions that will be minimally provided to students, and the target number of students to serve to reach maximum impact. Similarly, comparable programs may want to establish target outputs that quantify the quality of services (i.e., 80 percent of seniors will receive a planning session). Comparable programs may also consider how much information and resources that are unique to their programming will be shared with others, such as school staff, district staff, and community partners. In this way, the level of contamination may be intentionally limited from the outset of program delivery. Establishing these program parameters will help define the model of service.

Changes to the SEP

No additional changes to the Conclusion section of the SEP were made in 2017–18.

Other Aspects of Study Logistics and Feasibility

Institutional Review Board (IRB) Approval

There were no problems with soliciting IRB approval. WestEd has successfully submitted for and received IRB approval annually. WestEd's Office of Research Integrity houses an IRB with the authority to approve, require modifications in, or disapprove research activities that fall within their jurisdiction as specified by both Federal regulations and local institutional policy.

Timeline

There are no changes to the timeline. The timeline for the evaluation has remained intact, specifically for the key milestone tasks such as submitting the research protocol and package to IRB by August annually; submitting the research application to SFUSD in March annually; producing the draft and final annual evaluation reports in August and September annually, respectively; and regular communication with uAspire through in-person and virtual meetings and email.

Personnel

The evaluation team's staff has remained consistent since the last report submission in October 2017. There have not been any changes to personnel.

Budget

WestEd remains within the budget in carrying out the evaluation. WestEd's small team has been remarkably efficient in carrying out the evaluation.

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Appendices

Appendix A: AC101 Senior Survey

Appendix B: 18-Year-Old Student Consent Form

Appendix C: Parent Consent/Student Assent Form

Appendix D: Year-End Senior Survey

Appendix E: Student Reconsent Form

Appendix F: Active Opt-Out Electronic Form

Appendix G: School Context Intake Form

Appendix H: School Staff Interview Protocol

Appendix I: uAspire Staff Interview Protocol

Appendix J: Descriptive Statistics of YESS Items

Appendix K: Number of Cohort 3 and 4 Participants in Each Stage of the Study

Appendix L: Combined Number of Participants in Each Stage of the Study

Appendix M: Logistic Regression Results

Appendix N: Descriptive Statistics of AC101 Senior Survey Items

Appendix A: AC101 Senior Survey

Bay Area AC101 Senior Survey 2017-2018

u·aspire

PREPARE ★ AFFORD ★ SUCCEED

Thank you for filling out this survey! We will use this information to better support students.
If possible, please use a pen when completing this survey.

First Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Mid Initial:** ☐ **Date of Birth:** ☐☐/☐☐/☐☐☐☐
Month *Day* *Year*

Last Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Gender Identity (circle or write-in): a. Male b. Female c. Non-binary d. _____

Personal Email: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Student Cell Phone: ☐☐☐–☐☐☐–☐☐☐☐ **Student ID:** ☐☐☐☐☐☐☐☐☐☐☐☐☐

High School: _____

1. What do you plan to do after high school graduation? (Circle ONE)

a. Attend a two-year college/community college
b. Attend a four-year college/university
c. Attend a training/vocational program
d. Enlist in the military
e. Work full-time
f. Not sure of my plans at this time

2. Have you discussed how you will pay for your first year of college with your parent(s)/guardian(s)? (Circle ONE)

a. No/Not Yet b. Yes

3. How involved do you expect your parent(s)/guardian(s) will be in your financial aid process this year? (Circle ONE)

a. Not involved at all b. A little involved c. Pretty involved d. Very involved

4. When you are deciding whether to apply to a college, how important is each of the following? (Check ONE for EACH.)	**Not Important**	**Somewhat Important**	**Very Important**
a. Location of college.			
b. Amount of financial aid I expect the college to offer me.			
c. Cost I would pay (out of pocket) to attend the college.			
d. Family members want me to attend the college.			
e. Academic reputation of the college.			
f. My heart is set on the college.			
g. I have friends that plan to attend the college.			
h. Other (please list reason here):			

Please turn over to complete page 2 ➡

5. Please check ONE answer for each statement below:	No/ Not Yet	Yes
a. I have decided which colleges I will apply to.		
b. I plan to apply for financial aid.		
c. I know how to apply for financial aid through the FAFSA or CA Dream Act.		
d. I have identified a scholarship to apply for.		
e. I know how to apply for a Cal Grant.		
f. I am open to taking out a student loan for college.		
g. My parent/guardian is open to taking out a parent loan for my college.		

6. Check the box that best represents your agreement / disagreement with EACH statement below:	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
a. I know where to get the information and support I need to complete the financial aid process.					
b. I understand how much the colleges I'm interested in would cost me and my family.					
c. I have identified a college that my family and I can afford.					
d. I will be awarded the financial aid I need to afford college.					
e. I am clear on the next steps to get financial aid for college this year.					
f. I am confident navigating the financial aid process this year.					
g. I am confident navigating the financial aid process after high school graduation.					

7. Are you confused about any of the following topics related to financial aid (Check ALL that apply.)

- ☐ The different types of financial aid
- ☐ How to apply for financial aid
- ☐ Whether I qualify for financial aid
- ☐ How much financial aid I will get
- ☐ How financial aid works once I get it
- ☐ What I need to do next for financial aid
- ☐ I am not confused
- ☐ Other (please list on line below):

_____

Thank you for your responses!

Appendix B: 18-Year-Old Student Consent Form

UASPIRE AFFORDING COLLEGE STUDY

This form is to be completed by a student who is 18 years old.

WestEd and uAspire are conducting the *uAspire Affording College Study*, which has been approved by the San Francisco Unified School District (SFUSD). The research study will help students learn how to make college affordable and will explore how to best support students in achieving their college goals.

Students in the graduating class of 2018 are invited to participate. The study will run from August 2017 to August 2018. The study will **select a group of participants by lottery to work with uAspire one-on-one during their senior year** to receive three services: 1) planning for financial aid, 2) ensuring the Free Application for Federal Student Aid (FAFSA) or the California Dream Act is submitted accurately, and 3) reviewing financial aid award letters from colleges. In addition, uAspire advisors will send students text messages to remind them of upcoming advising sessions, next steps in the financial aid process, college and financial aid deadlines, and to answer questions students may have about the financial aid process. Students who are not chosen by lottery to work with uAspire one-on-one will still be part of the study and will still receive standard supports at their high school for applying to college.

The study will collect the following information on all participants:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

Additionally, students selected by lottery to work with uAspire will be asked to share financial aid award letters received from colleges. Researchers will use study information to measure the impact of uAspire's services in helping students reach their college goals. Your personal information and privacy are protected. Student names will be removed before information is studied by the researchers. All information will be stored using confidential numbers. All data will be password protected and stored securely.

All participants will receive information about how to access financial aid through uAspire's Affording College 101 workshop during senior year. The risks due to participating in this research are limited. Participation is voluntary and you may decide not to participate at any time. Whether you participate or not will not affect your regular school experience.

You may contact uAspire with questions at consent@uaspire.org. If you have any questions about the study, you may contact WestEd at uaspirestudy@wested.org. If you have any questions about your rights as a research subject, you may contact the WestEd IRB at 844-IRB KIDS (844-472-5437) or subjects@wested.org.

Please keep this page for your records. Sign and submit the next page to uAspire.

Statement of Consent

STUDENT CONSENT

I have read this consent form and I consent to participate in the *uAspire Affording College Study*. I give WestEd and uAspire permission to use the following student data that will be kept confidential:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

☐ **YES** (I **will** participate in this study.)

☐ **NO** (I **will not** participate in this study.)

_____ _____

Student's Signature Date

m m / d d / y y y y

_____ | | / | | / | | | | |

Student's Printed Name Student's Date of Birth

School:_____

Student's Permanent E-mail Address

Student's Cell Phone Number | | | | | | | | | | | | |

After signing this form, please submit this page immediately in one of three ways:

1. **Hand deliver the signed page to the uAspire Advisor at your school's College Center.**
2. **Email a photo or scan of the signed page to consent@uaspire.org.**
3. **Text a photo of the signed page to 510-761-5727.**

Appendix C: Parent Consent/Student Assent Form

UASPIRE AFFORDING COLLEGE STUDY

This form is to be completed by the parent/guardian of a student who is 17 years old or younger and a student who is 17 years old or younger. If a student is 18 years old or older, the student should complete the 18-Year-Old Consent form.

WestEd and uAspire are conducting the *uAspire Affording College Study,* which has been approved by the San Francisco Unified School District (SFUSD). The research study will help students learn how to make college affordable and will explore how to best support students in achieving their college goals.

Students in the graduating class of 2018 are invited to participate. The study will run from August 2017 to August 2018. The study will **select a group of participants by lottery to work with uAspire one-on-one during their senior year** to receive three services: 1) planning for financial aid, 2) ensuring the Free Application for Federal Student Aid (FAFSA) or the California Dream Act is submitted accurately, and 3) reviewing financial aid award letters from colleges. In addition, uAspire advisors will send students text messages to remind them of upcoming advising sessions, next steps in the financial aid process, college and financial aid deadlines, and to answer questions students may have about the financial aid process. Students who are not chosen by lottery to work with uAspire one-on-one will still be part of the study and will still receive standard supports at their high school for applying to college.

The study will collect the following information on all participants:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

Additionally, students selected by lottery to work with uAspire will be asked to share financial aid award letters received from colleges. Researchers will use study information to measure the impact of uAspire's services in helping students reach their college goals. Your student's personal information and privacy are protected. Student names will be removed before information is studied by the researchers. All information will be stored using confidential numbers. All data will be password protected and stored securely.

All participants will receive information about how to access financial aid through uAspire's Affording College 101 workshop during senior year. The risks due to participating in this research are limited. Participation in the study is voluntary and a student may decide not to participate at any time. Whether a student participates or not will not affect their regular school experience. Since your student is not yet 18 years old, we will ask your student to again consent to participate in the study once they turn 18.

You may contact uAspire with questions at consent@uaspire.org. If you have any questions about the study, you may contact WestEd at uaspirestudy@wested.org. If you have any questions about your student's rights as a research subject, you may contact the WestEd IRB at 844-IRB-KIDS (844-472-5437) or subjects@wested.org.

Please keep this page for your records. Sign and submit the next page to uAspire.

Statement of Consent/Assent

_____ m m / d d / y y y y

Student's Printed Name Student's Date of Birth

High School:_____

Student's Permanent E-mail Address

Student's Cell Phone Number

PARENT CONSENT

I have read this consent form and I consent for my student to participate in the *uAspire Affording College Study*. I give WestEd and uAspire permission to use the following student data that will be kept confidential:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

☐ **YES** (Your student **will** be able to participate in this study. Both you *and* your student who is under 18 must sign below to participate.)

☐ **NO** (Your student **will not** be able to participate in this study.)

_____ _____

Parent/Guardian's Signature Date

_____

Parent/Guardian's Printed Name

STUDENT ASSENT

I have read this form and/or have had this study explained to me by my parent/guardian. I understand that my participation is voluntary and that I may stop being in the study at any time without penalty. By signing below, I agree to participate in this study.

_____ _____

Student's Signature Date

After signing this form, please submit this page immediately in one of three ways:

1. **Hand deliver the signed page to the uAspire Advisor at your school's College Center.**
2. **Email a photo or scan of the signed page to consent@uaspire.org.**
3. **Text a photo of the signed page to 510-761-5727.**

Appendix D: Year-End Senior Survey

Bay Area Year End Senior Survey 2017-2018

u·aspire

PREPARE ★ AFFORD ★ SUCCEED

Thank you for filling out this survey! We will use this information to better support students. If possible, please use a pen when completing this survey.

First Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Mid. Initial:** ☐ **Date of Birth:** ☐☐/☐☐/☐☐☐☐
Month Day Year

Last Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Personal Email: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

9. We're interested in your college and financial aid application experiences. Check ONE box for EACH statement below:	**No/ Not Yet**	**Yes**
a. I applied to a college.		
b. I submitted the FAFSA or CA Dream Act.		
c. I was accepted to a college.		
d. I was asked to fix an error or a problem with my FAFSA or CA Dream Act.		
e. I was asked to submit more information for "verification."		
f. I received a financial aid award offer from the college I plan to attend.		
g. I was offered a scholarship.		
h. I was offered a Pell Grant.		
i. I was offered a Cal Grant.		
j. I logged into my Webgrants account to name the college I will attend.		
k. I know how much I will have to pay out of pocket for the first year of college.		
l. I plan to take out a federal student loan (i.e. Stafford) or Dream Loan for college.		
m. My parent/guardian plans to take out a federal Parent PLUS loan for my college.		
n. My parent/guardian or I plan to take out a private loan (not federal/Dream Loan) for my college.		

10. Check the box that best represents your agreement/disagreement with EACH statement below:	**Strongly Disagree**	**Disagree**	**Neither Agree nor Disagree**	**Agree**	**Strongly Agree**
a. I received the information and support I needed to complete the financial aid process.					
b. I understand how much college will cost me and my family.					
c. I was accepted to a college that my family and I can afford.					
d. I was awarded the financial aid I need to afford college.					
e. I was clear on the steps to get financial aid for college this year.					
f. I was confident navigating the financial aid process this year.					
g. I am confident about navigating the financial aid process after high school graduation.					

11. Are you confused about any of the following topics related to financial aid? (Check ALL that apply)

☐ The different types of financial aid
☐ How to apply for financial aid
☐ Whether I qualify for financial aid
☐ How much financial aid I will get
☐ How financial aid works once I get it
☐ What I need to do next for financial aid
☐ I am not confused
☐ Other (please list on line below):

_____

Thank you for your responses!

Appendix E: Student Reconsent Form

UASPIRE AFFORDING COLLEGE STUDY

This form is to be completed by a student receiving uAspire services who has turned 18 years old during the study.

In Fall 2017, with your parent's consent, you signed up to participate in the *uAspire Affording College Study*. Now that you are 18 years old, **we are asking you to reaffirm your consent so that you can continue to participate in the study**.

WestEd and uAspire are conducting the *uAspire Affording College Study*, which has been approved by the San Francisco Unified School District (SFUSD). The research study will help students learn how to make college affordable and will explore how to best support students in achieving their college goals.

Students in the graduating class of 2018 are invited to participate. The study will run from August 2017 to August 2018. The study selected a group of participants by lottery to work with uAspire one-on-one during their senior year to receive three services: 1) planning for financial aid, 2) ensuring the Free Application for Federal Student Aid (FAFSA) or the California Dream Act is submitted accurately, and 3) reviewing financial aid award letters from colleges. In addition, uAspire advisors will send students text messages to remind them of upcoming advising sessions, next steps in the financial aid process, college and financial aid deadlines, and to answer questions students may have about the financial aid process.

The study will collect the following information on all participants:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2022

Additionally, students selected by lottery to work with uAspire will be asked to share financial aid award letters received from colleges. Researchers will use study information to measure the impact of uAspire's services in helping students reach their college goals. Your personal information and privacy are protected. Student names will be removed before information is studied by the researchers. All information will be stored using confidential numbers. All data will be password protected and stored securely.

All participants received information about how to access financial aid through uAspire's Affording College 101 workshop during senior year. The risks due to participating in this research are limited. Participation is voluntary and you may decide not to participate at any time. Whether you participate or not will not affect your regular school experience.

You may contact uAspire with questions at consent@uaspire.org. If you have any questions about the study, you may contact WestEd at uaspirestudy@wested.org. If you have any questions about your rights as a research subject, you may contact the WestEd IRB at 844-IRB KIDS (844-472-5437) or subjects@wested.org.

Please keep this page for your records. Sign and submit the next page to uAspire.

Statement of Consent

STUDENT CONSENT

I have read this consent form and I consent to participate in the *uAspire Affording College Study*. I give WestEd and uAspire permission to use the following student data that will be kept confidential:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

☐ **YES** (I **will continue to** participate in this study.)

☐ **NO** (I **will not continue to** participate in this study.)

By providing my signature and date, I am giving my consent to participate in the *uAspire Affording College Study*.

_____ _____

Student's Signature Date

m m / d d / y y y y

_____

Student's Printed Name Student's Date of Birth

School:_____

Student's Permanent E-mail Address

Student's Cell Phone Number

After signing this form, please submit this page immediately in one of three ways:

1. **Hand deliver the signed page to the uAspire Advisor at your school's College Center.**
2. **Email a photo or scan of the signed page to consent@uaspire.org.**
3. **Text a photo of the signed page to 510-761-5727.**

Appendix F: Active Opt-Out Electronic Form

UASPIRE AFFORDING COLLEGE STUDY

In fall 2017, with your parent's consent, you signed up to participate in the *uAspire Affording College Study*. Now that you are 18 years old, **we are asking you to reaffirm your consent so that you can continue to participate in the study**.

WestEd and uAspire are conducting the *uAspire Affording College Study*, which has been approved by the San Francisco Unified School District (SFUSD). The research study will help students learn how to make college affordable and will explore how to best support students in achieving their college goals.

Students in the graduating class of 2018 were invited to participate. The study runs from August 2017 to August 2018. The study selected a group of participants by lottery to work with uAspire one-on-one during their senior year to receive three services: 1) planning for financial aid, 2) ensuring the Free Application for Federal Student Aid (FAFSA) or the California Dream Act is submitted accurately, and 3) reviewing financial aid award letters from colleges. In addition, uAspire advisors sent students text messages to remind them of upcoming advising sessions, next steps in the financial aid process, college and financial aid deadlines, and to answer questions students had about the financial aid process. Students who were not chosen by lottery to work with uAspire one-on-one are still part of the study and received standard supports at their high school for applying to college.

The study will collect the following information on all participants:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

Additionally, students selected by lottery to work with uAspire may have shared financial aid award letters received from colleges. Researchers will use study information to measure the impact of uAspire's services in helping students reach their college goals. Your personal information and privacy are protected. Student names will be removed before information is studied by the researchers. All information will be stored using confidential numbers. All data will be password protected and stored securely.

All participants received information about how to access financial aid through uAspire's Affording College 101 workshop during senior year. The risks due to participating in this research are limited. Participation is voluntary and you may decide not to participate at any time. Whether you participate or not will not affect your regular school experience.

You may contact uAspire with questions at consent@uaspire.org. If you have any questions about the study, you may contact WestEd at uaspirestudy@wested.org. If you have any questions about your rights as a research subject, you may contact the WestEd IRB at 844-IRB KIDS (844-472-5437) or subjects@wested.org.

Please keep this page for your records. Sign and submit the next page to WestEd.

Statement of Consent

STUDENT CONSENT

I have read this consent form. I understand that if I want to continue to participate in this study, I do not need to respond to this email nor sign this form. I understand that by not responding, I give my permission to continue to be in the study. I give WestEd and uAspire permission to use the following student data that will be kept confidential:

- surveys on college plans
- student ID
- gender
- race/ethnicity
- free/reduced price lunch status
- grade point average
- high school progress
- English learner status
- parent/guardian education level
- date of birth
- FAFSA/Dream Act application status
- Cal Grant award status
- college enrollment data through 2024

I understand that if I do not want to participate in this study anymore, I must sign and submit this form to opt out of the study.

☐ **NO** (I **will not continue to** participate in this study.)

By providing my electronic signature and date, I am declining my consent to participate in the *uAspire Affording College Study*. I understand that I have two weeks from the date I received the email from WestEd to submit this form.

_____ _____

Student's Signature Date

m m / d d / y y y y

_____

Student's Printed Name Student's Date of Birth

School:_____

Student's Permanent E-mail Address

Student's Cell Phone Number

After electronically signing this form, please click the "submit" button.

Appendix G: School Context Intake Form

School Context Intake Form, 2017-2018

As part of uAspire's Affording College Study, you are advising students at one or more of the five evaluation schools. Please complete this form for each evaluation school you support. This information will help WestEd understand contextual similarities and differences of the schools, such as your point of contact at the school, staff tenure, how students are supported, and how services are provided.

School Name (fill in): _____

1. Is the Principal new to the school this year? (check one)
   - ☐ Yes
   - ☐ No

2. Who is your main point of contact at the school? (check one)
   - ☐ Principal
   - ☐ AP
   - ☐ Counselor
   - ☐ CBO:
   - ☐ Other (fill in): _____

3. Is your main point of contact at the school new this year? (check one)
   - ☐ Yes
   - ☐ No
   - ☐ No, but they are a new point of contact for uAspire

Supports Available for Students

4. Please complete the table below to list the organizations that provide support related to college-going students at the school.

Organization	Type of support (financial aid, college advising, etc.)	Number of seniors receiving the support	How often is this support provided	Years organization has been at the school	Is the staff person from the organization new this year? (Y/N)	How you collaborate with the organization

uAspire Services at the School

5. Where is your office or desk at the school located? (check one)
   - ☐ In the Main Office
   - ☐ In the Counseling Office
   - ☐ In a dedicated college center
   - ☐ Other (fill in): _____

6. In which ways did the school introduce uAspire services to students? (check all that apply)
   - ☐ At a staff meeting
   - ☐ At a school assembly
   - ☐ Through the PA system
   - ☐ Through the school newsletter
   - ☐ Through AC101 workshops
   - ☐ Other (fill in): _____

7. In which ways did the school introduce uAspire services to staff? (check all that apply)
   - ☐ At a staff meeting
   - ☐ At a school assembly
   - ☐ Through the PA system
   - ☐ Through the school newsletter
   - ☐ Through AC101 workshops
   - ☐ Other (fill in): _____

8. What types of resources do you have access to at the school? (check all that apply)
   - ☐ Space, like an office or desk
   - ☐ Student information system or School Loop log in
   - ☐ CSAC data system log in
   - ☐ Scholarship database for seniors receiving a scholarship
   - ☐ Newsletter or website to announce uAspire services
   - ☐ Shared Google Doc of college application or financial aid process for senior class
   - ☐ Teaching assistants to support pass distribution
   - ☐ Printer or school computer
   - ☐ Other (fill in): _____

9. How did you recruit students to turn in a consent form? (check all that apply)
   - ☐ Through the school's senior mailing the summer before school started
   - ☐ Through a back-to-school senior event at the beginning of the year
   - ☐ During the senior AC101 workshop
   - ☐ With posters or flyers advertising uAspire services to seniors
   - ☐ With targeted senior classroom visits
   - ☐ At a parents of seniors event
   - ☐ At a school assembly for seniors
   - ☐ By talking to individual senior students
   - ☐ Other (fill in): _____

10. How did teachers at the school help you recruit students to turn in consent forms? (check all that apply)
    - ☐ Teachers let me come into their classroom to talk about my services
    - ☐ Teachers handed out consent forms and uAspire information to students
    - ☐ Teachers collected consent forms from students
    - ☐ Teachers recommended students who could benefit from my services
    - ☐ Other (fill in): _____

11. How did counselors or CBOs at the school help you recruit students to turn in consent forms? (check all that apply)
    - ☐ Counselors handed out consent forms and uAspire information to students
    - ☐ Counselors collected consent forms from students
    - ☐ Counselors recommended students who could benefit from my services
    - ☐ Other (fill in): _____

12. Which recruitment strategy was the most successful and why? (fill in):

13. Which recruitment strategy was the least successful and why? (fill in): _____

14. How many days per week do you provide advising to the evaluation school? (check one)
    - ☐ 1 day
    - ☐ 2 days
    - ☐ 3 days
    - ☐ Other (fill in): _____

15. How many hours per week do you provide advising to the evaluation school? (check one)
    - ☐ 5-10 hours
    - ☐ 11-15 hours
    - ☐ 16-20 hours
    - ☐ More than 20 hours

16. On average, how long are your one-on-one advising sessions with each treatment student? (check one)
    - ☐ 0-15 minutes
    - ☐ 16-30 minutes
    - ☐ 31-45 minutes
    - ☐ Over 45 minutes

17. Besides English, in which other languages do you advise students? (check all that apply)
    - ☐ Chinese
    - ☐ Spanish
    - ☐ Tagalog
    - ☐ Vietnamese
    - ☐ Other (fill in): _____

18. How do you communicate with treatment students to schedule advising sessions?
    - ☐ You Can Book Me system
    - ☐ Signal Vine texting
    - ☐ Passes through TAs
    - ☐ Email
    - ☐ Call/visit classroom
    - ☐ Other (fill in): _____

19. What new services are you providing treatment students that you didn't provide last year? (fill in):
    _____

20. Which of the following services are you providing to non-treatment students at your evaluation school?
    - ☐ One-off student questions
    - ☐ Non-treatment students have overheard me advising treatment students
    - ☐ School staff referred non-treatment students with special circumstances (homelessness, foster youth, residency, Dream Act vs FAFSA, in-state vs out-of-state)
    - ☐ Other (fill in):_____

21. Which of the following workshops are you providing at your evaluation school that may include non-treatment students?
    - ☐ AC101
    - ☐ Underclassmen Family College Night
    - ☐ College 101 Workshops
    - ☐ FAFSA/Dream Act Fill-Ins during school
    - ☐ FAFSA/Dream Act Fill-Ins after school
    - ☐ Award Letter Review In-School Workshops
    - ☐ FRISCO Day
    - ☐ Cash 4 College Computer Lab Support
    - ☐ Cash 4 College Presentation
    - ☐ Fall College Night
    - ☐ Homeroom/Advisory Announcements or Outreach
    - ☐ Award Letter Review Family Night
    - ☐ MBSK Lunch Workshops
    - ☐ Junior Workshops/AC101
    - ☐ Other (fill in): _____

22. Which of the following services are you providing to staff and practitioners at your evaluation school?
    - ☐ One-off staff questions
    - ☐ College Center meetings on financial aid topics
    - ☐ SFUSD Financial Aid for All Trainings
    - ☐ I overhear staff or practitioners provide inaccurate information in shared spaces and I provide the correct information
    - ☐ Student tracking for targeted outreach
    - ☐ Access to the uAspire scholarship database
    - ☐ Fall and mid-year partnership check-ins
    - ☐ School staff learn about uAspire's advising approach and affordability content by working near me
    - ☐ Advice on Signal Vine texting (CCSF/SFUSD bridge)
    - ☐ Advice on Cash 4 College district handouts
    - ☐ Cash 4 College volunteer training
    - ☐ Corrections of student addresses to facilitate GPA upload for CSAC
    - ☐ Other (fill in): _____

23. What services are you providing to parents? (fill in): _____

Additional Thoughts

24. Is there anything else about your work with the evaluation school that you would like to share? (fill in): _____

Appendix H: School Staff Interview Protocol

UASPIRE AFFORDING COLLEGE STUDY

School Staff Interview Protocol

Thank you for taking time from your schedule to speak with me today about the services uAspire has been providing to students at the school. WestEd is an education non-profit organization that is evaluating uAspire's work in San Francisco. I would like to assure you that your confidentiality is protected. Any information and feedback we collect will be de-identified (your name will not be used in any report). I will not refer to you by name or role at the school. I will refer to you as school staff.

This interview will take about 30 minutes and will only include the questions I shared with you. You are free to only answer the questions you feel comfortable answering and you may stop the interview at any time. With your permission, I would like to record this interview to make it easier to code and analyze later. Again, none of your individual responses will be identified. Do I have your permission to record? (Wait for verbal assent.)

Background

1. Please describe what your job entails at your school. How long have you been in your job at this school? (Probe: If second year interview – How has your job changed this year from last year? Do you provide financial aid support for students and their families?)

Awareness of uAspire Services

2. What services did uAspire provide at the school? (Probe: To students? To staff? To parents? To CBO staff? Did you ask the uAspire advisor questions about financial aid so that you could help other students? What topics were most helpful to learn about from uAspire staff? Did the level of services that uAspire provided to school or other CBO staff change this past year?)

3. Do you know whether advisors provided services or information on financial aid to students outside of their caseload? (Probe: Did your school host collaborative financial aid events that uAspire advisors supported? Did students outside of the uAspire caseload sit in on or overhear advising sessions with uAspire cohort students?)

Program Impact

4. How well do you think uAspire met students' needs for information about and support with the financial aid process? How well do you think uAspire implemented their program at your school? (Probe: What services did students want to get from uAspire but didn't get?)

5. How do you think that uAspire helped increase students' access to financial aid? (Probe: What got in the way of students' access to financial aid [FAFSA/CA Dream Act release and due dates? Delays in award letter processing? Political climate? City College of SF being free for residents]?)

6. How do you think uAspire helped impact college enrollment rates for students? (Probe: What do you think is the biggest obstacle for college enrollment among students at your school?)

Facilitators and Challenges

7. What was the greatest challenge for students in the financial aid process this year? (Probe: Limited support or resources? Access to parent income/tax information? Using the FSA ID or WebGrants system? Fear of deportation?)

8. Overall, what allowed uAspire to deliver advising services at your school this past year? What made it difficult for uAspire to deliver advising services at your school this past year? (Probe: Access to students for appointments? Teacher or school staff support? Study limitations such as recruiting students, consenting students, and administering surveys? Student motivation or lack of motivation?)

Appendix I: uAspire Staff Interview Protocol

UASPIRE AFFORDING COLLEGE STUDY

uAspire Staff Interview Protocol

Services
1. How have uAspire's services this year changed from last year? (Probe: Texting used more frequently? Signal Vine or You Can Book Me still used for making appointments? Tracking services differently? Providing key services for school? Collaborating with MBSK?)

Core Curricular Activities
2. What efforts did you make to prioritize that students received the 3 core curricular activities – the planning session, FAFSA/Dream Act certification, and award letter review? (Probe: What did you do when students didn't show up to their advising sessions? How did you decide whether to see a student again to provide the next core curricular versus to see a new student for their first session? How did services provided by other programs impact your ability to move students through core curricular activities?)

Support to Non-Treatment Students, CBO Staff, and School Staff
3. Describe examples of when you provided services or information on financial aid to students who were not in the treatment group. (Probe: How did your support to students who were not in the treatment group change from last year? How long were the exchanges? Who was involved? How often did the exchanges occur? How did you justify providing the service or information to the non-treatment student? How did you track the service?)

4. Describe examples of when you provided support or information on financial aid to other CBO or school staff. (Probe: How did your support to other CBO or school staff change compared to last year? What types of topics were covered? In what detail? How often did the support occur? What changes did you notice with other programs due to the support you provided?)

Challenges in Financial Aid Process
5. What was the greatest challenge for students in the financial aid process this year? (Probe: How much did this barrier set students back? How was this overcome?)

Program Impact
6. How well do you think uAspire met students' needs for information about and support with the financial aid process? How well do you think uAspire implemented the Afford program at your school(s)? Across the evaluation schools? (Probe: What services did students want to get from uAspire but didn't get?)

7. How do you think that uAspire helped increase students' access to financial aid? (Probe: What got in the way of students' access to financial aid? (FAFSA/CA Dream Act release and due dates? Delays in award letter processing? Political climate? City College of SF free for residents?)

8. How do you think uAspire impacted college enrollment rates for students? (Probe: What do you think is the biggest obstacle for college enrollment among students at your school?)

Facilitators/Barriers
9. Did any of the evaluation guidelines limit your ability to deliver services to treatment students? (Recruitment and consent process? Reconsent process? Advising only treatment students? Waiting for randomization to begin services? Tracking services?)

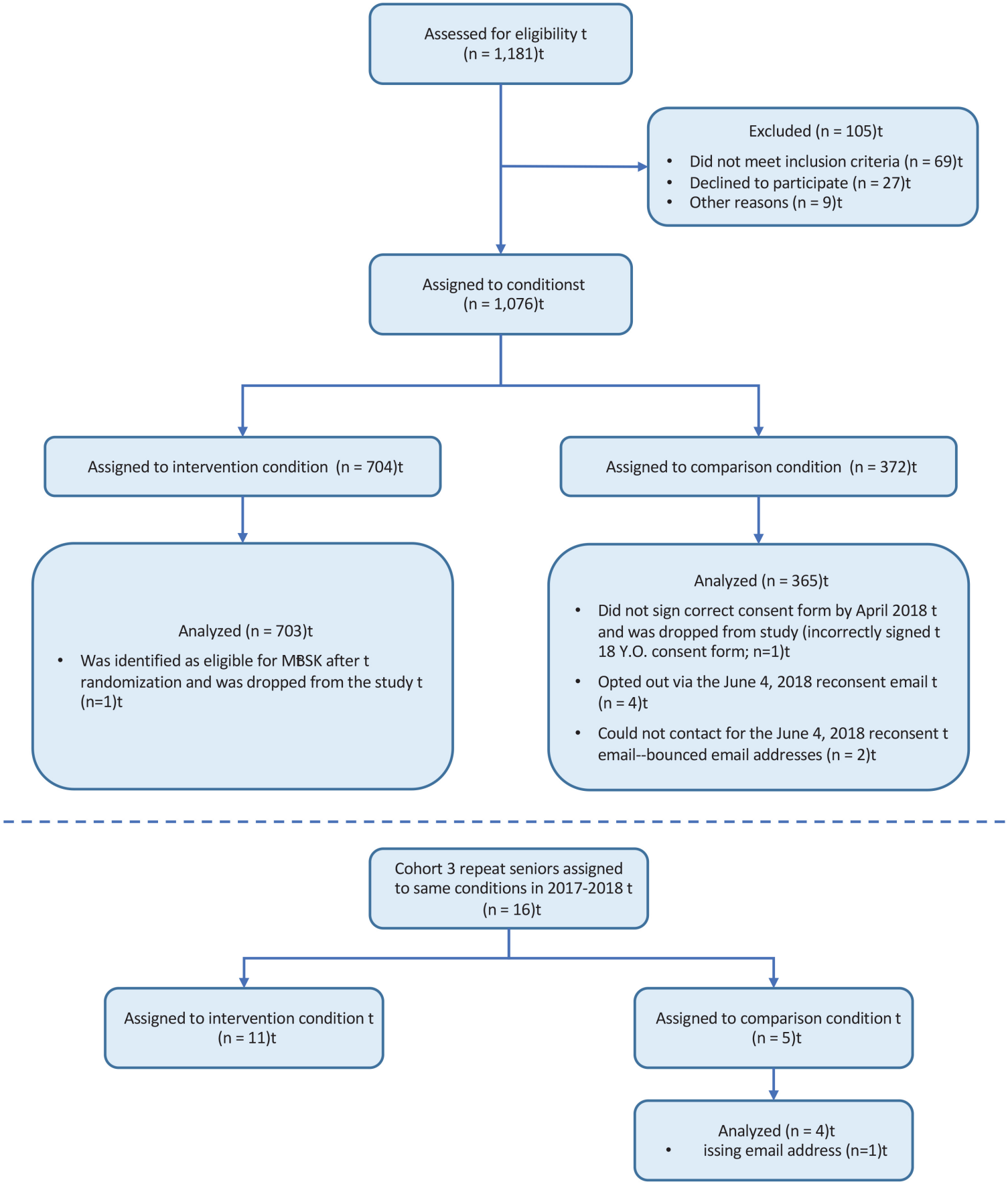
Appendix J: Descriptive Statistics of YESS Items

Descriptive Statistics of YESS Items

	Total					Control					Treatment				
Item	**N**	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**
How involved have your parent(s)/guardian(s) been in your financial aid process this year? (1= Not involved at all; 4 = Very involved)	726	2.57	0.90	1	4	255	2.66	0.93	1	4	471	2.52	0.87	1	4
Did someone help you apply for financial aid this year? (0 = No; 1 = Yes)	747	0.87	0.34	0	1	238	0.79	0.41	0	1	509	0.91	0.29	0	1
Who helped you? (0 = No; 1 = Yes)															
Family member or friend	808	0.41	0.49	0	1	259	0.45	0.50	0	1	549	0.39	0.49	0	1
School teacher or counselor	808	0.43	0.49	0	1	259	0.48	0.50	0	1	549	0.40	0.49	0	1
uAspire	808	0.53	0.50	0	1	259	0.11	0.32	0	1	549	0.73	0.44	0	1
EAOP	808	0.01	0.12	0	1	259	0.01	0.11	0	1	549	0.01	0.12	0	1
PACT Inc.	808	0.04	0.20	0	1	259	0.03	0.17	0	1	549	0.05	0.21	0	1
AACE Talent Search	808	0.08	0.27	0	1	259	0.10	0.31	0	1	549	0.07	0.26	0	1
AACE Upward Bound	808	0.03	0.17	0	1	259	0.01	0.11	0	1	549	0.04	0.19	0	1
SF College Access Center	808	0.06	0.24	0	1	259	0.05	0.22	0	1	549	0.07	0.25	0	1
Cash for College event staff	808	0.02	0.15	0	1	259	0.01	0.11	0	1	549	0.03	0.17	0	1
Mission Graduates	808	0.01	0.09	0	1	259	0.02	0.12	0	1	549	0.00	0.06	0	1
College Track	808	0.01	0.09	0	1	259	0.00	0.06	0	1	549	0.01	0.10	0	1
Juma Ventures	808	0.01	0.12	0	1	259	0.02	0.15	0	1	549	0.01	0.10	0	1
First Graduate	808	0.00	0.07	0	1	259	0.01	0.11	0	1	549	0.00	0.04	0	1
Other sources of help	808	0.04	0.19	0	1	259	0.04	0.19	0	1	549	0.04	0.19	0	1
What kind(s) of financial aid will you be receiving for college next year? (0 = No; 1 = Yes)															
Grants	732	0.60	0.49	0	1	257	0.56	0.50	0	1	475	0.62	0.49	0	1
Loans	732	0.26	0.44	0	1	257	0.29	0.45	0	1	475	0.24	0.43	0	1
Scholarships	732	0.21	0.41	0	1	257	0.24	0.43	0	1	475	0.20	0.40	0	1
Work study	732	0.25	0.43	0	1	257	0.26	0.44	0	1	475	0.24	0.42	0	1
None	732	0.07	0.26	0	1	257	0.07	0.25	0	1	475	0.08	0.27	0	1
Not sure	732	0.25	0.43	0	1	257	0.25	0.44	0	1	475	0.25	0.43	0	1
How important were each of these factors in helping you decide on a college? (1=Not important; 3 = Very important)															
Amount of financial aid the college offered/I expect the college to offer me.	717	2.49	0.63	1	3	251	2.47	0.65	1	3	466	2.50	0.62	1	3
Cost I would pay (out of pocket) to attend the college.	715	2.61	0.59	1	3	248	2.60	0.60	1	3	467	2.61	0.58	1	3
We're interested in your college and financial aid application experiences. Check one box for each statement below. (0 = No/Not yet; 1 = Yes)															
I applied to a college.	721	0.97	0.16	0	1	253	0.96	0.19	0	1	468	0.98	0.15	0	1
I submitted the FAFSA or CA Dream Act.	719	0.95	0.22	0	1	252	0.92	0.27	0	1	467	0.96	0.19	0	1
I was accepted to a college.	718	0.93	0.25	0	1	253	0.93	0.26	0	1	465	0.94	0.25	0	1
I was asked to fix an error or a problem with my FAFSA or CA Dream Act.	713	0.39	0.49	0	1	253	0.35	0.48	0	1	460	0.41	0.49	0	1
I was asked to submit more information for "verification."	713	0.51	0.50	0	1	253	0.44	0.50	0	1	460	0.54	0.50	0	1
I received a financial aid award from the college I plan to attend.	706	0.58	0.49	0	1	247	0.58	0.49	0	1	459	0.58	0.49	0	1
I was offered a scholarship.	710	0.30	0.46	0	1	250	0.30	0.46	0	1	460	0.30	0.46	0	1
I was offered a Pell Grant.	692	0.39	0.49	0	1	242	0.41	0.49	0	1	450	0.38	0.49	0	1
I was offered a Cal Grant.	701	0.63	0.48	0	1	247	0.61	0.49	0	1	454	0.64	0.48	0	1
I logged into my Webgrants account to name the college I will attend.	695	0.47	0.50	0	1	247	0.41	0.49	0	1	448	0.50	0.50	0	1
I know how much I will have to pay out of pocket for the first year of college.	709	0.66	0.47	0	1	250	0.64	0.48	0	1	459	0.67	0.47	0	1
I plan to take out a federal student loan (i.e. Stafford) or Dream Loan for college.	701	0.29	0.45	0	1	243	0.30	0.46	0	1	458	0.28	0.45	0	1
My parent/guardian plans to take out a federal Parent PLUS loan for my college.	700	0.13	0.34	0	1	247	0.17	0.37	0	1	453	0.12	0.32	0	1
My parent/guardian or I plan to take out a private loan (such as a bank loan) for my college.	704	0.10	0.30	0	1	248	0.10	0.30	0	1	456	0.10	0.30	0	1
Check the box that best represents your agreement/disagreement with each statement below. (1 = Strongly disagree; 5 = Strongly agree)															
I received the information and support I needed to complete the financial aid process.	707	4.02	0.80	1	5	246	3.80	0.85	1	5	461	4.15	0.74	1	5
I understand how much college will cost me and my family.	705	4.03	0.76	1	5	247	4.00	0.78	2	5	458	4.04	0.75	1	5
I was accepted to a college that my family and I can afford.	698	3.90	0.85	1	5	246	3.82	0.94	1	5	452	3.94	0.80	1	5
I was awarded the financial aid I need to afford college.	700	3.56	1.00	1	5	245	3.50	0.97	1	5	455	3.59	1.02	1	5
I was clear on the steps to get financial aid for college this year.	698	3.76	0.87	1	5	247	3.64	0.94	1	5	451	3.82	0.83	1	5
I was confident navigating the financial aid process this year.	697	3.57	0.90	1	5	245	3.47	0.96	1	5	452	3.62	0.86	1	5
I am confident about navigating the financial aid process after high school graduation.	703	3.44	0.93	1	5	247	3.40	0.96	1	5	456	3.47	0.91	1	5
Are you confused about any of the following topics related to financial aid? Check all that apply. (0 = No; 1 = Yes)															
The different types of financial aid	732	0.19	0.39	0	1	257	0.22	0.41	0	1	475	0.17	0.38	0	1
How to apply for financial aid	732	0.11	0.31	0	1	257	0.13	0.34	0	1	475	0.09	0.29	0	1
Whether I qualify for financial aid	732	0.11	0.31	0	1	257	0.12	0.33	0	1	475	0.10	0.30	0	1
How much financial aid I will get	732	0.25	0.43	0	1	257	0.25	0.43	0	1	475	0.25	0.43	0	1
How financial aid works once I get it	732	0.35	0.48	0	1	257	0.35	0.48	0	1	475	0.36	0.48	0	1
What I need to do next for financial aid	732	0.36	0.48	0	1	257	0.36	0.48	0	1	475	0.36	0.48	0	1
I am not confused *(reverse-coded)*	732	0.62	0.49	0	1	257	0.64	0.48	0	1	475	0.60	0.49	0	1
Other topics	632	0.02	0.14	0	1	221	0.01	0.12	0	1	411	0.02	0.15	0	1

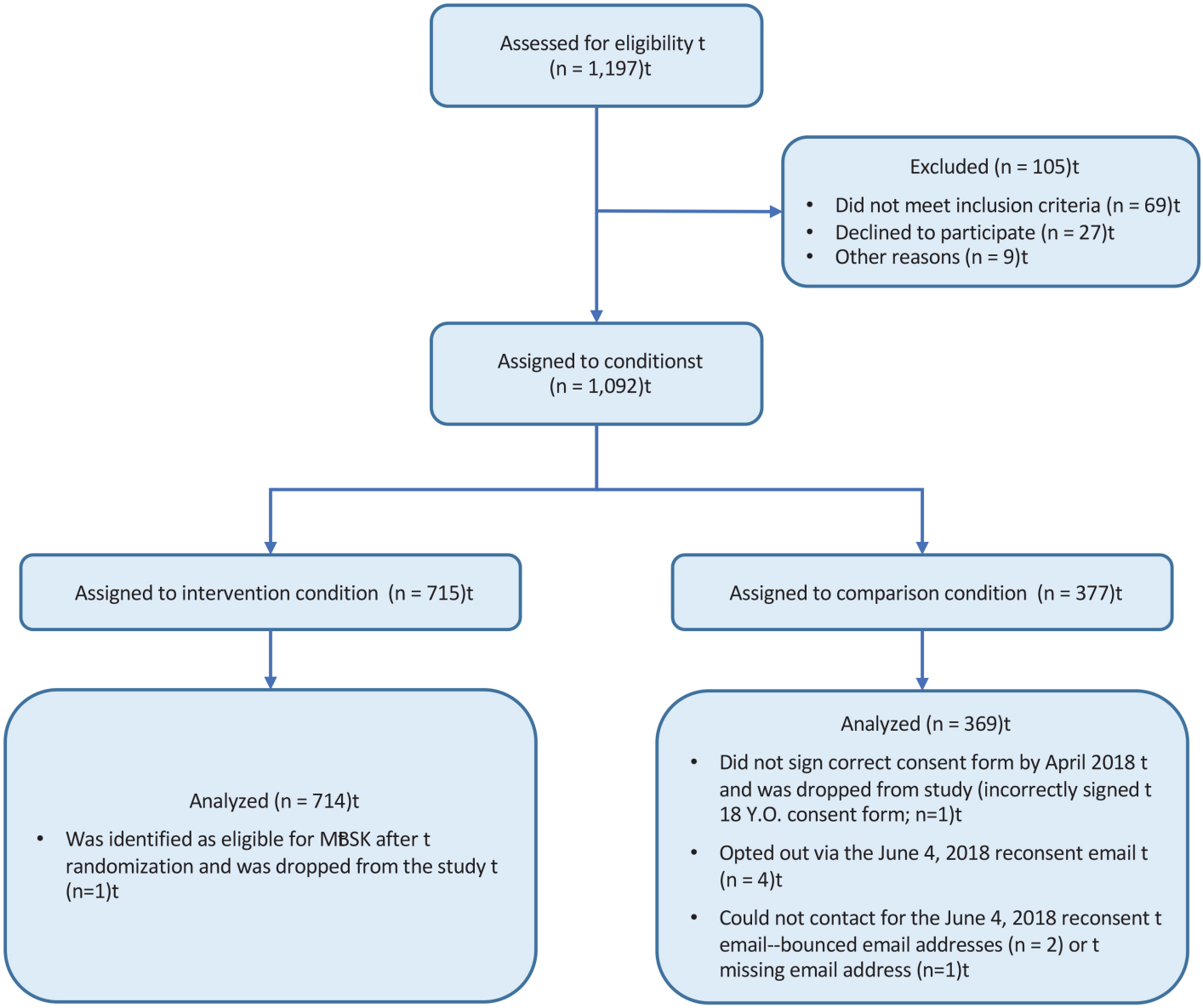
Appendix K: Number of Cohort 3 and 4 Participants in Each Stage of the Study

Number of Cohort 3 and 4 Participants in Each Stage of the StudyNt



Appendix L: Combined Number of Participants in Each Stage of the Study

Combined Number of Participants in Each Stage of the StudyNt



Appendix M: Logistic Regression Results

Exhibit 26. FAFSA/CA Dream Act Completion

	Control			Treatment					
	N	M	SE	N	M	SE	Diff.	p-value	Odds Ratio
Complete FAFSA/CA Dream Act	369	0.89	0.02	714	0.93	0.01	0.05	.006	1.94
Errors on application	315	0.02	0.01	974	0.00	0.00	-0.02	.05	0.22

Completion logistic regression model (0 = did not submit application; 1 = submitted application). Errors on application logistic regression model (0 = no errors on application; 1 = errors on application). Adjusted means and difference between adjusted means presented. Results are interpreted as percentages (e.g., holding all else constant, 89% of control students completed their FAFSA/CA Dream Act application). The number in the difference column varies from subtracting the two means because of rounding.

Exhibit 27. Whether Students Received Financial Aid Help

	Control					Treatment							
	N	M	SE	Min	Max	N	M	SE	Min	Max	Diff.	p-value	Odds Ratio
Any help***	237	0.82	0.03	0	1	436	0.95	0.01	0	1	0.13	0.00	4.38

*** $p < .001$. N = 732. Missing data is 8.06% (59 of 732). Question: "Did someone help you apply for financial aid this year?" (0 = No, 1 = Yes). Logistic regression model (0 = did not receive help; 1 = received help). Adjusted means and difference between adjusted means presented. Results are interpreted as percentages (e.g., holding all else constant, 82% of control students reported receiving financial aid help).

Exhibit 28. Student-Reported Sources of Financial Aid Help

	Control					Treatment							
	N	M	SE	Min	Max	N	M	SE	Min	Max	Diff.	p-value	Odds Ratio
Family member or friend	257	0.40	0.03	0	1	475	0.34	0.02	0	1	-0.06	0.14	0.78
School teacher or counselor	257	0.40	0.03	0	1	475	0.36	0.02	0	1	-0.04	0.21	0.81
uAspire*	257	0.09	0.02	0	1	475	0.77	0.02	0	1	0.68	0.00	32.84
Japanese Community Youth Council*	257	0.12	0.02	0	1	475	0.04	0.01	0	1	-0.08	0.00	0.34
Other sources of help	257	0.11	0.02	0	1	475	0.14	0.02	0	1	0.03	0.28	1.29

*Statistically significant with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/5 = .01). N = 732. Missing data is 0.00%. Students were asked to check off each person/program that helped them apply for financial aid. Items that were not checked off were coded as "No"; thus, there are no missing data.

Logistic regression model (0 = did not receive help; 1 = received help). Adjusted means and difference between adjusted means presented. All variables are interpreted as percentages (e.g., holding all else constant, 40% of control students reported that a family member or friend helped). Question: "Did someone help you apply for financial aid this year? If yes, who helped you? (Check all that apply)." Students who indicated that they received financial aid help from AACE Talent Search, AACE Upward Bound, or SFCAC or wrote "JCYC" in the open-response option were coded as receiving help from the Japanese Community Youth Council (0 = did not receive help; 1 = received help).

Exhibit 29. Completion of Steps in the Financial Aid Process

	Control					Treatment							
	N	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**	**Diff.**	**p-value**	**ES**
Number of completed steps	257	6.93	3.03	0	14	475	7.15	2.79	0	14	0.22	0.30	0.08
	Control					**Treatment**							
	N	**M**	**SE**	**Min**	**Max**	**N**	**M**	**SE**	**Min**	**Max**	**Diff.**	**p-value**	**Odds Ratio**
I submitted the FAFSA or CA Dream Act.	252	0.94	0.01	0	1	467	0.97	0.01	0	1	0.03	0.03	2.11
I was accepted to a college.	253	0.95	0.01	0	1	465	0.96	0.01	0	1	0.01	0.63	1.18
I was asked to fix an error or a problem with my FAFSA or CA Dream Act.	253	0.34	0.03	0	1	460	0.40	0.02	0	1	0.06	0.11	1.31
I was asked to submit more information for "verification."	253	0.44	0.03	0	1	460	0.54	0.02	0	1	0.10	0.01	1.51
I received a financial aid award from the college I plan to attend.	247	0.59	0.03	0	1	459	0.58	0.02	0	1	-0.01	0.81	0.96
I was offered a scholarship.	250	0.29	0.03	0	1	460	0.29	0.02	0	1	0.00	0.94	0.99
I was offered a Pell Grant.	242	0.39	0.03	0	1	450	0.36	0.02	0	1	-0.03	0.43	0.87
I was offered a Cal Grant.	247	0.63	0.03	0	1	454	0.65	0.02	0	1	0.02	0.58	1.10
I logged into my Webgrants account to name the college I will attend.	247	0.41	0.03	0	1	448	0.50	0.02	0	1	0.09	0.05	1.39
I know how much I will have to pay out of pocket for the first year of college.	250	0.65	0.03	0	1	459	0.68	0.02	0	1	0.03	0.43	1.14

I plan to take out a federal student loan (i.e. Stafford) or Dream Loan for college.	243	0.29	0.03	0	1	458	0.27	0.02	0	1	-0.02	0.61	0.91
My parent/guardian plans to take out a federal Parent PLUS loan for my college.	247	0.15	0.02	0	1	453	0.11	0.01	0	1	-0.04	0.12	0.70
My parent/guardian or I plan to take out a private loan (such as a bank loan) for my college.	248	0.09	0.02	0	1	456	0.09	0.01	0	1	0.00	1.00	1.00

N = 732. Missing data is 0.00%-5.46% (0 to 40 of 732). Question: "We're interested in your college and financial aid application experiences. Check one box for each statement below" (0 = No/Not yet, 1 = Yes). *Number of completed steps* is a count variable representing the total number of steps in the financial aid process students completed. All other variables are interpreted as percentages (e.g., holding all else constant, 94% of control students submitted the FAFSA or CA Dream Act). Logistic regression model (0 =No; 1 = Yes). Adjusted means and difference between adjusted means presented. WestEd did not conduct logistic regressions for the item, "*I applied to a college*" because there was not enough variability to conduct analyses (701 yes responses and 20 no responses). However, this item was included in the *Number of completed steps* count variable. There were no statistically significant group differences with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/14 = .003).

Exhibit 30. Completion of Steps in the Financial Aid Process (Core Analyses)

	Control					Treatment							
	N	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**	**Diff.**	**p-value**	**ES**
*Number of completed steps**	204	7.11	2.76	1	14	204	8.39	2.17	3	14	1.28	0.00	0.50
	Control					**Treatment**							
	N	**M**	**SE**	**Min**	**Max**	**N**	**M**	**SE**	**Min**	**Max**	**Diff.**	**p-value**	**Odds Ratio**
I was asked to fix an error or a problem with my FAFSA or CA Dream Act.	204	0.33	0.04	0	1	204	0.36	0.04	0	1	0.03	0.57	1.14
I was asked to submit more information for "verification."	204	0.48	0.04	0	1	204	0.55	0.04	0	1	0.07	0.22	1.31
I received a financial aid award from the college I plan to attend.*	204	0.59	0.04	0	1	204	0.79	0.03	0	1	0.20	0.00	2.65
I was offered a scholarship.	204	0.31	0.03	0	1	204	0.37	0.04	0	1	0.06	0.23	1.30
I was offered a Pell Grant.*	204	0.29	0.04	0	1	204	0.52	0.04	0	1	0.23	0.00	2.68
I was offered a Cal Grant.*	204	0.68	0.04	0	1	204	0.84	0.03	0	1	0.16	0.001	2.48
I logged into my Webgrants account to name the college I will attend.*	204	0.34	0.04	0	1	204	0.69	0.04	0	1	0.35	0.00	4.15
I know how much I will have to pay out of pocket for the first year of college.*	204	0.64	0.04	0	1	204	0.88	0.02	0	1	0.24	0.00	3.94

I plan to take out a federal student loan (i.e. Stafford) or Dream Loan for college.*	204	0.22	0.03	0	1	204	0.35	0.03	0	1	0.13	0.008	1.83
My parent/guardian plans to take out a federal Parent PLUS loan for my college.	204	0.14	0.02	0	1	204	0.11	0.02	0	1	-0.03	0.54	0.83
My parent/guardian or I plan to take out a private loan (such as a bank loan) for my college.	204	0.11	0.02	0	1	204	0.06	0.02	0	1	-0.05	0.09	0.55

*Statistically significant with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/12 = .004). N = 408. Missing data is 0.00%. Question: "We're interested in your college and financial aid application experiences. Check one box for each statement below" (0 = No/Not yet, 1 = Yes). *Number of completed steps* is a count variable representing the total number of steps in the financial aid process students completed. All other variables are interpreted as percentages (e.g., holding all else constant, 33% of matched control students submitted the FAFSA or CA Dream Act). Logistic regression model (0 = No; 1 = Yes). Adjusted means and difference between adjusted means presented. WestEd did not conduct logistic regressions for three items ("*I applied to a college*", "I *submitted the FAFSA or CA Dream Act*", and "*I was accepted to a college*") because there was not enough variability to conduct analyses (406 yes responses and 2 no responses; 398 yes responses and 10 no responses; 396 yes responses and 12 no responses, respectively). However, the items were included in the *Number of completed steps* count variable.

Exhibit 31. Types of Financial Aid Students Received

	Control					Treatment							
	N	M	SE	Min	Max	N	M	SE	Min	Max	Diff.	p-value	Odds Ratio
Grants	257	0.58	0.03	0	1	475	0.63	0.02	0	1	0.05	0.26	1.21
Loans	257	0.26	0.03	0	1	475	0.22	0.02	0	1	-0.04	0.22	0.80
Scholarships	257	0.22	0.03	0	1	475	0.17	0.02	0	1	-0.05	0.10	0.72
Work study	257	0.24	0.03	0	1	475	0.21	0.02	0	1	-0.03	0.35	0.84
None	257	0.05	0.01	0	1	475	0.06	0.01	0	1	0.01	0.41	1.29
Not sure	257	0.22	0.03	0	1	475	0.22	0.02	0	1	0.00	0.91	1.02

N = 732. Missing data is 0.00%. Students were asked to check off each type of financial aid (s)he will be receiving for college next year. Items that were not checked off were coded as "No"; thus, there are no missing data. Question: "What kind(s) of financial aid will you be receiving for college next year?" (0 = No; 1 = Yes). Logistic regression model (0 = did not receive financial aid; 1 = received financial aid). Adjusted means and difference between adjusted means presented. Results for all variables are interpreted as percentages (e.g., holding all else constant, 58% of control students will be receiving grants for college next year). There were no statistically significant group differences with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/6 = .008).

Exhibit 32. Types of Financial Aid Students Received (Core Analyses)

	Control					Treatment							
	N	M	SE	Min	Max	N	M	SE	Min	Max	Diff.	p-value	Odds Ratio
Grants*	204	0.65	0.04	0	1	204	0.83	0.03	0	1	0.18	0.00	2.67
Loans	204	0.30	0.03	0	1	204	0.36	0.03	0	1	0.06	0.23	1.30
Scholarships	204	0.31	0.03	0	1	204	0.26	0.03	0	1	-0.05	0.22	0.75
Work study	204	0.26	0.03	0	1	204	0.30	0.04	0	1	0.04	0.36	1.24
None	204	0.03	0.01	0	1	204	0.02	0.01	0	1	-0.01	0.42	0.66
Not sure	204	0.13	0.03	0	1	204	0.08	0.02	0	1	-0.05	0.07	0.57

*Statistically significant group differences with the Benjamini-Hochberg procedure for correcting for multiple comparisons (.05/6 = .008). N = 408. Missing data is 0.00%. Students were asked to check off each type of financial aid (s)he will be receiving for college next year. Items that were not checked off were coded as "No"; thus, there are no missing data. Question: "What kind(s) of financial aid will you be receiving for college next year?" (0 = No; 1 = Yes). Logistic regression model (0 = did not receive financial aid; 1 = received financial aid). Adjusted means and difference between adjusted means presented. Results for all variables are interpreted as percentages (e.g., holding all else constant, 65% of matched control students will be receiving grants for college next year).

Exhibit 33. Cal Grant Award Status

	Control			Treatment					
	N	M	SE	N	M	SE	Diff.	p-value	Odds Ratio
RCT group	369	0.64	0.02	714	0.68	0.02	0.03	.25	1.19
Core group	328	0.75	0.02	328	0.80	0.02	0.05	.12	1.38

Logistic regression model (0 = did not receive award; 1 = received award). Adjusted means and difference between adjusted means presented. Results are interpreted as percentages (e.g., holding all else constant, 64% of control students received a Cal Grant). The number in the difference column varies from subtracting the two means because of rounding.

Appendix N: Descriptive Statistics of AC101 Senior Survey Items

Descriptive Statistics of AC101 Senior Survey Items

	Total					Control					Treatment				
Item	**N**	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**	**N**	**M**	**SD**	**Min**	**Max**
How important were each of these factors in helping you decide on a college? (1=Not important; 3 = Very important)															
Amount of financial aid I expect the college to offer me.	717	2.64	0.54	1	3	251	2.64	0.55	1	3	466	2.64	0.54	1	3
Cost I would pay (out of pocket) to attend the college.	715	2.70	0.51	1	3	248	2.66	0.52	1	3	467	2.72	0.50	1	3
Check the box that best represents your agreement/disagreement with each statement below. (1 = Strongly disagree; 5 = Strongly agree)															
I know where to get the information and support I need to complete the financial aid process.	707	3.41	1.01	1	5	246	3.44	0.94	1	5	461	3.39	1.04	1	5
I understand how much the colleges on my list could cost me and my family.	705	3.57	0.99	1	5	247	3.67	0.96	1	5	458	3.52	1.01	1	5
I have identified a college that my family and I can afford.	698	3.14	0.95	1	5	246	3.20	0.95	1	5	452	3.11	0.96	1	5
I will be awarded the financial aid I need to afford college.	700	3.20	0.79	1	5	245	3.20	0.78	1	5	455	3.19	0.79	1	5
I am clear on the next steps to get financial aid for college this year.	698	2.88	0.88	1	5	247	2.95	0.86	1	5	451	2.84	0.89	1	5
I am confident about navigating the financial aid process this year.	697	2.90	0.91	1	5	245	2.94	0.89	1	5	452	2.88	0.92	1	5
I am confident about navigating the financial aid process after high school graduation.	703	2.90	0.90	1	5	247	2.94	0.89	1	5	456	2.89	0.91	1	5
Are you confused about any of the following topics related to financial aid? Check all that apply. (0 = No; 1 = Yes)															
The different types of financial aid	732	0.71	0.45	0	1	257	0.72	0.45	0	1	475	0.70	0.46	0	1
How to apply for financial aid	732	0.71	0.45	0	1	257	0.72	0.45	0	1	475	0.71	0.45	0	1
Whether I qualify for financial aid	732	0.59	0.49	0	1	257	0.58	0.50	0	1	475	0.59	0.49	0	1
How much financial aid I will get	732	0.73	0.44	0	1	257	0.73	0.45	0	1	475	0.74	0.44	0	1
How financial aid works once I get it	732	0.69	0.46	0	1	257	0.71	0.46	0	1	475	0.68	0.47	0	1
What I need to do next for financial aid	732	0.66	0.47	0	1	257	0.68	0.47	0	1	475	0.65	0.48	0	1
I am not confused *(reverse-coded)*	732	0.92	0.28	0	1	257	0.92	0.27	0	1	475	0.91	0.28	0	1
Other topics	632	0.02	0.14	0	1	221	0.02	0.13	0	1	411	0.02	0.14	0	1

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