National Completion Rates
The U.S. Department of Education now releases biweekly data on the Free Application for Federal Student Aid (FAFSA) completion. The data include the number of students that have completed FAFSA applications for each school in the country. It is important for seniors to apply as early as possible to ensure that they are eligible for all possible financial aid. The following map shows the 2013 FAFSA completion rates by state for graduating seniors (see Appendix C for calculation methodology). States typically had completion rates between 40-60 percent. The highest completion rate was in Delaware (63%), while Utah and Arizona had the lowest (27%).

$22 million
in Pell grant money is left on the table by NOLA Metro seniors each year who do not complete FAFSA.

$10,600
is the average amount of money that an applicant receives in grants, which he or she does not have to pay back.

9 schools
in New Orleans had completion rates above the 2013 national average for all schools (49%).

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APRIL 2014 www.coweninstitute.org
Louisiana Completion Rates

Louisiana’s 2013 FAFSA completion rate for all high school seniors (both public and private) was 50%, which was about the same as the national average (49%). In Louisiana, 12 out of 64 parishes are at or above the national average for completion (represented in blue on the map). Orleans Parish public and private school students had a 69 percent completion rate, but only 42 percent of New Orleans public school students completed FAFSA. Interactive versions of the maps with greater detail can be found on our website.

New Orleans Completion Rates

Slightly less than 42 percent of New Orleans public school seniors filed FAFSA in 2013, which is substantially lower than the 2013 national average (49%) for all high school graduates. However, schools in New Orleans were variably successful, some with percentages well below average and others that were well above the national average.

Many applicants who begin their FAFSA never complete it. New Orleans public school students had a higher than average rate of incompleteness in 2013, with about seven percent of submitted applications never fully completed versus about four percent in all of Louisiana.

The chart below highlights public schools in New Orleans that had higher rates of FAFSA completion than the national average in 2013. The eight schools in the list are of various sizes and student demographics, which demonstrates that schools with different types of student bodies can all successfully support their students as they file their FAFSA.

Percentage of Seniors who Completed FAFSA by June 2013, by school

<table>
<thead>
<tr>
<th>School</th>
<th>Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benjamin Franklin High School</td>
<td>83%</td>
</tr>
<tr>
<td>Lusher Charter School</td>
<td>77%</td>
</tr>
<tr>
<td>Edna Karr High School</td>
<td>61%</td>
</tr>
<tr>
<td>International HS of New Orleans</td>
<td>59%</td>
</tr>
<tr>
<td>Warren Easton Senior High School</td>
<td>59%</td>
</tr>
<tr>
<td>McDonogh #35 College Prep School</td>
<td>57%</td>
</tr>
<tr>
<td>Sci Academy</td>
<td>55%</td>
</tr>
<tr>
<td>Eleanor McMain Secondary School</td>
<td>55%</td>
</tr>
<tr>
<td>L.B. Landry High School</td>
<td>53%</td>
</tr>
<tr>
<td>2013 National Average*</td>
<td>49%</td>
</tr>
</tbody>
</table>

*The national average includes both public and private schools.
In the New Orleans Metro Area* in 2013, public school students completed FAFSA applications at a lower rate than students from private schools. While 74 percent of seniors in the area attended a public school, only 65 percent of FAFSAs were completed by public school students.

The completion rates for the Metro Area’s private school students were noticeably higher. In 2013, 72 percent of private school students completed FAFSA, compared to 47 percent of public school students. Further, only about two percent of private school students failed to fully complete their application compared to about five percent of public school students in the metro area.

**FAFSA Big Gainers**

The International High School of New Orleans (IHS) and Sci Academy are two public high schools who have implemented new strategies that have dramatically improved their early FAFSA completion rates. IHS improved its February completion rate by 16 percentage points from last year while Sci Academy increased its January completion rate by 14 percentage points. Both schools achieved this success by placing early focus on the following:

- Offering school-led FAFSA completion workshops.
- Incentivizing students to complete FAFSA with public recognition.
- Advising students of the many city-wide workshops that are available to students who miss school-led workshops.
- Following-up with students via email and in-person conferences.

IHS has a counselor that is available to students who need assistance at any time, regardless of where students may be in the application process. Administrators at IHS underscored the importance of having a counselor entirely dedicated to FAFSA completion, despite the many distractions that arise during the school day. The counselor visited senior elective classes to get students signed up for FAFSA. Those who could not complete their FAFSA in-class were encouraged to come to the college counseling office at a later time for assistance. The school plans to provide greater support to parents who need assistance completing their taxes or making estimates so they are better able to file early.

Sci Academy increased its early completion rates by heavily emphasizing the use of positive competition among their advisory groups. Administrators measured success in the competition by looking not only at completion rates, but also at workshop attendance rates. The purpose of including both in the competition was to ensure that students were not only completing the application, but completing the application correctly by getting the assistance they need at the workshops.

These initiatives, along with many others at different schools, can make a big difference in a student’s ability to receive financial support, which enables them to pursue post-secondary education. The White House recently announced that, starting next year, states will receive regular student-level data on FAFSA completion, which they will be able to disseminate to schools. Schools can greatly benefit by knowing which students have completed their FAFSA and may want to urge their states to share this data with them.
Guide to Completion

The Free Application for Federal Student Aid (FAFSA) can benefit all seniors, especially those who plan on attending college or career school. Completion of FAFSA allows students to be eligible for federal student aid, as well as for many state or college scholarships and grants. For example, in order to be eligible for the Taylor Opportunity Program for Students (TOPS) scholarship in Louisiana, a student must complete their FAFSA.¹

The following is written to highlight the importance of overcoming the obstacles that students and their families face and to provide students, parents, and school administrators with the financial knowledge to allow for success in their post-secondary endeavors.

Most students are eligible to receive some federal aid, particularly those from low-income families. Over 80 percent of all applicants received some aid in the 2011-12 school year and over 90 percent of students from families with annual incomes less than $40,000 were financial aid recipients.²

The application period for FAFSA opens on January 1 each year. Deadlines for completing FAFSA vary by state and college, but it is important for seniors to apply as early as possible because some funds are limited and are distributed on a “first come, first serve” basis.

A recent survey by the National Center for Education Statistics found that over 60 percent of undergraduates who did not file for FAFSA failed to do so because they thought they were ineligible even though they likely were qualified.³ About a fifth of those students did not apply because they thought the forms were too hard or because they did not know how to apply.

Completing the FAFSA

Completing the requisite documentation can feel overwhelming for many and, at times, can be confusing. However, it usually only takes 55 minutes to complete the initial application and only 45 minutes for each annual renewal.³ While this paper does not provide specific assistance for completing FAFSA, the following resources are available to help:

- www.understandingfafsa.org
- www.fafsa.ed.gov
- FAFSA Hotline: 1-800-433-3243 (open Mon.-Fri. 7am-9pm CT)

It is possible to file FAFSA before filing taxes. Most people do not receive the necessary documentation, like a W-2, to complete their application until early February. In order to complete FAFSA as soon as possible, an applicant can use estimated numbers based on their most recent pay stub. If estimating, the “Will File” box needs to be checked, which will allow the applicant to update their application once they have filed their taxes. The federal government will also send an email in early April to remind the applicant to update their application.

¹Some students who can prove that they do not qualify for any federal aid can choose to use an alternative application through the Louisiana Office of Student Financial Assistance. However, in the event of a budget shortfall, they will be the first to lose their award.
Types of Financial Aid

There are three main sources of financial aid that a student can receive, all of which may require that students complete their FAFSA.

**Grants:** Money that is awarded to a student and does not have to be repaid upon leaving school. One example is the Federal Pell Grant, which is distributed to students based on need.

**Scholarships:** Money that students receive based on academic achievement or other criteria, which can come from government, colleges, or a variety of sources.

**Loans:** Money that goes to schools and is applied to tuition and other school expenses, but will need to be repaid with interest upon graduation. There are many types of loans – be sure to read below to learn more about which would be best for the student.

It as advisable to first seek as much “free” money as possible, such as grants or scholarships, before looking at loans. Students coming from low-income families are especially likely to receive some federal grants (about 90% of applicants from families with incomes below $40,000 a year were awarded funding from grants). After exploring all options for scholarships and grants, students and their parents are recommended to investigate loan options.

Loans come in a variety of forms, some of which may have more favorable lending terms than others as the terms of repayment and interest rates vary. Below is a list of loan types in order of what is typically best for the student. It is important to access all grant and scholarship opportunities before exploring loan options.

### Loan Options

1. **Federal Perkins:** The interest rate is low, and loan repayment does not start until nine months after leaving college, but the applicant must prove exceptional financial need to get this loan. Funds are limited and not all colleges offer them.

2. **Federal Direct “Subsidized” Loans:** Subsidized loans are given to college students based on need. The interest costs can be lower than other government loans because the government pays part of the interest costs. The student also has more time before they need to start paying them back.

3. **Federal Direct “Unsubsidized” Loans:** Unsubsidized loans are available to anyone, but the total repayment costs are higher than with the subsidized loans unless the student begins repayment while they are in school.

4. **Parent PLUS Loans:** These are government-backed loans that parents can use to help their child pay for college. Parents must have a good credit rating and interest rates can be high. In theory, parents can borrow as much as needed, but just like a student, they ought to be careful about taking on too much debt.

5. **Private Loans:** A student can borrow money from banks or other financial institutions, but should shop carefully. Fees and interest rates can be high, and the student usually needs to start paying back the loan while still in school. The Federal Trade Commission warns applicants to be cautious of private lenders.

Source: understandingfafsa.org, The Center for New York City Affairs

Another source of federal assistance comes from work-study programs. Students awarded funding through these programs find part-time work, typically at their college or university, and the federal government subsidizes a portion of the student’s salary.
What to Expect After Application

Completing the FAFSA is a vital first step, but there is still work to be done. Once completed, the applicant will receive a Student Aid Report (SAR) either by email or postal mail, usually within 1-2 weeks. It needs to be reviewed for accuracy and any errors must be reported.

The SAR will contain the Expected Family Contribution (EFC), which is a measure of the financial ability of the applicant's family. This number is not the amount the family will be expected to pay. Instead, it is used by the college or career school to calculate the amount of aid the student will be eligible to receive. The college or career school will then determine what kind of financial aid they are eligible for and send a financial aid offer. The FAFSA website has a budget calculator that helps estimate how much income will be available after all expected school and living expenses are paid. It is important that the student consults their school’s financial aid office to fully understand all aspects and obligations of the offer.

Once the student understands their options, they must accept the financial aid award, usually via their school's website. It is often necessary to complete a “dependency verification” through the school to make sure the application information is accurate. Finally, before any loan money will be distributed, the student must complete an online loan counseling session, which will ensure that they understand how the loan process works.

There are a variety of repayment plans available post-graduation that can be based on how much the graduate earns, which helps those who are struggling to make their loan payments. There is also an online repayment estimator, which gives an estimate of how much monthly payments will be, based on the the amount of outstanding loans. When using this estimator, remember that loans may be necessary for each year of postsecondary school, in which case each year's loans must be included (e.g. multiply the first year's loans by four if the student plans to use loans to complete a traditional bachelor's degree).

FAFSA for Non-Citizens

- Students are eligible for federal aid as long as they are legal residents of the United States, regardless of their parents’ status.
- If a student’s parents are undocumented, they will not be endangered by applying for FAFSA. No law enforcement agencies can see the information.
- A student is not eligible for financial aid if they are not a legal resident, but may be eligible for private scholarships and may contact their school for more assistance.
Appendix A: Full List of FAFSA Eligible Schools in Louisiana*

*It is advisable to thoroughly research schools and colleges before choosing the one that is best for you. For more information on for-profit schools, see the National Association for College Admission Counseling’s website.

<table>
<thead>
<tr>
<th>School Name</th>
<th>Address</th>
<th>Federal School Code</th>
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<td>A &amp; W HEALTHCARE EDUCATORS</td>
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<td>CROWLEY, LA</td>
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<td>ACADIANA TECHNICAL COLLEGE - GULF AREA</td>
<td>ABBEVILLE, LA</td>
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<tr>
<td>ACADIANA TECHNICAL COLLEGE - T.H. HARRIS</td>
<td>OPELOUSAS, LA</td>
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<td>ACADIANA TECHNICAL COLLEGE - TECHE AREA</td>
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<td>AYERS CAREER COLLEGE</td>
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<td>BATON ROUGE COMMUNITY COLLEGE</td>
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<td>BATON ROUGE GEN MED CTR SCH NSG</td>
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<td>BATON ROUGE GEN MED CTR-RAD TECH</td>
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<td>BATON ROUGE SCHOOL OF COMPUTERS</td>
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<td>BLALOCK'S PROFESSIONAL BEAUTY COLLEGE SHREVEPORT</td>
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<tr>
<td>BLUE CLIFF COLLEGE - LAFAYETTE</td>
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<td>034226</td>
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<tr>
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<td>BOS-MAN'S BARBER COLLEGE</td>
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<td>BOSSIER PARISH COMMUNITY COLLEGE</td>
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<td>CAMELOT CAREER COLLEGE</td>
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<td>CAMERON COLLEGE</td>
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<tr>
<td>CASSIA BEAUTY COLLEGE</td>
<td>NEW ORLEANS, LA</td>
<td>037953</td>
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</tbody>
</table>
CELEBRITY STYLIST BEAUTY SCHOOL
MONROE, LA
Federal School Code: 012880

CENTENARY COLLEGE OF LOUISIANA
SHREVEPORT, LA
Federal School Code: 002003

CENTRAL LOUISIANA TECHNICAL COLLEGE
ALEXANDRIA, LA
Federal School Code: 005489

CLOYD'S BEAUTY SCHOOL #1
WEST MONROE, LA
Federal School Code: 016577

CLOYD'S BEAUTY SCHOOL #2, INC
MONROE, LA
Federal School Code: 016578

CLOYD'S BEAUTY SCHOOL #3, INC
MONROE, LA
Federal School Code: 016707

COMPASS CAREER COLLEGE
HAMMOND, LA
Federal School Code: 040403

COSMETOLOGY TRAINING CENTER
LAFAYETTE, LA
Federal School Code: 017096

COURT REPORTING INSTITUTE OF LOUISI
Baton Rouge, LA
Federal School Code: 038105

CRESCENT CITY SCH GAMING & BARTENDG
NEW ORLEANS, LA
Federal School Code: 030104

D-JAY'S SCHL OF BEAUTY, ARTS & SCI
BATON ROUGE, LA
Federal School Code: 011631

DELGADO COMMUNITY COLLEGE
NEW ORLEANS, LA
Federal School Code: 004626

DELTA COLLEGE
COVINGTON, LA
Federal School Code: 033326

DELTA COLLEGE - SLIDELL
SLIDELL, LA
Federal School Code: E01200

DELTA COLLEGE OF ARTS & TECH INC
BATON ROUGE, LA
Federal School Code: 017022

DELTA SCH OF BUSINESS & TECHNOLOGY
LAKE CHARLES, LA
Federal School Code: 013602

DEMMON SCHOOL OF BEAUTY
LAKE CHARLES, LA
Federal School Code: 009898

DENHAM SPRINGS BEAUTY COLLEGE
DENHAM SPRINGS, LA
Federal School Code: 026192

DIESEL DRIVING ACADEMY
SHREVEPORT, LA
Federal School Code: 022602

DIESEL DRIVING ACADEMY
BATON ROUGE, LA
Federal School Code: 030309

DILLARD UNIVERSITY
NEW ORLEANS, LA
Federal School Code: 002004

GRAMBLING STATE UNIVERSITY
GRAMBLING, LA
Federal School Code: 002006

GUY'S ACADEMY HAIR, SKIN & NAILS
SHREVEPORT, LA
Federal School Code: 017375

HEALTHCARE TRAINING INSTITUTE
KENNER, LA
Federal School Code: 042170

ITI TECHNICAL COLLEGE
BATON ROUGE, LA
Federal School Code: 015270

JOHN JAY BEAUTY COLLEGE
NEW ORLEANS, LA
Federal School Code: 011841

JOHN JAY KENNER ACADEMY
KENNER, LA
Federal School Code: 016002

L. E. FLETCHER TECHNICAL COMMUNITY
HOUMA, LA
Federal School Code: 013580

LA STATE UNIV HEALTH SCIENCES CTR
NEW ORLEANS, LA
Federal School Code: 002014

LOUISIANA ACADEMY OF BEAUTY
EUNICE, LA
Federal School Code: 017021

LOUISIANA COLLEGE
PINEVILLE, LA
Federal School Code: 002007
LOUISIANA CULINARY INSTITUTE  MOORE CAREER COLLEGE  
BATON ROUGE, LA  BATON ROUGE, LA  
Federal School Code: 041123  Federal School Code: 037275  
LOUISIANA DELTA COMMUNITY COLLEGE  MY-LE'S BEAUTY COLLEGE  
MONROE, LA  GRETNA, LA  
Federal School Code: 041301  Federal School Code: 041516  
LOUISIANA STATE UNIV & A&M COLG  NEW ORLEANS BAPTIST THEOL SEMINARY  
BATON ROUGE, LA  NEW ORLEANS, LA  
Federal School Code: 002010  Federal School Code: G02019  
LOUISIANA STATE UNIV-ALEXANDRIA  NICHOLLS STATE UNIVERSITY  
ALEXANDRIA, LA  THIBODAUX, LA  
Federal School Code: 002011  Federal School Code: 002005  
LOUISIANA STATE UNIV-EUNICE  NORTHSHORE TECHNICAL COLLEGE  
EUNICE, LA  BOGALUSA, LA  
Federal School Code: 002012  Federal School Code: 006756  
LOUISIANA STATE UNIV-SHREVEPORT  NORTHWEST LOUISIANA TECHNICAL COLLEGE  
SHREVEPORT, LA  MANY, LA  
Federal School Code: 002013  Federal School Code: 005470  
LOUISIANA TEC CLG-JUMONVILLE MEM CP  NORTHWEST LOUISIANA TECHNICAL COLLEGE  
NEW ROADS, LA  MINDEN, LA  
Federal School Code: 015426  Federal School Code: 015072  
LOUISIANA TECH COLG-BATON ROUGE  NORTHWEST LOUISIANA TECHNICAL COLLEGE  
BATON ROUGE, LA  MANSFIELD, LA  
Federal School Code: 005488  Federal School Code: 033763  
LOUISIANA TECH COLG-FOLKES CAMPUS  NORTHWEST LOUISIANA TECHNICAL COLLEGE  
JACKSON, LA  SHREVEPORT, LA  
LOUISIANA TECH UNIVERSITY  NORTHWEST LOUISIANA TECHNICAL COLLEGE  
RUSTON, LA  NATCHECCHES, LA  
LOUISIANA TECHNICAL COLLEGE - WESTSIDE  NORTHWESTERN STATE UNIVERSITY  
PLAQUEMINE, LA  NATCHECCHES, LA  
Federal School Code: 005527  Federal School Code: 002021  
LOYOLA UNIVERSITY NEW ORLEANS  NOTRE DAME SEMINARY  
NEW ORLEANS, LA  NEW ORLEANS, LA  
Federal School Code: 002016  Federal School Code: G02022  
LSU HEALTH SCIENCES CENTR-SHREVEPOR  NUNEZ COMMUNITY COLLEGE  
SHREVEPORT, LA  CHALMETTE, LA  
Federal School Code: 008067  Federal School Code: 015130  
MCNEESE STATE UNIVERSITY  OMEGA INSTITUTE OF COSMETOLOGY  
LAKE CHARLES, LA  HOUMA, LA  
Federal School Code: 002017  Federal School Code: 034984  
MEDICAL TRAINING COLLEGE  OPELOUSAS SCHOOL OF COSMETOLOGY  
BATON ROUGE, LA  OPELOUSAS, LA  
Federal School Code: 033563  Federal School Code: 026011  
MEDVANCE INSTITUTE  OUR LADY OF HOLY CROSS COLLEGE  
BATON ROUGE, LA  NEW ORLEANS, LA  
Federal School Code: 034803  Federal School Code: 002023
OUR LADY OF THE LAKE COLLEGE
BATON ROUGE, LA
Federal School Code: 031062

PAT GOINS BENTON ROAD BEAUTY SCHOOL
BOSSIER CITY, LA
Federal School Code: 012879

PAT GOINS RUSTON BEAUTY SCHOOL
RUSTON, LA
Federal School Code: 012823

PINEVILLE BEAUTY SCHOOL
PINEVILLE, LA
Federal School Code: 016485

REMITNGTON COLLEGE - BATON ROUGE
BATON ROUGE, LA
Federal School Code: E00907

REMITNGTON COLLEGE - LAFAYETTE
LAFAYETTE, LA
Federal School Code: 005203

RIVER PARISHES COMMUNITY COLLEGE
SORRENTO, LA
Federal School Code: 037894

SETTING THE STANDARD BARBERING & NATUR
SHREVEPORT, LA
Federal School Code: 042259

SOUTHEASTERN LOUISIANA TECHNICAL COLG
MORGAN CITY, LA
Federal School Code: 016532

SOUTHEASTERN LOUISIANA TECHNICAL COLG
THIBODAUX, LA
Federal School Code: 030091

SOUTHERN UNIVERSITY A & M COLLEGE
BATON ROUGE, LA
Federal School Code: 002025

SOWELA TECHNICAL COMMUNITY COLLEGE
LAKE CHARLES, LA
Federal School Code: 005467

SOWELA TECHNICAL COMMUNITY COLLEGE
JENNINGS, LA
Federal School Code: 014682

ST JOSEPH SEMINARY COLLEGE
SAINT BENEDICT, LA
Federal School Code: 002027

STAGE ONE THE HAIR SCHOOL, INC.
LAKE CHARLES, LA
Federal School Code: 016747

STEVENSON'S ACADEMY OF HAIR DESIGN
NEW ORLEANS, LA
Federal School Code: 014524

TULANE UNIVERSITY
NEW ORLEANS, LA
Federal School Code: 002029

UNITECH TRAINING ACADEMY
LAFAYETTE, LA
Federal School Code: 037893

UNITECH TRAINING ACADEMY - ALEXANDRIA
ALEXANDRIA, LA
Federal School Code: E01791

UNITECH TRAINING ACADEMY - HOUMA
HOUMA, LA
Federal School Code: E01790

UNITECH TRAINING ACADEMY - LAKE CHARLES
LAKE CHARLES, LA
Federal School Code: E01792

UNITECH TRAINING ACADEMY - WEST MONROE
WEST MONROE, LA
Federal School Code: E01789

UNIVERSITY OF LOUISIANA AT LAFAYETTE
LAFAYETTE, LA
Federal School Code: 002031

UNIVERSITY OF LOUISIANA AT MONROE
MONROE, LA
Federal School Code: 002020

VANGUARD COLLEGE OF COSMETOLOGY
SLIDELL, LA
Federal School Code: 017180

VIRGINIA COLLEGE - BATON ROUGE
BATON ROUGE, LA
Federal School Code: E01962

XAVIER UNIVERSITY OF LOUISIANA
NEW ORLEANS, LA
Appendix B: New Orleans Statistics

<table>
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<th>Applications Complete Jun 2013</th>
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<td>EDNA KARR HIGH SCHOOL</td>
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Appendix C: Completion Rates Methodology

The state FAFSA completion rates were calculated as follows:

1. Compile list of 2013 public high school graduates by state as provided by the National Education Association, which can be found online [here](#).

2. Since this only accounts for public school students, we used the U.S. Census Bureau’s 2012 American Community Survey to compile a state-by-state list of public school enrollment rates, which would then be applied to the following formula to calculate the total number of graduates, from both public and private schools.

   1. Total Graduates = (Public School Graduates) / (Public School Enrollment Rate)

3. We then compiled a list of the number of completed FAFSA applications, by state as of June 30, 2013. We used these figures to calculate the completion rate by dividing total completed applicants by the total number of graduating seniors.

There are a couple caveats to the data:

1. The number of completed FAFSAs as provided by the U.S. Department of Education may not be completely accurate. See their webpage on the data limitations [here](#).

2. The estimates for private school enrollment are from 2012, while the other data is from 2013. The variation in private school enrollment from 2012 to 2013 is not likely to be significant enough to cause any errors. Further, by using the total percentage for private school enrollment, we are assuming that 12th grade has a similar distribution to the average and that private school seniors graduate at 100%. Again, these differences are not likely to be significant or cause any major discrepancies.
Appendix D: Footnotes


