Universal FAFSA Challenge Report 2025-2026

Introduction

In February 2025, the Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) announced that $10 million had been awarded to 75 public school districts and academies to implement the Universal FAFSA Challenge. This initiative made FAFSA completion a graduation requirement for high school seniors at participating districts, with a straightforward opt-out provision. For this first cohort, districts had to implement this policy for the 2025-2026 school year.

Now that the school year has ended, the Michigan Office of Higher Education (OHE) has analyzed the impact of the Universal FAFSA Challenge on FAFSA completion using FAFSA data for the graduating high school senior cohort. Additional details about the data and sources can be found at the end of this report.

Key Findings

1 FAFSA Completion is at an all-time high since the state began monitoring FAFSA completion.

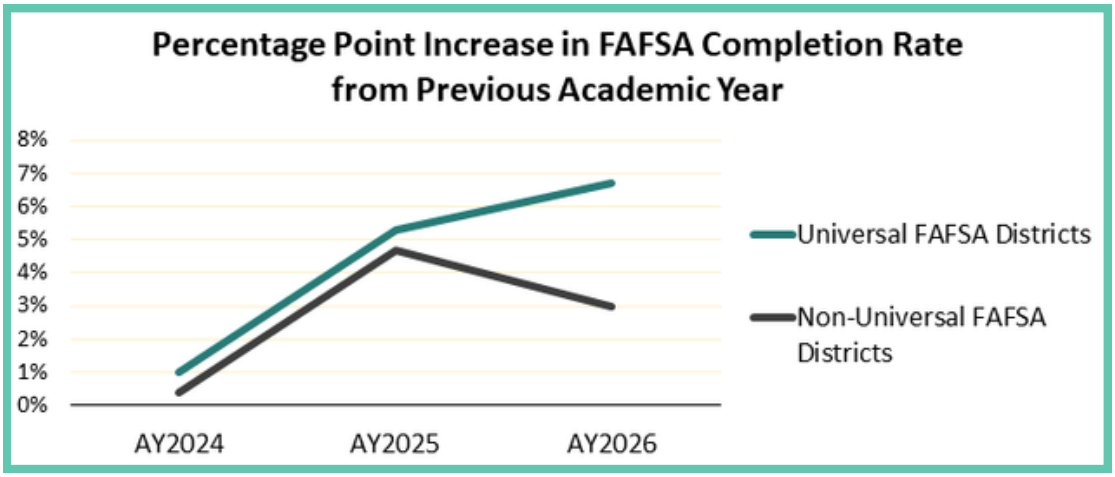


61.3%

FAFSA Completion Rate for High School Seniors in 2025-2026 (Academic Year)

Overall, the FAFSA completion rate for high school seniors increased to **61.3%** for Academic Year 2025-2026 (AY2026). This is an **8-percentage point increase** since AY2024, which had a completion rate of **53.1%**. In that same time period, in AY2026, there were over 66,500 completed FAFSAs, 9,000 more completed FAFSAs than in AY2024. This data shows a promising trend that FAFSA completion is on the rise throughout Michigan, particularly over the last two years.

2 The Universal FAFSA Challenge has had a clear positive impact on FAFSA completion.



11.2%

Higher FAFSA completion rate in participating districts

In AY2026, the FAFSA completion rate for districts participating in the Universal FAFSA Challenge was **11.2 percentage points higher** than districts not participating (**71.3% to 60.1%**). Over the last four academic years, participating districts grew in their FAFSA completion rate by **13 percentage points**, while non-participants grew by **8.1 percentage points**, with most of that difference coming from this past school year. While Universal FAFSA Challenge participants represented only 12.7% of all completed FAFSAs in AY2026, they accounted for nearly one-quarter of all growth in FAFSA completions (24.1%).

Comparing Participating and Non-Participating Districts

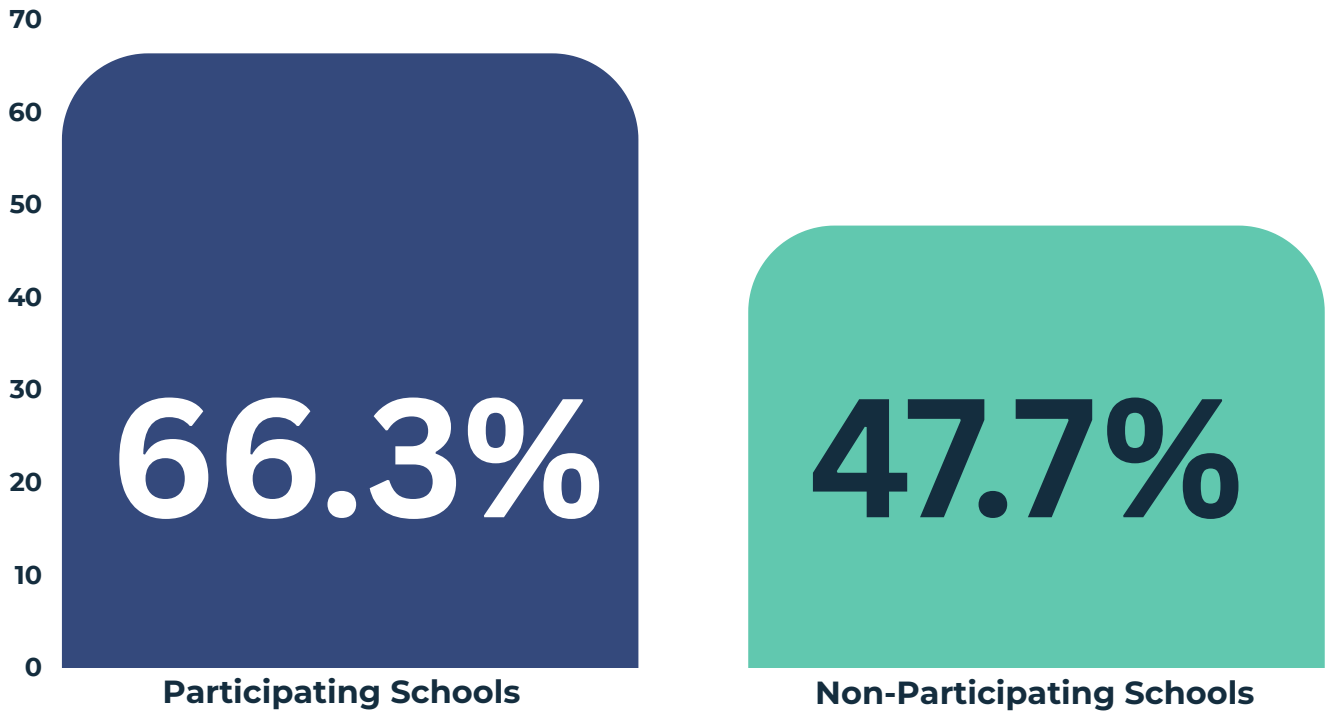
	FAFSA Completion Rate (AY2026)	Percentage Point growth in FAFSA Completion (AY2023-AY2026)	Percentage Point Growth in FAFSA Completion (AY2025-AY2026)	Percentage of Districts with an over 50% Completion Rate (AY2026)	Percentage of Districts that Increased their FAFSA Completion Rate (AY2025-AY2026)
Universal FAFSA	71.3%	13	6.7	90.1%	77.0%
Non-Universal FAFSA	60.1%	8.1	3	67.8%	66.4%

This growth was not solely concentrated in highly populated districts. Overall, 90% of participating school districts had a FAFSA completion rate over 50%, and 77% increased their FAFSA completion rate. For non-participating districts, 67.8% had a FAFSA completion rate over 50%, and 66.4% increased their FAFSA completion rate.

3 Low-income schools and schools with high minority populations saw higher growth among Universal FAFSA Challenge participants.

When comparing Universal FAFSA Challenge participating schools with similar non-participating schools demographically, **Universal FAFSA Challenge participants showed higher growth in their FAFSA completion rate for every demographic group**. This includes schools with similar gender demographics, geographic locations, school size, specific student populations, etc. However, particularly striking, were the differences among schools with larger low-income and larger minority student populations:

FAFSA Completion Rates Among Low-Income Schools



Among schools with high low-income student populations (75%+)

Universal FAFSA Challenge participating schools saw a completion rate **18.6 percentage points higher** than similar non-participating schools (**66.3% vs. 47.7%**).

Universal FAFSA Challenge participating schools saw a growth in completion rate of 6.5 percentage points in AY2026 compared to 3.9 for similar non-participating schools.

Among schools with high minority student populations (75%+)

Universal FAFSA Challenge participating schools saw a completion rate **16.5 percentage points higher** than similar non-participating schools (**74.3% vs. 57.8%**).

Universal FAFSA Challenge participating schools saw a growth in completion rate of 9.5 percentage points in AY2026 compared to 4.5 for similar non-participating schools.

Other Findings of Note

The following table shows more data comparing similar demographic schools. It is evident that the Universal FAFSA Challenge had a strong impact on FAFSA completions for schools with high black student populations, and schools that are geographically rural or urban.

	FAFSA Completion Rate (AY2026)	Percentage Point Growth in FAFSA Completion (AY2025-26)	Percent of schools that increased their FAFSA completion rate
50%+ black student population Universal FAFSA	82.0%	10.1	80.0%
50%+ black student population Non-Universal FAFSA	58.1%	4.1	48.9%
Rural Schools Universal FAFSA	68.2%	7	61.7%
Rural Schools Non-Universal FAFSA	54.6%	3.7	59.9%
Urban Schools Universal FAFSA	78.4%	6.7	70.0%
Urban Schools Non-Universal FAFSA	63.3%	2.6	51.5%

The data is collected by the Office of Higher Education using their Michigan Student Scholarships and Grants (MiSSG) software. Weekly FAFSA completion records for high school seniors are calculated and aggregated by school. The data set goes back four academic years (AY2023-2026), and each year's dataset lasted just over one year of collections, starting September 1st of that year and ending between September 8th-10th of the following year.

When looking at completion rates, FAFSA completion is divided by that school's graduating senior class enrollment as reported by the Center for Educational Performance and Information (CEPI). The data was cleaned to only look at public school districts, public charters, and ISD schools. Private schools, home schoolers, and other non-public schools were filtered out.

Disclaimer: This data differs slightly from what the Michigan College Access Network (MCAN) publicly reports out. This has to do with the specific time frame this data set is looking at, along with the fact the data MCAN receives from Office of Higher Education is suppressed for cell sizes fewer than 10 to protect student privacy. The data in this report is inclusive of FAFSA completions from schools with fewer students completing FAFSAs.

MiLEAP
Michigan Department of Lifelong Education, Advancement, and Potential

Office of Higher Education

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