

# INPLASY

## The Impact of Structured Financial Aid Guidance on Financial Aid Application Confidence Among Rural High School Seniors: A Systematic Review of Observational Studies

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### ADMINISTRATIVE INFORMATION

**Support** - No external funding.

**Review Stage at time of this submission** - Preliminary searches.

**Conflicts of interest** - None declared.

**INPLASY registration number:** INPLASY202630019

**Amendments** - This protocol was registered with the International Platform of Registered Systematic Review and Meta-Analysis Protocols (INPLASY) on 6 March 2026 and was last updated on 6 March 2026.

### INTRODUCTION

**Review question / Objective** How does structured financial aid guidance affect the confidence of incoming seniors in high school in rural communities when applying to college financial aid?

**Rationale** Rural high school students in the United States often face structural and informational barriers that can impede their ability to successfully navigate the college financial aid process. The Free Application for Federal Student Aid (FAFSA), for example, is a complex federal form that many students struggle to complete without guided support, and low FAFSA completion is linked with reduced access to aid and potentially lower college enrollment outcomes. Studies note that only about half of high school seniors complete the FAFSA each year, with complexity and lack of targeted assistance contributing to non completion even among students who intend to pursue postsecondary education. Providing hands on support and guided

assistance has been identified as a critical strategy to improve application outcomes for underserved students.

Research examining school counseling in the context of college access shows that direct interactions with counselors about financial aid are associated with substantially higher odds of students applying for financial aid. For example, analysis of national longitudinal data indicates that students who meet with counselors about financial aid are significantly more likely to submit the FAFSA than students who do not, and counselor engagement can also influence subsequent college attendance. Systematic reviews of outreach and financial aid interventions similarly suggest that outreach efforts which include active counseling or support around application processes are more effective at improving access outcomes than interventions that merely provide general information. Despite these findings, there is limited synthesis focused explicitly on rural populations and on students' confidence with financial aid processes.

Understanding how structured financial aid guidance affects confidence among rural seniors applying for college financial aid is thus a critical gap in the literature. Synthesizing existing observational evidence on this question will identify where measurement, design, and contextual limitations exist, and help justify the need for future intervention trials or programmatic development that directly addresses psychological outcomes in addition to behavioral outcomes in college access.

**Condition being studied** N/A.

## METHODS

### Search strategy

PubMed/MEDLINE  
Embase Cochrane  
Library  
Scopus Web ofScience.

### Participant or population

Population:  
High school seniors in rural communities applying to post secondary post aid  
Inclusion:  
12th grade students (or final year equivalent)  
Schools located in rural communities (as defined by study authors or national classifications)  
Students intending to pursue postsecondary education  
U.S.-based studies  
Exclusion:  
Middle school or underclassmen (9th–11th grade)  
Enrolled college students  
Adult learners  
Urban/suburban populations unless rural subgroup data are extractable  
Studies without clearly defined rural classification.

### Intervention

Structured financial aid  
Inclusion:  
Structured financial aid counseling programs  
FAFSA assistance and financial aid resources  
Exclusion: college readiness programs that do not specifically focus on financial aid.

**Comparator** No counseling or standard guidance.

**Study designs to be included** Observational cohort studies, Cross-sectional studies, Case-control studies, and Quasi-experimental studies with observational comparison groups.

### Eligibility criteria

Study designs included:

Observational cohort studies

Cross-sectional studies

Case-control studies

Quasi-experimental studies with observational comparison groups=

Study designs excluded:  
Randomized controlled trials (unless observational data reported separately)

Qualitative-only studies

Editorials, commentaries, opinion pieces

Case reports

Language restrictions:  
English only  
Publication date limits:  
2000–Present (to reflect modern FAFSA and federal aid systems)  
Publication type limits:  
Peer-reviewed journal articles.

**Information sources** hand-searching, reference lists, grey literature.

**Main outcome(s)** The review examines the impact of structured financial aid programs on students' financial aid utilization (FAFSA completion and aid received), knowledge and confidence in navigating financial aid, college enrollment and retention, and financial literacy. Outcomes are measured through pre- and post-intervention surveys, administrative data on aid and enrollment, and qualitative assessments, with timing ranging from immediate post-intervention to follow-up over the academic year.

**Quality assessment / Risk of bias analysis** Newcastle-Ottawa Scale(NOS).

**Strategy of data synthesis** Covidence.

**Subgroup analysis** Socioeconomic status (low-income vs. middle/high-income students)  
Gender or racial/ethnic differences  
Type of rural school (e.g., small public vs. larger district schools).

**Sensitivity analysis** To assess the robustness of the review findings, we will perform sensitivity analyses by: (1) excluding studies with high risk of bias or low methodological quality; (2) comparing results from different study designs (cross-

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sectional vs. longitudinal); (3) restricting analyses to strictly rural populations; (4) excluding interventions that do not provide structured financial aid guidance; and (5) including only studies using validated measures of student confidence or self-efficacy. Differences in results across these analyses will indicate the extent to which findings are sensitive to study quality, population, intervention definition, or outcome measurement.

**Language restriction** English.

**Country(ies) involved** United States.

**Keywords** incoming high school senior; rural; underserved; self efficacy.

**Contributions of each author**

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