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Shifting from Compliance to Thriving: Centering the Experiences of Low-Income Latinx
and Black Undergraduate Students in the Financial Aid Profession

By

SILVIA E. MARQUEZ
DISSERTATION

Submitted in partial satisfaction of the requirements for the degree of

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of the

UNIVERSITY OF CALIFORNIA

DAVIS

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2024

Dedication

Para mis queridos abuelitos, María Soledad y Marcos Aburto. Sin su amor y apoyo esto no sería posible.

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Abstract

This qualitative study explored the experiences of low-income Latinx and Black students navigating the financial aid process at a large, public research university. Through semi-structured interviews with five students and six financial aid administrators (FAAs), this study reveals the critical role FAAs play in shaping students' experiences with the financial aid process. The findings demonstrate that FAAs can humanize the financial aid process by utilizing a holistic, intentional, and affirming advising approach, leading to increased feelings of care, familiarity, and trust among students. Moreover, this study highlights the role FAAs play in empowering students by providing access to funding, transferring critical knowledge, and developing sustainable networks and programs that benefit students. The findings of this study have implications for financial aid policy, practice, and future research and suggest that institutions, professional organizations, and the Office of Federal Student Aid can work towards creating a more equitable financial aid landscape by centering on the needs of low-income and historically marginalized students and the FAAs who support them. By developing a model of serving based in equity, investing in diverse and well-trained FAAs, and adapting policies and practices to address the needs of this population, higher education institutions can make positive financial aid experiences the norm for low-income and historically marginalized students.

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CHAPTER 1: Introduction

California's history, economy, and culture are inextricably linked to the experiences and achievements of Latinx and Black communities which have shaped and will continue to shape the state's future. To stay true to our mission and develop an educated workforce that ensures California's economy remains innovative and competitive, the state's higher education system must recruit, retain and graduate all eligible California high school graduates and community college transfer students who wish to complete a post-secondary degree. Low-income and students of color are significantly underrepresented at highly selective higher education institutions across the country. In California, less than half of all Latinx and Black high school graduates are prepared by their schools to meet the A-G course requirements necessary for admission to a University of California campus (Reddy & Siqueiros, 2021; Reddy et al., 2022). The inequity gaps for Black and Latinx communities in California extend beyond college preparation and impact their post-secondary opportunities.

California has the fifth-largest Black population in the country with just over 2.1 million Black Californians (Reddy & Siqueiros, 2021). Approximately 36% of Black Californians live in Los Angeles County and another 36% live in San Bernardino, San Diego, Riverside, Alameda and Sacramento Counties (Reddy & Siqueiros, 2021). While Black Californians account for 5.5% of the state's population, they represent 40% of the state's homeless individuals and 14% of CalFresh recipients. As of 2016, Latinxs make up the largest demographic group in California at approximately 40% of the state's total population (Johnson et al., 2022). An even larger percentage of public high school graduates (55%) identify as Latinx, and 44% of this population are eligible to attend a

California State University or University of California institution (Paredes et al., 2021; Reddy et al., 2022). Nonetheless, this same population accounts for 71% of socioeconomically disadvantaged students (Paredes et al., 2021; Reddy et al., 2022). Additionally, more than 25% of Black children in California live below the federal poverty threshold (Reddy & Siqueiros, 2021). These alarming poverty rates and disparate K-12 preparation, and postsecondary enrollment patterns raise significant equity concerns for many California colleges and universities.

Among California high school graduates, students from low-income households are only about half as likely as their more affluent peers to enroll in a four-year institution (Johnson & Cuellar Mejia, 2020). The urgency of the situation is evident, leading one University of California (UC) campus to prioritize diversifying the student body and achieving federal Hispanic Serving Institution (HSI) designation in its strategic plan. For an institution to be eligible for federal HSI designation for fiscal year 2023, at least 25% of the full-time undergraduate population must identify as Hispanic, as defined by the U.S. Department of Education, and at least 33% of the undergraduate population attending half-time or more must receive federal Pell grants. While institutions may meet the criteria for HSI designation, what it means to serve Latinx and low-income students must extend beyond enrollment thresholds (Garcia, 2019). For example, this UC campus' HSI report also recommends a focus on becoming a Latinx-*thriving* institution. At this campus, thriving requires creating an equitable, culturally sustaining learning environment that is collaboratively achieved, supports a transformative shift in the campus culture, while advancing and sustaining the well-

being, performance, and development of underrepresented and underserved communities (University of California, Berkeley, 2020).

Affordability is another critical component in creating a thriving environment for all historically marginalized students and in achieving these goals at this UC campus. Low income, first generation to attend college and students of color experience greater barriers to accessing and attaining a post-secondary degree than their peers (Goldrick-Rab et al., 2016; Reddy & Siqueiros, 2021). Affordability is inarguably one of the most challenging systemic barriers to post-secondary attainment for these student populations (Goldrick-Rab et al., 2016; Reddy & Siqueiros, 2021; Rorison, 2014; Zarate & Fabienke, 2007). Additional barriers include complex aid applications, types and amounts of financial aid received, disinvestment in federal and state funding including significantly reduced purchasing power of the federal Pell Grant, support available to facilitate the aid process, loan indebtedness, and a decline in the number of affordable public four-year institutions in California (Adelman, 2004; DeBaun & Warick, 2019; Education Strategy Group, 2020; Reardon, 2011; Rendon et al., 2012). According to the National Association of Student Financial Aid Administrators (NASFAA, 2020), concerns over college access, affordability, and transparency are colliding with the growing workforce demand for college educated individuals, all while racial disparities in college access and attainment are becoming starker than ever.

Completing a financial aid application is often the crucial first step in unlocking access to financial aid resources and opening the door to higher education. According to a study completed by Education Strategy Group and Level Up (2020), students who complete an aid application are more likely to enroll in higher education, persist in their

coursework and obtain a degree. Approximately 90% of students who complete a Free Application for Federal Student Aid (FAFSA) enroll in higher education directly from high school (Education Strategy Group, 2020). However, nearly two-thirds of high school graduates in the United States do not complete the FAFSA each year (Education Strategy Group, 2020). In 2021, high school seniors failed to access an estimated \$3.75 billion in Pell Grants by not completing a FAFSA (Breen et al., 2022). These figures do not account for the number of undocumented students in the State of California who may qualify for financial aid under the California Dream Act Application (CADAA) but do not apply for financial aid.

Financial aid is intended to support students and their families by helping them pay for college expenses. According to Federal Student Aid (n.d.), a financial aid office is responsible for preparing and communicating information on financial aid, as well as assisting students with applying for loans, grants, scholarships and other types of aid. As stewards of millions of federal, state and institutional dollars, financial aid administrators (FAAs) are critical partners in students' path to attaining a post-secondary degree. In practice, however, FAAs are institutional agents who facilitate access to financial, social, political and navigational capital, deliver information essential to understanding affordability and humanize the financial aid experience for aid recipients and their supporters (Stanton-Salazar, 2011). Operationalizing these practices is especially crucial for the low-income Latinx and Black students, many of whom receive Federal Pell grants. According to National Center for Education Statistics (Kelly et al., 2019), approximately 57.7% of Black undergraduates and 46.9% of Hispanic undergraduates received Pell Grants in the 2015-2016 academic year.

However, students of color are also less likely to complete a FAFSA; in 2021, 34% of Hispanic students and 26% of Black students did not complete a FAFSA compared to 18% of White students (Breen et al., 2022).

Financial aid policy and practice are grounded in complex federal regulations based on the Higher Education Act of 1965 (HEA; P.L. 89-329, as amended; Fountain, 2021), which may impede the adoption of more student-centered and humanizing practices. This complexity is further compounded by additional regulations at the state and local levels. Financial aid regulations are constantly changing, often requiring immediate implementation with minimal regulatory guidance. Federal audits loom heavily over institutions each year, making compliance a top priority in aid offices across the country. Schools participating in any Federal Student Aid (FSA) program are generally required to have an independent public accountant or a government auditor conduct an annual audit of their compliance with the laws and regulations of the FSA programs it participates in (a compliance audit) and an audit of its financial statements (Federal Student Aid, 2022). These requirements frequently lead to the creation of administratively burdensome and bureaucratic policies, a failure to share information or access to non-financial resources, and the use of terms based in surveillance, enforcement and invasiveness. Additionally, FAA's engagement with students and their families often lacks humility and care, further marginalizing low-income, first generation, and historically underserved students. The more burdensome a program or service is to participate in, the lower the satisfaction and participation rates (Herd & Moynihan, 2019).

Guidance for training FAAs to lead with compassion, cultural humility, and care when serving low-income and historically marginalized students and families through these complex aid processes is both essential and scarce (Woolf & Martinez, 2013). As institutions focus on increasing the proportion of low-income, historically marginalized students they enroll, they must also assess whether they are prepared to serve these communities in an affirming, culturally responsive and empowering way. FAAs must evaluate whether they have the knowledge, skills, and ability to receive and serve these student populations when they attempt to access, afford, and navigate predominantly White institutions. From an interest convergence perspective, it is also important to understand if utilizing or not utilizing a service approach with underserved communities can impact an institution's strategic plan or institutional goals.

Research on how students experience financial aid services in higher education is sparse. To produce knowledge that improves student success in higher education, we must examine the role, as well as the positive and negative influence, of practitioners on students (Bensimon, 2007). Through this form of self-examination, financial aid professionals have the power to disrupt policies and practices based in government compliance, enforcement, and surveillance that disproportionately impact students from low-income and historically marginalized communities. Understanding the relationship between the FAA and student, along with how the FAA influences student, can inform the development of a model of serving based in equity and allow FAAs to humanize the financial aid process, leading toward institutional transformation.

Purpose of the Study

The purpose of this qualitative study was to understand how low-income Latinx and Black students experience the financial aid process and the role of the FAA in that experience. The findings may inform trainings for financial aid professionals and create transformative practices for serving low-income Latinx and Black financial aid recipients in institutions of higher education.

Research Questions

This qualitative study aimed to address the following questions:

- What do students who had a positive experience with a financial aid administrator attribute to or identify as salient to that experience?
- How did the financial aid administrators involved in this positive experience approach these interactions?
- What personal and professional experiences equipped the financial aid administrators to provide positive experiences for low-income, traditionally underserved students?

CHAPTER 2: Literature Review

Federal Student Aid (n.d.), an office within the U.S. Department of Education and the largest provider of student financial aid in the country, defines financial aid as funding that assists students in meeting their higher education expenses. Financial aid includes grants, scholarships, loans, and work-study and is critical to increasing access and achieving success in higher education (The Institute for College Access & Success, 2008). To understand how low-income Latinx and Black students experience the financial aid process and the role of FAAs in that experience, I examine literature on college affordability, approaches for researching and administering financial aid, and competency frameworks utilized in the financial aid profession. This literature review begins with a focus on the cost of a college education and how low-income Latinx and Black students experience the college affordability landscape at four-year public institutions. Next, I provide context for administering aid and detail where institutional resources are invested in the administration of financial aid. This discussion is followed by an examination of studies related to the psychosocial benefits of receiving financial aid, and the implicit bias that exists in the administration of student aid. Thereafter, I explore the competency frameworks and certifications available to FAAs, with a focus on the approaches endorsed and utilized for serving millions of students. Lastly, I introduce the theoretical framework that guided this study.

College Affordability and Financial Aid

A key barrier to college access for Latinx and Black families are financial challenges. Literature on college affordability suggested that access to higher education and the ability to persist to college graduation often depends on the type of financial aid

received and the support available to facilitate the aid process (Adelman, 2004; Reardon, 2011; Rendon et al., 2012). College affordability is particularly critical for Latinx households due to a legacy of poor high school and college attainment and high rates of poverty (Rendon et al., 2012). When combined, limited financial, academic, and social capital and increasing costs paired with high levels of unmet need in financial aid packages, many Latinx students and families are being priced out of college (Rendon, et al., 2012). College affordability is related to socioeconomic status. Research on the relationship between class and educational attainment demonstrated a clear and disparate impact for low-income students (Adelman, 2004; Reardon, 2011). Students who possess more financial capital are more likely to graduate on time than low-income Latinx students who often also lack the social and academic capital needed to navigate higher education institutions (Rendon et al., 2012).

Rorison (2014) conducted a phenomenological study to understand how low-income students who persisted beyond their first year used financial aid and other resources to cover college costs, how they perceived financial aid promoted and limited their ability to persist through their educational programs. Through interviews with 54 students at both public and private four-year institutions, the study found that student persistence depended heavily on federal, state, and institutional financial aid packaging policies, the types of aid received with a preference for grant aid, levels of support and counseling available at the K-12 and post-secondary institutions, and students' individual levels of social and cultural capital. Financial aid provided the base funding needed for basic expenses beyond tuition, like rent, food, and transportation. Students

with grant funding experienced the least amount of pressure to work or borrow, while the inverse was true for those students who received less grant funding (Rorison, 2014).

Beyond the sheer importance of financial aid alone, Rorison (2014) found that many participants received financial aid information from K-12 college counselors, but the student's level of understanding about the financial aid process depended on the availability, frequency, and quality of the information provided by the counselor. Students with limited access to counseling support knew less about the aid process overall. Participants had minimal interactions with their FAAs, and when they did, many participants found their experiences to be negative or impersonal (Rorison, 2014). Participants reported a lack of clarity in the financial aid policies and limited knowledge on the part of the college FAA as issues during the interviews. Not all participants in this study had negative experiences with their FAAs. The findings demonstrated knowledgeable and consistent support from the FAA helped to create a culture of persistence for the participants at one institution. Notably, Rorison (2014), along with the broader literature, did not explore what specifically contributed to the positive experiences with FAAs or whether those experiences extended beyond financial aid to other forms of capital.

Research also suggested habitus is essential to understanding college affordability and financial aid knowledge for low-income Latinx and Black students and families (McDonough & Calderon, 2006). Habitus can be best understood as a common set of subjective, internalized, class-based perceptions that shape an individual's expectations, attitudes, and aspirations (McDonough & Calderon, 2006). It is initially shaped by family and later influenced by an individual's communities and status groups.

McDonough and Calderone (2006) utilized interviews and focus groups to understand the perceptual differences between college counselors and low-income families on the topic of financial aid, college affordability, and by extension, money. The study also examined the assumptions counselors made about African American/Black and Latinx students and their families in terms of financial concerns and willingness to assume debt. Using data from interviews with 63 college counselors in urban secondary schools, low-income underrepresented students' assessments of affordability were framed as a highly individualized assessment of need, an internalized calculation of costs versus benefits, and an acute awareness of the competing demands resulting from financial scarcity. The findings were categorized into four themes: information distribution strategies, the meaning and impact of affordability, the relative meaning of money, and perceptions of African American/Black and Latinx parents on borrowing.

McDonough and Calderone (2006) found that critical topics, like college costs and financial aid, were not comprehensively discussed with students or families due to a division of labor among college counselors and general counselors, which only further complicated the college decision-making process for families. The quantity and quality of the information shared varied greatly across the different types of schools, with some counselors opting for hands-on sessions to complete aid applications and presentations from FAAs while others opted for "just in time" financial aid information and assistance. Findings related to affordability included extreme poverty, immigration concerns due to being undocumented, and community college as the only viable path because it was the option best understood by counselors as a more desirable cost-savings measure as opposed to four-year public options. Counselor notions of affordability impacted student

options in that the wealthier the family, the greater the options and vice versa. This “either/or” framework led to steering low-income students unnecessarily to community colleges because of a lack of understanding about the affordability of other college options. McDonough and Calderon (2006) noted that this last point raises concerns of whether there is an implicit bias in what counselors believe their students are capable of as opposed to concerns about affordability. Lastly, the study found that some low-income students were torn between using their financial aid for college expenses versus supporting their families with basic needs, like utilities and food, leading to challenging conversations with counselors about priorities. This study, however, did not explore the counseling experiences that may have contributed to a low-income Latinx or Black student’s success once at a four-year institution.

At its core, affordability is an assessment of whether an object, good, or action is within one’s financial grasp. McDonough and Calderone’s (2006) study showed that an affordability assessment is based on one’s already developed and highly specified personal assessment of their need, cost-benefit tolerance, understanding of value and understanding of competing demands resulting from financial scarcity. This deliberative process is critical for understanding the financial aid and college cost decisions of low-income students and families (McDonough & Calderon, 2006). Considering the contextual nature of money, spending, and individual investment expressed through habitus in addition to a family’s material position can inform how low-income Latinx and Black students and families understand the issue of college affordability. Additionally, knowing the sociocultural understandings of the professionals who work with families,

like K-12 counselors and FAAs, we might be able to better address discussions about affordability and ensure all options are presented appropriately.

Awarding of Financial Aid

FAAs help students achieve their educational potential by awarding and disbursing monetary resources. According to the NASFAA (2022), FAAs provide billions of dollars annually in the form of grants, loans, and student employment from federal, state, and institutional sources so that students can pursue post-secondary education. Each of these sources of financial support are important to define and fully understand the critical role of FAAs in disbursing funds to students.

One form of federal financial aid awarded to 39% of all undergraduate students in the 2015-2016 academic year was the federal Pell Grant (Dortch, 2021). The federal Pell Grant program, authorized by Title IV of the Higher Education Act of 1965, as amended (HEA; P.L. 89-329), is the single largest source of federal grant aid supporting post-secondary education students and is intended to increase college participation among students with limited financial resources (Dortch, 2021). Pell Grants have been awarded since 1973 and provided approximately \$27 billion in aid to approximately 6.3 million undergraduate students in fiscal year 2020 (Dortch, 2021). One key eligibility requirement for Federal Pell Grants is demonstrated financial need, making these grants the foundation for all need-based federal student aid awarded to undergraduates. Financial need is determined through the calculation of an expected family contribution (EFC), which is based on the information provided via the FAFSA. An inverse relationship exists in that the higher the EFC, the lower the Pell Grant award amount. In the 2017-2018 academic year, approximately 95% of all Pell Grant recipients came from

households with incomes at or below \$60,000, resulting in the use of Pell Grants as a proxy for identifying low-income students (Dortch, 2021). In 2020-2021, 32.1% all undergraduates received a Pell Grant (NCES, 2022). Of the 7 million Pell Grant recipients in 2017-2018, California had the largest number of Pell Grant recipients at approximately 938,931 individuals and \$3.8 billion in funding (U.S. Department of Education, n.d.). At the University of California (UC, 2022), 45% of all undergraduates received a Pell Grant in 2017-18, which was approximately 78,920 Pell Grant recipients. These statistics do not include the estimated 25,000 undocumented students who graduate from high school each year in California and who may pursue post-secondary education (UC, 2022). Based on these data, FAAs support some of the lowest-income undergraduate students on a regular basis.

A plethora of research demonstrated financial aid significantly impacts academic achievement, educational commitments, student engagement, and persistence to graduation (St. John, 1990; Heller, 1999; Moore et al, 1991; Savoca, 1991). Studies examining the relationship between financial aid and enrollment indicated changes in tuition and the types of aid available strongly correlate with the enrollment patterns of low-income students. Early research found that grants, loans, and other types of financial aid had a greater effect on enrollment for low-income students than tuition (St. John, 1990). Generally, the research suggested a positive relationship between grants and college enrollment (Heller, 1999; Moore et al., 1991; Savoca, 1991). This positive effect changes, however, when evaluating student characteristics, such as income and race (Kim et al., 2009). Kim et al. (2009) found that the same amount of aid awarded to White and Asian students might not meet underrepresented minority students' standard

of adequate aid, thereby failing to increase minority enrollments relative to their White and Asian counterparts. Heller (1997) also found that the enrollment decisions of low-income and minority students are more responsive to changes in tuition and state grants than White students and students from higher income levels. In their study, Perna and Titus (2002) demonstrated that low-income students are less likely to enroll in any type of college or university when compared to higher socioeconomic status students. In an analysis of statewide data for Hispanic, African American/Black, and White cohorts of full-time undergraduate resident students enrolled in a four-year university at three different points in time, Hu and St. John (2001) confirmed that financial aid is critical in equalizing opportunity for Hispanic and African American/Black students who received aid as they were more likely to persist than their peers who did not receive aid.

In addition to substantial and sustained increases to financial aid dollars, additional research, and process simplification, the recommendations for eliminating barriers for Latinx and other low-income communities includes developing culturally-responsive financial literacy centers connected to college affordability (Rendon, et al., 2012). These entities would center their services the needs and experiences of the Latinx and low-income communities they are intended to support. Rendon et al. (2012) also recommended staffing these centers with bilingual, financial literacy professionals who, as key institutional agents, are certified to deliver culturally-sensitive curricula with a through line from college to career and life goals.

Studies showed that receipt of aid also has a variety of psychological and behavioral benefits on students (Kim et al., 2009). Aid recipients are reported to have

less stress as they are not worrying about how to pay for basic needs, like housing, food and course materials, which ultimately produces a positive psychological impact on students. Cabrera et al. (1992) surveyed 466 college students attending a large public, urban commuter institution to study the effects of student finances on college persistence. In the study, academic ability, motivational, and integration and commitment variables (as well as their underlying structural patterns) were simultaneously taken into account. This longitudinal study found that financial aid provided recipients with enough freedom to engage in social activities, to become fully integrated into the social realm of the institution, and to engage in academic activities that enhanced their academic performance.

Access to financial aid, or the lack thereof, also can have negative effects on students' psychological well-being and college experiences. Increased financial stress often co-occurs with anxiety and depression and is predictive of lower engagement in college activities, such as studying and seeking academic support, lower persistence, and reduced overall academic performance (Cadaret & Bennett, 2019). Some populations of students are disproportionately impacted by this financial distress, including female, low-income, first-generation, and racial minority students and students with children (Cadaret & Bennett, 2019). These students often experience challenges accessing financial aid. For example, receiving grants and work-study relates to higher retention and graduation rates than loans for all students with data showing these circumstances have more pronounced positive effects for low-income students and students of color (Chen & DesJardins, 2010). Research on educational debt stress, defined as stress incurred from thinking about educational debt and college affordability,

suggested it may directly influence mental health through concerns about affordability or indirectly by qualitatively shaping the college experience (Deckard et al., 2001).

Although the realities of educational debt and college stress are not specific to racial minorities, research demonstrated that educational debt stress is associated with decreased mental health among Black and Latinx students, which further impacts their social, academic and persistence (Deckard et al., 2001). Kim et al. (2009) found that engagement in campus life can be facilitated through the receipt of financial aid. Receiving financial aid allows students to better integrate into the social realm by providing them with the time to interact with peers and participate in campus social functions rather than working to cover expenses. Engaging in academic activities in and outside of the classroom also become more attainable for financial aid recipients (Kim et al., 2009). Leveraging academic resources, like study groups, tutoring, or meeting with a professor, can be challenging if a student is constantly worried about money or if a student must work to pay for their expenses. Receipt of financial aid affords time for students to utilize the academic resources that could have an impact on their academic performance. Given the demonstrated impact of financial aid on the student experience, it is important to understand the administrative challenges for FAAs in awarding financial aid as well as the psychological costs to financial aid recipients.

Administrative Burden, Psychological Costs, and Bias in Financial Aid

Administrative burdens are the learning, psychological, and compliance costs that people experience in their interactions with government (Herd & Moynihan, 2019). These broad categories of costs are important as they relate to the implementation of financial aid policies. Learning costs are the time and effort expended to learn about the

program or service, ascertaining eligibility status, the nature of benefits, conditions that must be satisfied, and how to gain access (Herd & Moynihan, 2019). The take rate, or the proportion of eligible people that utilize a particular program, is one way to evaluate the learning costs of a program. Unfortunately, awareness about financial aid continues to be a major barrier for low-income and historically marginalized students and families. A Harris Poll commissioned by the Sallie Mae Fund found that two-thirds of all parents and young adults planning to go to college did not name grants as a possible source of funds when asked about types of financial aid (Sallie Mae Fund, 2003). Research also showed that low-income families of color have the least information about how to pay for college as well as limited understanding and information about actual college tuition levels and the types of financial aid available (Long, 2008; Lee et al, 2021). Other studies showed that students and families who receive support completing the aid process are more likely to enroll and receive more aid (Bettinger et al., 2012).

One study examined the effects of two experimental treatments designed to test the importance of simplification and information using a random assignment research design (Bettinger et al., 2012). H&R Block tax professionals helped low- to moderate-income families complete the FAFSA. Families were then given an estimate of their eligibility for government aid as well as information about local post-secondary options. A second randomly chosen group of individuals received only personalized aid eligibility information but did not receive help completing the FAFSA. The findings suggested that individuals who received assistance completing the FAFSA and information about aid were substantially more likely to submit the aid application, enroll in college the following fall, and receive more financial aid. There is a clear need to invest in the

learning costs, particularly as it relates to students with the greatest demonstrated financial need for these critical resources.

Applying for and receiving federal aid is not without its negative impacts. The psychological costs linked to administrative burden are defined as the stigma arising from applying for and participating in an unpopular program; the loss of autonomy that comes from intrusive administrative supervision; the frustration of dealing with learning and compliance costs, unjust, or unnecessary procedures; and the stresses that arise from uncertainty about whether one can negotiate processes and compliance costs (Herd & Moynihan, 2019). In short, the greater the burden for a student to participate in financial aid, the lower the control said student has in the aid process and the lower their satisfaction or willingness to participate. Social psychologists also point to the importance of procedural justice in that people care just as much about the interaction with the government as they do about the possibility of receiving a benefit (Herd & Moynihan, 2019). The role of a FAA in the financial aid process, from how policies are implemented to the humanizing interactions with aid recipients, influences the psychological costs associated with the administrative burden of an essential resource for many low-income students and families.

Compliance costs associated with administrative burden are defined as the provision of information and documentation to demonstrate standing; financial costs to access services; and avoiding or responding to discretionary demands made by administrators (Herd & Moynihan, 2019). Surveys have shown that requirements, like documentation of income, for example, reduce the take rate in specific programs (Herd & Moynihan, 2019). Actions that reduce compliance costs, like simplifying applications,

easy access to information, and providing assistance with processes, have been shown to increase take-up rates as demonstrated in the H&R Block experiment (Bettinger et al., 2012). In that study, dependent participants receiving Pell Grants within a year of having access to FAFSA information and assistance completing the application rose by 10.6 percentage points, from 29.6% to 40.2% and were also 36% more likely to receive a Pell Grant over two consecutive years from receiving application assistance compared to those in the control group. The total number of Pell Grants received over the three-year period was higher for both dependents and independents provided FAFSA assistance (Bettinger et al., 2012). While descriptive information was provided on the participants, the study did not analyze the impacts of the FAFSA application support by race or ethnicity, making it unclear if there were observable differences by these demographics.

Each academic year, with the exception of the 2021-2022 and 2022-2023 when the Department of Education provided administrative relief during the COVID-19 pandemic, Federal Student Aid, an office within the U.S. Department of Education, selects hundreds of thousands of financial aid applicants for additional review. This process, known as verification, is a federally mandated process that requires students to validate that the information reported on their FAFSA is accurate (Guzman-Alvarez & Page, 2021). In California, this process also extends to undocumented students completing the California Dream Act Application (CADAA). Validation may take the form of documenting income information via federal tax returns and W-2 forms or attesting to the number of family members in the household or in college. Complexities in a student's financial circumstances can extend the verification review process (Friedmann

& Martorell, 2018). Students who complete the application process later may receive less aid than they otherwise might have been eligible for or no aid at all if they fail to complete the verification process (Lee et al., 2021).

The stated purpose of the verification process is to ensure that needs-based federal dollars reach eligible students with the greatest financial need, reduce fraud, and minimize improper payments. The primary concern for Federal Student Aid is the awarding of the Pell Grant as it is the most extensive needs-based financial aid program. It comprises the majority of non-repayment federal aid and is awarded to approximately 39% of all undergraduates (Bettinger et al., 2012). Pell-eligible FAFSA filers, 95% of whom come from households with annual incomes of less than \$60,000 and have the greatest financial need, are flagged for verification at six times the rate of non-Pell-eligible filers (Wiederspan, 2019). To understand the impact of verification, it is important to know who is receiving financial aid. NCES (2019) data on race/ethnicity of students who receive financial aid show that Black students received the most grant awards. The NCES (2019) found that 88% of full-time, full-year Black undergraduate students and 82% of Hispanic undergraduate students received grants in 2015-2016, compared to 74% of White and 66% of Asian undergraduate students. Of these populations, approximately 57.7% of Black undergraduates and 46.9% of Hispanic undergraduates received Pell Grants in 2015-2016 (NCES, 2019). Additionally, 43.1% of all Pell Grant recipients in 2015-2016 were female-identifying (NCES, 2019).

Verification has been described as a dehumanizing process that requires low-income students to prove they are low-income and serves as an unnecessary hurdle to college access that disproportionately impacts low-income and historically marginalized

students, often resulting in minimal changes in the types or amount of federal aid students qualify for post-verification (Campbell et al., 2015; Davidson, 2014; Evans et al., 2017; Graves, 2019; Guzman-Alvarez & Page, 2021; Hoover, 2017; Page et al., 2020; Wiederspan, 2019). Studies showed that students selected for verification are slightly more likely to be female and much more likely to be Black, Hispanic, first generation in college, and lower income. This last point aligns with the goals of the FAFSA verification process (Lee et al., 2021). The vast majority of students selected experience no change in the federal aid for which they are eligible (Evans et al., 2017; AlQaisi et al., 2018). When verification does impact eligibility, most changes are small. In the 2013-2014 cycle, 32% of federal aid applicants were selected for verification according to data from the Department of Education. One-third of those students did not require a correction to their application, and another third saw no change in their EFC after correcting information and completing verification (Hoover, 2017). In 2019-2020, 72.2% of all applicants selected for verification experienced no Pell Grant award change after verification (AlQaisi et al., 2020). FAFSA filers with an auto-zero EFC come from the lowest-income household and overwhelmingly retain that EFC, and corresponding maximum Pell Grant award, after verification (AlQaisi et al., 2020). In academic years 2018-2019 and 2019-2020, 96.1% and 93.4% of auto-zero EFC applicants, respectively, experienced no change to their EFC or Pell Grant awards after verification (AlQaisi et al., 2020).

By design, the verification process requires a heavy administrative compliance cost that is paid by both students and FAAs. As higher education institutions are responsible for administering verification, FAAs and students are concerned with the

compliance burdens that verification creates, especially as financial aid offices often have limited resources and have experienced budget and staffing declines in recent years (AlQaisi et al., 2020; Cochrane et al., 2010; Davidson, 2014; National Association of Student Financial Aid Administrators [NASFAA], 2015, 2020). Using data from 2014, Guzman-Alvarez and Page (2021) estimated the annual compliance cost to institutions are nearly \$500 million, with the burden falling disproportionately on public institutions. Approximately 15% of a financial aid office's operating budget is allocated to complying with verification at public four-year institutions (Guzman-Alvarez & Page, 2021).

NASFAA's (2020) surveys in 2010, 2015, and 2019 examined the causes and effects of administrative burden on institutional financial aid offices. They found that financial aid offices faced moderate resource shortages that affected the level of services with a small percentage of respondents expressing severe shortages. The lack of resources had negative impacts on student services with the greatest impacts on face-to-face counseling, phone contact, loan counseling, outreach, and targeted population activities. The types of resource constraints included limited operating budgets, not enough counseling staff, and not enough support staff. The perceived causes of resource shortages pointed to institutional budgets, compliance workload, bureaucratic inefficiency, and additional federal requirements (NASFAA, 2020).

While focusing on the institution and FAAs' abilities to administer increasing amounts of financial aid with increasingly complex regulations in resource constrained environments is important, very few studies focused on particular groups of students and their experiences, attitudes, and beliefs concerning financial aid and processes like verification (e.g., Matus-Grossman & Gooden; Tichavakunda, 2017; Ziskin et al., 2014).

In a study examining how race and racism are imbued into financial aid, Hyploite and Tichavakunda (2019) found that financial aid is racialized and uniquely shaped the experiences of Black student-scholars at a historically White institution (HWI) in the form of racial stereotypes and microaggressions, added labor in searching for scholarships, and reinforced the racial wealth divide via student loan indebtedness. Another study revealed that resource allocation and student and staff perceptions at the community college level reflect a social field of color-blind racist ideology (White & Dache, 2019). These findings demonstrated that the under-resourcing and racist perceptions at one community college contributed to a perpetuation of White privilege, a devaluing of campus students and staff, and continued barriers to the educational goals of students of color. Even less research exists on the experiences, attitudes, and beliefs of low-income Black and Latinx students concerning the financial aid process at four-year public institutions (Aminzadeh, 2015). Likewise, there is an existing gap in the literature related to the professional competencies required of FAAs to properly serve low-income, historically marginalized students receiving financial aid at four-year institutions, beyond being well-versed in federal, state, and institutional awarding regulations.

Professional Competencies in Financial Aid

The financial aid profession is founded on federal law, which is operationalized in the form of compliance, restrictions, and transactional processes instituted to administer financial aid to eligible students while upholding federal, state, and institutional regulations. Student financial aid provides billions of dollars nationally in the form of grants, loans, and employment for students to pursue post-secondary education. According to NASFAA (2022), FAAs support students in achieving their

educational potential by helping award and disburse monetary resources. NASFAA (2022) further defined the duties of FAAs to include knowing what aid is available, who qualifies, how it is equitably distributed; helping students file applications accurately and verify their eligibility for aid; assisting students on a personal level by fostering financial literacy and debt management, and by mitigating unusual circumstances that might otherwise hinder a student's academic progress; and advocating for streamlining and simplifying the aid application process.

To support FAAs in this work, NASFAA offers the Certified Financial Aid Administrator® Program, designed to elevate professional standards, enhance individual performance, and designate individuals who demonstrate knowledge essential to the practice of financial aid administration. The certification program helps the higher education community, and relevant stakeholders, recognize FAAs for their knowledge and experience, their role as stewards of taxpayer dollars and institutional funds, their contributions to the success of their institutions and their students, and their commitment to the highest standards of ethical behavior (NASFAA, 2022). The certification program ultimately gauges both knowledge and application of financial aid principles with a focus on administrative capability, consumer information, cash management, student eligibility, need analysis, cost of attendance, packaging, Direct Loans, verification, return of Title IV funds, Satisfactory Academic Progress, and professional judgment. Toolkits on the topics of diversity and implicit bias provide guidance on how FAAs can set appropriate diversity goals, examine existing policies, and offers procedural suggestions that intend to establish a neutral basis and reduce the operational influence of implicit bias in the administration of financial aid (NASFAA,

2022). While all of these topics are essential in managing the increasingly complex regulations that guide financial aid administration, little to no training is offered to identify, assess, or elevate the skills required of a FAA to ensure an empowering financial aid experience that extends beyond the transactional, particularly for Latinx and Black undergraduate students who are overrepresented in the Pell Grant and verification selection processes.

In contrast to the vast amounts of research on financial aid awarding and the impacts of aid on college enrollment, retention, and academic success, there is limited research on the actual competencies required for the role of an FAA. In a survey of the Western Association of Student Financial Aid Administrators (WASFAA) membership, Woolf and Martinez (2013) developed a competency model for entry-level FAA professionals. The model can be utilized by FAAs as a practical tool to identify the competencies to prioritize for training and evaluation in the profession. The competencies were developed through the examination of both NASFAA and WASFAA job postings, resulting in the following themes: responsible for accuracy and compliance in awarding federal need analysis documents and income documentation for federal verification; accurately awards and revises financial aid to students within federal, state, and institutional guidelines; communicates closely with student account representatives to analyze special financial needs to individual students and be a resource to student account counselors; provides various training workshops for students and staff to expand financial aid knowledge; counsels students and families about the financial aid process and professional judgment issues; and assists in the regular maintenance of the policies and procedures manual and updates financial aid forms (Woolf & Martinez,

2013). The competencies rated highest in importance and frequency included the ability to provide a high level of customer service and follow rules and policies followed by interpersonal skills and working effectively as a team. It is unclear how terms like customer service and interpersonal skills are defined nor is there mention of how these competencies are adapted based on student need. The model further claims to identify effective job behaviors that lead to success within the financial aid profession with awareness of the political climate and facilitation skills as two of the lowest rated competencies (Woolf & Martinez, 2013).

The challenge with this competency model is that it is based on job descriptions focused on the compliance and surveillance skills utilized in processes like verification. To correct these gaps, Ziskin et al. (2014) created an approach to financial aid that included focusing on students' experiences with financial aid and attitudes, services, and beliefs regarding financial aid rather than simply quantitative assessments and transactional experiences. Ziskin et al.'s (2014) study utilized focus groups with 114 students to understand how working students and students with significant family responsibilities at three commuter institutions in a Midwestern metropolitan area made sense of financial aid. This study built on Bourdieu's social reproduction theory in that education policy, educational institutions, and the individuals interacting in them can simultaneously replicate as well as transform social inequalities (Ziskin et al., 2014). Students reported a lack of clarity about financial aid processes. Low-income students also perceived financial aid offices as barriers as they often felt judged or ill-served by their FAAs. Ziskin et al. (2014) found that students utilized a "logic" about financial aid, based on their economic conditions, norms, and values surrounding money, work, debt,

and schooling. Failing to consider the entire student and their life circumstances will continue to reproduce these inequitable financial aid experiences.

As professionals who serve students, it is important for FAAs to approach financial aid as a system of financial-aid related experiences and processes, rather than focusing their role to the disbursement of loans, grants, and scholarships as is often the case in quantitative research studies. Neither the guidance provided via NASFAA nor the research on competency models for FAA professionals provide an asset-based, student-centered approach to the critical service provided to students and families. How FAAs can utilize asset-based, student-centered approaches to produce positive, affirming, and uplifting financial aid experiences for students as a standard and how students experience these types of FAA interactions, thus, remains a critical area for exploration.

Theoretical Framework

This study was guided by Stanton-Salazar's (2011) Social Capital framework to examine the role FAAs play in humanizing the financial aid process for low-income Latinx and Black students. Stanton-Salazar's (2011) social capital framework is grounded in the concepts of institutional support, institutional agents, social capital, and empowerment and draws from empowerment theory. Stanton-Salazar (2011) defined social capital as resources and key forms of social support embedded in networks that are accessible to low-income and minority students through direct or indirect connections with institutional agents. Through interventions that embed them in a network of institutional agents connected to services, organizations, and resources, low-income and historically marginalized students can become empowered and accomplish

meaningful and challenging goals. This framework allowed for the evaluation of how low-income, Latinx and Black students experience the financial aid process, through their engagement with a FAA, to gain access to vital resources necessary to navigate large, complex institutions successfully.

Central to Stanton-Salazar's (2011) social capital framework are *institutional agents*, or non-family individuals who occupy one or more hierarchical positions of relatively high status and authority. Institutional agents often possess a higher degree of human, cultural, and social capital within a larger organization and are well-positioned to provide highly valued forms of social and institutional support. Institutional agents regularly hold positions of status and authority and often manage highly valued resources, exercise key forms of power, and leverage their reputation in actionable ways to benefit others (Stanton-Salazar, 2011). For low-income and historically marginalized students, access to institutional support can happen through relationships with committed institutional agents in institutions, schools, and community organizations who leverage social capital for purposes of intervention, disruption, and empowerment (Stanton-Salazar, 2011).

Institutional agents can take on multiple roles for a particular student based on the type of institutional support and resources they provide, considerably increasing their ability to empower students. Stanton-Salazar (2011) identified 14 different roles divided into four major categories: *direct support*, *integrative support*, *system developer and system linkage*, and *networking support*. Student service professionals can take on multiple roles, like that of resource agents who provide personal and positional resources to students, as well as knowledge agents and advisors, as they can be well-

versed in navigating the institutional system, support students in gathering information, assess problems, co-create solutions, and guide decision-making. In this framework, FAAs, are institutional agents positioned to leverage key forms of social and institutional support and are critical to how significant numbers of low-income students navigate, receive direct support, and are empowered at the university level. The role of a FAA is to support students and their families through the financial aid process. At minimum, this requires the translation of complex financial aid policies and processes into clear, actionable information for the student. In an ideal world, a FAA serves to empower the student and their supporters beyond financial aid challenges. By serving in multiple roles and leveraging their positions, FAAs have the capacity to facilitate access to key forms of support, create network connections for students, advocate for, and serve as a bridge and cultural guide for low-income Black and Latinx students attending large, often siloed, predominantly White institutions.

Serving in this capacity on a regular basis requires the institutional agent, or in this case the FAA, to evaluate, interrogate and even deviate from the policies and practices of the institution to empower students. Stanton-Salazar (2011) referred to this process as empowerment social capital, which is characterized by a critically conscious institutional agent seeking to transform the experience of those they serve. By supporting students in this way, FAAs can develop relationships with students grounded in trust, community, and shared meaning despite the lack of equitable support for students from historically marginalized communities at the institutional level. Through the concepts of social capital, institutional agents, and empowerment as defined by

Stanton-Salazar (2011), this study examined how low-income Latinx and Black students experience the financial aid process and the role of the FAA in that experience.

CHAPTER 3: Methods

This qualitative study drew from Stanton-Salazar's (2011) social capital framework, which is grounded in the concepts of institutional support, institutional agents, and social capital and draws from empowerment theory. The conceptualization of institutional and empowerment agents aligned with the purpose of this study, which was to examine how low-income, undergraduate Latinx and Black financial aid recipients experience the financial aid process and the role of the FAA in that experience. This study centered on positive experiences low-income Latinx and Black students had in financial aid and with FAAs as well as which factors were salient to these experiences.

Using a qualitative methodology, I administered semi-structured interviews to five low-income, first-generation Latinx and Black students who had a positive experience with the financial aid process at one large, public, emerging HSI research university. Semi-structured interviews encourage participants to share their experiences authentically (Merriam & Tisdell, 2016). The six FAAs who participated in these positive experiences were also interviewed. Paired interviews facilitated a deeper exploration of the dynamics and interactions that contributed to the positive experience from the perspective of both the student and the FAA. This study's findings inform how to train financial aid professionals and create transformative practices for serving low-income Latinx and Black financial aid recipients at a large public, emerging HSI.

Setting

This study was conducted at a large public, research one institution in California. The institution enrolls over 31,000 undergraduates and nearly 11,000 graduate

students. As of fall 2021, 79% of the undergraduate population entered as freshman, 61% received some form of financial aid, 29% were first generation college students, 54% identified as women, and 95% were under the age of 25. More than half of all Latinx (51.3%) and almost half of all Black undergraduate students (46.1%) received Federal Pell Grants at this institution (Table 1).

Table 1

Institutional Federal Pell Grant Recipient Enrollment by Race Ethnicity, 2017-21.

Race/Ethnicity		2017	2018	2019	2020	2021
African American	%	49.1%	48.6%	48.2%	47.8%	46.1%
	#	544	544	549	574	579
American Indian	%	39.6%	40.4%	39.9%	40.6%	34.3%
	#	65	55	55	52	47
Hispanic/Latino(a)	%	53.7%	53.9%	53.6%	52.7%	51.3%
	#	2,569	2,628	2,750	3,037	3,216
Pacific Islander	%	50.0%	35.0%	33.9%	33.3%	37.0%
	#	32	21	20	21	27
Asian	%	20.8%	20.4%	19.6%	20.3%	19.8%
	#	3,094	3,087	3,028	3,072	3,103
White	%	20.4%	20.8%	19.6%	20.4%	18.8%
	#	1,670	1,662	1,531	1,429	1,307
Unknown	%	14.7%	14.8%	12.5%	12.8%	12.0%
	#	209	227	199	192	178
Grand Total	%	26.8%	26.7%	25.9%	27.2%	26.6%
	#	8,183	8,224	8,132	8,377	8,457

Source: University of California Information Center.

This institution is also an emerging HSI. An emerging HSI is defined as a nonprofit degree-granting institution with a Hispanic undergraduate enrollment of 15% to 24.9% full-time equivalent (FTE) (Hispanic Association of Colleges and Universities, n.d.). To be eligible for federal HSI designation, at least 25% of the undergraduate population must identify as Latinx and at least 35% must receive Federal Pell Grants (U.S. Department of Education, n.d.). As of Fall 2019, 18.2% of the undergraduate

student population identified as Latinx (University of California, 2019) and 29.6% were Pell Grant recipients.

As a large public, research one institution in California that seeks to become an HSI, enrolling, retaining, and graduating an increasingly diverse population of students is central to the institution's strategic plan. This institution has publicly stated its commitment to resolving systemic inequities by expanding pathways for access and success; building and engaging a welcoming and supportive community that embraces diversity; advocating for student resources; having flexible processes; providing a high-level of responsiveness; and embodying a commitment to provide the best service possible to students. However, this institution employs compliance focused practices, including institutional verification, in financial aid award systems that impede its ability to provide equitable, culturally relevant support for students and families in the college enrollment process. Given the juxtaposition of campus enrollment goals and lack of intentionality in its recruitment and retention practices, it is important to understand how FAAs' approach and philosophy for serving low-income Latinx and Black students impacts students' experience with the financial aid process and ultimately, their ability to persist at the institution. In this study, this concern was central to discerning whether the institution was prepared to receive and serve low-income, historically marginalized students. These factors, combined with the demographics of its financial aid recipients, made this institution a prime setting for this qualitative study.

Participants

Five low-income Latinx or Black students or recent graduates and six FAAs from this large, public emerging HSI participated in this study. Table 2 provides the

pseudonyms for the FAA and student participants. Low-income was defined as students who had received a Federal Pell Grant or Dream Act financial aid. All students had provided unsolicited feedback about their positive experience with an FAA to the financial aid office during the 2020-21, 2021-22 or 2022-23 academic years, meaning their feedback was not requested via a satisfaction survey or other solicitation from the financial aid office. At the time of this study, significant changes in federal financial aid policy known as FAFSA Simplification were introduced by the Office of Federal Student Aid and being implemented in aid offices across the country, including at this institution.

Table 2

Participants' Pseudonyms

Participant Role	Pseudonym
Financial Aid Administrator	Monica Denise Andrew Zenaida Julia Stephanie
Student	Lauren Gema Kelly Henry Mari

The students varied by gender, type of support received by their FAA, type of financial aid application filed, dependency status, and year in school. To protect the confidentiality of the participants, these demographics are not listed in Table 2. Of the participant group, three students self-identified as female, one as male, and one as non-binary. Two of the students were undocumented, and three were eligible for federal financial aid. Two of the students were independent for financial aid purposes, one of

which successfully appealed to receive their independent status determination. Three of the students in the study self-identified as Latinx, and two self-identified as Black. Four of the students were required to complete Satisfactory Academic Progress (SAP) appeals and verification, with one student being selected for verification every year at the institution. All four students requested support with these complex processes multiple times and stated that their financial aid packages remained unchanged after completing the requirements. Two of the participants were recent graduates, two were juniors, and one was a senior in college. All were first-generation college students.

A total of six FAAs opted to participate in this study. To protect the confidentiality of the FAA participants, demographic information is not included in Table 2. The years of professional financial aid experience ranged between 5 and 10 years. The FAAs also varied in age, with one in their late 20's, two in their 30's, two in their 40's, and one in their 50's. Five of the FAAs self-identified as women and one as male. All but one FAA had completed their bachelor's degree, and one FAA was an alumnus of the institution. Two self-identified as Black, one as White, and three as Latinx. Similar to the students, all of the FAAs were first-generation college students. They described their roles as facilitators, guides, and teachers for students and families as they navigated the financial aid process. At the time of the interviews, all of the FAAs were working in the financial aid office and either currently or formerly in student-facing roles within the office. This background information about the FAAs was collected directly during the interviews.

Data Collection

Both convenience and snowball sampling as defined by Atkinson and Flint (2001) were utilized to access FAA participants and student participants who provided feedback about their positive financial aid experience to FAAs. A positive experience in financial aid was defined as more than a simple “thank you.” It was defined as an experience where the student described feeling supported, being treated with care and empathy, having reduced financial stress, or expressing profound gratitude for the support the FAA provided. The student feedback was shared directly with the FAA and in some cases with the FAA’s supervisor. Convenience sampling was efficient as I worked directly with several FAAs who had received such positive feedback from students. I emailed three former colleagues who I knew had received positive, unsolicited feedback from students fitting the study criteria and invited them to participate in the study. As a former FAA who has had countless positive student experiences and a former supervisor in this office, I recognize that this approach to selecting participants could be influenced by my own bias (Byrne, 2001). To mitigate this possible bias, I also utilized snowball sampling, which allowed FAAs who may have received positive feedback and fit the criteria of the study who I was not aware of to self-identify. One of the FAAs in the initial group forwarded my email to the financial aid office leadership team. The director then sent my study invitation to the entire financial aid office. The initial group of FAAs also identified specific colleagues they knew had received this type of positive feedback from students, making them eligible to participate. I followed up directly with the colleagues they identified and invited them to participate in the study.

To identify students, the FAAs who self-selected into the study personally emailed the students who had provided them positive feedback and fit the demographic criteria to offer the opportunity to participate in the study. Students who agreed to participate contacted me directly for more information about the purpose of the study. I personally contacted all participants who met the eligibility criteria to participate via email to share the study purpose and a letter of information in lieu of an informed consent form. To ensure the student participants met the target demographic, each student participant was required to complete a four-question online survey to validate they were low-income financial aid recipients and identified as either Black or Latinx. Each participant was interviewed on Zoom using a semi-structured protocol (Appendix A). The length of interviews varied between 45 to 60 minutes. Student participants received a \$25 gift card for participating in the study. Interviews were semi-structured, allowing space for follow-up and probing questions based on participant responses (Merriam & Tisdell, 2016). Each participant received a copy of the interview protocol prior to the interview (Appendix A).

To begin the interviews, a brief introduction was provided to each participant to ensure understanding of how their feedback and responses would be utilized for future practice in financial aid. The intention of the interviews was to understand the students' experiences with the financial aid process and the role of FAAs in that experience. Each interview began with warm-up questions during which participants were given an opportunity to share information about their backgrounds, including their education level, years of experience as an FAA, and whether they were first-generation. Next, participants were given time to revisit the email communication(s) students sent to the

FAAs and were asked to share their recollection of the experience from their perspective.

This study utilized two separate protocols: one for the FAA participants and one for the student participants. The goal of the student protocol was to understand their financial aid experience generally as well as what they believed made it a positive experience. The student protocol was divided into five components. The first section included questions aiming to capture the importance of financial aid in their educational journey as well as their initial perception of the financial aid office prior to working with their respective FAA. Next the questions focused on the issue they were experiencing when they met with their respective FAA, how long they had been experiencing the issue, whether they had attempted to resolve the issue previously with the financial aid office and the service modality utilized. Students were also asked about the impact the issue had on them, such as financial, emotional, academic, health, etc. The protocol then focused on how the FAA was able to provide support, whether they gained access to other types of resources in addition to resolving their issue, and what prompted them to provide the positive feedback about their experience. Students were asked to reflect on and share any factors they believed were critical to their positive financial aid experience. Lastly, students were asked whether their perception of the financial aid office had changed because of their experience with their FAA.

The goal of the protocol for the FAAs was to understand how they approached advising, both generally and with their student, as well as what personal or professional experiences prepared them to be an FAA. The FAA protocol included questions about their professional years of experience, why they chose to do this work, and what about

their work is important to them. The protocol also asked the FAA how they viewed their role, their understanding of their office's philosophy on student service, the type of training they received to be an FAA, and how the student's feedback impacted them, if at all. The FAA protocol included questions related to the steps they took to support their students. Similar to the students, the FAAs were asked to identify any critical or salient factors they believed contributed to a positive experience. Lastly, the FAAs were asked whether they viewed their role differently after reflecting on and sharing their perspective on the student's positive experience.

Before recruiting any participants, I received permission from UC Davis' Institutional Review Board to progress with data collection. All participants were given a pseudonym to ensure anonymity. The interviews were first transcribed and stored. As the primary data collector, I utilized two recording devices during the interviews and took handwritten notes. After each interview, I wrote analytical memos. This approach prompts researchers to critically reflect on interview experiences and coding patterns, facilitating the development of codes and categories (Saldaña, 2021). The qualitative data for this study thus included semi-structured interview transcripts, field notes documenting observations during the interviews, and analytic memos that captured reflections after each interview. All materials were stored in electronic, password-protected files that will be permanently deleted once my research is complete.

Data Analysis

Data analysis was conducted utilizing the ATLAS.ti software and involved a cyclical process of reviewing, organizing, analyzing, and reflecting on the data with

multiple rounds of coding leading to the identification of the three emerging themes presented below.

A round of open coding allowed me to deconstruct the qualitative data into components and then compare and contrast the experiences and perspectives shared by the students and the FAAs in the interviews (Saldaña, 2021). This approach does not include the use of a predefined codebook, so it allowed for the development of an initial set of codes based on the data (Saldaña, 2021). Examples of codes that emerged through this open coding included access, caring, worry, administrative burden, resources, time, knowledge, frustration, and stress. An example of data coded as worry came from an FAA discussing how she viewed her role in response to the feedback she received from a student:

It lets me know that what I do is not in vain, right? It lets me know that I'm meeting the need. And you know it's like service with excellence, right? We want to make sure that the student is provided, we're providing what they need. So that they can keep their money, that they can continue to be a student, that they cannot have to, if you don't have to worry about your finances, then you're able to really study.

For the second and third rounds of analysis, I utilized deductive coding. Deductive coding involves creating codes prior to data analysis and applying those codes to the data (Bingham & Witkowski, 2022; Crabtree & Miller, 1999). Reading through the data more carefully, I organized the information into topical categories that aligned with my research questions in the second round. Codes that emerged through deductive coding in round two included perception of impact, humanization, and

psychological and emotional burden. In the third round of analysis, I organized the data into topical categories that aligned with my theoretical framework. This round of analysis was informed by Stanton-Salazar's (2011) concepts of the institutional agent, institutional support, and the roles manifested through a specific set of actions. Codes that emerged utilizing these concepts included navigating processes, institutional agent, forms of capital, facilitation of resources, validation, advocacy, relationship development and partnerships.

In the final round of analysis, I combined my results from the inductive and deductive analyses. I re-analyzed the codes that resulted from the open coding. I applied codes that aligned with my research questions and theoretical framework to the open coded data. I categorized and condensed the codes from the first three rounds to develop a codebook with a final set of six codes and 29 subcodes. Through this combination of analyses, the themes of humanization, intentionality, and experience emerged to describe how low-income Latinx and Black students experience the financial aid process as well as how FAAs approach those experiences and what elements are salient to those experiences.

Positionality

My positionality on this topic is informed by my cultural, racial, gendered, familial, and professional lived experiences. I am shaped by numerous intersecting identities that influence the lenses I utilized in this study. First, I am unapologetically the daughter of immigrants who lived most of their lives in poverty and had little formal education. English is my second language, and I struggled with reading comprehension for years. I was "othered" because of my culture and was treated as an outsider at school. At home,

I was “othered” because of my gender. Our household was based on misogynistic gender roles, which resulted in very challenging relationship dynamics for my father. By the age of 14, I was permanently living with my *abuelita* and *tia*. I was “othered” yet again as I no longer had a “traditional” family structure like most of my peers.

Second, my extended family instilled the value of an education in me from a very young age. I am the first in my family to attend and graduate from college. As a first generation, low-income college student from a minoritized community, I did not have the navigational, social, or financial capital to move through a large, public university alone. Aside from the numerous academic and socialization challenges I faced, I also experienced what felt like insurmountable financial challenges in college. Financial aid and employment opportunities were critical to ensuring I could continue my education and complete my degree. The only in-person experience I had in college with a FAA was incredibly traumatic. In my attempt to secure an emergency resource, the FAA led from a deficit perspective that included an accusatory tone and felt like an interrogation. My integrity was questioned more than my financial emergency, and based on that one negative experience, I never returned to the financial aid office. This experience was so humiliating that I chose to suffer in silence for the next 3 years.

Lastly, as a leader in financial aid for over 26 years, I know first-hand the critical role financial aid plays in accessing and persisting in college. This is especially true for low-income students from historically underserved and marginalized communities. When I joined the same financial aid office many years later as a professional, this FAA became my peer. When I shared my experience with the FAA, there was no memory, acknowledgement, or concern for the harm I had experienced. As an aid administrator, I

serve students individually and on a large scale by creating and implementing policies and practice. Policies, practices, and practitioners become tools of oppression if they are not grounded in equity, inclusion, belonging, and serving for students. My experiences with financial aid both as a student and a professional inform *why* I do this work as well as *how*.

I embrace my identities as a strong, unapologetic Latina; first-generation college student and a product of public education; a scholar, administrator, champion, mentor, community organizer, and politician who, like so many of our students, struggles because of the systemic racism upon which our institutions are built. I have leveraged my identity and experiences my entire life to create opportunities for students. I will continue to do so until our institutions are reimagined and rooted in social justice, access, and equity for communities that have been historically discriminated against, underserved, excluded, and disenfranchised. I bring these identities and experiences with me to frame and guide financial aid policy, research, practice and serving at an emerging HSI.

Trustworthiness

While my 26-year career as a higher education administrator, my proximity to students, and my role as a former supervisor provided me keen insights for conducting this study, I had to ensure they did not interfere with my objectivity as a researcher. I took multiple steps to ensure the trustworthiness of the data analysis. First, I conducted peer reviews through conversations with my higher education cohort colleagues to minimize researcher bias and collected feedback on initial coding, themes, and preliminary analysis (Burnard et al., 2008). I used this feedback to re-examine my

categories, codes, and subcodes. I maintained a clear audit trail, documenting each step of the research collection and analysis process. Finally, I documented my reflections after each interview via analytic memos.

Limitations

The purpose of this qualitative study was to understand how low-income Latinx and Black students experience the financial aid process and the role of the FAA in that experience at one institution. This study was not without its challenges. Utilizing a purposeful sample that focused solely on the positive interactions Latinx and Black students experienced at a single campus limited the range of experiences and insights gained from participants. I also experienced some challenges in the data collection process. Given the multiple responsibilities of both the students and the FAAs, the fact that most of these participants were fatigued by being online daily to carry out their educational and professional commitments, along with data collection happening after the end of the term, it was challenging to schedule the interviews. To respond to this challenge, the participants were offered multiple times and dates to ensure their ability to participate. All of the students and FAAs demonstrated their belief in the value of being able to share their experiences and the importance of this study.

CHAPTER 4: Findings

This chapter summarizes key findings with respect to the research questions posed in this qualitative study. Semi-structured interviews were conducted with five low-income, first-generation Latinx and Black students who had a positive experience with the financial aid process at one large, public, research university. Six FAAs who participated in these positive experiences were also interviewed. These interviews were paired with the aim of understanding (1) how this population of students experienced the financial aid process, (2) the role of the FAA in that experience, and (3) the experiences that prepared the FAAs to create positive experiences for these students.

All the students in the study valued education and emphasized the importance of financial aid in attaining their educational goals for themselves and their families. They noted that degree attainment would be impossible without the financial resources administered by the institution and the key role the FAAs played in facilitating those resources. They also, however, described the financial aid process as complicated and stressful. Each student also experienced at least one negative interaction with the financial aid office where they described the staff as unapproachable, unhelpful, or lacking the knowledge necessary to assist them. These experiences left many of them feeling frustrated and alone. Half of the students expressed fear after these encounters as they were unsure whether they would be able to continue their education at the institution without access to the necessary financial resources.

The FAAs in this study described their roles as facilitators, guides, and teachers. They also described their “job” as guiding students through a complex, often confusing, financial aid process, which is mission critical in attaining a college degree. Positive

experiences in the context of this study are defined as transforming the financial aid process from a complicated and stressful ordeal into a kinder, simpler experience guided by reliable, relatable, and caring FAAs. These FAAs possessed the necessary expertise and created supportive, understanding, and safe environments.

Three major themes emerged from the data in this study as factors essential in creating positive experiences: humanization, intentionality, and experience. Additional critical elements, or subthemes, essential in defining each theme and creating positive experiences for the students in the study also emerged. Notable subthemes include trustworthiness, holistic care, identity validation, and life experiences. These findings highlight the multifaceted approach required to serve low-income Latinx and Black students effectively, emphasizing the need for a compassionate, informed, and intentional strategy in financial aid administration.

Humanization

Humanization of a process necessitates building connections grounded in trust and affirming the value a person brings to the situation. It involves acknowledging the whole person, including their emotions, needs, and experiences (Varney, 2012). In practice, humanization is demonstrated through actions and words that underscore the importance of trust and genuine connections. Each student in the study described how their financial aid experiences transitioned from stressful and challenging to positive and productive once they established a connection with an FAA. The transformation from negative to positive experiences represents the humanization of the financial aid process, a factor that emerged as essential in the creation of a positive financial aid experience for students. A positive financial aid experience was created when students

felt they could rely on, trust, and be supported in a nurturing and reassuring manner by the FAA. These characteristics were demonstrated when the FAAs were accountable, held space for personal struggles, and invested in a student's overall success. By establishing a safe and compassionate environment, the FAAs humanized a complex, often stressful process, fostering trust and openness and enhancing the student's overall financial aid experience.

Three critical elements, or subthemes, in humanization of the financial aid process are trustworthiness, professional expertise, and a connection to the FAA. All of the students emphasized the significance of the FAAs being trustworthy and extremely knowledgeable about financial aid, which allowed them to create connections with the FAA as individuals. By humanizing the financial aid process, the students in the study felt supported and empowered in their academic pursuits at this large, public institution.

Trustworthiness

Trust is defined as “assured reliance on the character, ability, strength, or truth of someone or something” (Merriam-Webster's Collegiate Dictionary, 2024). All students identified trust as an essential factor in creating a positive financial aid experience. Four of the five students described their FAAs as trustworthy. Gema shared about her meaningful and consistent interactions with FAA Andrew, which were grounded in both reliability and accountability throughout the financial aid process:

I'm sure he has a lot of his plate, but every time that I will come to his office... very stressed out and very worried and very like freaking out that I don't know what's happening with my financial aid or I'm... going through this stuff and

everything, he was very reassuring. We're going to see. We're going to figure it out. So... he made me feel like we were going to figure this out.

Each of the FAA's were able to build trust with students by consistently providing support, being accountable to provide credible information, and fulfilling their commitments.

This was particularly true for Lauren, a non-traditional, transfer student who identified as a Black woman and mother of two children. Lauren recognized how important it was to her FAA, Monica, to be prepared with accurate information in their meetings. Lauren expressed how meaningful this was to her many times, and she described Monica as being motivated by that feedback. Monica's consistent and reliable actions showed Lauren that her goal was to provide support, which allowed Lauren to quickly extend trust in their relationship. She stated,

She wants to take care of students. She wants to make sure that they are getting what they need so that they can be successful as students... and when I get to a level of being able to trust you... that's huge for students you know... That changes everything.

Lauren's statement underscores the critical importance of being able to trust institutional agents. For the students in the study, trust meant more than just confidence. Each student tied trust in their FAA to their ability to persist within an institution they perceived as large and unwelcoming. Lauren went on to say,

Especially as minorities, we already feel like these marginalized students, we feel like these institutions are not built for us to even exist in and certainly not to succeed in. So when we got people on the other side, inside of the institution,

who are rooting for us and not just rooting for us, but like planning for us to win and invested in us winning. That's a whole different ball game.

Lauren highlighted how she, an under-represented student, felt marginalized in an institution not designed for her success. However, finding an FAA like Monica, who was actively supporting her through the process, transformed Lauren's financial aid experience into a positive, trusting relationship and paved a path forward.

Gema, another student who needed to complete multiple appeals to ensure she received the scholarship funding provided by external donors and had to return to the office several times, underscored the importance of trust this way:

You got to find people that you can build trust with and were able to sustain those relationships because if you're able to do that like, you were able to not hustle as much or again continuing to say your problem and your situation over and over again... And then you have to go back again and that's how I ended up finding Andrew because I kept going and nobody knew what to do with my situation... I feel like some people like either they don't know or they don't want to take the time and deal with this... But like if that first thing that they had told me I had accepted it I don't know where I would be. I work so hard for my scholarships and I had counted on with this money... I need this money and that's how I ended up finding my way through... and finding Andrew.

In recounting the barriers and difficulty of having to explain their situation repeatedly, Gema underscored the practical need for trust. She was unclear on her ability to persist had she not developed a consistent, trusting relationship with FAA Andrew, who took the time to understand and address her unique circumstances.

Accountability was also essential in building trust for the students in the study. Navigating a complex and confusing process like financial aid was challenging for them. Most described their initial experiences as “frustrating” and “scary” given the sensitive nature of the information required to receive federal, state, and institutional forms of financial aid. Inquiries, whether online or in-person, often went unanswered, or responses were not helpful as described by the student needing to complete multiple appeals. Accountability, in the form of consistent and reliable communication, a strong sense of responsibility, and a sustained commitment to understanding and supporting their unique, individual needs, was essential in establishing trust with the students. All the student participants perceived the FAAs as a reliable source of support because they proactively assumed responsibility for problem-solving, remained responsive, and consistently demonstrated an understanding of the students’ unique needs throughout the financial aid process. All the students valued consistency in communication and follow-through. Mari, who worked with the same FAA, Denise, for several years due to being selected for federal verification annually, emphasized the importance of consistent communication, even when the response would not include the desired results, considering the inconsistency of student services at this institution:

A huge one is consistency. Yes, it was helpful that Denise and I got to work together because of the student roles I had but also she is so consistent at answering emails, getting back to me, following through on the things she says she's going to follow through on, even if it's a no... there's that consistent communication. And in [this institution] sometimes you send an email, and you have no clue if you're going to get a response. Maybe you will, maybe you

won't... so I think that it was really helpful to have a person that I could trust and count on. Because she had demonstrated through her actions that she would be consistent and be someone I could count on.

Mari conveyed the significance of receiving a response to her inquiry, let alone consistent communication from FAA Denise. This dependable behavior contrasted sharply with the inconsistent communication Mari experienced at this large, public institution where her inquiries often went unanswered. FAA Denise's consistent actions, even when the answer was no, made her a trustworthy and dependable resource for the student, providing a source of support and guidance she could count on in the financial aid process.

FAA accountability, demonstrated through timely and dependable responses, was particularly important in building trust for the students in the study during the COVID-19 pandemic. The importance of having an FAA who was accountable in an online setting during a global pandemic transformed the relationship between Lauren and her FAA, Monica:

When I met her, we did a lot of emailing or you know virtual talking, especially because I came in in [20]19 and then COVID hit. However... she was so accountable and responsible and dependable, like her work... ethic was incredible. And so I just stopped dealing with other people. Like I just made a choice... this is my person.

Despite the challenges posed by the global pandemic, FAA Monica's consistent and reliable actions made an impression on Lauren as this had not been her experience with financial aid administrators previously. Her decision to exclusively work with Monica

reflected a high level of trust and confidence earned through demonstrated accountability. It also highlights the importance of these qualities in fostering a strong, supportive, and dependable relationship.

Accountability extended beyond timely, consistent responses for several students in the study. All the student participants were required to undergo an administratively burdensome financial aid process at least once, if not several times, during their course of their enrollment at this institution. The students' unique circumstances included being parenting-students, having undocumented family members, personal and academic challenges when transitioning to the university, and being the sole provider for their family. The nuanced nature of their circumstances necessitated that students disclose a high level of personal detail to the FAA to successfully complete the administratively burdensome financial aid requirements. Gema placed great value on having Andrew, who was familiar with and understanding of her circumstances. She explained,

... he was very knowledgeable and very responsive and... he communicated things that I needed and everything so like it... was definitely really helpful just to have somebody that was familiar with my circumstances and that's how this relationship has been able to be effective and efficient and really helpful for me because he knows my circumstance and he has been able to follow through the years... instead of having to explain and explain myself all over.

Gema's appreciation for an FAA like Andrew, who was knowledgeable, responsive, and familiar with her situation, underscores how accountability extends beyond responsiveness to include a deep, ongoing commitment to individualized student support. Since the students believed the FAAs in the study were trustworthy and

actively participating in their success, it fundamentally altered their financial aid experience.

Professional Expertise

Students also identified professional expertise as integral in the FAAs' ability to earn their trust, specifically calling out their level of financial aid expertise, knowledge of the institution, and the reliability of the information provided. FAAs who demonstrated a comprehensive understanding of the financial aid process and navigating the institution, including the nuanced, complex requirements of the financial aid process, and effectively communicated that information when guiding students through the different processes garnered respect and trust from students. This was particularly important for Gema and FAA Andrew, who guided her through several complicated financial aid processes over a four-year period:

I feel like also like Andrew has been working in financial [aid] for a minute so like he definitely has a lot of experience... I feel like that's what made it, like really helpful for me because he really, he was very knowledgeable.

Gema had to go to the financial aid office on multiple occasions for the same issues and found minimal support until connecting with FAA Andrew. His expertise then became immensely important to her.

As was the case for Gema, the FAAs' extensive experience and deep knowledge were highly valued by all students in the study. They found the expertise of seasoned FAAs particularly important because it ensured they were receiving informed and competent guidance, as discussed by Lauren, who made a conscious decision to work with only Monica: "She was informative. She knew her stuff. If there was something that

she didn't know, which is rare, she was going to find out and give you accurate information.”

Professional expertise was also demonstrated in the reliability and accuracy of the information FAAs provided, which also proved essential in establishing trust for all students in the study. Students indicated they were using the information provided by the FAAs to make life decisions that impacted their ability to meet their, and in some cases their families', basic needs like housing, food, and transportation. What was equally important to students—in addition to the accuracy of the information provided—was the FAAs' transparency about the limits of their knowledge. For instance, when Lauren described the reasons she chose to only work with FAA Monica, she noted:

So valid information is like sacred for me like I need that. I need to be able to trust what you're telling me. And I need that to come through to be the truth. I don't need you guessing. And if you don't know, that's fine too. Just go find out and come back and tell me...so that's the safety I felt with her. She would be like, if it was something that she wasn't a 100% sure, she would be like, you know what? Let me give me a day or two.

Lauren highlighted the need for valid and trustworthy information, describing it as sacred. By acknowledging when she did not know something, FAA Monica's approach to financial advising provided a sense of safety and reliability for Lauren, allowing them to build trust. Kelly, who had a full need-based, renewable scholarship, also shared the importance of accurate information when working with FAA Zenaida:

And so I asked her the question and was like, hey, what would happen if I asked for... this that and the third? And she's like, I'm not completely sure, but she was

able to point me in the direction that others knew as well as give me some kind of like not exactly the background information, but she was able to give me some kind of concrete information and keep me informed of it. So she has been very supportive and informative in several different ways and super resourceful as well. It's amazing.

FAA Zenaida's transparency about the limits of her financial aid knowledge and her commitment to guiding Kelly to the appropriate resources allowed her to build credibility with Kelly.

Students identified professional expertise as crucial in developing trust with their FAA, specifically noting the importance of financial aid expertise, institutional knowledge, and the reliability of the information provided. FAAs who demonstrated comprehensive understanding of the financial aid process and effectively communicated complex requirements earned respect and trust from the students in the study. This expertise was especially important for students with complex circumstances, like being a student-parent or managing multiple appeals. The reliability and accuracy of the information provided by the FAAs were essential to establishing trust as students relied on this information to make critical life decisions that often impacted their ability to meet their basic needs. Transparency about the limits of their knowledge further reinforced the FAAs' credibility as students felt assured by the honesty and thoroughness in the guidance they received. Overall, professional expertise, combined with transparent communication, proved fundamental in creating a trusting and support relationship between the students and the FAAs.

Connection to the Financial Aid Administrator

Strong personal connections were formed when students believed their FAA was personally invested in their overall success and when they felt their identities were affirmed. All students emphasized the significance of establishing an authentic connection to the FAA who demonstrated genuine concern for their success and well-being as well as actively worked to support and empower them within the institution. This personal connection was particularly important for more than half of the students who did not feel welcome at the institution. Genuine connections transformed their experience from one of isolation or apprehension to feeling valued, supported, and hopeful about their academic journey.

The financial investment in the form of grants and scholarships was critically important for all the students in this study, including Mari who said:

I mean, on a material level, the financial relief and calm that it brought me was huge and I wouldn't have been able to be a successful student without that. So that was definitely a piece of it. The material impact it had all my life... I wouldn't have been able to do school without financial aid... and the other piece of that is also just how extremely validating it was to receive financial aid... there is something to seeing... grants and scholarships and the school are putting this financial investment in me as a person that just makes it feel a little bit more special you know. That makes it feel like I bring something very valuable to the table that other people want... having that investment, that financial investment was huge, yeah, and just really feeling like I was welcomed somewhere... Denise

also gave so much clarity in terms of demystifying things that I was scared of... then also just making processes seem easy.

The investment of non-financial institutional resources, however, proved to be just as important when forming a strong personal connection with the FAAs. Mari went on to describe the psychological impact of her connection with FAA Denise:

But for Denise specifically, I was just so thankful to have a place where I could pause and have a sense of like levity, I think that there was never a meeting where it felt like someone was pitying me and pitying my position instead, it felt like we were partners in crime. Getting something accomplished together and having a good time while doing it. And I really appreciated that. I think that especially when the world is going through something so traumatic, it's easy to get bogged down and to be in a sense that just depressive mood all the time. Denise created spaces that were funny. Denise brought laughter and joy to some of the most difficult conversations that I had to have, right? And I think that just felt very special and made me feel cared for in a way that other parts of the institution hadn't. That's important.

FAA Denise's advising approach not only provided the practical, financial support needed; she also provided the emotional support Mari needed during a time of widespread trauma and stress. FAA Denise's collaborative and light-hearted approach demonstrated her commitment and care, creating a positive experience for Mari.

These interactions with Denise starkly contrasted to other parts of the institution that Mari described as less caring. Mari described her initial impression of the financial aid office as frightening: "I remember that huge line outside... and folks are starting to

get their financial aid things together... and that was really scary.” In one of her first interactions with a financial aid counselor, she said:

And it was the first time I had gotten to talk to a financial aid counselor in person... on campus. And it felt like I was just another box to tick. And they were pretty dismissive. And it was so frightening. I was seventeen. My parents couldn't afford to leave work to come with me. So, I was really all alone. And I was sitting in the office, just had no clue what to do. And I really think that had I not advocated for myself in that moment it would have taken me so much longer to find someone like Denise or to figure it out on my own because verification is hard.

The impact of finding an FAA who demonstrated a genuine interest in her overall success combined with the financial investment cannot be understated for Mari. While the financial investment was essential, Denise's personal investment was critical in making Mari feel connected, supported and created a positive financial aid experience. As she stated,

I think getting in [to the institution] was just very validating...And just having that guidance and having a person who I felt was genuinely invested in my success, I think made such a big difference. Yeah. So once I was in [admitted to the institution], and once I was feeling connected to someone, yeah, it was very incredible for all the right reasons.

Henry described the psychological impacts associated with the financial aid process and how his connection with FAA Zenaida proved pivotal in his positive experience:

I think for me it was definitely the moment I was able to *[exhales deeply]* experience afterwards. I was like extremely stressed. I was like, Oh, no. I was just, I had a lot of catastrophic thinking on like financial aid and stuff like that. And she was able to handle it in like such a calm manner. And even like when she was helping me out, like during, like a really stressful situation. She was like, Oh, like, how was your family doing? And she was like asking me, and she was like, just really forming like, a connection with me... like that just really stood out to me, just like how much she was investing in me and just how like, sincere she was. You know, she really wanted to talk to me... it just felt like such a genuine connection. It was no longer like, oh, man, like the financial aid office. Like, it wasn't like daunting. It was like, oh, this person, like this amazing person is going to do her best to help me succeed... and that just really stood out to me because, like I said, when I reached out to the college advisor in high school... she just told me to go F myself, like, I don't want to help you.

Henry's prior, negative experience made his positive experience with FAA Zenaida even more pronounced and impactful. Henry described how his financial aid experiences went from a daunting, bureaucratic interaction to a positive, empowering experience with FAA Zenaida.

Resources, such as time, planning, and personal engagement, were essential in the development of a connection between all of the students and the FAAs in the study. Investing in the students' overall success allowed the FAAs to be seen as reliable, relatable, and caring individuals, which was essential in creating a positive financial aid experience.

Having a strong connection to an FAA was also critical in navigating the institutional barriers. The sense of this institution not being built for their success was prevalent in the semi-structured interviews with four of the five students in the study. However, when institutional agents, like their FAAs, actively engaged in and planned with them, it transformed the students' financial aid experience. This investment from FAAs within the institution was seen as a powerful force that positively impacted the trajectory of the student experience, creating hope and a sense of belonging. Lauren echoed this sentiment during her interview:

... it's serious. You know, we all have everything against us. And who would have thought like I would go to [institution] at all. And... now I finished my undergrad there. And now I'm in graduate school and to have people inside of [institution] who are like, yeah, we're going to see you all the way through. And what can I do in my position to serve to make this better for you and make it so that you not only think you can win but let me show you how you're going to win. Let me show you how this is going to work. Because I know stuff inside that I'm going to share with you so that you have the tools that you need so you can get there. We need it. We absolutely need it... I think that once we become personable with people, then our stories and our experiences matter a little bit more. And people become invested in us like, I feel Monica is invested in me. I feel like she's invested in my success. I feel like she wants to see me win. And I feel like she's doing her part in my whole circle to make sure that that happens. That's how I see her.

The student participants underscored that the genuine investment from their FAAs created nurturing environments where they felt valued and supported. This type of

investment transformed the students' financial aid experiences, fostering trust and a stronger personal connection to the FAA and the financial aid office. Investment in the students' success also had a transformative effect on how some of the students navigated feelings of marginalization so that they could foster relationships built on trust.

Shared intersecting identities were also a factor in the connections students developed with the FAAs in this study. Having support from an FAA who shared similar experiences, backgrounds, and identities was critical in creating personal connections for most of the students in the study, particularly as they navigated a large, complex institution. Four of the five students discussed the importance of shared identities with their FAAs, including being from similar cultural backgrounds, such as first-generation, low-income, or women of color. Students who shared identities and experiences with their FAA found the advice the FAA provided to be more relevant and grounded in firsthand knowledge of the complexities they might encounter at the institution, making their guidance more impactful. This was the case for Henry, who shared identities as a first-generation college student from a Latinx background with his FAA, Zenaida. He said,

... it's amazing having... this person is like, from my background. And I know that they're going to be looking out for me and I know that they like started in... a similar position that I started from. So like they've really been through a lot of the same like struggles and... dealing with like being first gen in college and like, you know, having to learn financial aid... so definitely a big critical thing is that she's a person of color...

FAAs with shared identities demonstrated a critical cultural competence in understanding and addressing the specific needs of the students in the study. This competence, combined with additional shared identities like gender and socio-economic status, created a more supportive environment within an institution that was perceived as unwelcoming. Mari described how the identities she shared with Denise were important in their connection:

I think Denise has this beautiful gift of being able to recognize that these systems weren't built for folks like us... [institution] was not built for low-income women of color. It just wasn't. And I think that Denise has an ability to resonate with that. And then to also tell you specifically what you need to do to figure it out so it's not just commiserating without an action plan. It's holding space for that. This is awful. You're holding a lot, here's what I can do for you... And to have someone who was willing to listen to my individual experience and share what I could do about it now, it changed, honestly, everything.

Acknowledging the systemic challenges and the institution's shortcomings in serving low-income, women of color was validating for Mari. Denise taking it a step further and developing a plan of action specific to Mari's needs was essential in creating a transformative financial aid experience.

This identity validation was crucial in developing a sense of belonging and self-worth at the institution for Kelly who said,

I think one of the biggest things was it being a female. I think being able to have someone who is patient, understanding, she also is low income and first gen, a person of color and just being able to understand because just coming to

[institution], it's such a large school... it could be very easily, very easy to be lost in that. And so just being able to find someone who is educated in being able to answer any questions that you may have, as well as help you with navigating, who can relate to you in some kind of form. I think that was that made it super easy for me to be able to come and talk to her about financial needs and that's because she was like in a sense that she was able to connect with me and understand. And there was no judgment that was passed.

Sharing an identity with FAA Zenaida allowed her to feel comfortable when discussing her financial issues and concerns. This comfort created a connection based in trust and allowed Kelly to seek help without fear of judgment.

Humanization emerged in this study as essential in the creation of a positive financial aid experience for students. Humanizing financial aid required FAAs and students to develop relationships grounded in trust, professional expertise, and personal connections. When FAAs were accountable, demonstrated strong knowledge of the financial aid regulations and invested in the students' success, student participants developed a relationship of trust with the FAA and a sense of hope in navigating the financial aid process successfully. Sharing intersecting identities also allowed students to identify with the FAAs at an individual level, fostering a personal connection and sense of belonging. Each of these elements were essential in creating a positive financial aid experience for the students in this study.

Intentionality

Intentionality emerged as the second factor essential in creating a positive financial aid experience for the students in this study. As an advising strategy,

intentionality requires a deliberate, thoughtful, and proactive advising approach that ensures a student's unique circumstances are understood and addressed.

Humanization of the financial aid process is not possible without an intentional financial aid advising approach centered on students. Three subthemes emerged when examining the intentional approach of the FAAs in their interactions with the students: holistic support, accessibility, and validation.

Holistic Support

Factors in providing holistic support included demonstrating care and empathy in a safe and kind environment. An intentional advising strategy practiced by the FAAs included remaining accessible beyond the initial encounter, which enabled them to build relationships with students. Like the students who developed a connection to FAAs due to their shared intersecting identities, the FAAs who shared similar backgrounds or experiences with the students expressed a deep, personal motivation to validate students as part of their advising strategy.

The FAAs who participated in the study reported that active listening was essential in providing holistic support to students. Understanding the student's individual circumstances, goals, and fears enabled the FAAs to develop tailored, comprehensive plans of support. FAA Monica shared that she was coached by her immediate supervisor early in her counseling career to always consider a holistic advising approach, which meant she should listen with intent and anticipate the questions and resources a student might benefit from but are not aware of. She shared:

And so that's always been my approach now is to be holistic... even though you're asking me about A, I'm looking for B, C, D, E, F, and G while we're talking

to see if there's something else. And you know a lot of students appreciate that. And they're very grateful for it... And it's like, when you have those experiences, you know, it makes your, it makes your journey that much better.

By engaging in deep conversations and comprehending her students' backgrounds, preferences, and fears, FAA Monica was able to validate students and customize the type and amount of support students needed.

Proactive communication combined with familiarity with the students' goals and needs was critically important for FAA Zenaida in establishing a holistic support plan. She reported,

I also like to learn about them [the student]. What is important to them? What do they fear? What do they want to see? So it's really just like a whole conversation about getting to know each other like within this whole financial piece... And so really just kind of demystifying the different options and understanding the families and the students and what they you know like, what's important to them as they make these decisions.

By validating the whole person and centering their emotions, needs, and experiences, FAA Zenaida demonstrated care for and validated students. To the FAAs in this study, making students feel valued meant providing personalized attention, respecting their time, and ensuring they felt heard and understood. These elements were crucial in the FAAs' advising approach for building trust, fostering positive relationships, and ensuring the students felt genuinely supported in their financial aid journey.

Lauren described the significance of personalized attention and respect in the aid process, stating, "I felt like an individual instead of like a batch or a number or

something... It was really important for me to create that with someone.” Feeling seen and treated as a person fostered a stronger connection and sense of being genuinely cared for by Monica. Lauren went on to discuss how respect was important and influenced her decision to return to FAA Monica: “I have to go back to her because she's going to tell me what I need to know quickly, too. My time felt respected.” Efficient and respectful communication signaled that FAA Monica valued Lauren’s time and effort, which enhanced her experience and trust in the process with FAA Monica. Gema similarly described how she felt valued when working with FAA Andrew:

I feel like what's different about [Andrew] is that he listens and tries to understand the individual circumstance of the person. For me, that's what made it. He made it like he made me feel... heard... and valued... he takes the time... if I ask... again he will explain it... in a different way or deeper and it's just like I really, I really appreciate that.

Gema highlighted the importance of FAAs taking the time to actively listen and understand each student’s unique set of circumstances as it contributed to feeling valued and acknowledged.

The students who expressed feeling valued also expressed motivation and empowerment in the financial aid process. This empowerment was evident as more than half of the students initiated those complex administrative processes they once found daunting and confusing on their own, like verification, and proactively seeking support to plan their aid in future terms. Inspired by her first meeting with FAA Zenaida, Kelly described her positive financial aid experience:

And so I scheduled an appointment... and hopped on to the call with her and we basically... met each other. And then she dropped a link in the chat to a Google doc that she had created that had my financial expenses on it... and how much I've given for each expense. And then she went along with answering my questions, which were like, okay, if I spent this much... how much would I get back? What does this go towards? And then she'll like calculate it for me... and then she told me like, if you ever have any questions about that, definitely like, this is how you do it. I'm a rising junior now, and I still hold on to that doc. And I still use it. So it's been super empowering in that way. And I love it so much. And I think she was the very first person that did something super organized like that. And just made it super clear for me because now I am a mentor for incoming... scholars as well. So I take that kind of like template that she did and now I do it to all of my mentees. And empower them.

Through her connection with FAA Zenaida, Kelly developed the social capital she needed to navigate the financial aid process. Kelly learned what questions to ask, learned how to read the billing statements, and learned how financial aid impacted her charges. Kelly clearly described her feelings of empowerment as well as responsibility to support others in a similar way by passing on the knowledge and support she acquired, including the budgeting tool FAA Zenaida shared with her.

Five FAAs discussed leading with empathy and kindness in their holistic approach to supporting students. These advising principles were foundational in building a safe and trusting relationship with students, allowing them to be open and vulnerable in their advising sessions. This was evident for FAA Julia, who described her

interaction with one student as an atypical advising session and necessitated a response grounded in empathy and care. Without disclosing details of the student's case, FAA Julia wanted nothing more than to help the student who was clearly in distress. They shared:

The thing is that she was very emotional at the time when sharing... it was just you know the need there for how can I make it better? How can I help the student not feel this way? I think that those... crucial points that said, okay, this is not my normal advising session. And how can I how can I navigate this with her?

Julia's genuine desire to alleviate the student's stress translated to providing empathetic support tailored to her emotional state. Confirmation that the approach was appropriate for serving the student was also important. Julia went on to share that their empathetic approach went beyond just finding solutions for this student. Their approach also resulted in both physical and emotional relief for the student. As Julia noted,

It was definitely her body language. What she said and just her appearance. So when she walked into my office, I think there was fear. There was uncertainty. And just you know it was she was really kind of closed you know. And she sort of like didn't know who she was going to talk to. And what was going to be said or if there was going to be any resolution to any of her questions. When she walked out, she even looked a little she didn't look as tense you know. She just seemed like she was breathing better. She looked happy. She had a smile on her face. I think that it was all the things. It was the appearance. It was the emotional. It was the, you know, the mental, it was just everything that made it for her, I think, a positive experience that then helped her do what she needed to do.

Five of the FAAs in this study recognized the physical and emotional toll the financial aid process can take on students. Julia observed these effects through this particular student's body language and physical appearance to highlight the need for a more supportive approach in financial aid. By intentionally leading with empathy and care, the advising session went from stressful to what appeared to be a sense of relief for the student.

Student participants reported kindness and care were also demonstrated when their FAAs actively addressed their needs and provided compassionate support without fear of judgement. This was particularly true in Mari's case since she was annually selected for aid verification:

And once I found Denise, I clung onto her buoy in a storm style because she was so real with me in the most loving and caring way... And to have someone show... *cariño*... you know to have someone show that care in a very homey type of way was such a game changer.

In this quote, Mari expressed profound gratitude and relief at finding FAA Denise, describing her as a source of stability and support during a difficult time. She emphasized FAA Denise's authenticity and genuine care, which made a significant positive impact. The use of "buoy in a storm" metaphorically illustrated how FAA Denise provided essential support and comfort. Additionally, Mari appreciated FAA Denise's warm and familiar manner, encapsulated in the term "*cariño*," which signifies affectionate care, highlighting how this approach to advising was transformative for her.

Language proved to be powerful in the experiences between the FAAs and the students. Transparent and honest communication delivered with care and kindness

were critical in creating a positive student experience. Mari also identified language as a way FAA Denise demonstrated care, stating:

This is really silly, but she called me “my dear”... And it was, and I know it sounds like a small mannerism, but culturally, I think, that communities of color demonstrate care for the younger generation with phrases like that... but there was just something about someone showing their humanity and displaying care in an informal way that was so disarming and was like talking to my aunt.

Mari expressed how a simple gesture from someone, specifically being addressed as "my dear," had a profound emotional impact. Mari acknowledged that it might seem trivial to others since she highlighted its cultural significance, noting that such expressions are common in communities of color as a way to show care. She appreciated this gesture because it conveyed humanity and familial care, making her feel at ease and connected, like she would with her family. This informal display of affection and respect was comforting and disarming for Mari. FAAs that utilized words that conveyed warmth, cultural awareness, and familiarity were effective in developing connections with most of the students in the study. During these advising sessions, there were necessary transactional exchanges, such as processing forms or providing information. However, student participants identified a deeper, more intentional commitment to their care and overall well-being by the FAA as salient to their positive experience with financial aid.

All of the FAAs mentioned the impact of the COVID-19 pandemic on their advising approach. Given the multiple challenges students were navigating during the

global pandemic, leading with kindness and empathy became a more common approach as expressed by FAA Julia:

The pandemic happened. And it completely flipped everything... And I think that there's more need. Not that there wasn't pre-pandemic. There was need... but the urgency... and not just to get the education. It added multiple layers of things that then sort of demanded more of the adviser... I feel like I've always been empathetic. I always have empathy for students regardless, but I think that it forced me to see things a little different because you don't always see the need. And you can't assume that because the student doesn't voice it or write it, that there isn't one. You can't assume, right? And I think that for me, it's just like more benefit of the doubt when asking things, right? And that asking, well, why? You know, why, why, why? It's more like I see you. I hear you. Let me help you.

Julia described how the urgency and complexity of students' needs became more pronounced during the pandemic. The changing circumstances required her to adopt an alternative perspective as student needs were not always visible or explicitly communicated. FAA Monica also found that financial aid inquiries often encompassed more than just the financial aspect, especially in today's complex and challenging world. She stated,

Because it's very rarely just about the financial aid question... especially today, right? Because everything is just, the world is just so much more than what it used to be... people are dealing with a lot... you've really got to be kind and gentle with people, because you just really don't know... So I just try to always be

very kind and gentle with people and you know try to be understanding that they're just trying to you know find a way.

All of the FAAs acknowledged that students were dealing with a multitude of complex personal and societal challenges. Recognizing the need to address not just the immediate financial concerns but also the emotional and personal hardships. Five of the FAAs in the study exercised a holistic approach to financial aid advising that included leading with kindness and care. This approach enabled the FAAs to provide intentional, compassionate support that addressed the broader scope of students' needs.

Accessibility

For five of the FAAs in this study, intentional advising included remaining approachable and accessible to their students. To be approachable, the FAAs had to build trust along with creating a welcoming and safe environment with their student(s). It is not uncommon for students to ask the same question multiple times. FAA Zenaida described the importance of establishing trust and accessibility for students to feel comfortable engaging with the same question multiple times, reporting,

It might just be like a question and I do want to make students feel like their question is not a dumb question. Or you know that they can like know that I'm approachable that you can come to me and ask your question. Even if you've asked a thousand times, maybe you didn't understand it the first time. Maybe I need to say it differently, like this next time.

Zenaida also recognized the importance of being open to feedback when serving students. By being open to alternative ways of communicating information, she demonstrated her commitment to intentional student support. Zenaida shared how she

offered in-person and remote appointments in addition to providing her direct contact information to students, which not all FAAs provide. She also made information accessible to students and families in two languages as well as digitally or in soft copy. Zenaida demonstrated her accessibility by providing multiple options for students to access her support.

All the students in the study expressed an emotional or psychological burden when it came to financial aid. Whether it was the fear of being undocumented, the power dynamic between students and FAAs, having to navigate this complicated process alone, or the possibility of not receiving financial aid at all, none of the student participants expected to build a trusting connection or find a safe place to discuss sensitive personal details when they visited the financial aid office. For Mari, there was a heavy emotional burden associated with navigating a sea of students just to access the building and services she desperately needed. As low-income students of color, every participant in the study expressed not being able to attend college, let alone complete their degree, without the financial support administered by the FAAs. Henry shared, “The financial [aid] is definitely important to me without it I wouldn't be able to do all the things that I'm doing or even getting an education.” None of the students had family resources or support networks that could provide financial support should financial aid become unavailable, which underscored not just the importance of financial aid but also the need for a safe environment to discuss financial matters that were a significant source of stress and anxiety. Gema described the power dynamic this created for her as an undocumented student: “I definitely feel like they [the FAAs] have a lot of power; financial aid has a lot of power in like that's how students get their aid and without it like

without the people working in financial aid... we wouldn't have the support that we need.”

By practicing an advising approach that prioritized access along with the emotional and psychological safety of the students in the study, the FAAs created safe environments that facilitated open and transparent communication, allowing the students to feel comfortable expressing themselves without fear. This was true for Mari, whose parents were undocumented. She explained,

Every year you enroll in classes, thinking, yeah, I'll probably get financial aid, but it's not 100% a guarantee. And especially when it's something that has to do with my parents' immigration status, which for so long was such a guarded secret, it's hard to now trust this new institution to do right by that. So now it was extremely stress inducing. Yeah, it was not a healthy time.

She went on to describe how meeting with FAA Denise helped her manage that challenging time:

And just having a lot of clarity for what was within my control, because at that point in time, it really felt like the world was fully out of our hands, right, for so many of us... And to have someone who was willing to listen to my individual experience and share what I could do about it now, it changed, honestly, everything.

By developing a genuine connection, remaining accessible, and creating a safe environment for the student, FAA Denise demonstrated how an intentional, holistic advising approach resulted in a positive financial aid experience for Mari. Three additional students shared that once they felt safe, they shared more detailed and

accurate personal information about their financial situations with their FAAs. This level of trust enabled the FAAs to better understand the students' needs and provide tailored, effective solutions. A safe environment also allowed Lauren to ask questions and seek clarification to inform her financial decisions: "I felt safe to say like, this is my situation. This is what I'm trying to accomplish. Is there any funding? What else do I qualify for? How do I submit it? What does it need to look like?" Feelings of safety and trust empowered students to access the financial support they needed and facilitated a more comprehensive understanding of the aid process.

Validation

The fact that many of the FAAs shared an identity with the students in the study had a significant impact on their advising approach with these students. The shared identities between FAAs and students ranged from race and ethnicity to being the first in their family to attend college to age, gender, and parenting status. Whether they shared one or multiple identities, two-thirds of the FAAs affirmed that this influenced their motivation and effectiveness as aid administrators. Specifically, Zenaida said,

The reason I am motivated to come and do this work is because I... identify as first-generation, low income and from an underrepresented background. And I remember going through all the struggles that students and their families currently go through. So just having someone who looks like them and who can relate to their struggles and who can also you know let them know like, hey, it's okay. Things are going to be okay. Let's talk through this.

For FAA Zenaida, her identities as a first-generation, low-income student from an underserved community proved to be a driving force behind her strong commitment to

her work. Having experienced many of the same struggles created a deep empathy for students, enabling her to offer reassurance and relatable guidance to the students they served.

Shared experiences as mothers of a similar age also influenced the approach FAA Julia took with her student:

Age. Definitely our backgrounds and our languages. You know, just being able to connect with what we grew up with, right? What we know best, and then just her story... It really hit home for me... She's a parent who [has a] disabled child like I am. Yeah. I'm telling you, so many layers. It was sort of like... as if that was me.

Common backgrounds and life experiences created a strong connection for Julia and the student. Her ability to relate to the student's age, cultural background, and language facilitated a deeper understanding and trust. Additionally, shared personal experiences, such as being a parent of a disabled child, increased the empathy and relatability Julia expressed. Her ability to see herself in the student allowed Julia to genuinely understand and resonate with the student's challenges, making the support more personalized and impactful.

This was also the case for FAA Monica, who shared a similar background with Lauren. Their shared identities set the groundwork for a profound emotional connection that lasted through the student's undergraduate and now graduate career. Monica explained,

... she's one of many single Black moms I've helped. And one memory that sticks out the most is when she graduated her son... wrote me a thank you card... in

the most cutest, adorable little kid handwriting like, thank you for helping my mommy... and that was like all the feels in the world. All of them, all, all the feels. Monica's ability to relate to and support Lauren, and others with similar experiences, resonated deeply, creating meaningful and memorable experiences for both Lauren and her family. These connections are often recognized and appreciated, as evidenced by the touching thank you card from Lauren's child, which reinforced Monica's sense of purpose and fulfillment.

Shared identities between FAAs and the students in this study enhanced their motivation, empathy, and ability to provide tailored support. FAAs who shared similar backgrounds with their students were well-equipped to understand their experiences, offer relatable advice, and foster deep, impactful connections that resulted in positive financial aid experiences for the students.

Experience

Many of the FAAs believed experience equipped them to provide positive experiences for low-income, traditionally underserved students. Their preparation stemmed from two types of experiences which serve as subthemes: their professional, technical training and their personal, lived experiences. The FAAs in this study brought a unique blend of technical expertise, years of financial aid knowledge, and a wealth of personal experience to their work, and these experiences allowed them to provide both accurate financial aid guidance and compassionate support to the students they served.

Professional Development and Technical Training

The FAAs unanimously agreed that training was never as vital as it has been in the last year with the roll out of the FAFSA Simplification Act. The FAFSA Simplification

Act aimed to simplify the process of applying for financial aid by making the FAFSA more accessible and user-friendly. The underlying need analysis formula also changed with FAFSA Simplification, requiring financial aid professionals to learn an entirely new ways to determine aid eligibility. The rollout of the new FAFSA was riddled with errors and critical missteps by the Office of Federal Student Aid, adding pressure to FAAs and institutions nationwide. All the FAAs expressed feeling supported by their leadership to participate in training opportunities and discussed offerings focused on federal aid policy, including FAFSA Simplification and the significant changes expected at the federal level. While all the FAAs emphasized the importance of these trainings, four FAAs, including Andrew, found it challenging to take time away from their day-to-day priorities to participate. In some cases, they found the training to be an overwhelming proposition. Andrew explained,

I honestly don't think we are able to spare a lot of time for professional development, which is unfortunate. I just think it's challenging right now for a lot of folks just because there's just so much work to manage. And I do think a lot of folks are feeling a bit overwhelmed just because there's just so much change on horizon. And you know, honestly, we do absorb a lot of work in financial aid. I think that we take on a lot, and I think we're great partners with a lot of our campus partners, but I do think we take on a lot. And so I think it's just a lot of work that does make it challenging to find time for it.

The trainings were offered by numerous sources, including the state, regional, and national financial aid associations as well as those offered directly by the U.S. Department of Education and the Office of Federal Student Aid. FAAs had the

opportunity to participate remotely or in-person in some instances. When asked about the focus of these training opportunities, all the FAAs agreed that these training were geared toward understanding the technical changes in federal financial aid policy and were regulatory in nature. Ensuring the institution was compliant with the latest policy updates and operationalizing those changes in practice were a priority for both the FAA and the office leadership.

The FAAs were also asked about non-regulatory training opportunities available to support them in the student advising aspect of their work, particularly as it related to supporting underserved populations. Only two of the FAAs were aware of any such opportunities available, and only one was able to share specific examples. One opportunity, while not regulatory in nature, was financial aid focused: UC Financial Aid Leadership Institute (UCFALI). For the past decade, UCFALI has provided a robust professional development program focused on cultivating future leaders, assisting with succession planning, and creating a strong systemwide network of colleagues for future collaborative efforts. Andrew shared that while the UCFALI opportunity could be instrumental in an FAA's professional development, the work was focused on policy development and operations.

Two non-technical related training opportunities the FAA shared were offered at the local campus level, including a "People Management" series focused on effective management practices for current managers or those seeking to advance into management roles and "Advancing Practice," an advisor training and professional development program that served as a regular platform for sharing new ideas,

resources, and best practices. This program evolved into an equity-oriented advising and coaching program, but none of the FAAs had participated in any of the offerings.

While unaware of any non-technical trainings aimed at supporting students, Monica shared a non-technical, informal coaching opportunity provided by her supervisor in her first year as an FAA:

I don't know of any offerings like that. I know that with our associate director, when I was her direct report, we would have conversations about things like being very holistic with students. You know, trying to do more than just answer their question, right? Okay, you're here for this. Okay, I'm giving you this, and then you go on your way. But looking more at the bigger picture of everything that's really going on. Can you find something else that maybe they don't know about? Bring something to their attention that can help them in the future. You know, just giving them some reminders about deadlines, things are coming up, things that we offer. And you know that was, in the beginning in my career in financial aid, and that really stuck with me. And so that'll probably be like the only, the one really humanizing type of [training] that I've gotten in the seven years. And like I said, it really stuck with me.

The data highlight both the scarcity of and the need for formal, non-technical training opportunities specifically designed to equip FAAs with empathetic, holistic, asset-based practices that facilitate positive financial aid experiences for low-income Latinx and Black students.

Personal, Lived Experience as Preparation

The FAAs in this study carried multiple identities. All six FAAs in the study were members of marginalized communities. Five identified as the first in their families to attend college and four of them came from low-income backgrounds. Four of the FAAs also identified as parents. Half of the FAAs in this study came from immigrant households. The diversity of lived experiences that the FAAs shared with students was just as important as their professional, technical training was in creating a positive financial aid experience.

Experience and first-hand knowledge of the struggles and barriers faced by students from marginalized communities served both as motivation for the FAAs to do this work and to share social capital with the students they serve. FAA Stephanie reflected on her own student experience and described the need to bring “financial peace” to first-generation college students and families. She said,

... the reason I am motivated to come and do this work is because I identify as first generation, low-income and from an underrepresented background. And I remember going through all the struggles that students and their families currently go through...and I just want to bring it, bring that financial peace that can be very intimidating into a conversation that is more engaging with the student and the family and allowing them to ask questions.

When asked why they approach their work with empathy and intentionality, FAA Julia reflected on her experience as a first-generation, low-income, Pell Grant recipient whose parents did not speak English and were unable to support her with the FAFSA form:

Well, one, I was never helped when I was in college... There wasn't anybody who could say, this is how you do it. And so you know I kind of see it as what would I want for my own children? What would I want? How would I want them to be serviced? And I strive for that. Regardless of who emailed me, who is on the phone, I'm like, how can I help the student not have to go through what I... or my sisters... went through?

Julia also shared the importance of the student's perception of financial aid as a motivator, saying:

So it's important to me because I don't want them to see financial aid in a negative way. Financial aid is supposed to be a positive thing. And it's supposed to be the thing that gets them to their end goal. I want to make it easier for them. And at the end of the day, I want them to love financial aid. I don't know if it's going to happen. I do have a couple of students who are like, oh my gosh. And I get it now. But you know that's the goal. Getting it. So yeah, that's really why I want to help because I want to make sure that students will not struggle the way I did.

The sharing of the social capital acquired through lived experiences are underlying, yet intentional goals, Julia described as students "getting it" or understanding the aid process.

FAA Monica and Julia identified with two students they supported as women and mothers from similar racial/ethnic backgrounds and in similar age groups. Monica described her initial interactions with the student in this way:

And so you know I really like was drawn to her. I appreciated her gratefulness.

And that you know me being a single mom too. I don't even know what it is to be a [institution] student and have children. That sounds like a lot. So I definitely wanted to make sure that she got to where she was trying to go.

Julia described how she identified with another student as a single parent to an adult child in college and a special needs child. Their backgrounds as parents and members of marginalized communities further enhanced Julia's ability to empathize with this student's circumstances. She said, "I just, I feel that those things were super important in how we connected." These lived experiences drove her commitment to creating a supportive, inclusive environment where this student felt valued, supported and validated.

By marrying their technical expertise acquired through professional development opportunities with their lived experiences as members of marginalized communities who held intersecting identities, FAAs were uniquely positioned and properly equipped to offer holistic support that addressed both the financial and emotional needs of the students in this study. This dual approach not only facilitated the navigation of the financial aid process more effectively but also fostered a sense of belonging and empowerment for the students they served.

Summary of Major Findings

The findings presented in this chapter explored the critical elements that contributed to a positive financial aid experience for low-income Latinx and Black students, the approach utilized by the FAAs in those experiences, and the preparation that equipped the FAAs for those positive results. By demonstrating care with their

actions and words, FAAs were able to earn trust and develop genuine connections with their students. These connections allowed the FAAs to humanize the financial aid process and ultimately resulted in a positive experience for the students. The FAA participants approached their interactions with the students from a place of empathy and kindness. When coupled with intentional, holistic support, deep financial aid expertise, and validation, the FAAs became seen as reliable, trusted resources by the students. While a significant amount of technical financial aid training was available to the FAAs, deepening their financial aid expertise, they relied on their personal lived experiences to develop personal connections with students. The combination of technical expertise and lived experience positioned the FAAs to provide the intentional, holistic support necessary to produce a positive financial aid experience for the students in the study.

CHAPTER 5: DISCUSSION AND IMPLICATIONS

This chapter is organized into five parts: a summary of the study, a discussion of the findings, implications for policy and practice, recommendations for policy, practice, and research, and a conclusion. First, I summarize the key findings and provide an analysis of the data to understand how low-income Latinx and Black students experience the financial aid process and the role of the FAA in that experience. In the discussion, I contextualize the themes in the study in relation to existing literature and the theoretical framework to answer the research questions that guided this study. In the implications and recommendations sections, I focus on policy and practice considerations as they relate to burdensome federal policy, resourcing, and the guiding philosophy necessary to ensure that positive financial aid experiences are the standard rather than the exception for low-income Latinx and Black college students. The conclusion emphasizes the importance of continued research and the analysis of current financial aid practices in light of the recent, significant federal financial aid policy changes that have created more complex barriers for many low-income Latinx and Black college students.

Summary of the Study

The purpose of this qualitative study was to understand how low-income Latinx and Black students experience the financial aid process and the role of the FAA in that experience. The study used semi-structured interviews with five low-income, first-generation Latinx and Black students and six FAAs to gather data on their experiences. All of the students had a positive experience with the financial aid process at one large, public, research university. The six FAAs who participated in those positive financial aid

experiences were also interviewed. The findings of this study will inform the training of financial aid professionals and help develop transformative practices for serving low-income Latinx and Black financial aid recipients.

The following questions guided this study:

1. What do students who had a positive experience with a financial aid administrator attribute to or identify as salient to that experience?
2. How did the financial aid administrators involved in this positive experience approach these interactions?
3. What personal and professional experiences equip the financial aid administrators to provide positive experiences for low-income, traditionally underserved students?

The data were analyzed utilizing Stanton-Salazar's (2011) social capital framework, which is grounded in the concepts of institutional support, institutional agents, and social capital. The social capital framework draws from empowerment theory and provides the appropriate lens for understanding the salient components of positive financial aid experiences from both the student and FAA perspective. The findings were categorized into three themes that emerged from the qualitative analysis. These themes describe the underlying factors that contributed to the positive financial aid experiences for students and illustrate how FAAs approached their interactions with the students in the study.

Discussion of Findings

The analysis of the data gathered from the semi-structured interviews revealed three themes that describe the factors necessary for creating positive financial aid experiences for students and how the FAAs approached their work in those experiences. These themes directly corresponded to the research questions guiding the

study. The first theme, humanization, describes the process of building connections based on trust, recognizing and valuing the whole person, and creating a compassionate environment that acknowledges one's emotions, needs, and experiences. The second theme, intentionality, describes an advising approach that requires a deliberate, thoughtful, and proactive approach to ensure a student's unique circumstances are understood and addressed. The third theme, experience, describes the preparation the FAAs believed equipped them to provide positive experiences for low-income, traditionally underserved students.

Factors Contributing to Students' Positive Experiences with Financial Aid

Administrators

Humanization of the financial aid process was represented by the transformation of negative into positive financial aid experiences for the students in the study. When describing the support, consistency, and accountability demonstrated by the FAAs in their positive experiences, the students emphasized the need for trustworthy and knowledgeable professionals with whom they could build connections as they navigated a complex and stressful process. Prior to these connections, student participants were confused by financial aid process, unable to get the information needed in the aid office, and uncertain if they would receive any financial aid to continue their education. This study affirms previous literature that showed a student's level of understanding about the financial aid process depends on the availability, frequency, and quality of the information provided by the FAA, noting that less or inconsistent contact translated into knowing less about the aid process overall (Rorison, 2014). A lack of clarity in financial aid policies, minimal contact, and limited knowledge on the part of the FAA have also

been noted as contributors to negative experiences (Rorison, 2014). This study also extends prior literature that states that consistent support from a knowledgeable FAA can create a culture of persistence (Bettinger et al., 2012; Rorison, 2014). Social psychology also points to the importance of procedural justice, which suggests that people care just as much about the interaction with administration as they do about the possibility of receiving a resource or service (Herd & Moynihan, 2019). This factor was also true for the students in this study as the connections between students and the FAAs were about more than the practical, financial needs they expressed. The shared identities (i.e., cultural, gender, life experiences), the word choice, the knowledge shared, and the amount of time invested by the FAA contributed to a reduction in the negative psychological impacts for students (Deckard et al., 2001). The investment of non-financial resources also increased feelings of care, familiarity, and trust, ultimately humanizing the aid process and creating positive experiences for the students. The way FAAs implemented policies and interacted with students impacts the psychological burden of managing financial aid. This influence ultimately affected whether the financial aid experience was positive or not for the students.

The FAAs in this study served as institutional agents, holding positions of authority and possessing a high level of social and cultural capital within the larger institution. Stanton-Salazar's (2011) social capital framework is grounded in the concepts of institutional support, institutional agents, and social capital and draws from empowerment theory. Stanton-Salazar (2011) defined social capital as resources and key forms of social support embedded in networks that are accessible to low-income and minority students through direct or indirect connections with institutional agents.

The FAAs played numerous roles within the concept of the institutional agent. Through their actions, the FAAs provided access to direct support in the forms of financial aid, knowledge about policies, and guidance through complex processes, while also serving as bridging agents to external networks of support necessary for the student participants to continue their education. Stanton-Salazar (2011) stated that access to institutional support can happen through relationships with committed institutional agents, who leverage social capital for purposes of intervention, disruption, and empowerment of others, which aligns with the findings in this study. One student in the study emphasized the power FAAs hold: they possess access to the aid and social support necessary to persist. Another student described how her connection with an FAA empowered her with the knowledge, or social capital, needed to manage her finances. Still others described the investment from their FAA to ensure students accessed every resource available to them. Through connections with their FAAs, the students in the study gained access to the social capital necessary to navigate the aid process and the institution. Students described trust, accountability, knowledge of financial aid, and care as essential components in their connections with the FAAs. The humanization of the aid process through these types of connections ultimately resulted in positive experiences for the students in the study.

Approaches of Financial Aid Administrators in Positive Interactions

The FAAs in the study were asked about the personal and professional experiences that equipped them to provide positive experiences for low-income, traditionally underserved students. Intentionality, as an advising strategy, requires a deliberate, thoughtful, and proactive approach that ensures a student's unique

circumstances are understood and addressed (Varney, 2012). In this study, the FAAs practiced intentionality through holistic, accessible, and validating support that then facilitated the humanization of the financial aid process for students.

The FAAs in the study described their roles as facilitators, guides, and teachers, recognizing that the financial aid process is complex, challenging, and yet necessary for the low-income students of color at this institution. The literature supports both the description of the FAAs role and the complexity in accessing this mission critical resource. According to NASFAA (2022), FAAs support students in achieving their educational potential through the accurate completion of the application process, facilitation of monetary resources, and by mitigating unusual circumstances that might otherwise hinder a student's progress. Studies showed that low-income students of color have the least information about the financial aid process, thus necessitating support from administrators to access these resources (Lee et al., 2021; Long, 2008). The literature also illustrates the psychological and compliance costs associated with the administrative burden of the financial aid process (Guzman-Alvarez & Page, 2021; Herd & Moynihan, 2019). Intrusive requirements, like documentation of income, as described by students in this study, can reduce the usage rates in specific programs (Herd & Moynihan, 2019). Essentially, the greater the burden for a student to participate in the financial aid process, the less control they have over it and the lower the satisfaction or willingness to participate. The literature also demonstrated that the opposite is true. Increased participation rates are achievable by simplifying applications, making information easily accessible, and providing assistance with the process (Bettinger et al., 2012). By employing intentional, holistic, and validating advising

strategies that counter the complex and exclusionary aid processes, the FAAs transitioned to what Stanton-Salazar (2011) identifies as an empowerment agent. As empowerment agents, the FAAs facilitated and enabled the development of “coping strategies” directed toward overcoming stressful and harmful institutional barriers (Salazar, 2011). By intentionally strategizing with the students to leverage exclusionary policies to maximize institutional resources, the FAAs facilitated access to empowerment social capital. The FAAs in this study fostered positive financial aid experiences for students by utilizing intentional and strategic advising methods focused on access, holistic care, and validation.

Experiences Equipping Financial Aid Administrators for Positive Student Engagement

The FAAs believed the combination of their professional and personal experiences prepared them to provide positive experiences for the student participants. Drawing on their technical training, at least five years of professional expertise, and diverse personal journeys, the FAAs were able to provide accurate financial aid guidance and compassionate support to the students in the study. The literature on the competencies for an FAA, while limited, focused on technical training and evaluation of entry-level FAAs (Woolf & Martinez, 2013). The competency model was developed through the examination of FAA job descriptions at the regional and national levels, utilizing terms like accuracy, compliance, income verification, and rules. The FAAs in the study described the ever-changing financial aid landscape, especially considering the FAFSA Simplification changes recently implemented by Federal Student Aid. The findings of the study support that FAAs participate in consistent and regular technical

training on federal policies, and these trainings often focusing on compliance, accuracy, and regulatory changes. This training allowed the FAAs to build their knowledge of financial aid policies and processes, which the students in the study valued.

There is a gap in the literature as it pertains to the student advising competencies necessary within the financial aid profession, particularly as it relates to supporting underserved populations. While interpersonal skills and customer service were common in the job descriptions analyzed by Woolf and Martinez (2013), how those skills are defined, measured, or adapted based on student needs remains unclear. This study supports the lack of baseline student advising competencies or training specific to the financial aid profession. Five of the FAAs in the study had not recognized the lack of advising training until asked during this study, yet they all agreed that asset-based, student-centered training would contribute to positive, affirming experiences for students and be valuable for the entire office.

Whether intentional or not, the FAAs bridged this gap in training by relying on their personal, lived experiences when supporting the students in the study. Crenshaw (1989) stated that intersecting identities can bring people together. Shared identities as women, people of color, parents, low-income, first-generation, and aid recipients heavily influenced the time, care, and attention the FAAs invested in building relationships with the students in this study. Literature underscored the power of identity validation and the creation of personal, caring relationships as central to student persistence (Rendón, 1994, 2002). The FAAs described seeing themselves, and in some cases their children, in the students they served, which influenced how they approached their work. By using terms of endearment, speaking their native language, and sharing personal stories, the

FAAs validated the students' identities and the assets they brought to the institution. Leveraging their personal experiences in addition to their professional knowledge of the exclusionary financial aid and institutional practices, allowed the FAAs to facilitate access to empowerment social capital for the students in the study (Stanton-Salazar, 2011).

Implications for Policy, Practice and Research

The findings of this study provide several implications for financial aid policy, practice, and future research. A focus on the financial aid experiences of low-income Latinx and Black students, and the role of the FAA, in that experience can enable institutions, professional organizations, and the Office of Federal Student Aid to evaluate regulations and adjust policies and practices that disparately impact these populations.

Implications for Policy

Federally mandated financial aid policies must be evaluated for their impact on administrative burden, the quality of student service, and their disproportionate effect on traditional underserved student communities. This re-evaluation is also necessary to protect students from predatory institutions while ensuring support services for students are not negatively impacted by unnecessary, burdensome policies. Impacting the necessary services low-income students require can result in decreased retention putting the entire institution at risk. The literature indicated that federally mandated processes, such as verification, disproportionately impact low-income and historically marginalized students; further, verification often results in minimal changes in the types or amount of federal aid for which students qualify (Campbell et al., 2015; Davidson,

2014; Evans et al., 2017; Graves, 2019; Guzman-Alvarez & Page, 2021; Hoover, 2017; Page et al., 2020; Wiederspan, 2019). Studies showed that students selected for verification are more likely to be female, low-income, Black, Latinx, and first-generation (Lee et al., 2021). Additional policies focused on federal grant dollars, such as Satisfactory Academic Progress (SAP), Return to Title IV for withdrawals, and Commencement of Academic Activity, are by default more likely to disproportionately impact these same populations of students. By design these processes place heavy administrative burdens on students and institutions at a time when financial aid offices have limited resources and are experiencing budget and staffing declines, all of which are necessary to ensure the students impacted by these policies have the support (AlQaisi et al., 2020; Cochrane et al., 2010; Davidson, 2014; National Association of Student Financial Aid Administrators [NASFAA], 2015, 2020). The literature also addressed the minimal amount of change in the awarding of federal grants after processes like verification are completed, making them administratively costly for very little return (AlQaisi et al., 2020). The findings of this study align with existing literature, highlighting both the critical role of FAA support and the challenges students face in accessing it.

The expansion of complex and time-consuming federal reporting requirements is impacting institutions that are struggling to meet the minimum administrative capability responsibilities required by the U.S. Department of Education (Federal Register, 2023). The premise of many of these expanded policies is to provide transparency about the overall institutional costs, potential earning power by program, and the loan indebtedness of students who complete the programs. While these are all well-

intentioned consumer protections, these policies are more effective when applied to institutions with student loan indebtedness and default rates well beyond the national average as well as low degree completion and earning potential. Universally applying these policies, meant to regulate predatory institutions, to all institutions is negatively impacting practitioners' ability to serve students.

By evaluating the data collected from these processes in the context of the fiscal impact to the federal government and the persistence of students that are disparately impacted by them, the financial aid community can partner with legislators and the U.S. Department of Education to develop asset-based, effective, and minimally harmful financial aid policies. For example, low-income students and families who complete the verification process once or have their tax information transferred into their application by the IRS and remain eligible for Federal Pell Grants should not be subjected to additional scrutiny in subsequent years. This type of analysis can be applied to other, equally harmful and dehumanizing federal financial aid policies to develop similar one-and-done strategies. This type of analysis could also assess the impact of these policies on federal financial aid to determine which segments or types of institutions require additional monitoring in each of these regulatory areas.

Implications for Practice

The findings from this study suggest that practices necessitate a philosophical shift in how financial aid offices define serving students and more specifically, how they serve low-income, first-generation students from underserved communities. This practice change should begin with developing FAA advising competencies, evaluating hiring and retention practices, and assessing organizational resources.

Financial aid policy is ever-changing, and training is essential for ensuring FAAs are aware of the latest changes. The development of FAA advising competencies and regular trainings must be grounded in an asset-based approach, ensuring the validation of the identities and the cultural wealth historically marginalized students bring with them to our institutions (Yosso, 2005). Institutional leaders, including financial aid practitioners, must also be willing to examine their actions, beliefs, and values. According to Bensimon (2005), institutional actors, due to their beliefs, expectations, values, and practices, create or perpetuate unequal outcomes. Reversing inequalities, therefore, depends on individual reflection and self-change. Organizational learning is critical to making the invisible visible and allowing for the discussion of challenging and uncomfortable topics, including finances, race and inequities. Cognitive frames allow us to process situations, determine what questions to ask, what information to collect, and what steps to take toward resolution. Institutional practices develop from and reflect the shared cognitive frames of institutional participants (Bensimon, 2005). By applying the theory of organizational development and learning, financial aid practitioners can understand and address the structural and cultural obstacles that prevent them from consistently providing positive service experiences for students with a focus on students from historically marginalized communities (Bensimon, 2005). Using what Bensimon (2005) calls evidence teams, FAAs could collect and discuss student service data to identify the varying cognitive frames held within the team. By understanding their individual and institutional cognitive frames, the evidence teams can identify the service and advising competencies, benchmarks, and training necessary for moving the entire aid office toward an equity frame. A commitment to consistent professional development

and annual performance evaluations that include the co-created advising competencies is also necessary. This approach will also facilitate the development of new guidelines and rationale for designing and implementing financial aid policies, practices and professional development that support, validate, and empower historically marginalized communities. This philosophical shift must begin at the leadership level for it to be embedded throughout the organization—both in principle and in practice.

Hiring and retention practices in financial aid offices also need to be reimaged. A 2022 NASFAA survey of 500 institutions indicated that over half of the respondents were concerned about their ability to meet the needs of their students given their current staffing levels. When asked about retention in the financial aid profession, 56% of respondents indicated they would likely seek other employment opportunities in the next year. A recent report by Fuesting and Etier (2024), indicated 43% of financial aid counselors have less than 2 years of experience in the profession. Additionally, as the level of the financial aid position increased, the representation of people of color decreased (Fuesting & Etier, 2024). Salary inequities also increased for leaders of color when compared to their White male counterparts in the profession. This finding demonstrates a need for more FAAs from diverse backgrounds, abilities, cultures, and life experiences. Shared identities were important for both the students and the FAAs as students found that validation of the shared identities to be salient to their positive financial aid experiences, while FAAs were invested and strived to provide holistic, thoughtful solutions for these students. Financial aid professionals must evaluate their recruitment practices to ensure they partner with professional and informal organizations catering to professionals of color at minimum. Job descriptions must

include an emphasis on advising competencies with the knowledge, skills, and abilities required clearly outlined. Hiring practices should include a diverse hiring committee required to complete unconscious bias training prior to a search. Interview questions should be evaluated for bias and balance technical financial aid knowledge with advising competencies. Additional weight should be placed on interview questions related to the advising competencies necessary to support historically marginalized students.

Lastly, institutional leaders must support their financial aid leaders in assessing whether they have the appropriate level of resources to provide the intentional, asset-based service that allows them to humanize the aid process and support the institution's regulatory responsibilities. This study shows that FAAs do not have sufficient time to support students, which would regularly facilitate positive experiences. Institutions must evaluate the structure and staffing levels in their financial aid offices as they relate to enrollment, the complexity of administering their aid programs, and the tools utilized in that administration. As enrollments grow at many large public institutions, it is imperative that financial aid staffing levels keep pace with that growth and that aid administrators have the tools necessary to automate inefficient processes. This study demonstrates that the expansion of federal regulations and the administrative burden associated with those regulations had a direct impact on the amount of time the FAAs had to complete two essential parts of their jobs: supporting students and participating in training. Failing to adequately recruit, retain, train, and resource FAAs to support low-income students of color through the financial aid process will undoubtedly impact students' ability to persist in our institutions.

Implications for Research

There are significant opportunities to expand research on the financial aid experiences of low-income, historically marginalized students and the role of the FAA in those experiences, particularly in light of the significant changes to the federal financial aid process resulting from the FAFSA Simplification Act. The botched rollout of the 2024-2025 FAFSA form by the U.S. Department of Education has resulted in an 11.6% decrease in the number of applications filed by high school seniors as of June 2024 (DeBaun, 2024). The new form was launched two months late and has been marred with technical issues, regulatory errors, and burdensome identity verification requirements. Institutions and FAAs were granted access to their students' applications five months late and during a critical time in the admission and enrollment cycle. To date, there are at least 25 unsolved technical issues and sub-populations of students who are unsure if they will enroll next academic year as they faced barriers in submitting their 2024-2025 FAFSA form.

To that end, research should examine how the most recent federal policy changes have impacted the ability of low-income and historically marginalized college students to persist, particularly those who are U.S. citizens with undocumented parents (i.e., mixed-status families). Additional sub-populations could include students who lost scholarship or grant opportunities and those who decided not to attend or return to college due to being unable to navigate the new, less simple FAFSA form. It is also important to understand what role FAAs played in those experiences, if any. These experiences could help inform which financial aid policies and practices were transformative versus those that cause harm and how they caused that harm.

Research on the role of the FAA in uplifting and affirming student experiences is in its early stages. This study reveals a disconnect between the how students perceived the FAA in those experiences and how the FAA perceived themselves. The greatest misalignment was that the FAAs did not recognize themselves as empowerment agents. Despite empowering students by providing access to “hidden information” and leveraging their positions to provide access to resources, the FAAs continued to perceive themselves simply as facilitators, guides, and teachers.

Conclusion

This study demonstrates that by utilizing a holistic, intentional, and affirming advising approach, FAAs can humanize the financial aid process for low-income Latinx and Black students within a large, public institution. The validation of shared identities, word choice, transfer of knowledge shared, and investment of non-financial resources also increased feelings of care, familiarity, and trust, ultimately humanizing the aid process and creating positive experiences for the students. This study also shows that FAAs are more than guides and facilitators. They are empowerment agents who leverage their position within the institution to provide direct access to funding, transfer critical financial aid knowledge, develop systems, link resources and networks, and then replicate their empowering effect by building sustainable, transformative, networks and programs across campus communities to the benefit of students. To center the needs of low-income and historically marginalized students, we must center the FAAs who support them. By adapting one’s philosophy on serving, developing professional advising competencies specific to financial aid, and investing resources to recruit, hire, retain, and properly train FAAs from diverse backgrounds and experiences, institutions

can make positive financial aid experiences for low-income historically marginalized students the norm rather than the exception.

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Appendix A

Interview Questions and Protocol

Welcome	<p>Welcome and thank you for being here. Thank you for taking the time to share your experiences.</p> <p>Please take a moment to complete your consent form if you have not already done so. Because I will be recording our interview today, I would need the consent form before we begin.</p> <p>Please let me know if you have any questions.</p>
Consent and Engagement Guidelines	<p>Please remember your participation today is voluntary and you should only discuss things you feel comfortable discussing with me and the rest of the group. You may end the interview at any time.</p> <p>I will keep all information you provide today confidential. To protect your confidentiality, your comments will not be linked with personally identifying information. I will be audio taping our discussion so I can listen to your comments later. These tapes and my notes will be destroyed at the end of the study.</p> <p>To protect your confidentiality, please use your first name only. Additionally, your personally identifying information will not appear when I present this study or publish its results. A pseudonym will be used.</p> <p>Are there any questions before we begin? May I begin recording?</p>
Purpose of the interview	<p>The purpose of this qualitative study is to understand how low-income, Latinx and Black students experience the financial aid process and the role of the financial aid administrator in that experience. My hope is that this will help to inform how to train financial aid professionals and create transformative practices for serving low-income, Latinx and Black financial aid recipients.</p>
Introductory Questions:	

Can you tell me a little bit about yourself? Where did you grow up or where is home for you? What year are you in college or years in this profession? Are you the first in your family to hold these roles?
Student - Financial Aid Experience
<p>Student: We will get to the written feedback you provided in a moment.</p> <p>Before you came to the financial aid office, what was your general understanding of financial aid? Did you have a general perception of the office? Had you heard things from other students about the financial aid office?</p>
Student: Is financial aid important to you? If so, why?
<p>Student: Can you tell me about your experience with the financial aid office generally? Had you worked with a financial aid administrator/counselor before?</p> <p>Probing: What was/were those experiences like? How did they make you feel?</p>
Student: Do you typically seek FA support virtually? In person? By phone? (if appropriate to ask)
<p>Student: Let's talk about your experience with X FAA and the feedback you provided.</p> <p>Can you share a summary of what you were seeking assistance with? How did you receive the support, i.e. virtually, in person, by phone?</p> <p>Probing: How long had this been a concern for you? What kind of impact was this issue having on you, your studies, etc.? How was X FAA able to support you?</p>
<p>Student: Let's shift to talk about the feedback you provided to the financial aid office.</p> <p>What prompted you to take the time to write and send this feedback? Why was it important to you to provide feedback about this experience? Was this experience different and if so, how?</p> <p>Probing: Was there anything X FAA said or did that made this experience different for you? If so, how and was that important to/for you?</p>

Student: Were there the things you gained access to or learned from your session with X FAA that you weren't aware of before?
Student: Has your perception of the FA office changed? If so, how and why?
Student: Were there any other salient or critically important factors that may have contributed to this positive FA experience with X FAA that we haven't discussed?
FAA- Financial Aid Experience
<p>FAA: Can you tell me how long you've been a FAA and more specifically, how long have you been in this office (if not answered above)? How would you define your role as an FAA (or what is your job as an FAA)?</p> <p>Probing: Why do you do this work? What's important to you about this work?</p>
FAA: How many students do you support in a given day or week? Where is the majority of your time spent in this role, e.g. advising students, processing paperwork, responding to inquiries, etc.?
FAA: Do you generally provide FA support virtually? In person? By phone?
<p>FAA: Let's talk about your experience with Y student and the feedback you received.</p> <p>Can you share a summary of your meeting with Y student from your perspective? What was your understanding of the student's need? What were some of your initial thoughts/concerns after listening to Y's request?</p>
FAA: Is this a common request from students or was this request unique or nuanced in some way? If so, how?
FAA: What types of support, resources or other people did you provide to Y student during this experience? Were those the specific resources Y requested? If not, why did you suggest them?
<p>FAA: How did you feel when you received the feedback from Y student? Is there any part of the message that specifically impacted you? If so, what and why?</p> <p>Probing: How does this relate to how you see/define your role?</p>

FAA: Was there anything you did differently in your meeting with Y student that you don't do with all other students? If so, what?

Probing: Why did you do that in this case?

FAA: Were there any other salient or critically important factors that may have contributed to this positive FA experience with Y student that we haven't discussed?

Closing Questions

Is there anything that either of you would like to add that maybe I haven't asked?

Probing: Or things you would like to share with each other before we end our discussion?