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The Cost of Compliance: First-Generation College Students' Experiences Navigating the

Financial Aid Process

A dissertation submitted in partial satisfaction of the

requirements for the degree Doctor of Education

by

Joanne Do

ABSTRACT OF THE DISSERTATION

The Cost of Compliance: First-Generation College Students' Experiences Navigating the

Financial Aid Process

by

Joanne Do

Doctor of Education

University of California, Los Angeles, 2020

Professor Mark Kevin Eagan, Chair

Accessing financial aid is a complex process. Navigating this process can be difficult for all

students, but obstacles to financial aid most negatively affect students whom have the least

familiarity with institutional culture and whom most rely on financial aid to afford their

education. Using data collected from interviews, observations, and documents, this study seeks

to answer the following questions: 1) how do first-generation college students at a broad-access

4-year university describe their experiences while accessing financial aid services at their

institution and 2) how do these first-generation college students navigate the financial aid

process. This study illuminates students' personal experiences while dealing with a process that

was not only complicated, but also one that was perceived to be dominated by policing efforts.

Although these efforts are intended to deter individuals from abusing the financial aid system,

they resulted in what participants described as a climate of fear and anxiety. In order to navigate

a financial aid process that they felt was not created with them in mind, students utilized social capital to access additional resources outside of the financial aid office and relied on internal motivators through the forms of community wealth brought with them from their families and home communities. The implications for this study provide insight into improving institutional policies that create barriers to accessing financial aid so that financial aid can serve its intended purpose: to increase equity and access to higher education.

The dissertation of Joanne Do is approved.

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Dedication

For my parents for instilling in me the value of education and the importance of caring for others. Thank you all for your love, guidance, and sacrifice. For Justin and Tammy for helping me become the person I am. Thank you for growing with me and letting me learn so much from both of you. For Daryl for lending me your strength when I needed it, showing me boundless love, and offering me steadfast support. You are a selfless partner who never hesitates to let me dream or help me keep my fire lit. I could not have done this without you. For Bell for being my constant companion throughout the majority of the dissertation process. You served as a beacon of hope for the future and provided me light when I needed it most.

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CHAPTER 1: INTRODUCTION

Research has shown that access to financial aid not only serves as an influential factor to first-generation college (FGC) student retention, but is also a pressing concern to these students. This project aims to highlight the experiences of FGC students at a broad-access public university as they access financial aid services. It will illuminate the experiences of FGC students as they navigate a complicated process and examine how they successfully navigate this process.

Statement of the Problem

The purpose of financial aid is to create opportunities for students to pursue a college education, ensuring that a student's ability to pay does not impede a student's ability to succeed. However, complex processes adopt punitive means to measure small differences in ability to pay and create barriers to accessing financial aid. These processes have been determined to be unnecessary and costly to both financial aid offices and institutions since compliance and administrative costs outweigh the variation in students' financial need (Dynarski & Scott-Clayton, 2006). While some of these obstacles to aid can be attributed to federal policies that require compliance, financial aid processes also vary at the institutional level, with many financial aid offices requiring additional documentation or information in order to verify information submitted through the Free Application for Federal Student Aid (FAFSA) (Cochrane et al, 2010; Ahlman et al, 2016). Thus, students must navigate a system that is neither transparent nor student-centered, but nevertheless has direct implications for whether or not students can afford to attend their college of choice.

While federal financial aid processes have been studied extensively, research has overlooked how institutional processes affect students. This is especially the case for FGC

students who demonstrate need but do not have generational knowledge regarding how to navigate these processes. In order to better understand the impact of policies and processes on removing or creating barriers to financial aid access, it is crucial that we learn what students' experiences are and how they are navigating these processes.

While financial aid has been studied in terms of college access and college choice, few studies have examined the financial aid process through the lens of student experience. Complexity in these processes has the greatest consequences for those whom the aid is intended for (Dynarski & Scott-Clayton, 2006). And yet, little is known about students' experiences navigating these processes, particularly those students who demonstrate need for aid and who have little direct knowledge of college culture. Although financial aid has primarily been studied at elite 4-year institutions, with a growing body of research focused on community colleges, financial aid research has largely overlooked 4-year broad-access institutions. This gap in research is remarkable given that financial aid has been found to have profound impact on persistence and degree attainment at the less selective four-year institutions (Page et al, 2019). These broad-access institutions not only serve high-need student populations but also confer the largest percentage of bachelor's degrees in the United States, though there is a growing trend for community colleges to increase access to these degrees as well. Additionally, attrition is higher at the broad-access nonselective institutions, where students are 50% less likely to graduate within four years than those who attended selective or moderately selective institutions (Ishitani, 2016). This has direct implications for FGC students who are more likely to attend these institutions. If students attending institutions are taking longer to obtain their degrees, if at all, it is therefore critical that these students, particularly those students who have the least knowledge of navigating institutional processes, have access to financial aid.

Statement of the Project

In order to examine how institutional practices affect students' access to financial aid, I studied FGC student experiences when they accessed financial aid services at their institution. The California State University (CSU) system serves a high need student population: 50 percent of CSU undergraduates receive a Pell Grant and 33 percent of graduates are the first in their families to attend college (CSU 2020 Fact Book). FGC students are more likely to leave their institution of higher education (IHEs) and to incur debt, so it is crucial to question how 4-year broad-access institutions serve these students and how these students navigate a system that is unfamiliar to them.

Research Questions

1. How do first-generation college (FGC) students who have visited the financial aid office describe their experiences while accessing financial aid services at their institution?

2. How do FGC students navigate the financial aid processes at their institution?

Research Design and Methods

In this study, I utilized a qualitative design to gather rich, descriptive data on students' experiences with a shared phenomenon (Creswell & Creswell, 2018). A qualitative approach was the most appropriate for this form of inquiry because it focuses on people's interpretations of their experiences, what they mean, and how they construct their world (Merriam & Tisdell, 2016). This design allowed me to glean detailed accounts of students' experiences navigating financial aid processes and how they did so successfully.

I conducted ten interviews with FGC students from one 4-year broad-access public university. I also conducted observations and document analysis of financial aid office forms and website language to triangulate student data with objective non-interview data. By focusing on

students' experiences, the goal of this study is to illuminate student experiences as they navigate a complex process.

Significance of the Research

Financial aid access is an issue of growing concern, especially with college affordability becoming a pressing issue and with many students factoring the cost of college in their college choice decisions. It is essential, then, to understand potential barriers to college affordability, especially at the institutional level. While institutions of higher education (IHEs) may not have control over compliance with federal policies and regulations, they bear the majority of administrative costs themselves (Dynarski & Scott-Clayton, 2006). Consequently, they possess a great deal of agency in shaping policies and practices that can help remove barriers to access or create them. In order to gain a deeper understanding of how institutions can ensure that students gain access to financial aid, we must include students' voices and experiences in how we examine this complicated, often invisible and potentially fraught process.

CHAPTER 2: CONCEPTUAL FRAMEWORK

Financial aid is intended to ensure that the cost of college is not a barrier to educational access. And while numerous efforts have been made to streamline the Free Application for Federal Student Aid (FAFSA), the application to financial aid, and to increase FAFSA completion, the process of navigating financial aid is still complex and difficult to navigate. It can also be a fraught process, one that requires students to provide personal and sensitive information or to locate financial documents that serve as an obstacle for students who have higher mobility rates and less stable circumstances (Goldrick-Rab, 2016; Dynarski &Scott-Clayton, 2006). While barriers to access have most direct repercussions for low-income students, these complicated processes are most likely to affect first-generation college (FGC) students whose parents have not attended college and have not navigated these processes themselves. This study's examination of FGC students' experiences with their local financial aid offices aims to offer insight as to how campuses can improve students' experiences navigating financial aid processes.

This chapter begins with a synthesis of research that examines FGC students' social capital. I then provide a history of financial aid improvements as one specific factor of student persistence as well as research on the complicated nature of the financial aid process. Finally, I will frame my study using a conceptual framework that focuses on a climate of penalty, social capital, and community cultural wealth in order to examine how oppressive practices and policies in the financial aid office affect students and how students leverage their assets in unfamiliar situations. I argue that financial aid processes play a critical role in creating or removing barriers to students accessing their financial aid and that students' experiences must be at the center of our understanding of these processes.

First-Generation College Students and Social Capital

FGC students are students from families where neither parent has attended college. Despite it being merely one characteristic, this generational status results in a host of differences in experiences. Choy (2001) found in multivariate analysis that first-generation status negatively related to degree attainment rates even after controlling for other factors of persistence and degree attainment such as socioeconomic status, age, enrollment status, sex, race/ethnicity, type of institution, and academic and social integration. In fact, FGC students, when compared to students whose parents graduated from college, are 8.5 times more likely to drop out and faced the highest risk of attrition during the second year of college (Ishitani, 2016). Though the proportion of FGC student enrollment has decreased from 37 percent in 1999-2000 to 33 percent in 2011-2012, this specific student group remains a sizable demographic in college student enrollment (Skomsvold, 2015).

FGC students are an area of research interest because their generational status makes it so that they cannot benefit from their parents' college-going experience, a valuable source of capital that helps students navigate the college experience. The capital that continuing-generation students can benefit from is often described as cultural and social capital. Cultural capital is the knowledge of and familiarity with the dominant culture of higher education including the ability to access and understand attitudes needed to make decisions for one's advantage (Pascarella et al, 2004). For example, continuing-generation college students have insight into the dominant culture of higher education because their parents have experienced it themselves and can impart it to their children directly, often throughout their lives. Social capital, on the other hand, is acquired through individual relationships which lead to the understanding of the norms, trust, authority, and social controls that contribute to success (Coleman, 1988). For example, for

continuing-generation college students, social capital can take the form of having a family friend who works in admissions at a college or university and who can impart his or her knowledge during the college application process. Social and cultural capital can manifest in a myriad of ways depending on the context, but in the context of higher education, it speaks to a familiarity with a system that some students do not have direct access to through their parents.

Bourdieu and Passeron (1977) argued that those belonging to the upper and middle classes possessed knowledge that is valuable to a hierarchical society and that this knowledge, when accessed, could be used as capital to leverage upward mobility. When not acknowledging the diversity of college students today, this framework can result in the reproduction and perpetuation of a hierarchical structure that privileges those who already possess knowledge considered valuable. In fact, Rios-Aguilar and colleagues (2011) stress that examining students through the lens of social capital must take into consideration how access informs activation and mobilization of cultural resources. FGC status is not simply a disadvantage, for it can serve as a motivator as well; while for some students this aspect of their identity served as additional pressure or burden, it was future capital for others in their families to benefit from or later leverage (Orbe, 2004). It is thus important to acknowledge that lack of college knowledge as it pertains to navigating institutional cultures and practices is neither fixed nor one-dimensional. For instance, one way to negotiate this lack of familiarity with college culture is for students to gain access to capital themselves. Through social capital, students can forge relationships in order to accumulate other forms of capital and gain access to institutional resources and support (Perna, 2006). One form of social capital is access to an institutional agent. Stanton-Salazar (1997) provided a framework that defines the role of the institutional agent as individuals who have the "capacity and commitment to transmit directly, or negotiate the transmission of,

institutional resources and opportunities" (p. 6). These agents would then have the ability to help FGC students learn to navigate institutional cultures and practices or remove barriers by leveraging resources directly to those students. Institutional agents can also serve as a bridge to other support networks found on campus as well as the resources that these support networks offer (Museus & Neville, 2012). However, not all FGC students have access to institutional agents.

Cultural agents also play a role in FGC students' experience, especially in helping them reconcile multiple cultures. Cultural agents are individuals such as faculty, administrators, staff, and other students who can serve as cultural translators, mediators, or models (Museus & Quaye, 2009). Translators use their own experiences to offer advice on socialization. Mediators are members of the dominant culture who can offer insight and information to those in the minority group about the cultural norms and practices that can help them successfully navigate the dominant culture. And lastly, models provide a reference from which others can learn to improve their socialization (Museus & Quaye, 2009). In their qualitative study interviewing 30 students of color from a large, public research university, Museus and Quaye (2009) found that collective cultural agents validate diverse cultural backgrounds and were important to decreasing cultural dissonance for many participants in their study. For example, ethnic student organizations, though they do not possess any institutional agency themselves, help students of color adjust to their college environment and validate these students' experiences by providing spaces that foster cultural familiarity and that serve as a means for cultural advocacy and expression (Museus, 2008). Another example of cultural agents is the teaching faculty. FGC students identified instructors as cultural agents when these instructors took the time to get to know them personally, were flexible when they faced difficulties, demonstrated a willingness to help them,

and held them accountable (Schademan & Thompson, 2016). This shows how faculty can help students obtain cultural capital by leveraging the proximity they have to students and considering the role they serve in fostering an inclusive academic culture. These findings reveal the importance of those who can help FGC students with cultural negotiation in order to successfully navigate the college experience.

Despite the ways in which FGC students can obtain capital that can compensate for experiential college knowledge that their parents cannot share with them, these students still have different college experiences and different needs from their peers who are continuing-generation college students. For example, FGC are less engaged overall, are less likely to integrate diverse college experiences, and perceive the college environment as less supportive (Pike & Kuh, 2005). They are also less likely to persist. In a study that compared the determinants of first-to-second-year persistence for 1,167 FGC and 3,017 continuing-generation students at four-year institutions using data from the Beginning Postsecondary Students Longitudinal Survey, 76.5 percent of the FGC students in their sample persisted at the same institution from the first to the second year as compared to 82.2 percent of the continuing-generation student sample (Lohfink & Paulsen, 2005). FGC students were also 18.3 percent more likely to persist if they chose their institution based on their ability to live at home (Lohfink & Paulsen, 2005). The choice to live at home is perhaps connected to saving on educational costs. In fact, FGC students worried more about financial aid than continuing-generation college students (Bui, 2002). Using student survey data that included 3,118 students, Pratt and colleagues (2019) found that FGC students were significantly more concerned about money and expect to maintain employment throughout college at significantly higher rates than their continuing-generation peers. In fact, FGC students have increased work responsibilities that contribute to lower levels of involvement in

extracurricular activities and other activities that increase social integration (Pascarella et al, 2004). These studies show that for FGC students, their college experiences are inextricably tied to the financial costs of their education.

Financial Aid

College affordability is an issue of pressing concern. The price of attending college has risen faster than both inflation and family incomes have. In fact, tuition and fees at 4-year public colleges in California have increased 79% faster than inflation has since the 2004-2005 academic year (Baum et al., 2017). During the same period, however, median household income has only increased by 4% above inflation in California (Kelchen, 2015). Unsurprisingly, the combination of rising college costs and relatively stagnant household income has led to changes in students' strategies for paying for college. In the last 15 years, 2001-2015, the proportion of first-time, full-time, first-generation freshmen entering four-year institutions who reported that they were not relying on their family to help pay for college nearly doubled (Eagan at al, 2015). Simply put, the landscape for financial aid has changed.

Financial aid is not merely an access issue for students from low-income families. In the 2018-2019 Student Expenses and Resources Survey conducted by the California Student Aid Commission (2019), out of the 150,000 California college students from all sectors of higher education, 64% of respondents indicated that cost and cost-related issues were the top obstacles to their success with many students perceiving that they are unable to cover college costs. In fact, the expenses that respondents did not feel that they had adequate resources were tuition and fees (38%), books and supplies (35%), and housing and utilities (30%). However, need is also expressed differently for different student groups. For example, although students attending public colleges whose family income of $30,000 or less typically do not pay for tuition after

scholarships and grants like the federal Pell Grant or state Cal Grant, they still spend about half

or more of their entire family income for other costs not covered by aid such a books,

transportation, and living expenses (TICAS, 2017a). First-generation status also informs need. In

2015, more than one-third of FGC freshmen reported that they would not be using money from

family or other relatives to help pay for college compared to just 15.7% of freshmen who had at

least one parent who had previously enrolled in college (Eagan et al, 2015). These differences in

parent contribution whether for low-income or FGC students indicate a greater need to rely on

financial aid packages in order to pay for college costs. This increase in self-reliance is reflected

in the types of aid that students are using. The Cooperative Institutional Research Program

(CIRP) freshmen survey that examined 50 years of data on college freshman showed that

students from public institutions who used at least $10,000 in merit-based aid to pay for first-

year educational expenses increased from 13.9 percent in 2001 to 30.7 percent in 2015 (Eagan et

al, 2015). At CSU campuses, nearly eight in ten graduates with debt come from families with

household incomes of $54,000 or less (Cal State Student Association & TICAS, 2017). The

increase in reliance on nonfamilial financial assistance inevitably leads to greater reliance on

financial aid and the financial aid offices at students' campuses. However, financial aid

processes are complex and difficult to navigate, which can create barriers to accessing financial

aid.

The Financial Aid Process

Before students can access their financial aid award, they must apply for financial aid.

The process begins with the Free Application for Federal Student Aid (FAFSA), which consists

of a number of questions used to determine financial need. Before students can begin the online

FAFSA, students must create an FSA ID for both themselves and one parent. In order to create

the FSA ID, both student and parent must have a social security number and personal email address where a confirmation email will be sent. For some students, this process is relatively simple. But for students whose parents do not have a social security number or access to an email, they have already encountered their first obstacle. Once the FSA IDs are created, students can begin the FAFSA by answering questions that are used to determine eligibility such as prior convictions or registering for selective service. As of 2010, students can use the IRS "Data Retrieval Tool" which allows applicants to import tax income data into the online FAFSA. While this tool simplifies the application process by prepopulating verified information for critical questions to aid, it is not available for certain types of tax filers or to those who are not required to file taxes because their incomes are below the threshold to require filing (Ahlman et al, 2016). Though the application has become more streamlined, certain students are still not benefitting from these efforts, arguably students who have higher need due to low family income or parents' citizenship status. The questions in the FAFSA are used to calculate the expected family contribution (EFC). According to Department of Education, EFC is defined as a measure of the "family's financial strength." This EFC is then used to determine a student's eligibility for financial aid and help to apportion funds for the financial aid award. The Department of Education then sends information from the FAFSA to the colleges that the student selected in the FAFSA (Department of Education, undated).

Once the FAFSA is submitted and processed, some applications are flagged for verification. The percentage of FAFSA filers selected for verification for 2018-2019 was 22%, a decrease from previous years, which have ranged from 30% for 2011-2012 to 38% for 2017-2018 (AlQaisi et al, 2019). Financial aid administrators are required to resolve any conflicting information that they notice in the financial aid application and are responsible for conducting

the verification process (Cochrane et al, 2010). This process requires students to provide additional information to verify the information that they reported in their financial aid application. This often includes a Dependent Verification Form in some form and requesting IRS Tax Transcripts either electronically or by mail, with additional processes as determined by the school. While the IRS Tax Transcripts must be requested through the IRS office, other processes can vary across campuses. For example, some schools have created an electronic Dependent Verification Form that can be submitted through the financial aid portal while others require students to download, sign, and upload this form. Some campuses require W-2s to confirm income while other campuses can accept written statements of non-filing. Until this verification process is complete, students do not know what their financial aid award is, and oftentimes, do not know if they are eligible for financial aid. The institution is responsible for requesting, reviewing, and approving the documentation needed for verification, and thus bear the brunt of the cost of the verification process.

Once financial aid is awarded to students, they must accept their award, and depending on the type of aid, complete additional steps to receive aid. For example, students are now required to complete entrance loan counseling, sign the master promissory note, and complete forms with contact information for personal references before loans can be disbursed. Financial aid is then applied to students' accounts through the cashier's office for tuition or to housing, and any leftover amount is then refunded to the student. These refunds can be mailed in the form of a check, through direct deposit if the student has a bank account and submits a request for direct deposit, or through phone apps that disburse funds to cash cards or bank accounts.

Most importantly, financial aid is renewed each year. Students must repeat the process to submit the FAFSA for the next academic year and complete additional steps as necessary. Any

changes from one year to the next also create the possibility of students being selected for verification or dealing with requests to verify changes to income, changes to eligibility requirements, and changes to household size, among other things.

Barriers in the Financial Aid Process

Researchers have been calling for the simplification of the financial aid process, many homing in on the complexity of the process and its impact on students who rely on financial aid to afford college costs. Dynarski and Scott-Clayton (2006) examined how the financial aid application could be simplified by simulating various versions of the FAFSA and found that they could replicate 90 percent of the variation in Pell Grants without 80 percent of the questions in the FAFSA. These questions, especially when repeatedly asking about government assistance or requiring the student to calculate net worth, can trigger negative cues or induce anxiety. The researchers also argue that the unnecessary complexity of the financial aid application not only affected students from unstable circumstances and weaker support systems but also incurred higher administrative and compliance costs (Dynarski & Scott-Clayton, 2006). The FAFSA has since been updated to ask fewer questions, allowing students to use prior-prior year tax information so that students can use already filed taxes to complete their FAFSA for earlier delivery of financial aid award packages, and to skip sections that do not pertain to students based on the information they have already inputted.

The verification process is another source of complexity, especially given the fact that institutions are responsible both for complying with federal policies regarding verification as well as processing these verifications by reconciling conflicting or incomplete information. Although institutions must dedicate resources to complying with these policies, they have little control over these policies or how many verifications they must process. There is little publicly

available data regarding the verification process. Federal Student Aid uses an unpublished machine learning model to select students for verification (AlQaisi et al., 2020). Moreover, individual institutions are disproportionately affected by these policies. For example, in a study conducted in Iowa that sampled 172,903 first-time FAFSA filers, Wiederspan (2019) found that while 34% of the overall sample were selected for verification, 57% of Pell-eligible students were selected for verification. This suggests that although little is known about how students are selected for verification, students with the greatest financial need are disproportionately impacted by this process. In turn, institutions serving these student populations are also affected by these opaque policies. In fact, according to AlQaisi and colleagues (2020), the *Federal Register* publishes burden estimates associated with the verification process, and Federal Student Aid estimates that of the 4.1 million burden hours, public institutions incurred 30% of this burden as compared to private institutions at 21%. However, the verification process is not simply a federal issue.

Research suggests that variability in the verification process occurs at the institutional level. Cochrane and colleagues (2010), when analyzing 350,000 transaction records for 59,057 financial aid applicants, found that every community college, from their sample of 13, verified more students or requested more pieces of information than the minimum required under federal regulations. In total, 69 percent of Pell-eligible students at all 13 colleges selected for verification were verified. However, only administrators at four of the 13 colleges reported verifying only the federally required items, while three colleges reported regularly verifying additional items, and the remaining six reported sometimes verifying additional items. Moreover, this study found that Pell-eligible students who were initially selected for verification were 7 percent less likely to receive the Pell grant than students who were not selected (Cochrane et al, 2010). This suggests

that whatever the reason may be, the verification process serves as a barrier to accessing aid. In another study conducted at a California Community College, Rios-Aguilar and colleagues (2018) found that 73% of FAFSA completers were not completing verification. Out of the 1,131 participants who enrolled in the study to receive text messaging nudges, 46% engaged with the text messaging information platform. Those who received text messaging nudges and those who received text messaging nudges *and* exchanged text messages with the messaging platform received higher financial aid awards than those who did not participate in the study. This study suggests that students need support to navigate the financial aid process more effectively. While these studies focus on community colleges, the institutional responsibility at 4-year colleges to address the verification issue is the same.

Although federal policy dictates which applications need to be verified, these findings suggest that variability exists in how these policies are enforced. This is supported by MacCullum (2008) who identified verification beyond the federal minimum requirements to be inversely related to enrollment and who argues that additional verification has no benefit to the financial aid office, to the institution, or to the enrollment of students. In fact, in a survey of 600 financial aid staff and college access professionals, 80 percent of financial aid administrators agreed that the verification process is difficult for students and families to navigate (Ahlman et al, 2016). These findings indicate that the verification process is a complex process that not only varies across institutions, but has also been shown to be a barrier to access that even financial aid staff acknowledge as difficult to navigate. It also has implications for the institution. Guzman-Alvarez and Page (2020) estimate the total institutional sector cost for processing verifications is $189 million for 4-year public institutions, with the average institution devoting 15% of its financial aid office operating budget to conducting verification. Because the burden of

verification rests on financial aid administrators, it also compounds the issue of impeding students' access to aid and to receiving financial aid counseling. McKinney and Roberts (2012) found that the majority of the financial aid counselors in their study were inundated with administrative work that barred them from providing financial aid counseling to every student who needed their assistance. The time and resources spent verifying information no longer provided by the FAFSA make it more difficult for students to access staff should they need it. This has implications for any student who must go through the verification process but more so for those students who do not have familiarity with navigating institutional processes and may want assistance with these processes.

FAFSA renewal is also an area of concern. In order for students to receive financial aid for subsequent years of study, they must submit a new FAFSA. Failure to renew the FAFSA is negatively associated with persisting in college and degree attainment (Bird & Castleman, 2016). In this study, the researchers examined the rates of refiling FAFSA and predictors of successful FAFSA refiling and found that non-refilers were more likely to be FGC students. Interestingly, the study also found that institutional level is consistently the strongest predictor of refiling, with 4-year institutions showing marked improvement over 2-year and less than 2-year institutions in refiling rates. The findings suggest that FGC students are less likely to refile the FAFSA, which would bar access to the nonfamilial financial support that FGC students rely on to pay college costs and persist. However, given the differences at the type of institution, institutional support could potentially improve refiling rates. FAFSA refiling continues to be a research area in need of further attention. While it is clear that attrition in FAFSA renewal rate occurs, with particular impact on FGC students, little is known about the process and how it affects FGC students.

Financial aid policies are also influenced by structural issues. In a study that examined Victoria Whistler's survey data from financial aid staff from all 108 California community colleges and college data on number of financial aid applications, financial aid funds disbursed, and financial aid recipients, MacCallum (2008) found that staff identified the top three frustrations and obstacles to job performance as need for additional staff (72.2%), burdensome regulations (65.7%), and poor institutional integration (56.5%). Financial aid offices are housed within three departments: student affairs, accounting or business affairs, or enrollment services. Where financial aid offices are situated may influence financial aid policies. For example, financial aid offices housed within student affairs may adopt a human resources frame. Such a framework allows organizations to serve human needs and as such, values personal skills and attributes as vital resources (Bolman & Deal, 2013). This may speak to how staff interact with and serve students, putting student needs first and prioritizing human connection. In fact, some financial aid offices conduct proactive outreach to help students understand how and how much to pay for college (Hillman, 2018). On the other hand, financial aid offices housed within accounting may adopt a more structural approach. A structural framework creates formal roles and responsibilities in order to minimize personal distraction and maximize performance (Bolman & Deal, 2013). A structural frame values maximum efficiency, which would ensure that finances are handled rationally and that personal circumstances have little influence on the transactional nature of the financial aid process. Such an approach could negatively affect those students whose financial aid complications are exceptions to the general structure. Financial aid offices housed within enrollment services may take on a political framework. Integrated into a larger context of admissions and scheduling, the financial aid office could then approach decision making as inextricable from allocating scarce resources. A political frame

acknowledges that organizations are coalitions, that resources are finite, and that power is not static (Bolman & Deal, 2013). This may result in changing priorities in tandem with changing dynamics. For example, financial aid offices can be used as a recruitment and retention tool for students (Hillman, 2018). These frameworks inform how financial aid processes may be a consequence of organizational structures and students' positions in relation to these structures.

Promising Practices Centered on Student Experiences

Communication with students is one method of simplifying or addressing the complexity of the financial aid process. Castleman and Page (2016) explored the impact of text messaging students on FAFSA renewal rates. This randomized control experiment sent college freshmen 12 personalized text messages with reminders regarding the FAFSA refiling process. The messages (1) provided students with information about resources on their campus where they could receive help with financial aid, (2) reminded students about deadlines and requirements, and (3) offered students assistance from uAspire on how to renew FAFSA. Results of this study did not yield significant impact on FAFSA renewal rates for either students attending community colleges or four-year institutions enrolling for the fall semester of second year, but researchers did find a 4.6% increase in the probability that students were enrolled in the spring of their second year in college. It is unclear what specifically contributed to this increase, but increased communication with students may have had an effect.

Linos and colleagues (2018) partnered with the California Student Aid Commission to examine the effects of a simplified letter regarding their financial aid. Students were randomly assigned to receive one of three letters: a control letter, a simplified letter, or a simplified letter with a message of belonging. The control letter contained undefined acronyms and terms, and important information was spread throughout the letter. The simplified letters had less text and

included graphics that drew attention to specific action items. The simplified letter with the message of belonging included the following message, "you have shown that you're the kind of person who belongs in college. We've been working hard to help you get there!" Researchers found that simplified letters and simplified letters with the message of belonging were more effective in encouraging students to reach out for help and for taking next steps. Additionally, Cochrane and colleagues (2010) pinpoint communication as an area where institutions have complete control and have the opportunity to help their students. They contend that the targeted use of language, tone, and content can impact students' reactions and responses. For example, the researchers provide the following contrasting examples:

> Example 1: "The staff at [college] would like to thank you for applying to student aid. Our purpose is to provide help with your financial aid process and support you in your future endeavors."
>
> Example 2: "We have received your 2007-2008 Application for Federal Student Aid information. If you are NOT planning on attending [college] for Fall 2007 or Spring 2008, **disregard this letter** (failure to do so could severely affect your aid at another school)."

The researchers also argue that making it clear how a student can resolve problems, using encouraging language, notifying students of their eligibility before requesting extra documentation, and avoiding or explaining confusing language could have positive impact on students' likelihood that they take the next steps to complete the financial aid process (Cochrane et al, 2010). These improvements to the financial aid process are aimed at students' experiences. Whether simplifying language that can be unnecessarily confusing or dense or seeking to create an atmosphere of intentionality and inclusiveness, these efforts recognize students as individuals

navigating a complex process and can have profound impact on students' likelihood that they follow through with tasks that affect financial aid processing.

Assistance with the financial application has also shown to have implications for completion. Bettinger and colleagues (2012) conducted a randomized control experiment where participants filing taxes at H&R Block were assigned into three treatment groups: receiving assistance with completing the FAFSA, receiving information on financial aid eligibility and encouragement to submit the FAFSA with an informational handout, or not getting any information on financial aid. The researchers found that students who received information but not assistance were no more likely than the control group to submit the FAFSA, demonstrating that information alone was insufficient to improve the rates of FAFSA completion for students. Instead, the study suggests that providing additional intervention, in the form of personal assistance in the financial aid application process, can serve as an effective strategy to increase completion rates. The findings suggest the potential that actively interacting with and serving students can have in helping students move through the steps of completing a process such as the financial aid application process. This was also echoed in a study of 1,446 disadvantaged high school students where 480 students were randomly selected to receive college counseling over the summer; the other 966 served as the control group (Castleman et al, 2014). Those students selected for treatment reviewed their financial aid award letters with a counselor, were provided a calendar of critical summer deadlines, and were assessed on whether the students faced social or emotional barriers to college enrollment in the fall. The study found that many of the interactions with these students focused on financial aid and that individualized counseling had the greatest impact on college enrollment for lower income students with these impacts persisting into the fall of their sophomore year in college. For students with an EFC of zero,

outreach improved fall college enrollment by 12.3% and were 13% more likely to remain enrolled through freshman year into sophomore year compared to the control group (Castleman et al, 2014). The study suggests that not only is there a need for financial aid assistance, but also that providing individualized assistance can improve enrollment and retention of students with greatest financial need. Britt and colleagues (2017) highlighted the experiences of those students who seek additional assistance with financial aid. By surveying 2,475 students who were enrolled at a large public university on financial stress measured on a 10-point scale, the researchers found that a significantly higher proportion of students who sought in-person financial counseling discontinued college. In fact, the regression model used correctly predicted 84% of the cases where students left their institution and found that the factors associated with attrition included financial stress, feeling that needs were not being met, and student loan debt (Britt et al., 2017). These findings are significant in that they inform institutions of the types of students who are seeking financial aid assistance. The students who seek these resources are often those most in danger of facing factors that negatively contribute to persistence, and these students are the very same students who visit the financial aid office in-person. These studies reveal how impactful individualized intervention can be in helping students navigate the financial aid process and how such assistance can influence both short-term (enrollment) and long-term (persistence) outcomes.

Studies have also explored financial aid as necessary but insufficient as the only type of student support, instead studying financial aid as one factor of multi-faceted support for students. One study examined the impacts of the Dell Scholars Program, a scholarship program that additionally provides students with advising and support through college, where researchers found that significant increases in four-year degree attainment (52 percent increase in less

selective institutions and 14 percent increase in more selective institutions) were attributed to a host of factors, not just one (Page, et al., 2019). Additionally, Clotfelter and colleagues (2018) studied the effects of non-financial support in addition to financial aid by looking at the Carolina Covenant program, a renewable scholarship that includes additional support such as peer mentoring, advising, social activities, academic and tutoring programs and more. The results of this study found that Covenant scholars who received only financial aid did not show any statistically significant likelihood of graduating college in four years. However, the later cohorts of Covenant scholars who received $1300 less in scholarship money but received alternative forms of support (e.g., mentorship, advising, academic tutoring) had a higher likelihood of graduating within four years (Clotfelter et al., 2018). Providing a wrap-around approach to financial aid is especially promising given that a recent study found that community college students experience difficulty communicating with financial aid staff, and as a result, seek assistance elsewhere on campus (Graves, 2019). These studies suggest that the effects of financial aid are more effective when it is integrated with other student support services, highlighting how a student-centered approach to financial aid has potential implications for improving students' success overall in addition to increasing access to aid, which can improve students' persistence.

Climate of Penalty

This study uses what Campbell and colleagues refer to as a "climate of penalty" as one of the frameworks to explore the role of institutional policies in impacting student experiences. A climate of penalty describes an environment where "punitive measures are levied against students and dominate their experiences of financial aid" (Campbell et al., 2015, p. 68). These measures, which are intended to protect the financial aid system from abuse, results in various

obstacles that students must overcome in order to receive their aid. For some students, these

obstacles become obstructions to aid. Goldrick-Rab (2016) argues that many studies fail to find

evidence that supports the hypothesis that grants will have a positive effect on student outcomes

because they are delivered through complicated financial aid processes that reduces the

likelihood that students receive this aid and changes the intended message of the grants.

Addressing the signaling that FGC students and low-income students receive either through the

punitive atmosphere or through messages of demanding proof is crucial. Continuing generation

and upper-income students receive affirmation from their parents and schools that college is the

"default" path in all the support they receive in pursuit of their educational aspirations (Dynarski

& Scott-Clayton, 2006). However, that is simply not the case for FGC and low-income students.

For them, achieving their goals of degree attainment requires active effort to seek resources,

confront obstacles, and adapt. For example, Campbell and colleagues (2015) found that one of

the contributing factors to a climate of penalty was an intentional delay in financial aid

disbursement. At some institutions, students must wait 30 days for their Pell Grant to be

disbursed, a measure that college staff stated was to prevent "Pell runners," students who accept

financial aid but do not intend to attend courses for a grade or credit. The delay, however,

resulted in feelings of stress and uncertainty as students who relied on the Pell Grant to cover

expenses such as rent, transportation, food, childcare, and other expenses faced financial strain as

they awaited disbursement. These policing efforts result in students feeling punished for abuse

that they are not guilty of, especially given that no research has concluded that such a drop-off in

attendance is a result of intentional abuse of the system (Campbell et al., 2015). The term

"climate of penalty" draws attention to the fact that financial aid policies are often enacted to

address a symptom of an issue without understanding the causes of these issues or the impact that these measures have on students who most rely on financial aid.

Community Cultural Wealth

This study also uses the Community Cultural Wealth Model (Yosso, 2005) as an additional framework to understand how students navigate financial aid processes, particularly when the institution is lacking in resources to help students navigate its processes. Community cultural wealth challenges the standard that privileges white middle-class culture and recognizes that students possess capital from their families and communities that are valuable (Yosso, 2005). In fact, a recent study found that first-generation students did not express a lack of family support but rather felt that first-generation status was an accomplishment as a result of increased personal responsibility; participants in the study also recognized that their mother's personal experiences motivated them to pursue more opportunities (Clayton et al., 2019). This shows that FGC students do not lack capital but that it takes a different shape than that of generational college knowledge. Community cultural wealth recognizes various forms of capital such as aspirational, familial, social, and navigational. For this study, I will focus on two forms of capital: aspirational and navigational. Aspirational capital refers to the ability to "maintain hopes and dreams for the future even in the face of real and perceived barriers" (p. 77) whereas navigational capital refers to the "skills of maneuvering through social institutions" (p.80) (Yosso, 2005). Despite not having a parent who has navigated the process before, many FGC students who rely on financial aid to afford the cost of college successfully navigate complex processes and in so doing, leverage their assets in the face of barriers.

Utilizing a climate of penalty framework as well as the community cultural wealth model will allow me to examine these financial aid processes as institutional practices that affect

students' experiences as well as help me to understand how students are navigating these processes. By examining how students' experiences, I will learn what capital students are leveraging where the traditional structures may fail unique or personal circumstances and how institutional policies or processes may create or remove barriers to accessing financial aid.

CHAPTER 3: METHODOLOGY

The goal of this study was to highlight the experiences of first-generation college (FGC) students at a 4-year broad-access institution as they access financial aid services. Access to financial aid is crucial to students' college choice and their persistence, but this access is especially critical for students who rely on financial aid to afford their education. The number of students who depend on financial aid who enroll in college is increasing. In fact, 32% of undergraduate students in the 2017-2018 academic year received the Pell Grant, and this number has risen by almost ten percent in the last decade (Baum et al., 2017). Students also utilize other forms of financial aid. In order to access this aid, however, students must navigate a complicated financial aid process. For FGC students, this process is not one that their parents may be familiar with so they must learn to navigate it themselves or seek resources to help them navigate it. While many studies on financial aid examine college choice or explore the impact of different types of aid on persistence, few studies have examined access to financial aid through the lens of student experience. This study aims to contribute to the research in financial aid by focusing on student experiences and exploring how FGC students successfully navigate these complicated bureaucratic processes.

Research Questions

In this chapter, I discuss my research design and justification for utilizing qualitative research methods to explore the experiences of FGC students as they navigate the financial aid process. I describe the reasoning behind utilizing interview-based data collection to explore the perceptions and experiences of the target population to derive a body of rich data. I conclude this chapter with a discussion of potential threats to credibility and limitations of my research design.

This study seeks to answer the following:

1. How do first-generation college (FGC) students who have visited the financial aid office describe their experiences while accessing financial aid services at their institution?

2. How do FGC students navigate the financial aid processes at their institution?

Research Design and Rationale

In this case study, I investigated how FGC students navigate the financial aid process at their institution. Research on financial aid traditionally adopts a quantitative approach to determine the correlation between specific factors on certain outcomes. While this research has determined that attrition occurs, these methods do not draw attention to students' experiences that inform persistence decisions. I utilized a qualitative research design (Creswell & Creswell, 2018) to gather rich, descriptive data on students' experiences of a shared phenomenon. The insight that students provided on their experiences such as how they describe the financial aid process and how they navigated this process illuminated the invisible experiences that students have while dealing with their financial aid issues and inform what practices can better support students through this process.

Site Selection

The CSU system comprises of baccalaureate-granting broad access institutions providing the greatest access to degree attainment in the state of California. These institutions award nearly half of California's bachelor's degrees and serve a high need student population; in fact, 50 percent of CSU undergraduates receive a Pell Grant and 33 percent of CSU undergraduates are first in their families to attend college (CSU 2020 Fact Book). Using data from the Department of Education's College Scorecard, I selected Morrison State University (pseudonym) for convenience as well as a number of other factors such as percentage of FGC students and

percentage of Pell recipients. These two criteria are essential for identifying students who have the least familiarity with financial aid processes and who also demonstrate financial need. Also indicated in the table below is the department where the financial aid office is housed.

	Department Where Financial Aid Housed	Percent Pell Recipient	Percent First Generation College
Morrison State University (MSU)	Student Affairs	54.1%	53.9%

Population and Recruitment

The target population for this research project was FGC students attending a 4-year broad-access institution who completed at least one year of study and who visited the financial aid office from June 2019-March 2020. To recruit students, I reached out to student organizations that serve FGC students, posted flyers at approved posting sites, asked staff to post the flyer on social media, and utilized snowball sampling to recruit students to participate in the study. Students were offered a $15 gift card for their participation. Participants signed up to participate via a Google Form with a series of screening questions. I then contacted participants via email or phone to schedule individual interviews. Interviews took place in person at the participants' school.

Given that my study focuses on student experiences with the financial aid process, requiring at least one interaction in the financial aid office within an eight-month period allowed me to capture a wider array of students' experiences with the financial aid process including type of support needed. By targeting students who have completed at least one year of study, I was able to focus on those students who are more likely to have navigational and social capital, knowledge of resources, or strategies to employ in difficult situations in order to have persisted at their institutions.

Data Collection

Semi-structured person-to-person interviews are the most appropriate approach to answering my research questions. Semi-structured interviews account for respondents' unique interpretation of the world around them, which allowed me as to explore emerging themes and opportunities for richer data (Merriam & Tisdell, 2016). Given the personal nature of financial circumstances, individual interviews also allowed students the space to speak openly without fear of being exposed to other students as they might in a focus group. Additionally, I conducted observations of the financial aid office as well as analyzed financial aid office forms and language on the website. This helped to diversify data sources to include more objective data to supplement interview data.

I interviewed ten FGC students at MSU who visited the financial aid office between June 2019 and March 2020. Each interview lasted a minimum of 45 minutes. The average interview length was 53 minutes. Each interview was recorded using a recording device and an iPhone. The iPhone served as a back-up recording device to counter any issues that may arise with the portable recording device. I also had a notebook with me to take notes during interviews and to capture end of interview impressions such as observations. Each interview was transcribed within 24 hours of meeting. Notes were transcribed within 48 hours. I listened to each interview while reading the transcript to cross reference the transcription. I also annotated transcripts with observations and notes documented in the interview.

In addition to interviews, I conducted field observations of the financial aid offices at two different times of day on different days to provide context for the study. One observation was done in the morning and one was done in the later afternoon. Observations were recorded by hand with a notebook so as to be less obtrusive and recorded from the back of the room to be

compliant with Family Educational Rights and Privacy Act (FERPA) regulations. Field notes were time-stamped, and observations were transcribed within 24 hours of observations. Reflections were recorded within 24 hours.

I also conducted a document analysis of financial aid forms accessible on the financial aid website, language on the website, and handouts provided to students. Documents were analyzed for language used, clarity of the instructions, and students' experience with the information provided. All documents were saved digitally on a personal computer that is password protected.

Access

I was granted access to the site by an Associate Director from the financial aid department given that I complied with FERPA regulations, did not recruit in the financial aid office, and recruited students independent of financial aid office involvement.

Data Analysis

I ensured that data analysis was an iterative process by analyzing data as soon as they were transcribed, especially for the first few interviews. This allowed me to adjust interview protocol as needed even though I piloted interview protocol with FGC students from other institutions prior to this study. I used inductive analysis to code themes and patterns as they emerged, ensuring that there were two categories: students' experiences and students' assets leveraged while navigating the financial aid process. Based on prior research, I anticipated that financial aid process would entail complicated processes, bureaucratic hurdles that make it difficult to access information, and policies like the verification process that delay processing and that require additional sources of information (Dynarski & Scott-Clayton, 2006; Cochrane et al, 2010; Ahlman et al, 2016; Campbell et al, 2015). Because my research questions are centered

on the institution's role in students' experiences with the financial aid process and the assets that FGC students leverage while navigating a complicated process, I looked for institutional and individual characteristics. Type of interaction such as follow-up or extended assistance with an unusual circumstance were also coded to ensure generalizability of the findings. I used Dedoose to code and organize interview data. Codes were also be reanalyzed across interactions as well as studied collectively.

Observations were analyzed for trends that validate or supplement student interviews. In addition, interview participants were asked for resources they received from the financial aid office for document analysis. With the exception of a general handout, students were directed to the financial aid website. I analyzed the ease of locating forms from the website, the language of the forms, and language used by staff when communicating with students through the website for tone as well as clarity and transparency. These sources of data were used to triangulate student interview data to ensure reliability and generalizability.

Researcher's Positionality

In my previous work, I often worked with students to navigate the financial aid process. I have often been on the phone helping students in their interactions with staff and have accompanied students in-person to the financial aid office when possible. Although this may create some bias in my research, I served the role of a researcher rather than as a student advocate and made concerted effort to be impartial. I was careful to distance myself from my work and focus on my role as a graduate student and researcher. I did not disclose the details of my former work to ensure that students did not feel encouraged to answer in any particular way. I am a FGC student myself and have encountered stressful situations in the financial aid office,

but I was careful to acknowledge and address my positionality within this study during both data collection and data analysis.

Credibility

One potential threat to credibility of my study was that there may be participation bias in those students who volunteered to participate in the study because of experiences with the financial aid process. However, the variety of students' experiences suggested that there was little selection bias in this study. This is perhaps due to snowball sampling in which students who opted to participate by word-of-mouth rather than the motivation to air grievances.

Additionally, because one requirement of the study is that students accessed the financial aid office within the during a specific eight-month period, in some cases, enough time had passed for students to process and reflect on their experience and recognize what assets they possessed and leveraged to navigate the financial aid process. However, this distance in time also made it difficult for some participants to retain granular aspects of the financial aid process.

Limitations

This study reinforces previous research which has examined how FGC students navigate the broader college experience. Participants in this study revealed the realities of dealing with a climate of penalty and utilized various forms capital to navigate the financial aid office. However, limitations should be noted.

Because this is a case study that utilizes qualitative methods, the generalizability of the findings may be limited. Additionally, due to snowball sampling, the participant pool may have been skewed towards students who have robust social support, are enrolled in EOP/TRIO SSSP, continue to stay engaged in the program, or remain in contact with friends from the program. Although this may not be representative of a broader FGC student group, it highlights the

importance for institutions to provide similar programs and for offices to collaborate with them. Given that this study supports prior research on FGC students and illuminates students' experiences with a range of financial aid issues, this study offers insight on the financial aid process at 4-year broad-access public institutions.

Another limitation of this study was barred access due to Family Educational Rights and Privacy Act (FERPA) restrictions. Although it is essential for students' personal information to be protected, FERPA restrictions limited observations to taking place from the back of the room and discouraged various sites from participating. This led to a convenience sampling of the case study, but one that met the requirements of site selection.

Ethical Issues

One ethical issue that I anticipated was that the study might cause negative feelings of their experiences or personal circumstances to surface since interviews are intrusive by nature (Maxwell, 2013). I mitigated this by ensuring that my interview protocol is by no means leading and is worded in a such way to allow students to reflect rather than react. I also grounded my study to be asset-focused rather than deficit-focused, which helped to alleviate negative feelings that may arise. Pseudonyms were created to ensure confidentiality and openness to contribute to the study. All audio and transcription files were stored on my computer with password protection and data encrypted software. Any physical documents were stored in a locked file cabinet and were destroyed once interviews are transcribed and data analysis was complete. I also ensured that participants understand the measures created to ensure confidentiality. And I was diligent in ensuring that participants maintain confidentiality.

CHAPTER 4: FINDINGS

By examining how students are affected by the financial aid process and how students navigate this process, researchers can better understand the obstacles that may be delaying or obstructing access to aid. This study interviewed ten FGC students at one specific campus regarding their experiences with the financial aid process and included observations and document analysis. The purpose of this study was to learn how the financial aid process affected these students and determine how FGC students navigated this process. With each interview, I was able to learn more about the complexities of the financial aid process through the lens of student experiences and how the experience of navigating an unfamiliar process affected each of participants. These individualized experiences were important for elevating the voices of historically underrepresented and disadvantaged students, who are a growing force in the higher education landscape.

The findings suggest that FGC students found the financial aid process to be difficult to navigate on their own and lacking in transparency. All but one participant expressed feelings of frustration with and distrust of the financial aid process while addressing their financial aid issue. This resulted in the students' perceptions of a climate wherein punitive bureaucratic policies and practices dominated their experience with financial aid. The findings also revealed that none of the participants relied on their parents to help them navigate the financial aid process, oftentimes helping their parents procure needed documents by obtaining it themselves when possible or providing explanation of what the documents are. Despite not being able to receive guidance from parents for help with the financial aid process, students did not seek assistance from financial aid staff. All but one participant sought support from someone other than a financial aid staff member to help with various financial aid issues, which aligns with prior research on how

FGC navigate college broadly. First, I will provide a brief overview of the university context, then I will examine the findings of the study, which both support prior research on FGC students and furthers the research by highlighting the personal experiences of students navigating a complicated process.

Campus Context

Morrison State University (MSU) is a broad-access public university in Southern California, which serves a majority FGC student population and whose financial aid office is housed within the office of student affairs. About two-thirds of the undergraduates are FGC students, and over half are Pell Grant recipients, those students who demonstrate the greatest financial need because they come from families whose income is at or near the federal poverty line. A little over half of undergraduates receive financial aid in the form of grants, and almost 30% of undergraduates receive federal loans. Latinx students comprise the largest percentage of the student population at just over half of the undergraduate population.

At this campus, the financial aid office (FAO) is housed within the office of student affairs and is conveniently located on campus in a building that includes student services and departments such as tutoring, Educational Opportunity Program (EOP), Career Center, University Counseling Services, and Administration and Records. Residing on the first floor, the FAO is central to the building and is immediately visible behind the information desk as students enter the building. Nearby are dozens of computers available for use as well as tables and chairs for students where students can sit to do work, rest, or socialize. As Derek, a FGC student in his second year at MSU, put it, "[the university] places the financial aid office on the bottom floor, the main floor, so you don't need to go to the top or anything; you walk in, boom, it's right there. So it's like saying, this is number one." Because I visited the FAO in March, the service

windows are adorned with St. Patrick's Day themed four-leaf clover cut-outs, owls wearing leprechaun hats, and signs informing students to "PLEASE HAVE YOUR [SCHOOL] OR STATE ID READY WHEN YOU GET TO THE COUNTER" printed in fluorescent green paper.

Participant Overview

The ten participants in this study were all FGC students in various years of school. Table 1 shows the year in school, the type of financial aid issue, as well as the gender of each participant. All participants visited the financial aid office at least once in the last eight months, and although they were not screened for this, all participants had visited the office more than once throughout their enrollment at the university, which further informed their experiences with the financial aid process. As shown in the table, financial aid verification was the most common issue that students faced. However, there was a range of experiences with financial aid issues in the participant pool.

Table 1: Participant Information

Name	Gender	Year in College	Type of Interaction
Alejandra	F	4th year	Verification related issue
Alexia	F	4th year transfer, nontraditional student	Insufficient funds due to grant processing; Reached maximum financial aid allowance
Carla	F	4th year transfer	Insufficient financial aid
Derek	M	2nd year	Verification
Diana	F	3rd year	Verification
Janette	F	3rd year	Third enrollment; Verification
Lawrence	M	2nd year	Applying for loans

Liliana	F	3rd year	Verification
Miriam	F	3rd year	Third enrollment
Yuneicy	F	2nd year	Insufficient financial aid; Verification; Appeal

The Consequences of a Climate of Penalty

This study revealed how personally the financial aid process affected these participants. Individual interviews underscored the humanity and vulnerability of FGC students navigating an impersonal, punitive system that questioned personal circumstances such as financial information and information regarding family members. All of the participants were astutely aware of their status as FGC students and how this identity informed their experience, especially given their lack of knowledge of how the financial aid process works or what the rules of the system are. Many of these participants believed that this lack of knowledge left them at risk of punishment for not complying with policies or practices that they did not know about or did not understand. This is most evident for those participants who were selected for financial aid verification. As part of the verification process, students were informed that they were missing documents and instructed to submit supplemental forms by a specific deadline. These forms included a Dependent Verification Form which asked the student to list all the members of their household and asked the student if he or she worked in the previous year, an IRS Tax Transcript for the student, and an IRS Tax Transcript for the student's parent(s). Depending on their employment and whether or not they were able to request IRS Tax Transcripts, students were subjected to additional requests or given alternative instructions.

The second most common financial aid issue was dealing with insufficient funds. These participants sought assistance from the financial aid office to help them address the gap in their

financial need and financial aid award. This process varied for each participant and revealed a dearth of support services for this particular issue. Another shared issue that participants dealt with was third enrollment, a process where students retaking a course for the second time cannot count those units towards full-time enrollment or financial aid. Navigating third enrollment entails students registering for additional units to reach full-time enrollment, seeking approval from various departments and offices such as the financial aid office to retake the course, and awaiting billing for the cost of the course which must be paid out-of-pocket. Lastly, the two other issues that participants dealt with were applying for loans and dealing with the loss of financial aid due to reaching maximum allowance, which is an uncommon issue and affected one participant because of her status as a nontraditional student who sought a Bachelor's degree at MSU after receiving her Associate's degree from a community college decades earlier. These experiences show the variety of issues that students encounter as they attempt to access their financial aid.

Campbell and colleagues (2015) examined how federal financial aid policies and procedures created additional obstacles and complications for students, which they described as resulting in a climate of penalty. Punitive policies and policing efforts, they argue, ignore students' strengths, efforts, and successes. While the half of the interview protocol addressed what strengths and assets students used to navigate the financial aid process, the following findings demonstrate the substantial effort students put to ensure that they comply with policies and procedures. The majority of the participants discussed how this climate of penalty affected them both in terms of how fear and anxiety motivated them to follow through with their issues, the obstacles that hindered their ability to exert control over their own circumstances, and how they felt as they awaited the resolution of their financial aid issues. Findings illuminate the

realities of these FGC students' experiences and the effect that complicated policies and aggressive policing have on a student population whom most benefits from financial aid policies intended to increase equity and access to higher education.

The majority of the participants described an environment that demanded personal accountability while visiting the financial aid office. Eight participants described feeling put into a position where they felt that they were at the mercy of a process in which they had little control, a feeling exacerbated by their FGC status. All six participants who dealt with the verification process discussed how the process was especially perceived to be authoritarian and one that targeted "students like them." Here, "students like them" refer to students who identified as FGC, low-income, and/or as being a student of color. Each of the following themes emerged from analysis of interview data, observations, and documents accessible via MSU's financial aid office's website or provided by participants. The following themes reflect how participants described their experiences with the financial aid process. The themes focus on the dominant experiences that contributed to participants' perception of a punitive, demanding process and how that climate of penalty affected them.

An Environment Dominated by Compliance Efforts

The compliance costs of the financial aid process, such as time and resources required to learn the system and its policies, to fill out documents, and to submit required documents, are strongly correlated with a lack of resources (Dynarski & Scott-Clayton, 2006). For FGC students, the burden of providing proof to corroborate information provided in the FAFSA or DREAM Act application or to demonstrate extenuating circumstances can be incredibly onerous. The participants in this study, while they benefited from a wealth of resources from their home communities, found themselves to be carrying the bulk of responsibility when dealing with the

complexities of the financial aid process. Although parents provided emotional support or were able to help students procure documents, they had not been through the process themselves. As a result, they did not personally know how to navigate the process and, in fact, needed more help than their students did, especially when it came to "computers." Eight participants found the process to be burdensome, with students sharing details of how the realities of their circumstances complicated what might be considered simple tasks. Liliana, who is a third-year student dealing with verification for the second year in a row, describes her experience with the verification process:

> Maybe it's not a big issue or problem, but to me, it is, because I had to take time off work to work on that because at the time, I was in DC doing an internship. So I had to come back here for a week or two. I let [the internship] know what was going on with school and things like that…A lot of people suggested that I do it online or tell my parents to print it out, sign it, and turn it in. And it's not like my parents have that kind of knowledge to do it. It kind of all falls back on me. And because of the issues that I've had not being able to do anything electronically with financial aid [because she has undocumented parents], I have to print it out and turn it in personally.

The burden of providing proof for Liliana resulted in her leaving her internship and taking on the personal cost of flying home from DC and back to DC to complete her internship because she did not believe that her parents would be able to complete the tasks electronically (ie. print, sign, and scan documents). Taking into consideration the fact that she has undocumented parents and knew from her experience, having been selected for verification the previous year, that the verification process is complicated for them, she weighed the costs and benefits of leaving her internship and flying roundtrip to handle her financial aid issue. She ultimately determined it to be worth the cost despite the financial sacrifice and personal cost of missing internship experience. This decision also demonstrates how seriously Liliana regarded the deadlines and rules of the process to ensure that she did not make a mistake in completing her documents, waited to receive the correct tax transcripts through the mail, and submitted the forms in-person

in a timely manner. During Liliana's interview, it was evident that a climate of penalty contributed to her taking on these burdens to ensure that she was not at risk of making a mistake. In addition to feeling that the verification process was punitive, Liliana believed it to be burdensome because as she put it, "[When] they're trying to verify the information, it's like, I know I'm poor." This is consistent with arguments that the financial aid process can trigger negative cues associated with self-identification and cause anxiety as a result of being repeatedly reminded about net worth (Dynarski & Scott-Clayton, 2006). The policy of providing proof, in this case verifying information provided in the FAFSA, forces students to confront the difficult realities of their financial circumstances in order to qualify for financial aid, and while proof is necessary, institutions have the opportunity to find ways to ease the burden of proof for their students without invalidating the need for proof. As the discussed earlier in my literature review, institutions are requesting more information than the minimum requirements of federal policy, which exacerbates the issue of policing. But they also have the opportunity to provide institutional support to help meet compliance as opposed to utilizing authoritarian approaches to enforce compliance.

This burden of proof has consequences for students that often remain invisible, and the consequences of these policies disproportionately affect FGC students, especially those from communities of color. The majority of the students in this study recognized that the financial aid system was not built with them in mind, and it was no different when applied to the institutional policies regarding the financial aid process. For example, during observations, I overheard financial aid staff referring to "proof." In one particular instance, a student had returned to the financial aid office for clarification on information received during his previous visit whereby he was informed that the documents he brought were insufficient. However, this time, he was

informed that what he had was adequate, with the financial aid staff member telling the student

what he was previously told was incorrect and what he had was "proof." This reveals an

inconsistent definition of proof, one that is open to the interpretation of the staff member. This

can be difficult for FGC students to navigate if they do not have knowledge to understand what

is adequate and how they might advocate for themselves, and thus, they operate in full faith to

follow a specific staff member's directions, not knowing that these directions could vary

depending on the person. Further, even if the student possesses the insight to understand that

information can vary depending on the person, the student must consider the time and resources

spent waiting in line and potentially receiving the same answer. Yuneicy, a third-year student

who sought assistance from the financial aid office after her stepfather lost his job, discusses her

situation of procuring "proof" as requested by financial aid staff:

> They asked for tax information, then they asked if the person who brings in the amount is
> working. And I say no, and I have to give them information. I have to give them a
> resignation letter. I have to give them something from my dad's company saying he was
> laid off for this reason, and I have to get papers from my stepdad so he has to drive
> to…because he works in Fontana…so he has to drive there from Bakersfield, and it's
> annoying [to do that] for pieces of paper. They don't really take into account that it's not
> really easy getting that information.

Yuneicy articulates the inconvenience of her providing proof of her stepfather's layoff with

"pieces of paper." In fact, earlier in the interview she describes the miscommunication that

occurs between her and the financial aid staff because of her stepfather's misunderstanding of his

own circumstances. She says, "He was laid off, but he said he got fired so I had to fix the

financial situation with papers." However, it is clear that fixing the situation with "papers"

required Yuneicy's stepfather driving several hours roundtrip to request a statement in writing

from his previous employer with an explanation of why he was laid off in order for her financial

aid to be processed. The purpose of a such a statement is unclear in considering how this might

help measure differences in ability to pay or how the reason for his lay-off needed to be verified. The realities of requesting these documents illuminate the disparity in resources that these students face. Yuneicy did not know how to instruct her stepfather to obtain these documents, and he himself did not know how else to obtain those documents from his former employer aside from driving there himself and requesting it in person. Given that Yuneicy's stepfather was not able to simply call or email Human Resources to request such a letter, was unsure of whether he was laid off or fired, and did not receive a termination letter prior to his lay-off is telling of the types of jobs that the parents of FGC students like Yuneicy have and how that impacts the way these students navigate the process of tracking down documentation. Also, Yuneicy is the only participant who lived more than two hours away from her campus. While other participants had access to their parents daily or could return home on the weekend, Yuneicy did not. This compounded her burden of proof in that obtaining signatures was difficult for her when her parents are "all the way back home," and Yuneicy had to walk her mother through going to the library to use the scanner for ten cents and sending the document back to Yuneicy over the phone. Given that the definition of proof appears to be federal policy that is open to institutional interpretation, it is clear that this is an opportunity for MSU's FAO to systematize how they define this policy, communicate it clearly with students, and offer students assistance in complying with this policy. Instead, interviews reveal that financial aid staff are not aware of the personal travails that students go through to procure documents only to have the interpretation of these documents vary depending on the staff member. As a result, in the worst cases, students are prolonging the processing of their financial aid by unnecessarily navigating difficult obstacles to documents that they either can find a readily available substitute for or that they may not be able to obtain.

The burden of proof not only presented obstacles and barriers to overcome in terms of navigating processes, but compliance also came at an emotional cost. Participants found that the burden of proof resulted in feeling frustrated by overcomplicated policies that result in redundancy (6/10), a looming sense of uncertainty (7/10), and the stress of dealing with their financial aid situation (7/10). In addition to revealing how complicated it can be for students to comply with policies and procedures, interviews revealed how the financial aid process affected students' emotional and mental well-being.

Lack of Transparency with the Verification Process

The most common financial aid issue that affected participants was the verification process, a significant contributing factor to a climate of penalty. Over the course of their time at MSU, eight participants dealt with the verification process. Six participants were selected for verification within the June 2019 – March 2020 period and discussed verification issues in their interviews. Most notably, the lack of transparency regarding the verification process resulted in feelings of being targeted, being "in trouble," or distrusted. Half of the six participants who discussed their experience with verification acknowledged that while they had heard that it was "random," it did not feel randomized. As Yuneicy shared, when she asked them why she was being selected, "they say it's random – it's not random – they're always targeting us." This sentiment is echoed by Diana, a third-year student with a single mother who went through a prolonged verification process which lasted months. She says:

> Each year, I get selected for verification because it's a randomized thing, which it's not. They know what they're doing. They don't randomly select students. They say that it's when they see something that according to them is off, which nothing is off with my application. They don't randomly select. They choose every year because every year they choose me. Why?

Although not all of the students offered a rationale as to why they were selected, they described being selected as feeling personal and perceived the process to be arbitrary and an exercise of authoritarian power. Participants who ventured to hypothesize believed that they were flagged for being "poor," Latinx, or susceptible of "falling into the trap." Documents gleaned from the university's FAO website do not address how students are selected for verification and do not indicate that the process is randomized. However, during observations which took place in March, when students were submitting verification forms, there was only one instance of staff referring to the process as "random." In fact, for the three participants who shared that they had heard that the verification process is randomized, two heard it from a staff member who does not work for the FAO. This information that the process is randomized seems to be shared through word of mouth and is inconsistently shared with students. Language in the Verification Guide, which is required reading for any student assigned a verification request, does not include any mention of how students are selected for verification either. Rather, the Verification Guide only explains that verification is mandatory, stating, "The Department of Education (FAFSA applicants) and the California Student Aid Commission (CA Dream applicants) require that all schools verify the information of a select percentage of financial aid applicants." For students seeking answers as to why they may be selected, the process remains opaque. Withholding information as to how students are selected and how many students are selected results in a discrepancy in what information is relayed to students, creates inconsistency in who can know this information, and obfuscates the intention of the policy.

Whether or not participants dealing with the verification process were privy to the knowledge that the verification process was randomized, they felt that they were being singled out or marginalized. While identity characteristics among participants varied and could not

derive a cause attributed to this perception, it was clear that the climate of penalty led some of

these FGC students to feel as though they were in trouble for doing something wrong (7/10). One

contributing factor is the way the FAO communicated with students. For example, students

selected for verification are emailed a message alerting them that they were "missing

documents." This signals to students that an error was made on their part and exacerbates the

situation of feeling targeted when the reality of the situation is that verification forms are

supplemental documents that students are prompted to submit once they have been flagged for

verification. As Janette, a third-year student who dealt with multiple financial aid issues, said,

"When they call you into dependent verification, it's not that you feel disrespected, but it kind of

makes you feel like you did something wrong." Because it is unclear on the individual level why

students are being selected for verification and because policing efforts to verify information

insinuate that students have submitted incomplete information, these FGC students interpret

being selected as a consequence of their wrongdoing. Liliana describes her experience as

stressful because she feared that being selected for verification was an implied accusation of

fraudulent behavior:

> It's the worrying of how it might affect me if something goes wrong. It was worrying
> because somehow if a number was off or what I put in my FAFSA, I accidentally made a
> mistake somehow, and it wasn't the same on the taxes. I wouldn't have done that
> intentionally, but it would've come back, and it would've been really bad for me, maybe
> affecting getting financial aid or [being accused of] fraud. I don't have a reason to do
> that.

As Liliana's comment makes clear, she and her FGC peers experience increased anxiety when

they receive notice that they have been selected for verification. The lack of familiarity they have

with this process and the lack of transparency regarding how individuals get selected for

verification serve to exacerbate these feelings, as students felt targeted and often feared they may

lose their financial aid if they took a misstep in this process. Moreover, students can be selected

for verification every time they renew their FAFSA, whereby some students are subjected to this

process year after year, forcing students to experience this stressful process multiple times. Diana

expressed her frustration with what she perceived to be a redundant process, saying, "If they

already did verification last year and the following years, why do they need it again?" By failing

to provide clarity regarding the verification process, MSU contributes to the perception of a

climate of penalty, which is aggravated when students are uninformed to the fact that they may

need to repeat the verification process year after year.

If students are not informed as to why they are being selected for verification, they often

jump to the conclusion, rightly or wrongly, that being selected for verification is associated with

an accusation of wrongdoing and that their financial aid package is now in jeopardy. This is a

result of a perception of authoritarianism, one that also revealed the lack of differentiation

between the role of the financial aid office and that of the federal government. For example, the

FAO website does not parse out that financial assistance can take the form of federal, state, or

institutional funding, which are tied to different policies and procedures. This distinction in

funding sources would elucidate the separation of authority between the federal, state, and

institutional entities rather than conflating the power of financial aid office with the power of the

government. In actuality, federal policies are obstacles that both the institution and the student

must comply with. However, perhaps due to the pressure of their own compliance efforts, MSU

does not use messaging on their website or in their student interactions that delineates the

institution's role in helping students comply with these policies.

This results in the blurring of boundaries of what was within the power of the institution

to carry out in terms of policing and how much reach they had to do so. Diana thought the

verification process was one that not only doubted her but also one was that was invasive. She

describes her situation:

> They weren't understanding and they kept asking me for more things. And it's like why? I've given you everything. There's nothing I'm hiding. Go ask IRS what I'm hiding. They could tell me because they have everything they need. Literally, whatever we eat. Literally, checking everything. So go ask them. Go to my house and see where I live. Ask everyone who lives around me. There's nothing to hide.

Participants felt that they were being questioned for the realities of their family financial

circumstances and doubted for the information they provided as if they were hiding information.

Diana's response reveals her perception of the FAO's authority as extending beyond the bounds

of what is reasonable for an institution of higher education. She believed that they had the

authority to access her information through the IRS and felt that their persistent questioning of

her information was akin to sending a financial aid staff member to her mother's apartment to

corroborate the information she had shared. The lack of transparency associated with the

verification process was also evident in Diana's description of an interaction with a particular

staff member who asserted that it was within her power to make changes to Diana's FAFSA.

Diana informed the staff member that she was uncomfortable with the amendment, but the staff

member updated her FAFSA regardless. As a result, Diana was later informed that $500 of

institutional aid awarded for the next year was no longer funded. While Diana described her

interaction with financial aid staff, she leaned in and lowered her voice to say, "You have to be

careful how you speak because they can take away your aid."

Using a Language of Fear

Participants expressed feelings of fear and anxiety, which can be attributed to the

messaging they received from the FAO. Language on the FAO website detailing student

responsibilities communicate threat and explicitly state that "misrepresented information on

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financial aid applications and forms is a violation of federal law and may be considered a federal offense." Because FGC students are unfamiliar with the institutional processes and perceive the university as authoritarian, they are at greater risk of fearing the consequences of not knowing the rules of system and how to navigate them. Four participants described the fear they felt in the event that they made a mistake or that such a mistake would come at great cost. Derek described how the verification process made him anxious, particularly if it resulted in his finding out that he had made a consequential mistake:

> "I don't want to mess up either. I'm not trying to. But I may mess up. My mom may mess up. It's electronic. Press the wrong button or anything, you're messing with the IRS. You can go to jail from an electronic mistake."

Derek attributed this fear to the language on financial aid documents such as the FAFSA. The language of these documents makes clear to the student that the failure to provide accurate information would result in severe consequences.

These FGC students felt like they had little power in their institution, but they feared having to defend themselves against the institution. In fact, Alejandra was terrified of making a mistake that would affect not just her, but also her parents. She says that because she has undocumented parents, "society plays a big factor in it" and that because taxes are involved, consequences of making a mistake would be "more serious." When she misunderstood how she needed to report her work history by sharing her entire work history rather than just the last year, she felt that the mistake on her dependent verification form would result in severe repercussions that could potentially put her parents at risk because:

> "I put their names. I feel like this has to do with their status. It wasn't asking about my signature anymore. It was asking about their signature…It's just overwhelming. I don't want to put them at risk that they didn't ask for."

The fact was that, out of an abundance of caution, she provided more information than was necessary, and yet, she felt that her mistake could put her parents at risk of deportation. Although the possibility of discipline may have been amplified for Alejandra because of her parents' citizenship status, she was not alone in feeling targeted. The reality of how these processes affect students is clear. Students were fearful and anxious that a mistake could result in dire consequences such as losing their ability to afford college, being accused of fraud, being sent to jail for a mistake, or putting their parents at risk of federal penalty.

When examining the language used to describe the program that offers support to students with issues of homelessness, hunger, and emergency needs and the emergency grant available through that program, it becomes clear that this language differs from participants' descriptions of communication from the FAO. Unlike other information provided on the FAO website, a less authoritarian tone is evident. For instance, information on how to apply to the emergency grant includes a note that all documents submitted will be kept private and not shared with any other department or government agency, directly differentiating the role of the institution and the federal government. Also, information about the emergency grants includes an encouragement to speak with a financial counselor to discuss planning, budgeting, or resources for long-term financial hardship. The difference in language used on the general FAO website and the webpage detailing the emergency grant program demonstrates the differences between the FAO serving the general student population and how they attempt to communicate with students with exceptional financial need. However, this language and messaging of support was not acknowledged by any of the participants in this study, the majority of whom were low-income, faced long-term financial hardship, and needed support. It should also be noted that exceptional need may not present as such when a student visits the financial aid office. This

reveals an example of empty signaling as a result of creating the optics of compassionate care in the form of language used on the website but withholding that support until a student has proven that they are deemed worthy of it. For the participants in this study, the language of fear and communication of threat dominated their financial aid experience and contributed to their feelings of fear and anxiety.

Institutional Structures and Policies that Stripped Students of Agency

One prevailing feeling that participants described when they were dealing with their financial aid issue was a sense of powerlessness. This could be categorized in two ways: 1) identifying that the staff member was not an institutional agent but instead expected the students to understand how to navigate the process on their own (5/10) and 2) feeling as though they had no control over their financial aid (8/10). As Derek described it:

> "You can't go to the financial aid office. There's nobody to help you. The only people there are being given documents. They receive documents, but you can't come and ask questions. You have to come and wait in line to ask a question. It's no use. So I have to figure it out myself."

Overwhelmingly, Derek and other participants recognized that the financial aid staff were not institutional or cultural agents who were willing to transmit resources on behalf of the students. Derek described how he watched the way each staff member interacted with students while he waited in line, trying to glean information on how to navigate his interaction when it was his turn to speak to a staff member. While he acknowledged that some staff are friendly, the financial aid staff he has interacted with were not approachable. He said of some of the staff members:

> 'Yeah. No. You need your documents.' How do I… 'Check your portal.' What are you here for? I know this wasn't your training to say, 'yes,' 'no,' and 'look at your portal' and 'you should've gotten an email' and have those be your five default answers. You have to know something. I hear, 'next' and I hear people go, 'oh, you need to go here…and you should be able to…" And I'm like, you couldn't give me a breakdown like that? I just say, 'Okay," and I leave and I either find help from the person I [over]heard or I leave and I go ask someone else.

This description reveals the onus placed on students to navigate the financial aid process despite having a financial aid staff member with both the knowledge and the authority to help them navigate the process standing in front of them. In fact, Alexia likened the experience to being at the DMV, saying that "Even going to the cafeteria, they're nicer there than they are [at the financial aid office]." Alexia's telling comparison suggests that her experience in the FAO was an anemic, bureaucratic experience that was not student-centered. In fact, observations revealed the difference in which staff greeted students, with some asking students, "How can I help you?" while others met students with, "I need to see ID." With the majority of participants going to someone else for help navigating their financial aid issue, it is apparent that these FGC can recognize who can help them and who wants to help them. In fact, Diana described her interaction with staff this way, "I don't think they care. They're just there to get the job done. They rush you through…5 minutes. Next." Observations made at the financial aid office supported participants' descriptions of their brief interactions at the service window. On average, interactions lasted two to three minutes whether the line was short or if it wrapped around the corner. This does not allow staff to provide students with what these FGC identified as needing: a safe space to ask questions, the time to walk through a complicated process, someone to normalize the process, or time to build trust in which students can be given the time to share sensitive information and be assured that the information they are receiving is relevant to their experience.

One reason for feeling a lack of agency was the inconsistency of the staff members, which resulted in additional obstacles that students were confronted with and the perception that they were not receiving equal support compared to others. In fact, eight participants commented on the lack of consistency with staff. While some staff members were perceived as helpful,

others were not. Miriam described it as "sometimes they're just like, 'I want to get my work done and go home.' Sometimes they take their time. They sit down with you and explain in detail and go into depth." When students get someone helpful, they are relieved. But, when students interact with someone unhelpful, it was disempowering and demoralizing. Yuneicy says:

> Usually there are times when they tell me different things, and that's when they send me on a wild goose chase. I remember one time when I went, and they were telling me different things about financial papers and things I had to turn in because of my stepdad, and I said, 'but the lady told me this.' And they said, 'Oh, she was wrong.' And then I had to go back again, and they said, 'Oh, you're missing the signature.' But she said that I didn't have to.' And they're like, "She's wrong.' I have no idea who to believe at that point because everyone is saying different things, and I don't know if they don't have an idea of what's going on or if they don't collaborate very well."

Yuneicy's experience is indicative of the recurring issue of distrust. Inconsistent directives from staff fuel this distrust from students, a feeling compounded by FGC students' keen attunement to understanding when something is "not for them" despite not being explicitly told so. This inconsistency was supported by observations I made in the financial aid office. In two instances, financial aid staff were overhead asking a student which person had incorrectly advised them by describing what the staff member looked like. Such inconsistencies in the understanding or interpretation of policy exacerbate a situation in which students who already feel targeted by the process are forced to also undertake the effort to determine what information is reliable in order to resolve the issue and to identify who gave them this information, potentially leading to a confrontation of he-said-she-said at the financial aid service window.

The structure of the financial aid office made it difficult for students to plan ahead, access staff, or hold staff accountable. MSU students wait in line to be helped at a service window on a first-come, first-served basis and have no control over who they can seek help from. Staff also do not wear nametags, which made it difficult for students to know who specifically is helping or

not helping them. Another aspect of the financial aid office that made it difficult to plan ahead and discouraged students was the line. In fact, during one of the observations, the line became so long that the person at the information desk flipped a sign to direct students to a different line and relocated the students to a separate line that wrapped around the corner where a cordon and signage were already in place. Six participants identified the long lines as an additional obstacle that they had to confront while trying to take care of their financial aid issue. A few participants remarked that they would wait extended periods of time like a "couple of hours" in line for their issue. Liliana attributes the long line to "the time of day and the time of year I went, depending on the times the students are more available and things like that. I know that was the time I was most available because of classes and time in between things." For example, at MSU, verification forms were due April 27, and during observations made in the beginning of March, the overwhelming majority of students in line at the FAO were dealing with the verification process. While it is difficult to understand why the line is so long, interviews provide some information as to contributing factors such as inconsistent interpretation of policy that forces students to return to the line to follow up, inconsistent help from staff that encourages students to seek a second opinion, obstacles to communicating with staff other than at the service window, and unclear directions in written communication that results in students needed additional clarification.

Given class schedules, extracurriculars, and commutes, these FGC students tended to have less flexible schedules in which they would plan to maximize the time they did have on campus. This was especially the case for those students who commuted. For example, Alejandra commutes by bus for three hours roundtrip from home to school three days a week, so she would plan to be on campus for at least ten hours on those days and schedule tutoring for math and

writing, administrative tasks, and other school-related commitments between classes. She spent the days she does not have class helping to care for her father who is undergoing chemotherapy treatment and working with her mother to clean houses. One of the participants who had no issue with waiting in line was Lawrence who missed class to go to the financial aid office. However, students who chose not to miss class and who strategically scheduled internships or part-time jobs throughout the week had less flexibility in their schedule to wait in lines, which resulted in feeling as though they had less control over their situations, especially when they were not able to take care of their issue during their interaction or were met with unhelpful staff. For some of these FGC students, visiting the financial aid office was not worth the time or resources it took to take care of the issue and sought assistance elsewhere. More importantly, however, this bureaucratic, impersonal experience left students feeling as though staff had held withheld support or were incapable of providing support to them.

Lack of Accountability to Students

The majority of participants in this study experienced frustration as a result of policies and practices that demanded students act promptly and demonstrate personal responsibility with little to no institutional reciprocity. For example, Derek felt that the deadlines, which seemed extremely urgent, contradicted the experience in the FAO with financial aid practices. The To-Do List was located at the bottom of the page of the student's portal, the lines were long, and the staff were unhelpful to him, which he felt did not match up with the how important financial aid was to him. For Derek, financial aid is critical to his ability to attend college, so he takes financial aid very seriously and acts quickly. As he put it, "I can't afford [college] even with their help let alone without their help. I wanted to get those [documents] in as fast as possible." And yet, although he acted promptly, addressing his notification as soon as he saw it on his

portal over the weekend and had his mother provide him documents while he was home that same weekend, he was not met with the same promptness when he was in the FAO. Although it is difficult to discern the exact causes of the long lines or the delays in the FAO, its unknown cause does not invalidate Derek's frustration with the lack of reciprocity from the FAO to ensure that his verification forms are processed in a timely manner. Liliana faced similar frustration with the contradiction between the messaging of urgent deadlines and her experience with the financial aid office. For Liliana, because she did not know what to expect, she had to visit the office multiple times:

> I had to go back twice because I didn't bring anything, so I had to go back home and bring it. I wanted to do it then and there no matter how long it took. I wanted to get it over with within the timeframe because I had already been to the financial aid office and seeing how many people were lined up and seeing how many issues I was encountering, I wasn't sure if I was going to have to do another thing.

As a FGC student, she did not know what documents to anticipate bringing and did not know where to find that information because the FAO did not provide this information to her. Her experiences with the inefficiency and lack of transparency in the FAO taught her to expect that additional requirements may be arbitrarily asked of her at any time and to plan in advance for unexpected requests.

Although the burden of proof falls heavily on the student, there was little accountability on behalf of the FAO to communicate with students throughout the process beyond the initial message prompting students that action is required. This resulted in pervasive feelings of looming uncertainty, amplified by fear and anxiety about not being able to receive their financial aid. Diana said:

> It's stressful and it takes a lot of your time. It takes a lot of your mind, like your energy. Like what was going to happen next? What else do I need to do to make them realize that there's nothing wrong?"

Rather than providing a means of communication with the FAO, participants were instructed to check for changes in their portal. In fact, the Verification Guide advises students to "please be patient" and not to contact the FAO to confirm receipt of documents. Rather, students must check their portal weekly for the documents to be removed from their To-Do list, students are then contacted if documents are still considered missing if the document is incomplete. This nine-week waiting period is problematic considering the two-month window students are allowed to submit their documents, especially given the fact that the Verification Guide warns students that if they submit documents after the deadline, "You are responsible for paying your tuition and fees by the payment deadline or you may be dropped (disenrolled) from your classes," implying a complete loss of financial aid. This is significant considering that interviews made clear the importance that participants placed on meeting deadlines and the stress they feel over having to deal with potential changes to their financial aid.

These policies are predicated on the FAO's accountability although the repercussions directly affect students. However, these systems are not infallible, and two participants experienced missteps on the part of the financial aid staff. Janette realized that it had been a couple of months since initially submitting her dependent verification form, and it was still flagged as being processed. She called the FAO and was informed that it would be processed by that afternoon if not by the end of the week. Janette described how two or three weeks passed after that call, and her portal still had not been updated, so she called back informing the financial aid staff the date and time she called and whom she spoke to. The staff member told her, "I'll get that removed right now." As a student who is not only an active participant of the EOP, but also a work-study student in the office, Janette was better equipped than most to navigate that follow-up and successfully close out that task. Her experience also demonstrates

that although follow-up is discouraged and students are instructed to "be patient," if students do not advocate for themselves, they may be left waiting with potentially negative repercussions for their financial aid award processing which can limit options to plan ahead or interfere with their ability to afford college. Additionally, given the complicated nature of Alexia's situation, she was told that the financial aid counselor would need to delve deeper into her issue and would email her. Alexia was not given any means of contacting the financial aid counselor for follow up. After not hearing from the financial aid counselor but knowing that she needed to know the status of her financial aid to drop classes without penalty, she returned to the FAO to discover that the financial aid counselor she was in contact with was no longer working there. Like Janette, being "patient" had costly repercussions that Alexia could not afford if she did not follow up.

Financial aid policies enable a lack of communication with students, which amplifies feelings of uncertainty. For FGC students whose sense of belonging is already tenuous, this can be an especially arduous process. Seven participants described having to deal with looming feelings of uncertainty. This was the case for Jocelyn and Janette, who, as a result of third enrollment, knew that they would be responsible for paying for the course that they are retaking out-of-pocket. However, despite numerous attempts to speak to someone at financial aid and at university cash services, neither of them knew how much they would be expected to cover and when it would be due. Instead, these students are expected to perform well academically even with an increase unit-load and proceed as usual while this cost is looming over them, a cost that they are not sure they will be able to afford. Also, observations supported interview data: two students were overheard checking in on their financial aid issue and one student was overheard expressing concern over how long the process will take. Policies that discourage open

communication, such as advising students to "be patient" or by making it difficult for students to know staff members' names and email them directly, or that discourage transparency between students and the FAO by sharing information on a case-by-case basis prolong the lack of agency that students feel as they await unknown outcomes to their issues. The fact of the matter is that policies implemented by the FAO to reduce stress on their system create a dynamic that forces students to absorb the consequences when the FAO does not deliver on their promises, with little to no consequence for the institution.

Inadequate Individualized Support or Additional Resources for Students

Participants identified wanting individualized support with the complicated financial aid process but did not receive it from the FAO. While four participants were able to meet with a financial counselor one-on-one to discuss their financial aid issue, three of those four participants explicitly asked to speak to a supervisor or someone else who can help, and all three of them were granted access because their issue required more specialized knowledge. Lawrence, who visited the financial aid office to apply for loans, was the only participant who was able to receive one-on-one help with his situation without requesting it, and this may be due to the fact that his EOP mentor accompanied him to the financial aid office. For example, this is in stark contrast to Carla's experience, where she was advised to apply for loans because she did not qualify for the emergency grant. Unlike Lawrence who was also applying for loans, she was given a handout with the website on where to apply, revealing how advantageous it was to have an advocate accompany a student to the FAO and how different a students' experiences can be despite having the same issue. Participants who did not get to speak to a financial aid counselor beyond the service window felt that the staff at the FAO thought they could handle it on their own (4/10). Derek interpreted what the staff told him as, "What we say is best and we feel that

we worded it correctly and clearly enough so go figure it out." For Alejandra, she felt that what

the staff were telling her that since she is an "adult," she "should know," and that if she did not

know how to follow directions, then she did not deserve financial aid. This was not an

uncommon sentiment among participants who felt responsible for figuring out the financial aid

process without help from the staff, so they took it upon themselves to find answers to their

questions elsewhere. Given these participants' heightened sense of personal responsibility and

vulnerability to not knowing the rules of the system and how to navigate the system, it is

unsurprising that they did not feel comfortable or confident seeking additional help from the

FAO, nor did they know that there was additional help from financial aid staff available beyond

the service window.

A lack of resources offered by the financial aid office also led the participants to feel as

though they had little or no control over their circumstances. Eight participants shared that they

were not offered any additional resources or what they thought to be adequate resources for their

issue. Although Yuneicy was having difficulty being able to afford her housing payments, she

was not offered any assistance although the financial aid website lists assistance with budgeting

as part of their support services. She describes the help she did receive as:

> There comes a point, like I said before, where I just cry because I have financial issues. I
> just don't know what to do. There are times where I give up with financial aid. I go, I ask
> questions, and they give me an answer that I don't want to hear, and I just give up. I don't
> know what to do at this point. Then a couple of days later, I'm like no, I don't want to
> give up. They just have to understand that not all of us have that amount of money.

Although she appealed her financial aid award given the change in her family's income as a

result of her stepfather losing his job and visited the financial aid office multiple times, she was

not given any additional resources for her long-term financial hardship. The answer that Yuneicy

sought was a reprieve for her financial hardship whether it was resources or support to help her

deal with the stresses of helping to support her family and affording college. However, once her appeal was denied, her subsequent requests for additional assistance were also denied; she did not know about financial counseling to ask for it nor was it offered to her despite her numerous visits to the FAO.

For Alexia, although her financial aid situation was an anomaly, it still made her feel stripped of her agency. She says of her situation:

> You're supposed to register [for classes] and you're supposed to have money, but you don't. Sorry. [Had I been told earlier,] I would've planned better. I would've worked and I would've saved.

Alexia had attended another university decades prior to enrolling at MSU and had received financial aid while she attended that campus. Over the summer, the FAO staff at MSU informed Alexia that she had reached her maximum aid allotment, a determination that resulted in a reduction in the aid award the staff had previously communicated to her. At the advice of financial aid staff, Alexia sought clarification from FAFSA, who then told her that it was under MSU's discretion how they interpreted what financial aid counted toward her maximum allotment. After several weeks of back and forth with MSU's financial aid staff, which involved escalating her issue with supervisors, following up with various staff members, being told to wait while they look into the matter, finding out that the staff member handling her issue left the university, and ultimately receiving notice that MSU would not amend their initial interpretation of the policy and that she would no longer receive financial aid, Alexia was given a little over one week's notice to pay for the semester's tuition or her courses would be dropped. As a result, Alexia felt that she had no other recourse but to drop from full-time status to part-time status, which was what she could afford out-of-pocket. It was not until she went to the cashier's office to make a payment for an electronic book the next semester that she saw a postcard at the

window with information about payment plans. She says that the financial aid staff did not tell her about the payment plan. Instead, she recalled them telling her, "you need to come up with tuition or your classes are going to get dropped." This consequence-focused approach to interacting with students resulted in participants feeling as though they had to overcome obstacles and find alternative options for help on their own, which can result in students falling prey to predatory practices. In fact, soon after learning that she had reached her maximum financial aid allotment, Alexia noticed that she was receiving unsolicited "emails about do you need other financial aid options." She did not remember who sent the emails, but she knows that they were not from MSU, FAFSA, the Department of Education or a reputable source, which is why she immediately disregarded them. Throughout the interview, it was clear that as an older student, Alexia was more savvy and had more experience with navigating bureaucratic obstacles and pitfalls than her FGC peers at MSU. Even so, she was not familiar with the payment plan and did not learn about this option through her own extensive research of resources. It is unclear why various financial aid staff members overlooked this option during her multiple visits, but it is clear that such an option would have resolved her issue and prevented her from delaying her time to graduation. Failing to properly counsel students regarding their financial aid situation, and instead using fear tactics to motivate students to act on deadlines, puts a vulnerable student group at great risk of making grave financial mistakes with long-term consequences. Luckily, Alexia did not fall for predatory lenders who attempted to reach her through email, but not all students are fortunate to recognize predatory practices.

The three participants who were given additional resources by FAO staff received a paper handout, a paltry resource given their financial need. One of whom was Yuneicy, who clearly needed more help than a handout could provide. Another one of those participants, Carla, who

went to the financial aid office to apply for an emergency grant, was given a paper that would help her "look online for unsubsidized loans." She shared the paper with me, and it listed which forms could be found on the FAO website, a screenshot of the campus portal, and a list of websites and phone numbers for various departments and external offices such as the IRS, Meal Plan department, and Student Accounting. For Carla, she was immediately directed to apply for loans to help her with her financial gap and given the paper with the website for Federal Student Aid circled. She was given no other direction for her situation despite the fact that students identifying as high-need may need additional financial aid counseling, have misinformed preconceptions about borrowing given the predatory lending practices that target low-income populations, or have reservations about borrowing given the instability of their financial circumstances which makes them anxious about being able to repay loans. It should be noted that it was unclear if Carla was clearly informed of her options because she shared in her interview that she had not decided if she would borrow the full amount of her offered loan in order to qualify for the emergency grant or take out a loan for the amount she needed to cover her financial gap, which was much less than how much she would need to borrow in order to qualify for the emergency grant.

Miriam also expressed that she felt that there is a scarcity of resources for financial aid issues at MSU. She said:

> It's hard to be a first-generation [college] student because you don't have the right resources, and sometimes, I feel like the resources are trying to help but at the same time, I feel like they're trying to misguide you and move you towards the wrong direction of where you want to go.

This distrust might be attributed to FGC students' keen awareness of spaces that they know are for them and that will share information catered to them as FGC students. They trust the information they receive in those spaces and feel comfortable asking questions to ensure that the

information they receive pertains to them. Interviews reveal that FGC students may not be aware of the causes of their feelings of powerlessness, stress, and anxiety but could identify issues stemming from financial aid policies and practices at MSU that contributed to an environment that was dominated by the need for compliance. Participants described how the effects of punitive policies and procedures transcended beyond their purpose of protecting the financial aid system from abuse and instead resulted in students fearing being put in a position of defending themselves against their institution. Overall, students felt unsupported by the FAO in navigating the financial aid process and revealed the significant burden they faced in not only complying with policies but also in paying the price of an overburdened system that displaced responsibility onto its students. Interviews also emphasized how financial aid policies, both federal and institutional, impacted the students who most rely on financial aid to achieve their educational goals.

How FGC Students Navigated the Financial Aid Process

In this study, the interview protocol was informed by a conceptual framework that sought to examine FGC students' experiences through an asset-based lens. Interviews revealed that participants needed additional assistance with the financial aid process but did not seek this support from the financial aid office. Rather, all but one participant utilized at least one form of social capital in finding additional resources to help them deal with their financial aid issue. Additionally, the majority of participants discussed the use of internal motivators attributed to aspirational and navigational capital. These forms of capital highlight the assets and resources that FGC students bring with them from their communities to their college campus. Each of the following themes emerged from analysis of interview data and observations. Although inductive analysis was used to allow for themes to emerge in the coding process, findings did not generate

unanticipated insights. Instead, the following themes were coded using theoretical thematic analysis, and findings are consistent with research that examines how FGC navigate the college experience more broadly. However, the following findings shed light on the specific forms of capital used throughout the financial aid process.

Social Capital

Social capital is acquired through individual relationships which lead to the understanding of the norms, trust, authority, and social controls that contribute to success (Coleman, 1988). Students with a network of relationships are more likely to gain access to resources that they would not otherwise have access to their own. In this study, the overwhelming majority of participants relied on a network of relationships to help them navigate financial aid processes that were unfamiliar to them and that they felt that their parents could not help them with. In this study, the forms of social capital that students utilized were institutional agents (6/10), cultural agents (4/10), and peer support (5/10). The one participant who did not use any form of social capital sought assistance directly from the financial aid office was Diana. It should also be noted that Diana shared that she was recently admitted to the TRIO program at the time of her interview and that had she been in the program at the time of financial aid issue, she would have gone to TRIO for support with the process. Regardless, as discussed earlier, although it cannot be attributed to her navigating the financial aid process alone, this participant's financial aid issue was prolonged over several months and resulted in a reduction of her financial aid award and her description of her experience in the financial aid office most directly addressed the impacts of punitive policing efforts and lack of transparency. For participants in this study, social capital comprised of individuals who acknowledged the assets of their marginalized identities and helped them leverage this capital into action or self-advocacy.

This is exemplary of how capital frameworks, when examined through an asset-based lens, can facilitate the transference of power or the feeling of empowerment to FGC and low-income students that results in meaningful impact (Rios-Aguilar et al, 2011).

Notably, in this particular study, the Educational Outreach Program (EOP) and the EOP/TRIO Support Services Program (TRIO), played significant roles in helping FGC build the social capital that they used while addressing their financial aid issue and interacting with financial aid staff. EOP is program that provides services to historically low-income, historically disadvantaged, FGC students in access and retention efforts. TRIO is a federally funded program that provides access and retention services to low-income students, but students must be involved in one of the TRIO programs such as Upward Bound or Education Talent Search in high school in order to meet the requirements to apply. Although EOP and TRIO offer a variety of programs, which vary from campus to campus, as it relates to this study, these programs facilitated relationship-building between FGC students and their peers as well as with institutional agents. Five students in this study were enrolled in EOP or TRIO, and all five of them utilized social capital that was obtained through their participation in the program. These five students attributed EOP/TRIO with connecting them to other FGC students through the summer bridge program, EOP/TRIO staff who are readily available to meet with them one-on-one to provide support, and EOP mentors who proactively reach out to them and offer them support.

Institutional Agents

An institutional agent is an individual with a position of authority who uses his or her power to leverage institutional support on behalf of another (Stanton-Salazar, 2011). The majority of the participants in this study utilized institutional agents to help with them with financial aid process, which they felt that they could not navigate on their own. Overall, six

students discussed seeking support from an institutional agent, and five of those participants were enrolled in EOP or TRIO. One participant received support from a professor. All of these participants felt more comfortable seeking help from a resource whom they already had a relationship than seeking help from the financial aid office.

For two of the participants in EOP, their institutional agents used their positions within EOP to obtain privileged treatment. When Lawrence ran into an issue of not being able to make a housing payment, he went to his academic mentor from EOP, someone whom he was introduced to the summer before his first year in college. He says of his mentor: "He's the one I usually to go for classes, trying to get a job, or anything financially... [He] went with me as well. He actually showed me exactly what I needed to do." In addition to being able to serve as a resource for multiple issues, Lawrence's EOP mentor was able to provide individualized attention: he personally accompanied Lawrence to the financial aid office, waited in line with him, and talked to the financial aid staff member with him, which is akin to having a personal advocate or a knowledgeable parent go with him to the financial aid office. Of all the participants, Lawrence talked the least about feeling stressed or penalized, but he was the only participant to receive such individualized assistance with his financial aid issue. Janette ran into an issue of third enrollment, whereby she needed to repeat coursework beyond what the university policy allows. These courses that are taken for third time do not qualify for financial aid in that these units do not count towards full-time enrollment status and must be paid for out-of-pocket. In her discussion of the support she received from EOP, Janette emphasized holistic support as well as advocacy on her behalf:

> All my support came from EOP...I feel like the only support I would've had [otherwise] would have been my mom. I just feel like I belong because there's a program to support me and accepts me. And, they're able to hear you, regardless of what you mess up on. I've never sat with an advisor from [my school]. It's always been an advisor from EOP,

but I think they have a different way of seeing students and approaching students, just understanding students. Someone could approach you and tell you, 'why didn't you do this and this?' Or, 'didn't you think of this?' More of asking you like targeting you. Makes you feel not as good. At the same time, EOP makes me feel welcome, gives me that support from them, them reminding me, 'this happened, but you can always do this.' …And they're there to support you…I regret not telling [the Associate Director] sooner because EOP has connections with different people and different offices, and things like that...So she knows three or four people from the financial aid office…So she explains it to me. She gives me the rundown. When I was able to figure that out with her, she was like, 'let me send an email to someone in financial aid and let them know so they can process your application ASAP.'

Although Janette' resources did not physically lead her to the financial aid office, their actions, nonetheless, provided her with a sense of belonging and a feeling of support. In fact, the Associate Director used her position within the student service department to advocate on Janette' behalf by directly contacting a colleague in the financial aid office to expedite processing of Janette' documents. This act of advocacy exemplifies what Stanton-Salazar (2011) refers to as transmitted agency where the institutional agent leverages resources and support in order for the student to exert control over and safely navigate an oppressive environment.

The other participants who utilized the support of an institutional agent did not receive such direct advocacy, but nevertheless benefited from the leveraging of institutional support. Liliana was selected for financial aid verification and immediately sought help from TRIO. She spoke about the importance of having a supportive place to ask questions:

"I went to TRIO and they explained it to me...I know [the financial aid staff] try to explain it, but if you can't physically show it to me personally, I can get the idea, but I don't know if I'm doing it right…It would've been way more stressful knowing how to go about that process [without help from TRIO]. I don't know if I would've been able to complete it the right way."

Although Liliana did not receive a direct advantage from someone who advocated on her behalf, the staff person took the time to walk her through the process in a way that made her feel comfortable and that she felt met her needs, which she did not feel she could receive from the

financial aid office. Liliana also described how she saw the notification for "missing documents" and was uncertain of what the financial aid office was asking of her, but was told at the TRIO office, "You're getting audited and you might continue to get audited. It's good to know how to get through this and get the transcripts that you need so next time you don't have a similar issue." Having a person from the institution humanize and normalize the process for Liliana and walk her through it step-by-step provided her with a level of support that she did not think was available to her through the financial aid office. She also felt reassured by the TRIO staff member who carefully balanced normalizing the process while also conveying the importance of handling the issue correctly: "They told me they helped a lot of students and it's not that big of an issue but you need to get the right transcript."

Miriam dealt with a third enrollment and relied on her relationships with institutional agents through EOP to prepare her for her visit to the financial aid office. She says:

> They prepare me to ask questions that are reasonable and that I might get an answer and to not ask questions that are going to seem too long for them to answer like simple questions because I feel like sometimes when I ask something long, I feel like they don't understand what I'm trying to say.

Because Miriam is able to practice her questions to her mentors and advisors, honing how to ask them, she feels better prepared to advocate for herself and is less likely to return to the financial aid office to deal with the same issue. For Liliana, she feels "very comfortable" seeking help from TRIO. She said, "Most of the students, if not all, are first-generation college students. There are many other people like me who are struggling and receive help by them, and they know what I'm going through." FGC students going to EOP or TRIO know that when they go to these programs' office, they are going into a space that is built with them in mind and they are going to receive information catered to their needs and experiences.

Carla was the one participant who sought help from an institutional agent who did not

work for a student services program. While commuting to school from two internships, Carla

realized that her financial aid, which she was using to afford tuition and to cover transportation

costs, was not going to last her through the semester. Although Carla does not participate in any

student support program on campus, she felt comfortable sharing her situation with a professor.

Feeling that her professor was "approachable" and "nice," Carla shared that she was "struggling"

and told her, "this is what I'm going through." The professor referred her to an emergency grant

program that the university offers and instilled Carla with a sense of agency in her situation,

showing the meaningful impact that institutional agents can have as bridges to resources.

Granted, Carla could have been able to find information on the emergency grant on her own or

learned about it had she gone to the financial aid office. However, Carla's professor was able to

immediately address her students' needs in a moment of vulnerability that resulted in Carla

actively seeking other resources when she had planned to rely on credit cards to fill her financial

gap.

Those participants who sought help from an institutional agent in navigating the financial

aid office attributed the reason why they went to an institutional agent first to the following,

which emerged organically in interviews: accessibility (5/6), familiarity (4/6), responsiveness

(3/6), and reliability (3/6). According to Derek, at the EOP office, "they make their help known."

Unlike what participants described in the financial aid office, these institutional agents not only

leverage institutional support on behalf of students, but they also reinforce the perception or

reputation of being supportive by ensuring that they follow through and provide students with the

kind of support they need in the moment they come to the office. However, not all FGC students

have access to institutional agents. Out of the ten participants, though they were all FGC

students, only five of them were enrolled in EOP or TRIO. Students who are not enrolled in student support programs must find assistance elsewhere, like Carla did when she felt comfortable enough to share her financial situation with her sign language professor.

Cultural Agents

Unlike institutional agents, cultural agents do not hold positions of authority within an institution and cannot serve as direct conduits to institutional support. Cultural agents are individuals who can help minority students navigate their home and campus cultures simultaneously (Kuh & Love, 2000). Cultural agents can serve as translators, mediators, or models. Translators use their own experiences to offer advice on how to reconcile the different cultures; mediators are members of the dominant culture who are conduits to understanding mainstream cultural practices and norms; and models can be either from the minority or majority culture whom can be emulated in the socialization process (de Anda, 1984). These individuals can help FGC students mediate and participate in the sociocultural world of college while also acknowledging and understanding the student's home culture.

Four of the participants utilized cultural agents, two participants did so in addition to seeking support from institutional agents and two in lieu of an institutional agent. When she was in high school, Alejandra participated in a program offered by a nonprofit organization that provides college access support in high school and college success support through college. When Alejandra was selected for financial aid verification, she sought support from that organization. She says:

> When I freaked out, I knew I could come to them…[The organization] helps us first-generation [students]. Since they know the process, they can help us not get overwhelmed about it. You get to know them on a personal level. They help you one-on-one, and if you have a question or concern, they're always there, just a text or a call away.

Much like those in EOP or TRIO, Alejandra's relationship with the organization she sought help from was one that was built on trust, that was built over time, and that was easily accessible to her. Unlike EOP and TRIO, however, members of the organization understood Alejandra's home context, having worked with her since high school, and helped translate the financial aid process for her. Because they helped her with the FAFSA, they knew that she has undocumented parents and could cater information to her accordingly without needing to re-disclose that sensitive information, resulting in a space that is both familiar and built for students like her in mind. Lawrence, who sought help from his mentor through EOP to help him on campus, first sought help from a family friend. He discusses who she is and why she's a resource to him:

> She told me how much I should take out and what I should do with the money exactly. She told me to apply for as much as the thing is going to cost and just a little more so you have a little money around…She's the one who helped me get into here. And she's been to MSU. She knows how it works and how the procedures are.

After that conversation, Lawrence's cultural agent advised him to go to his EOP mentor for help, thereby translating the process for him and mediating a practice of resource-seeking from an institutional agent. The order in which Lawrence sought support, first from a cultural agent and then from an institutional agent, demonstrates a stratification of support that elevates a personal relationship above a formal one. The four participants in this study who leveraged their social relationships with cultural agents spoke about the importance of having someone understand their home culture and how beneficial it was to have that person use that knowledge to serve as a bridge to campus culture. All four of these participants spoke directly about how these cultural agents helped encourage further resource seeking through self-advocacy, and one participant spoke about how meaningful it was simply was for their cultural agent to commiserate and normalize an experience that felt foreign to her.

Peer Support

Participants also sought support from friends. Half of the participants in the study turned to friends for help navigating the financial aid process. Two of the five participants who depended on friends to help them navigate the financial aid process had no other resources for guidance. Three of these remaining five participants leaned on friends for emotional support rather than navigational support. These participants spoke to the value of normalizing their experience and an understanding of the shared experience of being a FGC student. Yuneicy experienced financial aid issues dealing with both financial aid verification as well as a change in her parent's income that resulted in an inability to afford housing. When it came to financial aid verification, Yuneicy did not have access to an institutional or cultural agent and relied heavily on her friends to help her through the process. She discusses both a shared understanding of a cultural experience as well as trust in knowing how to successfully navigate the process:

> I asked my roommates since they'd also been verified as well, and we're in the same boat with taking out loans and stuff like that. Two of my roommates have older sisters who've been to college so they get help from them, and then I ask them questions…When it came down to paying for housing, [my roommate] was in the same boat I was…Her parents are in the same boat as mine with not having their papers. Her mom works as a maid and her dad works as an Uber driver. So I felt like I could see myself in her. I get where she's coming from. It's the same issues we have to face.

For FGC students like Yuneicy, who feel marginalized, it is important that they feel that the person who is providing help understands their situation in order to provide relevant information. This process for vetting like individuals also speaks to the need for comfort or safety that students like Liliana and Alejandra felt when going to a space that they know serves FGC students. Given the personal and sensitive nature of finances, Yuneicy finds it necessary that the friends she turns to are "in the same boat." In fact, she described being open with friends from home about her situation because she knows that they understand, but when it came to friends in

college, she shares, "I don't overshare so much so I'll say little snippets and not go into full detail of it unless I'm really comfortable with that person." Unlike offices or organizations that can signal through outreach or through their marketing that they serve FGC students, students have to discern for themselves who is like them and who is not in order to determine if shared information applies to their circumstances or not. Derek on the other hand, who is involved with EOP went to his friends from EOP first because he wanted to know if being selected for verification was unusual. Because they were friends from EOP, Derek knew that his friends were sharing information pertinent to FGC students. Although he first reached out to friends for emotional support, he soon realized that they could help him through the process easily. He says:

> It was like, 'Did you guys get an email that you were missing documents?' They're like, 'Yup.' I'm like okay, as long as I'm not alone. They're losing everyone's documents. Or, they just need them. It made me feel pretty good. It was like, okay, we can be broke together. I was calling some friends through EOP. We hang out and stuff. So I was calling like, 'Could you please help me? I need help. I don't know what this is. I don't know what this is. I don't know where to get this.'

When I asked Derek if he would have gone to EOP for help, he said that he would have once he was back on campus, but because he received the notification over the weekend while he happened to be home, he wanted to take care of it as soon as possible and it seemed like his friends knew enough about the issue to help him navigate the process. They were able to stay on the phone with him and walk him through each of the documents. During my observations of the financial aid office, I noticed that some students had friends accompany them in line, at times joining them at the service window. Social contacts with a common experience seemed to be of particular importance, but social contacts who can transmit valuable information because they had done it themselves or knew someone who had were especially useful. As Janette put it, "if you don't open yourself up and look past the shame that you feel for a few minutes, then you tend to feel like, 'I'm by myself.'" Overwhelmingly, participants in this study sought resources

in whatever capacity they possessed because they did not want to navigate an unfamiliar process alone, and ultimately, did not do so alone.

Although the most impactful form of social capital participants leveraged was institutional agents, not all FGC students have access to these relationships. Participants also similarly relied on cultural agents who were not always in physical proximity, but who were nevertheless accessible and served as translators and mediators of the home culture to campus culture. The lowest common denominator of social capital was peer support, which was readily accessible and physically within reach on campus. However, relying on this form of social relationship meant that FGC students had to determine that their friends were "in the same boat," or understood their personal contexts, and had useful knowledge on how to navigate the specific financial aid issue that the student was dealing with. For common financial aid issues that FGC students face such as verification or for emotional support, peer support was adequate. However, if issues were more complex or certain variables complicated a common issue, participants were not able to fully rely on this form of capital to help them navigate the financial aid process easily. Regardless, FGC students' relationships to others proved to be a significant resource to helping them address their financial aid issues, which they did not think they could navigate on their own given the perceived authoritarian and punitive climate in the financial aid office.

Community Cultural Wealth

FGC students did not solely rely on social capital to help them navigate financial aid processes. While relationships formed on campus were beneficial to guiding them through institutional processes and procedures, these participants also leveraged capital brought from their home cultures. Most notably, participants in this study utilized aspirational capital (8/10) and navigational capital (8/10) throughout their experience of dealing with their financial aid

issue. These forms of capital, which participants attributed as being shaped by their parents or their life experiences, served as internal motivators through a difficult process. All participants in this study used one at least one form of aspirational or navigational capital, underscoring not only the resilience of these students, but also the importance of bolstering their strengths with adequate and necessary resources.

Aspirational Capital

Aspirational capital is the ability to look beyond perceived barriers and present circumstances and to believe in hopes and dreams for the future (Yosso, 2005). Eight out of ten participants discussed using aspirational capital to keep them motivated throughout the financial aid process. They credited their FGC status as an asset, which helped them focus on what could be possible for them and their families. Alejandra describes how the story and sacrifice of her parents' immigration to the U.S. served as a touchstone to remind her to persevere both in her coursework as well as when trying to overcome adversity in other situations, like resolving problems with her financial aid awards:

> When I was growing up, I was denied an education. I was always placed in IEP, but I knew that I could've done better if they had taken me out of IEP. I was only there because I was hard of hearing. I was behind so much, and then principals and teachers were telling me, 'You're not going to make it. You're going to drop out of high school.' And just me motivating myself like if I set my mind to something, I'll do it. [My parents] came here for my brother and I to have a better life. It's a responsibility to myself that if that's what I want to do, then I have to take the consequences that come around with it. If they didn't come here for my brother and I to have a better life, especially where they're from, I wouldn't be as motivated to go to school. It has to do with the environment you grow up in. where my parents are from, it's all the way in the mountains. It's a little village and everyone kind of knows each other. If you wanted to go to school, then it would take hours just to go to school...They always tell me how their childhood was and that motivates me. If they sacrificed just to come here, then I should sacrifice, [when] I'm born here and I have papers, to go to school.

Alejandra was one of three participants in the study who shared that they have undocumented parents. When asked about who helped them with their financial aid issue, all three of these

participants shared that their parents indirectly helped them to follow up and follow through until

the issue was resolved. Each of these participants discussed the significant impact of witnessing

their parents' resilience and of understanding their stories. Understanding the value of sacrifice

and hard work prepared them to expect obstacles, but it also provided them with a model of

resilience and persistence to follow. Although I did not specifically recruit students with

undocumented parents or ask students about their parents' citizenship status, it was interesting to

see this theme emerge where students spoke explicitly about their parents' citizenship status in

this country as a motivator. Liliana, who also has undocumented parents, shares specifically that

she expected obstacles to arise during her college education because of her background:

> Because I'm a first-generation college student, seeing how my family is and how hard it
> is for them, I don't want it to be like that for myself and my future…I know that's the not
> the right way to say it, but if I have this opportunity, then it's probably going to be
> another obstacle after obstacle, especially for me, a low-income minority woman. I'm
> going to have to come across many obstacles and this may just be a small one compared
> to all the big ones that I have to encounter…I have so many opportunities that I can take
> advantage of to give back to my family. After high school, I didn't think I was going to
> make it this far and still continue. Now, coming here, and seeing the environment, and
> seeing that if they can make it, then I can make it too.

Like Alejandra, Liliana recognized her family's role in forming her resilience, which she relied

on not only for her financial aid issue but any time she faced a challenge. In her interview, it was

clear that she anticipated that the financial aid process would not be built with students like her

in mind and in fact, it was not. Even before she started her fall classes as a first-year student, her

first issue with MSU's financial aid office was being told she needed to change her name at the

Social Security Administration Office. The financial aid office informed her that her last name

did not match the records she provided, a cultural translation issue that affects students with

multiple last names. Now, as a third-year, having been selected for financial aid verification

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every year, Liliana was resigned to the fact that being the first in her family to attend college and being low-income meant she would have to face challenges all along the way.

As discussed earlier, participants could not pinpoint specific causes for their experiences in the financial aid issue because of their intersectional identities, but students' low-income status was inextricably linked to their experience with financial aid. All but one of the participants in the study identified as low-income in their interviews or acknowledged that financial help from parents was not option, and yet, these students continued to have aspirations of higher education and a career. Participants who leveraged aspirational capital to see beyond the barriers and obstacles they faced with the financial aid process also tended to adopt an asset-based perspective of the support their families could provide (5/8) and strived to maintain agency in their career aspirations (3/8). Although it may be difficult for FGC students to be able to rely on their parents to understand their experience or provide them guidance through unfamiliar processes, these participants were able to accept and acknowledge the ways that their parents are able to support them. For example, Janette shared that even when she cannot sleep at night due to stress or feeling overwhelmed, she remembers what her mom tells her about the importance of finishing her education and she remembers what it'll mean to her family for her to be the first one to obtain a college degree. She said:

> It's not even when I see something nice, a nice house or something like that. [It's] knowing that I could be living a life where I'm not struggling to pay something or I'm not having to worry about what it's in my bank account. I want to know that me and my family can be stable without worrying or being stressed out. I want to know, most importantly, that we're safe: financially, medically, whatever the case may be.

Janette also attributed her family and background to her optimistic, asset-based perspective. She stated that having a cousin and friend who are incarcerated helps her reframe her perspective when faced with difficult obstacles such as the financial consequences of her third enrollment.

As she put it, "I always think back to like, if I were in their shoes…I would want to be out here really badly. And sometimes I feel as a human living in this world, you take your life, or just in general, your education, your day, for granted."

For Miriam, though she is unable to talk to her parents about financial aid because "they get scared" over the prospect of her losing financial aid, she described her parents as a resource because "they provide me with food and water and a roof to live in while I come to college – if I didn't have that either, I wouldn't be in college." This sentiment is shared by Liliana, whose parents served as a model of withstanding hardship and persevering in difficult circumstances but are also able to provide her with some basic needs. She shared:

> I know that if I didn't have them, I don't know where I would've been academically…because they help me a lot whether it has to do with food, putting a roof over my head, sometimes they help me with my gas expenses. They're a big, big help, because I don't know where I would've been in the sense that I'm taking so many units and doing an internship and all that.

These participants overwhelmingly credited their parents' sacrifice and hard work to their ability to persevere through difficult circumstances at MSU. Although being low-income contributed to feelings of stress and instability concerning financial aid issues, it also helped them realize the strength they have to face challenges. This asset-minded perspective resulted in students being grateful for the help they did receive from their parents and family, which they did not take for granted.

Lastly, four of the participants emphasized the role of education in allowing them agency for their future. Given that these students were FGC and all but one was Black or Latinx, attending college meant more than receiving an education. These students spoke not only about what it would mean to their families to have someone with a college degree, but also what it means to them to have a choice in their careers, which their education makes more possible for

them. Lawrence revealed that his purpose for pursuing a college education is to "find a career and find a job I love doing." Yuneicy was more explicit about college being a means of making her career aspirations more possible. She said:

> I know that if I wasn't in college, I'd be working in a job and helping with my family. It's different now because I'm working towards a career that I want because it's like, 'I'm not going to stop. I'm pursuing a career that I want do.'

For Alexia, who was the most career-focused of the participant pool as a nontraditional student who transferred to MSU after taking a decades-long hiatus, an undergraduate education would give her more options. As she put it, "I need to decide: am I going to get a serious job and ride it out until retirement or am I going to take whatever job and not maximize my earning potential for the next 15 years." Although Alexia's experience as a nontraditional student was informed by work experience and her articulation of agency is more concrete than the other participants, the sentiment is the same: these students value the agency that education affords them in their career choices, especially for FGC students who lack a model for career choice. And, it is this understanding of the value of education to benefit their future selves that motivated them through their financial aid issues.

Navigational Capital

Another form of capital that FGC students bring with them to college from their home communities is navigational capital. Navigational capital refers to the ability to maneuver through institutions, and in this context, "institutions not created with Communities of Color in mind" (Yosso, 2005, p.80). Participants in this study not only acknowledged that they did not feel that their university was built with FGC and low-income students in mind, but also found ways to navigate the financial aid process despite this. In fact, eight participants described using some form of navigational capital as they dealt with their financial aid issue. However,

interviews made clear that these strategies were "picked up along the way," rather than taught or transmitted to them. Additionally, aside from returning to the FAO to ask a different staff member (4/10), strategies were individualized to help each person adapt.

Almost half of the participants in this study returned to the FAO to seek clarification or to speak to a different staff member than the one that helped them initially. Yuneicy described her experience of having to visit the financial aid office multiple times because she felt that her questions went unanswered and she was not receiving the helped that she needed:

> It just gets very tiring, and it makes you want to give up. I usually don't want to go through it again. It's the same thing over and over again. And I'm pretty sure they pick up a face. Like, 'Oh, this girl again." Yeah, it's me again. I just want to get out of this situation because it's not necessary. Both ends are just tired of it. It's the way the system is. It's against us. There are always people of color that are in there when I go there. You may see a couple of white people, but it's always people of color, students in there trying to figure out the situation. Why? Because the system wasn't built out for us to go to college. And it just gets harder each year, especially when tuition rises up.

Despite Yuneicy's perception of the financial aid office and its processes to be hostile, she found a way to navigate those processes. She shared that although the financial aid staff do not wear nametags and students are served on a first-come, first-served basis at a service window, if she gets a person who gives her an answer that she does not understand or she feels has not given her information that was adequate, she comes back to speak to someone else. Instead of accepting the initial answer, she finds one of the people whom have helped her in the past, with those staff she said, "I know they try their best with what they can do. They just say sorry, and I know they mean it because there's really nothing else that they can do." This strategy shows how FGC students are highly attuned to perceiving if someone can and wants to help them. If Alexia visits the financial aid office and sees a different clerk than one that she has seen before, she asks them about her situation of reaching the maximum financial aid allowance "to see if someone could

go, 'oh wait, this isn't right'" because her situation is one that multiple staff have had to research and take time to understand.

The other four participants who used navigational capital did not share a prevalent strategy. Instead, each of the participants used strategies that were individualized to their own needs or were honed through personal experience. For example, Alejandra, who has a hearing disability, found the process to be intimidating, but she recorded the entire interaction because she knew that she would not be able to retain the verbal directions she was being given by the financial aid staff. Although she did not feel comfortable disclosing her hearing disability to the staff person or requesting additional assistance from the staff person, she utilized a strategy that worked for her. In fact, for the most part, verbal directions are the only means of communication with the financial aid staff. Observations revealed that of the eight distinct staff members, only one offered to write down directions for a student. This lack of options for communication is not inclusive of different communication styles or abilities. However, one participant specifically asked the financial aid staff member to write down the verbal instructions she was being given. This participant, Diana, was an anomaly in the participant pool. She was the only participant not to use any form social capital while addressing her financial aid issue and her emphasis on self-reliance was reiterated many times throughout the interview. For her, it was about "being organized," "saving documents," "staying on top of it," and "being your own advocate." Jocelyn, on the other hand, found it helpful to be proactive in order to maintain a sense of control over her situation. She devised a follow-up system to ensure that she was always meeting financial aid requirements by visiting the financial aid office three weeks before the start of the semester, once in the middle of the semester, and once at the end of the semester. She shared the rationale for her strategy:

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I do the same process again every semester so I won't feel like I'm going to lose my financial aid. It's what I worry about the most. As a first-generation student, if there's no money for school, then there's no school for me.

Although Miriam's method might be considered inefficient, it eased her anxiety of having to trust a process and system that, simply put, she did not trust. Many of the participants in this study channeled what may have otherwise been adverse factors to persistence to find strategies that helped them. The participants in this study who used navigational capital while dealing with their financial aid issue did not attribute learning these strategies from anyone. Rather, these students learned these strategies individually either as a result of being acutely aware of their marginalized identities, having experienced a dearth of helpful resources in the past, or intuiting strategies to be prepared against a system was not perceived to be created "for them."

Conclusion

It is clear that financial aid is important to FGC students. All participants in this study said that they would not be attending MSU if they did not receive financial aid. This dependence on financial aid heightened the stress that they felt while they were handling their financial aid issue. As Derek put it, "This thing [financial aid] is very important. This can make or break somebody's whole life, their whole life because it affects their decisions in college. It affects what they do after. This is playing with somebody's life." Because of the value that FGC students place on financial aid in affording them opportunities to obtain an education which affects career goals and informs life decisions beyond college, the stress they feel is amplified when an issue arises. For example, Alexia knew she was incurring some risk to return to school to obtain her bachelor's degree, but she offset some of that risk by planning ahead. Once she realized that she would not be receiving financial aid, she was forced to extend her time to degree completion by reducing to part-time status, upend her graduate school plans, and reassess

her options. After that incident, any email she received from the FAO made her anxious, especially when she received an email saying she had an outstanding balance and she "had no idea why." She shared, "My whole world is on hold until I graduate here." What the interviews made clear is that the stress of the financial aid process is compounded by the other stressors in these students' lives and the daunting expense of college even with financial aid. These students are juggling jobs, internships, having to navigate college as a FGC student, and familial responsibilities, and as participants shared, certain tasks are not simple or easy to accomplish given their constraints. As Yuneicy described her situation:

> I'm just thinking of everything that's piling down with my mom's immigration case, that's expensive, with my stepdad not being able to work. He only gets [un]employment benefits, and I know it's something, but it's not a lot, especially since I have to take care of my grandma and stuff like that. So it gets…It piles up sometimes so I kinda get mid-life crises sometimes where I just cry in the bathroom, and I'm like I can't handle this.

And yet, Yuneicy possesses a great deal of resilience and has found ways to navigate these processes that hinder her. In fact, all these students persist through their own volition, despite policies and staff that present obstacles in their path, to maintain their hopes for their future. These interviews demonstrate the realities of how processes and policies affect students on an individual level, especially in terms of the burdens and cost they undertake to comply with a system that does not take their experience and assets into consideration.

Interviews and observations revealed the resilience of FGC students as they persevered through unfamiliar and complicated process. Participants in this study not only leveraged social capital in various forms, most of which they developed while in college, but also utilized aspirational and navigational capital that they brought with them from their home communities. These assets helped them navigate a complicated process that many found difficult to navigate and that they described in interviews as feeling punitive and frustrating. Ultimately, these

participants helped to elucidate the realities of having to navigate college as a FGC student while also learning the rules and policies of the financial aid system, which was not created with students like them in mind. In Chapter Five, I will discuss the significance of these findings in greater depth and make recommendations for improved practice.

CHAPTER 5: DISCUSSION, RECOMMENDATIONS, AND CONCLUSION

The findings of this study revealed that FGC students described their experiences with the financial aid process to be fraught with fear, anxiety, and stress. The climate of penalty in the financial aid office coupled with their unfamiliarity with institutional processes resulted in these FGC students' recognizing the significant challenges in navigating financial aid processes alone. To persevere, many of the FGC students who participated in this study either tapped into their social networks to find individualized support and leveraged their community cultural wealth when presented with barriers. In both approaches, these students demonstrated the critical role that collective support plays in helping them address their questions and concerns related to their financial aid awards. In this chapter, I briefly review the challenges FGC students encountered with respect to their financial aid awards before connecting the approaches participants utilized to prior literature and theory regarding social capital and community cultural wealth. The chapter concludes with a discussion of implication for policy, practice, and research.

Summary of Findings

The greatest determinant of FGC students' feelings of frustration, fear, and anxiety was the climate of penalty in the financial aid office. Institutional policies built to ease the financial aid office of its workload and responsibility of oversight came at the cost of increased student responsibility and emotional stress. Eight of the ten participants described an oppressive environment that dominated their experience with financial aid. This was especially evident for the six participants who dealt with the verification process. These students who were selected for verification felt targeted or distrusted due to an opaque process for which there was little support or clarity. The climate of penalty and focus on compliance extended to financial aid issues other than verification as well. Most revealing in the interviews was the shared experience of feeling as

if they were "in trouble" (7/10). Four participants shared that they feared the power of the financial aid office had to "take away" their aid, put them in jail, deport their parents, or rescind the opportunity to obtain an education and consequently the dreams they have for their future.

Findings of this study also suggested that a climate of penalty is not only oppressive to FGC students but also unequivocally unnecessary. All participants in this study shared that they would not be attending MSU, or any 4-year university for that matter, if they did not receive financial aid. As such, this was the primary motivator in following through with their financial aid issues. These students attempted to comply with institutional and federal policy to the best of their ability; they had no intention of abusing the financial aid system but feared being accused of doing so.

Financial aid offices operate under the faulty assumption that all students can navigate the financial aid process alone. None of the participants in this study handled their financial aid issue independently. Instead, they sought additional assistance beyond what the financial aid office provided through initial communication, revealing the institution's tacit assumption in a causal relationship between the institution's efforts to share information and students' actions. Overwhelmingly, participants in this study relied on social capital to help them navigate the financial aid process. In total, nine of ten participants relied on at least one form of social capital, including institutional agents (6/10), cultural agents (4/10), and peer supports (5/10). The one student who did not use any form of social capital visited the financial aid office multiple times for clarification on the process and step-by-step directions on how to complete her verification forms. Additionally, FGC students also relied on internal motivators shaped by the strengths and assets brought with them from their communities and families to help them navigate the barriers to financial aid. Eight participants shared examples of leveraging aspirational capital, viewing

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their FGC status as an asset and credited their families for modeling resilience, which prepared them to expect hardship on the path obtaining a college degree. Navigational capital was also utilized by eight participants while addressing their financial aid issue by exhibiting help-seeking strategies that were "picked up along the way." Interviews underscored the ability of FGC students' ability to navigate unfamiliar territory and carve their own paths in pursuit of their educational and professional aspirations without experience-informed guidance from their parents or meaningful support from the financial aid office.

Significance of Findings

This study contributes to the growing body of research that examines the challenges and obstacles that students face in order to access their financial aid after submitting the FAFSA. It offers insight into student experiences while they navigate complex bureaucratic processes and reveals the how these processes affect students. Additionally, research on the role of financial aid to assist in the efforts to increase access to postsecondary education has largely overlooked 4-year broad-access institutions. The results of this study centers on the impact that broad-access institutions serving a majority FGC and low-income student population can have on addressing barriers to accessing financial aid.

In terms of navigating financial aid processes, these participants revealed that FGC students want help and guidance and, in fact, actively seek it. In fact, research has found that when campus cultures stress and promote independent norms of self-reliance, FGC students showed greater percentage increases in cortisol than their continuing-generation peers, but this cortisol gap is eliminated when campus cultures promote interdependent norms of belonging to a community and adjusting to others' needs (Stephens et al, 2012). Participants' descriptions of financial aid staff as unhelpful and inconsistent, which discouraged help-seeking from the

financial aid office directly, are indicative of independent norms that have deleterious effects on FGC emotional and mental well-being.

It is significant to note that FGC students also expressed being keenly attuned to identifying those who wanted to and were able to help them as opposed to those who did not. Although it heightened their perception of a climate of penalty within the financial aid office, acknowledgement of FGC status as an asset was crucial to students following through with financial aid issues despite numerous obstacles. Educating students about their backgrounds in a supportive, constructive manner normalizes their differences and improves their comfort with and ability to navigate their own and other's experiences of difference (Stephens et al., 2014). Educating staff on these differences can also illuminate their interactions with FGC and/or low-income students and help to challenge middle-class cultural norms and assumptions prevalent in IHEs. This dominant ideology is evident in the tools designed to educate students on financial aid information, which assume that students will process complicated information and navigate these convoluted procedures independently, without additional assistance (Castleman, 2015). The reality is that such an assumption is based on a fallacy. Participants in this study found the financial aid process significantly difficult to handle on their own, especially given their fear of making a mistake. This is consistent with research that show that Latinx students take on a great deal of personal responsibility for their postsecondary education, and while they may talk to their parents about the college experience, they often rely on themselves or mentors for guidance with college-related decisions (Clayton et al., 2019; Perez & McDonough, 2008). The results of this particular study highlight the importance of investing in programs that facilitate relationships that offer support services that the financial aid office may not have the capacity to provide. This is especially critical given that gaps in support leave students vulnerable to predatory practices,

which is consistent with what Alexia shared in her interview. In fact, Castleman (2015) brings attention to the fact that when IHEs are unclear as to where students can turn for help, for-profit enterprises are eager to address this need by prominently advertising a range of options for help such as live chats and call centers and alternatives to schooling. IHEs must acknowledge and address when they are creating deficits in support services and displacing the burden of accountability to students, especially when those students have neither the parental involvement nor the know-how to negotiate the morass independently.

It is important that increased institutional support does not insinuate that FGC students are lacking or failing in any way but instead reflect students' need for increased institutional accountability and transparency. These participants persisted beyond their first year and did so despite the obstacles that obstruct their access to financial aid and, in turn, their ability to attend college. But the capital they bring with them to their institutions must be converted to currency that they can leverage, and students must have the access to resources to help them convert their capital. Thus, the climate of penalty that Campbell and colleagues (2015) describe as punishing those unworthy of aid and its effect on the student participants at MSU is categorically unwarranted. The policies and procedures that target those intentionally abusing the system was, in fact, negatively affecting students whom financial aid seeks to serve. The results of this study reveal that FGC students felt accused of making fraudulent claims or put at risk of severe punitive consequences despite the fact that their financial circumstances were real and that the information they provided was objective. This is due in large part to the lack of transparency in financial aid practices and inconsistent, selective distribution of information. These students were not exploiting financial aid resources or falsifying claims about income; they were students who served as caretakers, worked to help support their families, worked to support themselves,

and participated in internships while working towards their aspirations of a college degree and a career. Despite the fact that these students were resilient, their financial hardships compounded the stress they felt as they navigated the financial aid process, especially when the burden of proof reminded them that they were "poor" and that their circumstances made it more difficult for them to obtain the proof they needed to substantiate their families' low-income status. While other studies have examined how individuals faced with complex decisions or processes cope by delaying action or avoiding the hassle (Iyengar & Lepper, 2000; Dynarski & Scott-Clayton, 2006), this was not the case with the participants in this study. In fact, the participants of this study acted early, were proactive in their handling of their financial aid issues, and anticipated that the process would be difficult for them. And perhaps because of this, because they were responsible, trustworthy students who feared getting in trouble, these participants felt that the financial aid process was not built with FGC students like them in mind and instead felt targeted by the system.

The findings in this study also reveal the toll that a climate of penalty and lack of transparency can take on FGC students. Participants in this study shared feelings of stress, nervousness, and anxiety as well as powerlessness against a system that seemed unhurried and unconcerned with protracting the period of uncertainty that students faced while waiting on resolution of their financial aid issues, and worse, impeding opportunities for students to exercise agency throughout the process. This is especially significant considering the fact that financial stress has been found to be inversely associated with students' self-reported health, well-being, and academic performance (Poplaski et al., 2019; Joo et al., 2008). Obstructing students from being proactive can result in increased stress and discourage help-seeking behavior. This has implications for college persistence and degree attainment in that reported financial stress

increased the likelihood that time-to-degree attainment take longer than four years (Letkiewicz et al., 2014). This should be significant to campus leaders since research has linked increased levels of financial stress with increased rates of college attrition (Britt et al, 2017). Financial aid offices must also be intentional about the students who seek their help. Students who sought financial help and who were at greater risk of attrition sought in-person financial help, were older, were enrolled in fewer units, had higher loan balances, and reported experiencing a greater number of personal and family stressors (Britt et al, 2017). It is clear that institutional policies and procedures may be creating unintentional barriers for the students that financial aid intends to serve by making decisions and adopting a climate of penalty focused on those seeking to abuse the system rather than those who visit the financial aid office in person simply because they need additional support.

Changes to simplify the FAFSA may have reduced the hurdle of affordability for those applying to college, but it is clear that the issue of access to financial aid extends beyond the application for aid and beyond the first year. In fact, it is the success of strengthening one end of the pipeline that creates an array of administrative issues for the other end. In fact, staffing in the financial aid office is outmatched by both the demand for financial aid and for the increase in enrollment, which directly impact students who pay the cost of onerous policies and processes that delay or bar access to financial aid (McKinney & Roberts, 2012). Financial aid offices must learn to reconcile their organizational responsibilities with their commitment to ensure that the ability to afford college does not obstruct a student's ability to succeed in college. In order to dismantle structural barriers to a service-oriented, student-centered environment, campus leaders must set high expectations for services and back them with adequate resources for staff to meet those expectations (College Board, 2010). Instead, the status quo seems to be that financial aid

offices have not taken students' experiences into consideration when enacting policies or procedures. Without understanding the students they serve, financial aid offices have passed the buck of accountability onto their students, assuming that equity can still be upheld in a "fend for yourselves" situation, and campus leaders have allowed them to do so.

Recommendations

As IHEs seek to address disparity and inequity in education by increasing access to postsecondary education, they must take financial aid into account. However, the issue of access to financial aid extends beyond FAFSA completion, types of financial aid available, or finding ways to increase financial aid dollars. In fact, institutions have little control or little capacity to address those issues. Instead, institutions must acknowledge the policies and practices that they put into place that serve as barriers to aid and address how they are responsible for the effects that a culture of policing has on its students. While it is crucial to protect the financial aid system, it is equally if not more important to ensure that the financial aid system serves its purpose of providing financial assistance to students who need it to pursue their educational aspirations. The following recommendations are focused on efforts that can be instituted at the department level with institutional support.

Recommendation #1

Increase transparency in the financial aid office regarding policies, practices, and authority. This should entail not only clearly delineating institutional roles as distinct from the federal and state government, but also articulating the financial aid office's responsibility to provide oversight when necessary. The majority of the participants in this study felt marginalized for various reasons. Using a language of fear, particularly that which conflates the authority of the institution with the authority of the federal government, to enforce compliance only

perpetuates a culture of fear that further alienates the students who most rely on financial aid to pursue their college education. Increased transparency must also be applied to processes and policies such as addressing how students are selected for verification, systematizing how "proof" is defined, and communicating what services are available to students across all areas of communication including official messages through email and campus portal, documents and forms, language on the department website, handouts, and in-person interactions with students. Students should not have to be coached on how to make requests and who they can speak to like Miriam or be expected to do their research prior to visiting the financial aid office by scouring the website like Carla for information regarding financial aid processes and policies. Instead, students like Yuneicy, a FGC student who is low-income and working to help support her family, should be asked if she would like to speak with a financial aid counselor to discuss her long-term financial hardship, informed of that service in her portal, or be connected to resources that will help her achieve her educational goals.

Increasing transparency could also entail reporting on how the financial aid office addresses issues of equity. For example, institutions can report on how many students are selected for financial aid verification, the demographics of who is selected for verification, and the percentage breakdown of institutional aid as awarded by family income level. This data would shed light on the differences between federal and institutional policies as well as which students are being affected by these policies.

Recommendation #2

Be intentional with how they communicate to students. Promising research shows a message of belonging in financial aid communication increases the likelihood that a student reaches out for help (Linos et al, 2018). Furthermore, MSU's language on their financial aid

website detailing the emergency grant shows that messaging of this kind is possible albeit reserved for a select group. However, given the demographics of this institution, which serves a majority percentage of FGC students and a sizable percentage of Pell Grant recipients, it brings into question who the intended audience of such messaging is and how they are different from the general student population. Given the number of Pell Grant recipients at an institution, financial aid processes like verification could be normalized. Usually, all students are contacted by the financial aid office to remind students to submit the FAFSA. Similarly, institutions can send out an email informing students that they may be selected for verification, what verification is, and how to obtain IRS Tax Transcripts (given that this can take up to 10 business days to be delivered by mail) before they are alerted that they have been selected for verification. Also, changing the language to "additional documents required" as opposed to flagging "missing documents" can have a significant impact on students' experiences. In fact, on its website, the Department of Education informs students that the verification process is a process the school uses to confirm data reported in the FAFSA is accurate and advises, "don't assume you're being accused of doing anything wrong," directly assuaging any fears that being selected for verification may cause (Department of Education, undated). Intentional and thoughtful messaging not only is cost-effective but it can also combat a climate of penalty without compromising compliance. For financial aid offices that simply do not have the means to increase staffing or streamline processes, updating messaging is a low-effort means to address the climate of penalty without having to overhaul processes or procedures that may take more incremental change. Such language can also ease the emotional burden that FGC students take on as they navigate the financial aid process, which this study revealed to be taxing on them, especially when resolution of issues was delayed.

Additionally, in improving messaging, institutions should elicit student input in creating resources and informational materials to simplify complex concepts. Although a number of resources were available on the financial aid office website and a few students were provided a handout, participants overwhelmingly shared that the information was neither clear nor easy to find. It is essential that students have a voice in sharing how the process affects them and if the efforts of the financial aid office are serving its intended audience. Behavioral science research has examined how distilling complex concepts can encourage action-taking (Mullainathan & Shafir, 2013). And, similar approaches can be used to ensure that students are not receiving too much information that delays their ability to complete financial aid tasks.

Finally, in improving communication efforts, the department should adopt a human resources framework that shifts the culture from one of compliance to student support. Financial aid staff members are the faces of the financial aid department when they interact with students, and students' perceptions of the financial aid process and the institution are contingent on their experiences with these staff members. Empathy or diversity training could make it clearer to the financial aid department how they can use institutional support services to help students navigate and comply with federal policies.

Recommendation #3

Find opportunities to collaborate with support programs that serve FGC and low-income students to understand what assistance is being given by these programs, how such assistance is being delivered, what other resources these students can be connected to, and what is being communicated to better serve students who feel that their needs are not being met at the financial aid office. For example, with a simple referral from the financial aid office, students who demonstrate exceptional financial need could be connected to resources such as CalFresh, free

tax services, or career services to take advantage of work study awards. Partnerships would also address issues of inconsistent messaging like what Liliana received when the TRIO office referred to the verification process as "auditing." By partnering with programs and organizations that serve FGC and/or low-income students, the financial aid office would not only be able to expand its reach to ensure that students are receiving accurate and updated information, but it could also provide supplemental services that its staff do not have the capacity to offer directly. Collaborating with these offices would also better integrate financial aid knowledge into the broader student experience and change the perception of the financial aid office. This is especially significant given that financial aid is integral to many students' college experience and educating students on financial literacy, a growing area of need, may require more than a one-off group workshop.

Recommendation #4

Provide and optimize opportunities for students to receive financial aid help one-on-one that accommodates students' constraints directly from financial aid staff. This study supports previous research that show that students prefer one-on-one assistance and that this type of assistance is most directly related to students taking next steps (Berman et al., 2008; Castleman et al., 2012; Bettinger et al., 2012). Allowing students the privacy and space to comfortably ask questions or share sensitive circumstances would also be more accommodating to those students who are not as open with sharing personal information. Alejandra, for example, who has a hearing disability and has difficulty processing verbal directions suggested that the financial aid office offer something akin to tutoring. What is currently available may suffice for some, but not for all, and supplemental services may help to address that gap in support. Also, the financial aid office must take students' other commitments into consideration in terms of accessibility. With

many of these participants commuting long distances to school, juggling commitments such as internships, jobs, or familial responsibilities, or planning their days at school to optimize their schedules, financial aid offices should make one-on-one assistance available and adopt a scheduling system that allows students to reserve appointment times as well as providing drop-in hours that are clearly advertised.

Recommendation #4

Identify areas where inefficiencies can be streamlined. Financial aid offices can systematize verification documents that can be made available for electronic upload while meeting the requirements for federal compliance. This would be helpful to students who have been previously selected for verification and have input information about household size in the past; they could simply need to send an update if any changes occurred in the last year. Campus leaders could also measure the type of questions typically asked by students contacting or visiting the financial aid office and simplify documents or improve communication tools based on that data (College Board, 2010). The financial aid office could also impose a communication system that allows students to track if a document has been accepted, being processed, or has been closed out with a notification to the student similar to IT practices of communicating with their clients or order processing practices used by retailers to help consumers track their orders. This would also increase accountability on behalf of the financial aid office by tracking efficiency as well as issues with individual staff performance. Streamlining these processes and fostering more transparent communication would also allow students to follow up and be proactive about their financial aid issue without having to wait in line or take time to meet in-person with financial aid staff. Such changes would also decrease the feeling of anxiety that students feel as they check and recheck their campus portal to see if document requests have

gone away. Streamlining inefficiencies through tracking and automated, transparent communication can also reduce in-person workload, which could be better allocated to counseling or dealing with more complicated issues that are considered on a case-by-case basis, those important financial aid services that require a human touch. Reducing the burden on staff to receive documents or check the status of a document may also improve staff interactions with students, which could in turn, address the issue of discouraging students' help-seeking strategies.

Recommendation #5

Increase staffing and provide training in student-facing support. Although it would be more difficult to fund and implement, increasing the financial aid counselor to student ratio would help to alleviate the burdens of an overworked system (McKinney & Roberts, 2012). To leverage greater impact, the number of financial aid counselors could be correlated with the number of Pell Grant recipients or FGC students as opposed to general student population. This would work towards providing increased access to financial aid counselors for those students who most rely on aid and who have the greatest difficulty in navigating complicated institutional policies. Also, as the results of this study made clear, staff interactions with students were inconsistent. While some staff members were perceived as more helpful, others were not, which resulted in students returning to the financial aid office multiple times or feeling as though they received no support at all. Student-facing support must be standardized and staff training must be focused on those students with greater financial need and who, as a result, are more likely to visit the financial aid office. It is also essential that financial aid staff learn from student affairs departments such as EOP/TRIO SSSP to understand how to interact with FGC and/or low-income students. Participants who utilized institutional and cultural agents made it abundantly clear they preferred to go to these other resources because they knew that they could trust these

resources, the resources were accessible, and they were receiving information that was clearly

for them. These forms of social capital not only provided reliable, accessible support when

students needed but also recognized the strengths that these students possess. By providing more

targeted support to these students, financial aid offices can work to ensure that they are serving

the students who rely on financial aid most and may have more difficulty navigating the financial

aid process.

<div align="center">**Recommendations for Future Research**</div>

As financial aid policies are enacted, it is crucial to draw attention to students'

experiences. For example, FAFSA simplification has brought to light institutional practices in

verification that still hinder access to financial aid. These obstructive processes must also be

examined with heightened attention on students' basic needs. Financial aid is integral to

supporting those students facing housing and food insecurity, and many IHEs are finding ways to

better support these students. However, increased commitment and investment in funding may be

dampened or neutralized if processes continue to undermine access to aid. One area of future

research is to examine emergency grants to understand how students are getting access to this

type of aid, who is accessing these funds, and if they are serving their intended purpose. This

research would serve to further shed light on how to remove barriers to accessing financial aid

and serve those students in greatest need.

Although this study focused on students who have persisted beyond the first year and

learned effective strategies and resources to navigate the financial aid process, future research

needs to focus on those students who do not persist as a result of financial aid. While research

has looked at correlations between types of aid and financial stress on persistence (Hossler et al.,

2009), more studies must examine those financial aid obstacles or circumstances that derail

students' educational trajectory. The focus on processes should also examine other types of financial aid issues such as changes to income, appeals, changes to financial aid eligibility, and verification cases that result in changes to financial aid award.

Similar to the financial aid research that looked to streamline the FAFSA, further research can look to how to simplify the verification process. Multi-case studies can focus on variation in policies and procedures, quantitative researchers can examine the level of variance that verification provides to improve the accuracy of FAFSA information, or researchers can examine the impact of cross-agency data sharing or cross-department partnerships to reduce the burden of verification on low-income and FGC students. This area of future research must also include 4-year broad-access institutions to understand the larger scope of this issue.

Conclusion

The results of this study make clear the effects that institutional policies and practices have on FGC students. Although a climate of penalty is intended to protect the financial aid system from abuse, its impact is most profound on those students who need financial aid and who do not have the familial resources or know-how to navigate the financial aid process independently. Instead, these students are subjected to the communication of threat that take a toll on their mental health and well-being and leave them fearing the possibility of having to defend themselves against their institution or the federal government. Using social capital to navigate the financial aid process and leveraging community cultural wealth, the participants in this study demonstrate the resilience and the power of maintaining hope despite real and present barriers. Their interviews reveal the realities of their financial circumstances and their experiences navigating complex processes when it is clear that they are not fraudulently misrepresenting their information or abusing the financial aid system. These FGC students are

merely trying to access the resources that are available to them and access the opportunity to obtain a college education and the benefits that such an education affords its recipient. If institutions are dedicated to ensuring equity and increasing access for FGC and low-income students, they must show demonstrated action in serving these students by changing policies and practices that maintain a status quo of disparity and perpetuate unequal treatment of its students. It is the hope of this author that these findings will give voice to FGC students' experiences with the financial aid process and provide insight into how institutions can support financial aid offices and fulfill their commitment to the students that they diligently work to recruit and admit.

Appendix I Interview Protocol

Student Interview Protocol
The following represents a draft of student interview protocol questions used for first-generation college students who have completed one year of study and visited the financial aid office within the eight months.

Introduction
Thank you for your willingness to participate in today's interview. Please note that your identity will remain undisclosed. This interview will last approximately 45 minutes. Everything you discuss with me during this interview is strictly confidential so please feel free to speak openly. In order for me to accurately record our conversation, I would like to digitally record it so I can later transcribe the interview verbatim. The recording will not be shared with anyone else. If there are points during the interview where you would like the recorder off, please feel free to simply press the off button on the machine. Do you have any questions before we get started? If not, let's begin.

1. Tell me where you go to college, what year of school you are in, and why you decided to go to this college.

2. Tell me about the role that financial aid plays in your college experience.
    a. If you didn't have financial aid, how would you afford college?

3. What would your plans be if you received less financial aid? How would this affect your college experience?

4. Walk me through what led to your recent financial aid issue.
    a. What prompted you to visit the financial aid office?
    b. What were steps you needed to take before your interaction with financial aid staff?

5. How did you feel about addressing the issue? Why did it make you feel that way?

6. How would you describe your experience in the financial aid office?
    a. What was the process like?
    b. What about the process was clear to you? How or why was it clear to you?
    c. What about the process was unclear to you? How or why was it unclear to you?
    d. What aspects of the financial aid process stuck out to you?

7. How would you say that your experience with the financial aid process affected you?

8. How did the financial aid process make you feel?
    a. What specifically made you feel that way?

9. What strategies did you use to navigate the financial aid office?

a. Did you turn to any other people to help you navigate the process? If so, who, how did you know this person, and how did they help you? What makes this person someone you go to?

b. Did you turn to any other resources to help you navigate the process? If so, what, how did you know about this resource, and how did it help you? What makes this resource a resource that you go to?

10. Did you feel like you could ask anyone else for help? Were you given any resources for additional help?

11. Did you experience any instance of perceived discrimination or unfairness during your interaction?

12. During this process of navigating financial aid, did you feel that you belonged at your campus? Why or why not?

13. During the process of navigating financial aid, did you feel supported and respected at your school? Why or why not?

14. During the process of navigating financial aid, did you feel like an important part of your school? Why or why not?
Who would you say thinks you are important at this school? Outside of school?

15. What aspects of the financial aid office made you feel welcome?
a. How or why did it make you feel welcome?
b. Did you feel that the financial aid staff felt that it was important to make you feel welcome? Why or why not?

16. What aspects of the financial aid office made you feel unwelcome?
a. How or why did it make you feel unwelcome?
b. What do you think would have made you feel more welcome?

17. What would you say motivated you to follow up and follow through with your financial aid issue?
a. Why does that motivate you?

18. Is there anything I haven't asked you about that you'd like to discuss or anything you'd like to add?

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