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## First-Generation College Student Experience in the Financial Aid Process

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FIRST-GENERATION COLLEGE STUDENT EXPERIENCE IN THE FINANCIAL  
AID PROCESS

by

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A THESIS

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FIRST-GENERATION COLLEGE STUDENT EXPERIENCE IN THE FINANCIAL  
AID PROCESS

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University of Nebraska, 2020

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How do first-generation college students experience the financial aid process? In what ways does a first-generation status affect the financial aid process for college students? Prior literature shows that first-generation college students are more likely to navigate the financial aid process without the help of parents and are less likely to complete the financial aid process in its entirety. However, there is a gap in prior literature examining the first-generation college student experience within the financial aid process overall. The current study utilizes a hermeneutical phenomenological approach to examine first-generation college student experiences in the financial aid process at a four-year university through the scope of the Social Class Worldview Model (SCWM). In depth interview data of six first-generation college student participants was analyzed to identify five emerging themes that affect the financial aid process: 1) Navigating the financial aid process alone, 2) Lack of knowledge of resources, 3) The importance of social capital 4) Effects of not enough aid, 5) Gratitude. Findings are discussed in relation to implications for future research and recommendations for practitioners.

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## CHAPTER 1: INTRODUCTION TO STUDY

The college environment is changing rapidly; these changes can be seen in the diversifying of student support programming and the growing population of underrepresented students seeking college level degrees. According to the Pew Research Center, the total number of people pursuing higher education has grown in the past 20 years, with a marked increase in low-income students and students of color entering higher education (Fry & Cilluffo, 2019). This is in part due to initiatives from universities providing more institutional support focused on populations historically pushed to the margins of academia and broader access to financial funding (Cahalan, Perna, Yamashita, Wright & Santillan, 2018). The continued growth of underserved populations of students within the college environment has inspired new research in how these students are best supported within an environment that was not developed with their success in mind. A population of college students that has garnered much attention within college support and higher education research due to the vast increase in enrollment has been first-generation college students.

In 2017, there were an estimated 17.5 million undergraduate students enrolled in two-year and four-year colleges (Cahalan et al., 2018) with an estimated 42% of two-year and 23% of four-year enrollees being considered first-generation college students (Cataldi, Bennett, & Chen, 2018). Due to the number of first-generation college students rising on college campuses, institutional support focused on first-generation college students' needs has begun to gain traction within many institutions. Research has shown first-generation college students experience unique challenges their continuing generation peers do not. Prior research has shown that first-generation college students often

experience significantly lower levels of persistence, retention, and overall academic success within the higher education institutional environment (Gibbons, Rhinehart, & Hardin, 2016; Ishitani, 2003, 2016).

To best combat the gaps in academic success and retention, there have been major developments in bridging the differences in high school and college experience with accelerated learning programs, community building, academic skill development, and resilience training for increased academic confidence and perseverance for first-generation college students (Gibbons et al., 2016; Latino et al., 2018). However, while academic support programming may help to decode what constitutes success within the college environment and has shown an overall positive effect on academic achievement (Ishitani, 2003, 2016), stress surrounding paying for college has consistently been listed as a major factor in the decision of pursuing higher education (Bui, 2002; Gibbons et al., 2016).

With the rising costs of higher education, financial aid is becoming more important for student retention and access than ever. Studies such as those by Ishitani (2016) and Nora, Barlow and Crisp (2006) have shown that in addition to financial aid helping to offset the costs of a college education, students who receive financial aid have a higher level of persistence and a shorter graduation timeline than students without financial aid. While first-generation college students have a greater likelihood to be eligible for need-based financial aid funding such as Pell Grants (Cahalan et al., 2018; Furquim, Glasener, Oster, McCall, & DesJardins, 2017), there is a documented trend of students not receiving the full amount of federal aid they may be eligible for to help offset the rising education costs. Studies have indicated that one of the most common

explanations for this phenomenon is that many first-generation college students are not aware of the funding available, or were not able to complete the financial aid process in its entirety in order to receive the funds (Cochrane, LeManque & Szabo-Kubitz, 2010.; Luna De La Rosa, 2006; Tierney & Venegas, 2009).

While research surrounding first-generation college students and how they experience the college environment is prevalent, very little research has been conducted on how these students experience, interpret, and are affected by the financial aid process. Much of the current research focuses on how funding amounts influence a student's college journey, but not how the financial aid process itself affects how a student experiences their college environment. With first-generation college students steadily rising in prevalence on college campuses (Cataldi et al, 2018; Fry, & Cilluffo, 2019) and consistently showcasing financial need (Cahalan et al., 2018; Furquim et al., 2017), examining how first-generation college students experience the financial aid process is necessary to provide a more holistic picture of factors influencing success within the college environment.

### **Purpose of the Study and Research Questions**

The purpose of this study is to examine the experiences of first-generation college students within the financial aid process utilizing the theoretical framework of the social class worldview model (SCWM). The goal of this inquiry is to examine a critically under-studied aspect of the first-generation college student experience: the financial aid process. Due to the demonstrably pivotal role that financial aid plays in first generation college student retention and success, revealing the complex relationship between first generation identity and the financial aid process will not only expand upon a limited

knowledge base, but also inform critical decision-making processes that can positively influence student outcomes at a major university. The following research questions will guide this study:

1. How do first-generation college students experience the financial aid process?
2. In what ways does first-generation status affect the financial aid process?

### **Significance of the Study**

An in depth look into how first-generation college students experience the financial aid process is significant for a variety of reasons. One, there is a vast gap in research on the first-generation college student experience within higher education in how they apply for funding to help offset the costs for higher education. Two, this research may illuminate other needs for support within institutional programming that are not already being implemented. Third, a greater look into what a student experiences within the financial aid process will provide insight into other needed focus areas, such as how the financial aid process may have unforeseen effects on a student's college experience and overall success.

As mentioned previously, students who receive financial aid are more likely to persist and have shorter graduation timelines (Ishitani, 2016; Nora et al., 2006) which is vital in combatting statistics indicating first-generation college students having a lower likelihood of retention and degree completion (Gibbons et al., 2016; Ishitani, 2003). Understanding how being first-generation may affect the financial aid process is important to illuminating potential factors behind first-generation college students being less likely to finish the financial aid process or receive all of the financial aid they are eligible for (Cochrane, LeManque & Szabo-Kubitz, 2010.; Luna De La Rosa, 2006;

Tierney & Venegas, 2009). To best understand how to support first-generation college students within the higher education environment, research must stretch beyond the already saturated subject areas of community building and academic readiness and explore potential areas of support within the processes related to offsetting the growing costs related to attending college. The current study aims to fill this much needed gap in research to broaden the understanding of how a student's first-generation status may affect their experience and needs for support within the college environment regarding the financial aid process.

### **Background of the Phenomenon**

The next section will examine the vast background influencing the phenomenon of first-generation college students navigating the financial aid process. Knowledge of the history surrounding this phenomenon will aid in understanding the impact and importance of this subject matter for administrators and first-generation college student support. Further, this background provides support and a basis for the current study. The following section will look at prior research on first-generation college students, as well as the relationship between first-generation college students and the financial aid process.

### **First-Generation College Students**

In order to best understand first-generation college students' experiences within the financial aid process, it is important to understand their experience within higher education as a whole. First-generation college students have a greater potential to be low income, students of color, have gaps in knowledge of college resources and services, and are more likely to experience a marked decrease in sense of belonging at their institution (Gibbons et al., 2016; Stephens, et al., 2014). Past research has often been conducted on

first-generation college students with a deficit outlook, meaning, there is a focus on a perceived lack or need within the population rather than outlining the strengths or assets of first-generation college students that can be built upon. Due to this, recent research such as Bui (2002) and Stephens, Markus, Johnson, and Covarrubias (2012) has shown that many of these perceived deficits stem from first-generation college students approaching the college environment differently than their continuing generation peers.

Bui (2002) found that first-generation college students chose to attend college for community-based reasons such as gaining the respect of their peers and family members and to help their family financially post-graduation, rather than career motivations and parental expectations like their non-first-generation peers. This is significant due to many four-year universities holding independent traits as learning outcomes and expectations for students far more often than interdependent community-based traits (Stephens et al., 2012). First-generation college students who displayed interdependent values and traits were more likely to experience a decreased sense of belonging and perform worse than their continuing generation peers, who were more likely to exhibit independent traits that aligned with the university's mission (Stephens, et al., 2012). The cultural mismatch between first-generation college students' values and the universities not only decreased the students' sense of belonging, it also decreased the likelihood of students seeking out resources such as advisors or other student services (Garriott & Nisle, 2017; Stephens, et al., 2012).

Garriott and Nisle (2017) outline the harm of students not utilizing institutional resources by showing the effects of first-generation college students reporting higher levels of stress when they did not have access to institutional supports such as advisors,

peer mentors, or other support programming. This reported stress is correlated with less academic persistence and inhibited retention of first-generation college students overall (Bui, 2002; Collier & Morgan, 2018; Garriott, & Nisle, 2017). Further, Bui (2002) found that incoming first-generation college students expressed higher levels of stress and worry over feeling a lack of preparedness for college.

While first-generation college students who utilized student resources performed better academically and expressed a greater sense of belonging than their first-generation peers who did not utilize resources, both groups expressed anxiety regarding lack of knowledge of resources as a major barrier for why they would not use student services (Stephens, Hamedani, & Destin, 2014). The major barrier being discussed by Stephens et al. (2014) is the idea of, how do you utilize something you do not know exists? The stress described within the study is not just a fear of missing out on support, but also anxiety surrounding a lack of knowledge of how to use a support correctly.

This anxiety is exacerbated when observing first-generation college students interacting with faculty or staff who speak in university or program specific language. Students indicated that faculty and staff who relied on college terminology were less approachable than those who used more general terms (Collier & Morgan, 2008). While staff and faculty are paramount in the success for first-generation college students, the use of language that is foreign to many first-generation college students may inhibit their want to seek out the help of resources to ease the hurdles faced within the college environment.

In addition to a perceived lack of preparedness of university knowledge, first-generation college students also experience a steep learning curve regarding mastering

the role of college student. Collier and Morgan (2008) found that first-generation college students indicated that they would like more explicit detail regarding university expectations, costs of books, descriptions of assignments and note taking, and a more thorough breakdown of grading than continuing generation students. This was due to the fact that while “traditional students are expanding their role mastery to develop a fine-tuned understanding of each professor’s expectations, first-generation college students may still be struggling to simply understand the university’s expectations ‘in general’” (Collier & Morgan, 2008, p. 430). Expanding these findings to how students experience financial aid uncovers the potential for difficulties due to the financial aid process being widely considered a lengthy, confusing ordeal that is full of terminology that may not be accessible for all students.

First-generation college students have obstacles navigating a college environment that was not designed with their needs or strengths in mind (Stephens et al., 2012; 2014). The major cultural mismatch can be seen with a difference in values between community-based first-generation college students and the independent trait-based college environment. This cultural mismatch is strengthened by first-generation college students reporting stress over a lack of knowledge of resources (Bui, 2002; Stephens et al., 2014) college specific language, or how to successfully fulfill the role of a college students (Collier & Morgan, 2008). This lack of knowledge of resources and language is endemic to all of the college environment, but can also be traced to the financial aid process which is notorious for being laden with process-specific language and multiple steps that can be difficult to understand (Luna De La Rosa, 2006).

## **First-Generation and the Financial Aid Process**

Stress surrounding paying for college is stated as a major factor for first-generation college students in their decision of pursuing higher education (Gibbons et al., 2016; Bui, 2002). Examining the effect of income status within this population shows that non-low-income first-generation college students had a 31% completion rate versus a 21% completion rate for low-income first-generation college students working on four-year degrees (Cahalan, et al., 2018). It is important to note that while the hurdles facing first-generation college students may affect how they experience the financial aid process regardless of income level, the addition of a low-income status can bring unique challenges. For the purposes of this study, the financial aid process is defined as all steps and items associated with the process of applying for financial aid up through disbursement of financial aid funds.

Since financial aid's inception, the cost of attendance has outpaced federal grant funding, creating the need for scholarships, federal direct loans, and private loans to fill the gap (Cahalan et al., 2018; Furquim et al., 2017). This may contribute to the findings that low-income first-generation college students are more likely to borrow the maximum loan amounts available to help fund their education than their continuing-generation counterparts (Furquim, et al., 2017). While low-income first-generation college students have a greater likelihood to be eligible for need-based financial aid funding such as Pell Grant (Cahalan, et al., 2018; Furquim et al., 2017), there is also a documented trend of students not receiving the full amount of federal aid they may be eligible for. Studies found that the most common reasons for this phenomenon were first-generation college students not being aware of the funding available or not completing the financial aid

process in its entirety (Cochrane et al., 2010; Luna De La Rosa, 2006, Tierney, & Venegas, 2009).

All students who wish to apply for federal aid are required to submit the Free Application for Federal Student Aid (FAFSA) to determine their expected family contribution (EFC) and overall funding eligibility. While all applicants must submit a FAFSA, only a portion of students are required to submit additional supporting documentation for a process known as verification. The applicants who are most likely to be selected for verification are low-income students who are Pell Grant eligible (Cochrane et al., 2010). This is done by design as the Department of Education must ensure that federal funds are disbursed to those who are truly eligible. While this makes sense in the realm of protecting taxpayer dollars, the verification process can create significant barriers for some of the most vulnerable students seeking federal aid, in this case, first-generation college students.

Often, gathering the necessary documents to resolve verification requirements can be difficult for students to complete because information is needed which may be held by parents, guardians, or agencies. Obtaining the information then requires students to get information from parents or guardians who may not be familiar with it or know how to access that information from agencies with which they may not be familiar. Tierney and Venegas (2009) stated that “Because applying for aid is confusing, in that it involves a series of activities that take place over several years, students need adults to guide them through the process step by step” (p. 384). For first-generation college students, this can be difficult as their parents may not be as well-equipped to assist with financial aid due to

lack of experience or availability of resources and are also less likely to be involved in the financial aid process overall (Luna De La Rosa, 2006).

Individual students or institutions may call on financial aid officials to fill this much needed support role for first-generation college students. Students who do not have adults who are familiar with the financial aid process to rely on may not receive the support they need within this process. In many financial aid offices across different universities, much of the process is designed with the ideal scenario of students completing most of the process outside of the financial aid office without the need for an advisor to help through every step (Cochrane et al., 2010). This, however, is not always the case for many students. For those who need extra support in the process, finding the answers, knowing where to look, or knowing the correct questions to ask can be a significant barrier to completing the financial aid process efficiently.

### **Theoretical Framework Overview**

The Social Class Worldview Model (SCWM) is a schema originating from counseling theory that helps contextualize an individual's own beliefs and perceptions of their perceived social class and how this interacts with their economic environment and economic culture (Ming Liu, Soleck, Hopps, Dunston, & Pickett, 2004). This model operates on the assumption that social class is a socially constructed phenomenon that is determined by each individual subjectively. Social class is defined and experienced by the individual through a continuous desire for congruency between how they attribute their own social class and how their social class is attributed to them by others (Ming Liu et al., 2004). This definition of social class fits within the first-generation experience due to the dominant academic perspective of first-generation college students being from a

working-class background due to parents or guardians not having a higher education credential. Not all first-generation college students come from a low-income or working-class background, however entering college with a generational lack of *human capital* may have others within higher education attribute a non-congruent social class to them.

The Social Class Worldview Model (SCWM) is consists of *social capital*, *human capital* and *cultural capital* with the five domains of (1) consciousness, attitudes and salience, (2) referent groups, (3) property relationships (4) lifestyle and (5) behaviors. The current study utilized the Social Class Worldview Model (SCWM) to guide the writing of the interview protocols for data collection and in thematization during the data analysis. The specific portions from the Social Class Worldview Model (SCWM) applied to this study are Ming Liu et al. (2014) interpretation of *social capital* with how it relates to a person's social class worldview, and the domains of a person's *consciousness*, *attitudes*, *salience* and their *referent groups* that influence their social class worldview.

### **Overview of Methodology**

A phenomenological research design will be utilized to allow participants to describe their lived experiences related to the financial aid process (Miles, Huberman & Saldana, 2016). Phenomenology is a qualitative research design with philosophical and psychological roots in understanding the shared experiences within an examined population of people. Phenomenology primarily focuses on discovering the “essence or basic underlying structure” (Merriam & Tisdell, 2016, p. 27) of an experience. Phenomenology has multiple approaches to achieve finding the essence of the experience, with a major branch following Van Manen's (2014) hermeneutical phenomenological approach.

Rooted in the work of Heidegger (1962) and Van Manen's (2014) approach is characterized by the belief that a person cannot be separated from their experiences. The researcher is working to discover the participant experience by discovering the phenomenon rather than testing a hypothesis determined prior to the start of research. This approach fits the current study due to the vast gap in research within first-generation college students and the financial aid process, leaving much to discover within the participants' experiences. Further, the personal experiences of the researcher within the financial aid field and being a first-generation college student, herself lends itself to the approach that a person, including the researcher is not able to be separate from their lived experience.

The six participants were purposefully selected based on the criteria of being a current University of Nebraska – Lincoln student self-identifying as a first-generation college student of at least 19 years of age who applied for financial aid during their coursework at the University of Nebraska – Lincoln. I conducted two semi-structured interviews for up to 60 minutes with six participants who met the criteria of current University of Nebraska – Lincoln students who self-identified as first-generation college students of at least 19 years of age, who applied for financial aid at the University of Nebraska - Lincoln.

A semi-structured interview is a style which utilizes a set interview protocol with flexibility for the interviewer to ask additional follow up questions. These follow up questions allow the researcher to encourage the participant to elaborate on their experience within the phenomenon (Merriam, & Tisdell, 2016). The semi-structured interview style is used so that each participant will have the opportunity to answer

questions related to the research questions while also allowing the flexibility to ask individualized follow up questions to unearth each participant's unique experience (Merriam, & Tisdell, 2016).

### **Relevant Term Definitions**

**Cost of Attendance (COA).** This is the total estimated cost for one academic year of a specific college or institution prior to the application of financial aid funding. This includes the costs associated with tuition and fees, books and supplies, room and board, transportation, loan fees, personal expenses and in some cases items such as childcare. (“Cost of Attendance”, n.d.)

**Expected Family Contribution (EFC).** Estimate of student and family's contribution to pay for college costs which is calculated with the information provided in the Free Application for Federal Student Aid (FAFSA). This number is used to determine eligibility for federal student aid, specifically to determine need-based aid eligibility (“Expected Family Contribution”, n.d.)

**Federal Pell Grant.** Need-based grant from Title IV Federal Aid for undergraduate students with financial need. (“Federal Pell Grant”, n.d.)

**Federal Student Loan.** Borrowed money that must be repaid with interest funded by the Federal government to help offset the costs of higher education (“Federal Student Loan”, n.d.).

**Financial Aid Process.** Within this study, this will be defined as all steps and items associated with the process of applying for financial aid up through disbursement of financial aid funds. This includes, but is not limited to, filling out the Free Application for Federal Student Aid (FAFSA), completing additional documentation requests, requesting

high school and other institutional transcripts, submitting standardized test scores such as the SAT and ACT, completing loan entrance counseling, and signing a master promissory note.

**Financial Aid Verification.** Process used to confirm the information reported within the Free Application for Federal Student Aid (FAFSA) is accurate to determine financial aid eligibility. Applications that are selected for verification are primarily determined by the Department of Education and occasionally selected by the institution to ensure accuracy in financial aid award disbursements (Cochrane et al., 2010; “Verification”, n.d.).

**Financial Need.** The difference between the institutional cost of attendance (COA) and the calculated expected family contribution (EFC). (“Need”, n.d.)

**First-generation College Student.** According to federal TRIO programs and the Higher Education Opportunity Act (HEOA), first-generation college students are defined as students whose parents or guardians have not received a four-year degree (Cahalan et. al, 2018; Stephens et al., 2014).

**Free Application for Federal Student Aid (FAFSA).** Form required for all students who wish to be eligible for Title IV aid. The form collects financial and other information in order to calculate a student’s expected family contribution and overall eligibility for federal aid (“FAFSA”, n.d.).

**Grants and Scholarships.** Federal, state, and institutional aid that does not need to be repaid. These may be awarded based on a variety of criteria such as enrollment status, financial need, merit-based criteria, or program requirements (“Grant”, n.d.; “Scholarship”, n.d.).

**Parent PLUS Loan.** Federal loan provided to parents of students attending a higher education institution to help offset the costs of college. Parents must undergo a credit inquiry to determine eligibility and can receive funding up to the amount of the institutional cost of attendance (COA) (“Parent PLUS Loan”, n.d.)

**Private Loan.** Nonfederal loan provided by a third-party lender such as a bank or state agency for students pursuing a higher education (“Private Loan”, n.d.).

**Social Class.** As defined by Ming Liu et al. (2004), a socially constructed phenomenon based on social and economic status determined at the individual level based on the perception of the environment and economic culture.

**Social Class Worldview.** A “schema that people use to make sense of their social class perceptions, feelings, economic environments, and cultures” (Ming Liu et al., 2004, p. 9).

**Subsidized Loan.** Federal student loan based on financial need where the student is not responsible for the interest accrued while in school, during the grace period, or while in deferment status. (“Federal Direct Subsidized Loan”, n.d.)

**Title IV Federal Student Aid.** Federal aid programs created under the Higher Education Act of 1965 to provide grants, loans, and work-study awards funded by the federal government to aid students pursuing a college level degree. (Higher Education Act, 1965)

**Unmet Need.** The difference between the institutional cost of attendance (COA) and the application of a student’s expected family contribution (EFC) and the financial aid award (“Unmet Need”, n.d.).

**Unsubsidized Loan.** Federal student loan not based on financial need where the student is responsible for all interest accrued while in school, during the grace period, and while in deferment status. (“Federal Direct Unsubsidized Loan”, n.d.)

## **Summary**

Chapter 1 provides an overview of the phenomenon of first-generation college students within the financial aid process and the purpose and significance of this study. There is also a list of relevant terms and definitions regarding the financial aid process, the population, and terms within the theoretical framework to aid in communicating the findings of the research. Chapter 2 is a review of the current literature on first-generation college students within the college environment including current barriers, institutional supports, and unique needs for success. The literature review also dives into the financial aid process, outlining the steps within the process of applying for financial aid, the financial aid verification process and potential required documentation and the steps needed to access these requirements. Finally, a look at both low-income and first-generation college student experience within the financial aid process is examined in prior literature to provide a basis for the current study.

## CHAPTER 2: REVIEW OF THE LITERATURE

### Introduction

While there are multiple definitions of what constitutes a first-generation college student, Federal TRIO programs and the Higher Education Opportunity Act (HEOA) define first-generation as students whose parents have not received a four-year degree (Cahalan et al., 2018). Current reports on student enrollment by the Pell Institute identify that that around 23% of four-year university enrollees are classified as first-generation college students with the number increasing each year (Cataldi et al., 2018; Fry & Cilluffo, 2019). With nearly a fourth of all enrollees identifying as first-generation college students (Cataldi et al., 2018; Fry & Cilluffo, 2019), there is a rise in research on the needs of this population regarding retention, persistence, and overall academic success.

Within the current research, studies such as Furquim et al. (2017), Tierney and Venegas (2009), and Cataldi et al. (2018) have found that first-generation college students are one group who are more likely than continuing generation students to apply for and rely upon financial aid to attend and persist within higher education. While the research surrounding the first-generation college student experience continues to grow, very little focus has been on how first-generation students experience the financial aid process beyond the effects of how their financial aid award helps offset college costs. The following chapter will examine the literature surrounding the experiences of first-generation college students within the college environment such as their sense of belonging, gaps in knowledge and academic achievement and obstacles in paying for higher education. Further, this chapter will also explore current literature on financial aid

regarding the steps of the process, determining financial aid eligibility and the potential obstacles of financial aid verification.

### **First-Generation College Students**

In this section, a review of the literature on first-generation college students' sense of belonging, perceived gaps in knowledge and obstacles paying for the costs of college are examined. This is important for the overall study to understand how these current areas of study may be affecting or be affected by the financial aid process. Further, understanding prior research into current barriers and effective support programming for first-generation college students within the college environment will be useful when examining recommendations for future research and recommendations for practice.

### **Sense of Belonging and Campus Culture**

Unlike continuing generation students, many first-generation college students enter college not knowing how to fit the role of a college student, or how to fit into a college campus culture (Collier & Morgan, 2008; Vaccaro & Newman, 2016). Shen (2012) defines campus culture as “the combination of various cultures on campus created jointly by all university person and accumulated in the long-term practice of school-running” (p. 62). This campus culture is determined by the environment and the external view of the institution, the rules and regulations within the institution, and the communicated values and ideologies by the university to the students and the community at large (Shen, 2012). When students do not perceive themselves to fit into the campus culture it can affect a student's ability to establish a sense of belonging to the university (Hausman, Schofield, & Woods, 2007; Vaccaro & Newman, 2016). This phenomenon can

emerge significantly more for students who fit into a minoritized population such as first-generation college students (Vaccaro, & Newman, 2016).

Hausmann, Schofield, and Woods (2007) defined a sense of belonging in college students as, “the psychological sense that one is a valued member of the college community” (p. 804). Research has shown that establishing a sense of belonging within students greatly increases the chances of student retention and increases academic achievement in comparison to students who do not identify a sense of belonging at an institution (Gibbons et al., 2016; Hausmann et al., 2007; Latino et al., 2018; Vaccaro & Newman, 2016). Research surrounding the importance of a sense of belonging has given greater attention to creating a sense of community for students entering the college environment through the promotion of student involvement, peer mentor programs, and learning communities (Martin, 2017; Schwarz et al., 2018). While the need for community is established, first-generation college students are shown to be far less likely to participate in community building activities and tend to be less likely to be actively involved in college events (Davis, 2010; Tobolowsky, Cox, & Chunoo, 2017). One potential reason for this lack of involvement can be traced to the potential for first-generation college students to experience a cultural mismatch with the university environment.

While examining the experiences of cultural mismatch on college campuses for working class and first-generation college students, Stephens, Hamedani, and Destin (2014) found that both working class and first-generation college students were more likely to identify with interdependent traits based in community values rather than the independent values being portrayed by most university settings. For example, first-

generation college students are more likely to state their reasons for attending college are for community-based reasons such as: to be a positive role model for younger family members, to create a better life for their family at home, or to create a better future for themselves than what their guardians experienced (Byrd & MacDonald, 2005). This differs from continuing generation students who list more independent reasons for attending college such as achieving career aspirations or self-betterment that better align with the collegiate values examined across the country (Stephens et al., 2014).

Within the Stephens et al. (2012) study examining cultural mismatch, when working class or first-generation college students were exposed to university messaging that highlighted independent values, such as “follow your own path”, the participants would show a marked decrease in academic performance. Further support for this phenomenon is seen by a documented increase in likelihood for first-generation college students to complete their bachelor’s degree by their fifth year when attending a college that is a further distance from their hometown and/or family (Garza & Fullerton, 2018). Garza and Fullerton (2018) hypothesized that the reasoning for this was due to “increased distances between home and college may help students minimize obstacles that hinder their ability to achieve levels of social, academic, and cultural integration in the postsecondary environment that translate into academic success” (p. 176). In other words, with distance from the interdependent culture established within the homelife of many first-generation college students, it is far easier to assimilate to the independent traits valued by the university setting that aid in determining academic success.

Due to this, it is vitally important to provide differing viewpoints that highlight interdependent traits that match those from a community-based background rather than

promoting the dominant view of a need to assimilate in order to be successful. Stephens, Hamedani, and Destin (2014) state, “people’s different backgrounds matter, and people with different backgrounds can be successful – can and should be leveraged to foster more inclusive and equitable schools, workplaces, and communities” (p. 951).

Universities not taking students’ differing backgrounds into account with their messaging not only continually promotes favoring middle to upper class societal values, it can also promote a feeling of a right or best way to be a successful college student (Stephens et al., 2012).

The concept of being a successful college student applies to the idea of playing the role of *college student*. Collier and Morgan (2008) found that many first-generation college students often struggled to understand and adapt to the role of being a college student, where the language and culture took time to master. Due to this, first-generation college students were found to rely upon information acquired from hearing, observing, and interpreting actions of professors rather than explicitly asking for help. When professors spoke with college specific language, first-generation college students reported finding these staff members to be less approachable to ask questions for clarification or additional support to not call attention to a lack of understanding (Collier & Morgan, 2008). This finding is only strengthened by research indicating that first-generation college students are far more likely to experience imposter syndrome and feel they do not fit into the college environment (Davis, 2010). Due to many first-generation college students not receiving the institutional support to learn the role of college student easily and gather knowledge of the college environment, many students express stress

surrounding a lack of knowledge or preparedness for college which ultimately affected their academic performance (Bui, 2002; Collier & Morgan, 2008; Davis, 2010).

Within the current dominant college culture, there is a perceived preference for students to find their own answers and act independently (Stephens et al., 2014); with a specific ideal of students entering higher education as college-ready with a predetermined knowledge of how to be a successful college student (Collier & Morgan, 2008; Davis, 2010). For students such as first-generation college students, who do not have generational knowledge of the college environment, this dominant perspective can inhibit a first-generation college student's sense of belonging within the institutional environment (Stephens et al., 2012; 2014). Further, this phenomenon can also lead to students being less likely to seek out resources to aid in filling this perceived gap in institutional knowledge and college readiness that contributes to the reported cultural mismatch with the university environment (Garriot & Nisle, 2017; Stephens, et al., 2012).

### **Perceived gaps in knowledge and academic achievement**

This next section will examine the perceived gaps in knowledge and academic achievement within the first-generation college student population in order to best understand how this can affect a student's ability to navigate the college environment successfully. Byrd and MacDonald (2005) explored the dominant approach to college readiness as being looked upon as the student's responsibility to enter college with all the tools necessary in order to be successful. While there are many institutional supports created to help students navigate college, for students who do not possess the generational knowledge of the college environment, knowing where to find these resources can be difficult (Atherton, 2014; Stephens et al., 2012). Further, research has

shown that many first-generation students are not aware of the gaps in their knowledge, specifically when looking at preparedness for the more rigorous curriculum in comparison to high school or the need for effective study skills (Atherton, 2014).

As mentioned in the prior section, the collegiate ideal of being considered college ready and having the knowledge base to navigate the college environment can largely favor students with generational knowledge of college and the expectations of academic workload (Bui, 2002; Garriot & Nisle, 2017; Latino et al. 2018; Stephens, et al., 2012). This may place first-generation college students at an institutional disadvantage. College readiness is defined as “being academically prepared for postsecondary education, as measured through standardized test scores, course completion, and grade point average” (Malin, Bragg & Hackmann, 2017, p. 811). This operational definition can also be expanded to include skillsets that include time management, study skills, test taking strategy, and social capital skillsets such as networking and utilizing campus resources (Byrd & MacDonald, 2005).

The perceived gaps in college readiness has been documented as starting before first-generation college students even enroll in postsecondary education (Ishitani, 2003; 2016). First-generation college students enroll at a lower rate on average than their continuing generation peers, where 93% of continuing generation students enrolled within eight years after graduating high school in comparison to 72% of first-generation college students (Cahalan et al., 2018). Once enrolled, first-generation college students are less likely to persist than continuing generation students, meaning more first-generation college students leave college without earning a postsecondary credential (Bui, 2002; Cataldi et al., 2018; Ishitani, 2016).

The lower rate of persistence within first-generation college students has been correlated with a lack of college readiness traced to academic self-efficacy and academic skills that stretch beyond standardized test scores (Ishitani, 2003; 2016). Garriot et al. (2017) examined first-generation college students' academic self-efficacy within engineering programs and their persistence within the programs using quantitative survey instruments focusing on parental support, engineering learning experiences and outcomes, and self-efficacy. Students who had positive experiences with prior high achievement in related coursework were more likely to have higher self-efficacy and academic self-concept. Further, first-generation students who had positive relationships with caregivers who provided encouragement for academic achievement and had a history of talking about higher education prior to college attendance, held a higher likelihood to have a high academic self-concept and display greater self-efficacy (Garriot et al., 2017).

Atherton (2014) argues that beyond the need to look at academic self-efficacy and academic self-concept, first-generation college students are more likely to not be aware of their own gaps in preparedness due to a lack in social capital when entering the college environment. Due to not having the social capital such as college educated parents or guardians, first-generation students may not be aware of how they need to prepare in order to be successful within the college environment. Collier and Morgan (2008) describe this phenomenon within the classroom where first-generation students describe far more confusion regarding the expectations from their professors. First-generation students reported wanting far more details and explanations of college expectations and procedures surrounding topics such as how to take notes, descriptions of assignments, test

specifics, grading, cost of books, and the value of class participation more than their continuing-generation peers (Collier & Morgan, 2008). This supports Atherton's (2014) assertion, that many first-generation college students may enter with a reported high level of self-efficacy, academic self-concept and have standardized test scores indicating college readiness but still be underprepared for the expectations within the college environment. This is due to college readiness expanding beyond just standardized test scores and a student's view of their own academic preparedness. Academic skills such as study skills, test taking strategies, effective time management, and social capital skill building are necessary to be successful within college but are rarely taught within the high school environment (Atherton, 2014).

Byrd and MacDonald (2005) examined the academic skills identified by first-generation college students as important to college success by conducting phenomenological interviews with eight first-generation college students regarding their experiences within the college environment. Participants identified time management and over committing their time as a major hindrance to their perceived academic readiness along with academic skills such as reading and writing (Byrd & MacDonald, 2005). Participants defined time management as effectively managing competing responsibilities such as the time required for coursework outside of class with priorities such as work and family. Many of the participants who reported having poor time management skills related time management to their ability for reading and writing due to the time-consuming nature of the work (Byrd & MacDonald, 2005).

This is significant due to research indicating that students who report struggling with time management displayed lower overall academic performance (Bui, 2002; Byrd

& MacDonald, 2005; Latino et al., 2018). One of the primary reasons cited as to why first-generation college students are more likely to identify time management as an issue affecting their academic performance is due to the greater likelihood of first-generation college students needing to work to help fund their education (Bui, 2002; Luna De La Rosa, 2006). Since first-generation college students are more likely to come from low income families, stress surrounding finances and paying for college is a consistent theme that emerges within the literature surrounding first-generation college student experience (Ishitani, 2003, 2016).

### **Paying for College**

In this section the obstacles and supports for first-generation college students in paying for college will be explored. This is important to understand to see how obstacles hindering paying for college can affect a first-generation college student's success within the college environment. Further, this will set the groundwork for the importance of financial aid with the first-generation college student experience. While not all first-generation college students are considered low -income, first-generation college students are more likely to apply for federal financial aid and be Pell Grant eligible (Furquim et al., 2017). Beyond this, regardless of stated income, first-generation college students are more likely to list paying for college as a major source of stress and hindrance in their decision to attend college (Gibbons, et al., 2016) and are more likely to question whether college is worth the time and financial investment (Garriot, Navarro, & Flores, 2017).

**Low Income Students.** While there are specific barriers for first-generation students for applying for financial aid, and ultimately paying for college, students who are classified as first-generation and low-income may experience additional difficulties

(Ishitani, 2003; 2016). To be considered low-income, a student's combined annual household income must be less than \$37,564 (Cahalan et al., 2018). While first-generation students who are not classified as low income have a completion rate of 31% for bachelor's degree, first-generation college students who are also low-income have a 21% bachelor's degree completion rate within six years of college enrollment (Cahalan et al., 2018). Regardless of academic achievement and capabilities, "10<sup>th</sup> graders from the highest SES quartile were 4 times as likely to attain a bachelor's degree in 8 years as 10<sup>th</sup> graders from the lowest SES quartile" (Cahalan et al., 2018, p.100).

Further, low income students are more likely to delay entry to college (Ishitani 2003; 2016). An estimated 78% of 18 to 24-year old students from the highest income quartile enrolled in postsecondary education within the year after high school graduation in comparison to only 46% of low-income students enrolling during the same timespan (Cahalan et al., 2018; Wells & Lynch, 2012). Family income and parent education influences a student's decision to delay college but does not factor into the length of the delay. Similar findings were documented for first-generation students. First-generation college students were more likely to plan to delay college than low income students who were not first generation. There were also more likely to delay overall regardless of whether they planned to or not (Ishitani, 2016; Wells & Lynch, 2012). This suggests that delays may be something first generation students think more about and shaped their experiences in different ways than continuing generation students.

**Working and the Effect of Financial Aid.** Due to first-generation college students being more likely to apply for federal financial aid (Furquim, et al., 2017) and are more likely to work to help offset the costs of college (Luna De La Rosa, 2006), it is

important to examine the effects of financial aid and employment have on first-generation college experience.

Average college costs have increased two and a half times higher than costs documented in the 1974-1975 aid year while median family income has only increased one and a third times higher in the same time period (Cahalan et al., 2018). The climbing costs of higher education continue to put strain on some of the most vulnerable students attempting to access higher education, such as first-generation and low-income college students. Current data surrounding student working habits shows that first-generation college students are far more likely to be employed along with being a full-time student (Ishitani, 2016; Luna De La Rosa, 2006). Byrd and MacDonald (2005) found students when first researching the possibility of attending college knew they needed to work to pay for their college education, and many of them were not aware of funding available to offset the costs of higher education.

To offset the costs of higher education, the need for federal and state financial aid, scholarships and working a job outside of school hours is becoming more necessary for the average student to afford to attend college (Furquim et al., 2017; Tierney, & Venegas, 2009). Ishitani (2016) examined factors affecting attrition and degree completion rates of first-generation college students and found that students who received grants or work-study funds were 37% or 41% less likely to depart within their first-year than first-generation students who did not receive need-based aid, regardless of eligibility. While first-generation students are more likely to be eligible for need-based financial aid, first-generation students are also significantly more likely to have unmet need after receiving

financial aid, causing many to need to work while attending college (Luna De La Rosa, 2006; Tierney & Venegas, 2009).

When looking at one of the most common need-based grants, the Pell Grant, Cahalan et al. (2018) examined how the grant has failed to increase at a rate to match its intended coverage ratio by stating, “If [Pell Grant] had covered two-thirds of the average college costs in 2016-17, the maximum Pell would have been \$15,471 rather than \$5,815” (p.74). Due to the gaps in need-based grant coverage, federal student loans are becoming one of the fastest growing methods to pay for higher education over all other types of financial aid funding (Furquim et al., 2017). Students who have applied for and received financial aid of any type have a higher level of persistence and retention than their peers who do not receive aid (Ishitani, 2016). However, the higher the amount a student borrows in unsubsidized student loans, the less likely they are to leave college with a degree (Furquim et al., 2017; Tierney, & Venegas, 2009). This finding is significant due to evidence showing that first-generation college students are far more likely to apply for and ultimately accept the full loan amount being offered regardless of their total financial need (Furquim et al., 2017).

One of the greatest determinants for students to navigate the financial aid process well and understand the different aspects of financial aid is a student’s level of financial literacy. Boatman, Evans and Soliz (2017) define financial literacy as the ability to perform basic economic calculations, such as multiplication and division, and understand financial concepts, such as interest and inflation. The National Financial Capability Survey (NFCS) measuring financial knowledge has shown that a majority of Americans, specifically those without a college degree, lack a basic understanding of financial

literacy. Items included within financial literacy are subjects such as understanding compound interest or the difference between subsidized and unsubsidized federal student loans, which is considered the most unknown component of the federal loan system (Lusardi & Tufano, 2015). Due to first-generation parents being more likely to lack financial literacy, many first-generation students must navigate the financial aid process on their own (Luna De La Rosa, 2006; Lusardi & Tufano, 2015). This can often be a significant barrier due to the financial aid process being known as a complicated, drawn out process with numerous steps that can be hard for students to understand (Cochrane et al., 2010).

### **The Financial Aid Process**

Within the current study, the financial aid process will be defined as all steps and items associated with the process of applying for financial aid up through disbursement of financial aid funds. This includes all steps associated with applying for and receiving financial aid such as the completion of the Free Application for Federal Student Aid (FAFSA), completion of additional institutional documentation, applying for institutional and external scholarships and any extra steps required for support within the process. The financial aid process for many college students, is a vital part of the college experience. While over 18 million college students applied for some form of financial aid through the FAFSA in the 2017-2018 aid year (U.S Department of Education, 2018) the financial aid process still is difficult for students to understand. According to research by Cochrane et al. (2010),

Students who are unfamiliar with the process, each step they take is a leap of faith that their efforts are worthwhile. Students may not have a solid understanding of the significance of each step, or what types or amounts of aid await them at the end (p. 4). This is made more complicated by the lack of standardization of what is included within the financial aid process (Cochrane et al., 2010; Tierney, & Venegas, 2009). There are steps of the financial aid process that all educational institutions must adhere to, such as the Free Application for Federal Student Aid (FAFSA), tax documentation, and citizenship requirements. However, institutions can determine their own additional requirements for students to complete in order to be eligible for aid. This can include providing all past academic transcripts from other colleges attended, completing additional loan documentation to encourage fiscal literacy, or documentation for specific institutional funding (U.S. Department of Education, 2019).

This non-standardization for much of the financial aid process allows for institutions to determine requirements and institutional policy to best serve their student community. However, the lack of standardization can also lead to more confusion for students when attempting to complete the financial aid process at multiple institutions either due to transferring or during the application process when first initially attending college. Research has shown that the financial aid a student is offered is a major predictor of where a student will choose to attend college (Dynarski & Scott-Clayton, 2013). If one school has more hoops to jump through than another, this can affect enrollment but can also act as a significant barrier to access for students and their families who are first learning the process, such as first-generation students.

While many scholars and proponents of the current financial aid system argue that the goal of the policies surrounding federal financial aid are to encourage college access and affordability, the rising costs of attendance, increased reliance on loans, and diminishing increases in grant funding deter many students with financial need from pursuing a higher education (Boatman, Evans & Soliz, 2017; Cochrane et al., 2010; Luna De La Rosa, 2006).

### **The Financial Aid Process: An Overview**

All students who wish to receive federal, state and some institutional forms of financial aid must start with completing a Free Application for Federal Student Aid (FAFSA). The Free Application for Federal Student Aid (FAFSA) consists of 108 questions that cover personal identification information, financial and tax information from two years prior to the current aid year, and signatures from the student and, if a dependent student, their parents (U.S. Department of Education, 2019). Once the FAFSA is signed and submitted, the information included in the application is then entered into a designated formula to calculate the student's expected family contribution (EFC). The Expected Family Contribution (EFC) is an estimate of student and family's monetary contribution to pay for college costs to be used to determine eligibility for federal student aid (U.S. Department of Education, 2019).

The Department of Education creates a Student Aid Report that is sent to the student which gives an estimate of what federal student aid they may be eligible for based on the EFC calculated. The information from the application is then sent to each of the student's selected college institutions in the form of an Institutional Student Information Record which is used to award a financial aid package of state, federal and institutional

aid based on the student's eligibility. A financial aid package, is the term used to describe the collection of all financial aid a student has been awarded, including grants, loans, and scholarship funds (Department of Education, 2019).

Before a financial aid award package can be disbursed, students must register for classes and complete any additional documentation required to process their financial aid file. Some examples of additional documentation may be providing copies of driver's licenses, signing acknowledgements of aid eligibility requirements or informational documents to encourage financial literacy (Cochrane et al., 2010). Once all requirements are satisfied for a student's financial aid file, the institution must conduct a final eligibility check prior to disbursement. This eligibility check primarily consists of checking a student's enrollment status, verifying high school graduation status, and that the student is making satisfactory academic progress. Satisfactory academic progress is defined as meeting a grade point average above a 2.00, and successfully completing at least 66.67% of all attempted coursework (Department of Education, 2019). Once all requirements are met, and the last eligibility check is complete, the financial aid package can be awarded and disbursed to cover the costs associated with college attendance.

### **Financial Aid Verification for Eligibility**

In some circumstances a student may be flagged for what is known as *verification* which entails a process to verify some or all the reported information in the FASFA for accuracy. The verification process takes place to ensure that students who receive financial aid that is funded by taxpayer dollars such as the Federal Pell Grant, Federal Supplementary Education Opportunity Grant, or Subsidized federal direct loans, are eligible for the need-based funding (Cochrane et al., 2010; Department of Education,

2019). As of the 2012-2013 aid year, the Department of Education moved from a standard verification threshold of 30% of all student FAFSAs to a targeted verification process which employs the use of a risk model to determine applications to flag based on elements of the FAFSA that are prone to user error (Department of Education, 2019; NASFAA, 2018). While the targeted system has the potential to simplify the verification process for many students by focusing only on data fields that commonly have inconsistencies, the change to targeted verification has shown an overall increase in number of total applications flagged for verification (NASFAA, 2018).

The verification process can take multiple months to complete due to the time needed to request and complete additional paperwork by students and for the processing time from school administrators and the Department of Education (NASFAA, 2018). This is significant due to the vast majority of students selected for verification being those eligible for need-based financial aid, or those who are from the lowest income brackets (Cochrane et al., 2010; NASFAA, 2018). Cochrane et al. (2010) states, “Almost all applicants who are flagged for verification are would-be Pell Grant recipients – the lowest income students who may have little support or contexts to help through this heightened level of scrutiny” (p. 2). While each institution must verify a minimum number of applications to comply with federal regulation, every college selects the number they will review. Each institution examined by Cochrane et al. (2010) verified more than the minimum required applications each year.

Completing the verification process requires additional steps. This can include items such as requesting documents from the Internal Revenue Service (IRS), providing citizenship documentation, submitting birth certificates or marriage licenses/divorce

decreases, and providing additional institutional documents depending on college policy. One of the most common causes of applications being selected for verification comes from a section of a FAFSA receiving what is called a *reject code*. A reject code is a flag for inconsistent information entered by the student within the FAFSA. A few examples of common reject codes flagged on applications are lacking a student or parent signature or the amount of taxed paid being higher than reported yearly earnings (Department of Education, 2019). For the Department of Education to calculate the student's EFC, the student must submit the correct information to the institution to be resubmitted to the Department of Education. A reported 22% of students who complete a FAFSA are notified of a reject code and are required to submit additional documentation to determine their eligibility (Cochrane et al., 2010).

While the verification process has shown to only cause 2% of selected applicants to lose eligibility for need based funding such as Pell Grant (NASFAA, 2018), all students selected to go through the verification process were less likely to receive grants than those who were not selected regardless of income level (Cochrane et al., 2010). Financial aid administrators who were interviewed regarding the financial aid process consistently referenced these additional requirements as the primary reason why Pell Grant eligible students may not receive the full amount of financial aid they are eligible for. In the 2007-2008 aid year, 54% of all Pell-eligible applicants were selected for verification, where only 69% of those selected completed the verification process (Cochrane et al., 2010). One of the main reasons identified for this phenomenon was due to Pell eligible students being more likely to not know the status of their financial aid

application or falsely identifying their application as complete (Latino et al., 2018; Luna De La Rosa, 2006).

To summarize, the financial aid process is a vital part of college access for first-generation college students that can provide as many opportunities as it does barriers in its complexity (Boatman et al., 2017; Dynarski & Scott-Clayton, 2013). First-generation college students face a unique experience within the financial aid process due to the lack of generational knowledge of the college environment (Atherton, 2014) and applying for financial aid (Luna De La Rosa, 2006). With the financial aid having a complex inaccessible nature, the prior findings of lack of knowledge affecting how students perceive their fit on campus (Davis, 2010) and the use of college specific language causing students to not seek out resources (Collier & Morgan, 2008) directly apply to the difficulties in the financial aid process. In order to best understand how being first-generation affects the financial aid process, it is imperative to acknowledge how the subject matter of familial income, background and limited social capital may affect how first-generation college students experience the financial aid process and college a whole.

### **Theoretical Framework**

The following section will provide an examination of the theoretical framework guiding this study, the Social Class Worldview Model (SCWM) as researched by Ming Liu et al. (2004). The Social Class Worldview Model (SCWM) is a framework originating in counseling theory to examine an individual's own beliefs and perceptions of their social class and how their perception of their social class fits within their environment (Ming Liu, Soleck, Hopps, Dunston, & Pickett, 2004). This model operates on the assumption that social class is a socially constructed phenomenon that is

determined by everyone subjectively. Social class is defined and experienced by the individual through a continuous desire for congruency between how they attribute their own social class and how their social class is attributed to them by others (Ming Liu et al., 2004). While not all first-generation college students come from low-income or working-class backgrounds, the transition into a college environment can have similar effects on a student's perception of their social class due to their family's human capital, the student's access to social capital, and the potential differences in cultural capital from the home and college environment.

The model highlights three types of capital as important in how individuals view their social class: *social capital* or access to relationships that benefit their class perception, *human capital* is the values derived from education and higher-class occupations, and *cultural capital* or the preferences and tastes associated within a class context (Ming Liu, et al., 2004). Within the context of first-generation college students, research has shown that first-generation students are far less likely to have the same level of social capital as continuing generation students for finding support within the college environment (Atherton, 2014).

Within the realm of the theoretical framework, this also relates to if a student is able to access groups of students who benefit their class perception. In this case, it may be groups of students who are first-generation who share similar experiences, or other groups who help the first-generation student feel like their social class worldview fits in with the college environment. First-generation college students by definition will enter the college environment with parents who do not have the same level of *human capital* as their continuing-generation peers. Without looking at specific levels of income, the

prestige associated with college degrees and higher education credentialed employment has the potential of othering first-generation college students without access to the benefits of *social capital*. Finally, the *cultural capital* associated with the university environment historically favors independent traits with prestige associated with those associated with academia, having a background that focuses more on interdependent values without ties to academia may lead to a cultural mismatch and changes to their social class worldview (Stephens, et al., 2014).

First-generation students may perceive their social class as lower than that of the institution due to the campus culture of independent character traits and overall high costs associated with attendance (Rice et al., 2017; Stephens et al., 2012). Due to first-generation college students backgrounds not matching the definitions of useful *human capital* typically associated with middle to upper-class environments, many students may feel out of place and experience a disruption within their social class worldview within the new higher education context (Ming Liu et al., 2004; Rice et.al, 2017).

Rice et al. (2017) researched social class worldview disruption in first-generation college students and found that all participants experienced some level of disequilibrium when first entering the college environment. Participants who expressed a greater awareness of their social class prior to entering college, specifically holding the belief that their social class was lower than that of their environment, experienced the greatest sense of disruption upon entering. However, all participants stated their hardships with finances, limited access to opportunities and lack of knowledgeable familial support enhanced a feeling of disequilibrium and overall lack of fit within the college environment due to their perceived social class (Rice et al., 2017).

While social class has been discussed in and outside of academia, the definition of what constitutes membership within a specific social class can vary widely by region, economic culture and within individual definitions (Ming Liu et al., 2004). As mentioned, income level is not always a good indicator of a student's perceived social class within the institution. While a first-generation student may not be considered low-income, their social class may still be perceived as working class due to the parents not receiving "the secondary gains of education such as social networks and culturally appropriate behaviors" indicative of a middle- or upper-class background (Ming Liu, et al., 2004, p. 99). Due to this, many first-generation students may enter the college environment within an income bracket that *matches* the college environment, yet still experience the shift from moving between two economic cultures. Finally, regardless of how a first-generation student's social class membership is perceived by their peers, if the student perceives their own social class to be a mismatch to their college environment, these same negative feelings about not being a good fit for college may persist.

Beyond *social capital*, *human capital*, *cultural capital* the Social Class Worldview Model consists and the five domains of (1) consciousness, attitudes, and salience, (2) referent groups, (3) property relationships (4) lifestyle and (5) behaviors. *Consciousness, attitudes, and salience* is how a person makes meaning of their social class within their current environment. *Referent Groups* refer to the social connections that influence a person's view of their social class. The three *referent groups* are the group of origin, peer/cohort group, and group of aspiration. The group of origin is the group the person grew up in, their family or overall social class background. The peer/cohort group is who surrounds the individual in social and support settings,

specifically those who are in their same environment or perceived social class. The group of aspiration are those that are in the aspired social class, which is characterized as being both a group that inspires and is the focus of upward classism (Ming Liu et al., 2004).

*Property relationships* refers to the material possessions that characterize the individuals view of their social class and the perception of their aspired social class. *Lifestyle* refers to the culture of the perceived individual social class and the culture associated with the aspired social class. Finally, *behaviors* refer to the culturally acceptable behaviors within the individual's perceived social class and those associated with the aspired social class. The three forms of capital and the five domains work in conjunction with each other to help identify how an individual perceives their social class and maintains the congruency with their perception and their environment.

Within the context of the current study, the college environment largely favors those with generational knowledge of higher education, meaning first-generation college students who have a *group of origin* with *human capital* that does not match the academic level of the environment may experience an incongruence in their social class worldview. Further, the *cultural* and *social capital* of the higher education environment is full of college specific language, terminology and academic roles that are very specific to those with experience in higher education. Regardless of monetary benchmarks indicating economic class, a first-generation college student's social class may be perceived as lower than the college environment due to a lack of knowledge of how to fit into the *cultural capital* associated with the role of college student and the *social capital* for connections of support within the environment.

Due to the financial aid process focusing heavily on financial resources and involving steps that require extensive knowledge of college specific terminology and applications, the very process of applying for federal financial aid may contribute to disequilibrium and overall incongruence between a first-generation college student's social class perception and the college environment. Therefore, examining first-generation college students within the financial aid process is significant to further add to the previous research into how first-generation students experience and are affected by the college environment.

### **Chapter Summary**

Chapter two included a review of prior literature on first-generation college students and the population's experience within the college environment. Prior research shows that first-generation college students have a decreased likelihood to establish a sense of belonging to the institution due to a cultural mismatch between personal and institutional values (Stephens et al., 2014), college specific language that isolates students (Collier & Morgan, 2008) and examples of first-generation students being less likely to attend university community events (Davis, 2010). This lack of belonging can be linked to a perceived lack of knowledge or lacking college readiness due to the struggle of adjusting to the rigor of college curriculum (Atherton, 2014; Collier & Morgan, 2008), a lack of support network with college environment knowledge (Bui, 2002; Luna De La Rosa, 2006), and stated difficulties with academic skills such as time management (Bui, 2002; Byrd & MacDonald, 2005; Latino et al., 2018).

The perceived difficulties with academic skills are greatly affected by the large workload that is endemic to the first-generation college student population due to being

more likely to work outside of their academics to help offset the costs of higher education (Luna De La Rosa, 2006). This chapter also provided an overview of current literature on first-generation college students within the financial aid process, showcasing statistics indicating that first-generation college students are far more likely to apply for federal financial aid and be determined to be Pell Grant eligible (Furquim et al., 2017). However, first-generation college students are also far less likely to complete the financial aid process in its entirety and less likely to receive all financial aid they may be eligible for (Cochrane et al., 2010; Luna De La Rosa, 2006; Tierney & Venegas, 2009). To close, the theoretical framework guiding the study, the Social Class Worldview Model, was examined to show prior literature utilizing this framework within a higher education setting along with outlining the portions of *human capital*, *social capital*, *cultural capital* and the use of referent groups in the context of this study. Chapter three will look further into the chosen methodology, procedures, and participant sampling. An application of the Social Class Worldview Model (SCWM) in the current study will be described.

### **CHAPTER 3: METHODOLOGY**

The current study examines the phenomenon of first-generation status in the financial aid process. The following research questions guided this study: 1) How do first generation college student experience the financial aid process and 2) In what ways does first-generation status affect the financial aid process? Financial aid is crucial in the retention and persistence of students within the climbing costs of higher education in the modern world (Ishitani, 2016; Nora et al., 2006). First-generation college students are documented to have a greater likelihood to be low-income and rely upon employment outside of academics and financial aid in order to afford the cost of higher education (Bui, 2002). This likelihood paired with prior research indicating that first-generation students indicate a lack of knowledge of resources within the college environment and difficulty mastering the role of college student, identify a need for research into how first-generation students experience the financial aid process (Gibbons, Rhinehart, & Hardin, 2016; Luna De La Rosa, 2006). Additionally, there has been a lack of research examining how students experience and navigate the financial aid process, even more so when looking specifically at first-generation college students.

#### **Positionality**

I entered college as a low-income first-generation college student from a single-parent household. I was dependent on financial aid to afford a higher education and would not have been able to attend college if it were not for the federal grants, loans and institutional funding received during the five years I was an undergraduate student. While financial aid helped to offset the costs of higher education, I also needed to work part-time to full-time work all five years of college in order to fully afford the price of a

bachelor's degree in psychology. This experience informed my future work as a financial aid advisor for a small Arizona community college, where a large portion of the campus population were first-generation college students from a variety of underrepresented identities within higher education.

While supporting students in the financial aid process I recognized many obstacles facing first-generation students in completing the needed steps to obtain the funding they were eligible for. Currently, I am working as the Assistant Director for a one-stop shop for students within financial aid, registrar, bursar, and student account needs, where similar needs within first-generation students is apparent. When research within the field of financial aid and higher education did not provide answers to how these students experience this process or best practices for support, I sought to fill this much needed gap in research and my own knowledge in my pursuit to better serve the first-generation college student population.

Going into this study, I knew my past experiences within financial aid and as a first-generation college student would have both positive aspects for conducting this research as well as create obstacles. The main obstacle my positionality brings to conducting good research is keeping my own experiences both as a first-generation college student and supporting this specific population separate from my interpretation of the participants' stories and experiences. It is also important that my inspiration to conduct this research does not create a self-fulfilled prophecy for what I believed to be the issues facing first-generation students within the financial aid process. While this obstacle is one that needs to be acknowledged, my prior experiences also provide benefits to approaching this topic. For one, having knowledge of the financial aid process and the

specific terminology associated with the field allows for me to better interpret the participant experience regardless of their level of knowledge. Further, due to being a first-generation college student myself, I recognize the tendency for researchers to rely on a deficit mindset regarding this population. Due to this, it is important for me to recognize potential institutional barriers for this population rather than focus on what is lacking within first-generation college students. Finally, if it were not for my combined experience of being first-generation and working within the financial aid field, I would never have become aware of this much needed area of study.

### **Research Design**

In order to best examine the phenomenon of first-generation students within the financial aid process, I utilized a qualitative methodology in order to understand how participants interpret the observed phenomenon and make meaning of these experiences in their daily lives (Merriam & Tisdell, 2016). A qualitative or constructivist epistemological perspective is appropriate for the current study due to the focus on the individual experiences of each participant and how they interpret their experience as a first-generation student navigating the financial aid process. A constructivist approach is defined by a purpose to understand and interpret participants' words, where the reality of the phenomenon is constructed through the multiple realities of the participants and researcher within the context of the phenomenon (Merriam & Tisdell, 2016). Within the constructivist paradigm, I identified hermeneutic phenomenology as the best fit for the current study in order to adequately interpret the participants' experience and meaning making surrounding the phenomenon of first-generation students within the financial aid process.

## **Hermeneutic Phenomenology**

At the core of all qualitative research is the descriptive nature of the phenomenological idea of focusing on the experience itself and the lived experience within the studied phenomenon (Merriam & Tisdell, 2016). Phenomenology is within the constructivist ontology where reality is created rather than a static object that can be discovered by the researcher (Merriam, & Tisdell, 2016; Van Manen, 2014). Due to phenomenology being a core part of all qualitative research, the phenomenological methodology has had many iterations and interpretations since its inception. The current study will utilize Max Van Manen's (2014) interpretation of the hermeneutic phenomenological methodology for the approach to data collection and analysis.

Van Manen (2014) describes phenomenology as “more a method of questioning than answering” (p. 26), where the search for meaning within unique lived experiences is the goal of research. Laverly (2003) describes the focus of the distinct branch of hermeneutic phenomenology as “illuminating details and seemingly trivial aspects within experience that may be taken for granted in our lives, with a goal of creating meaning and achieving a sense of understanding” (p. 7). This stems from the philosophical work of Heidegger (1962) which introduced the idea that a person cannot be separated from their experiences, and that a person and their experience construct the reality in which through the interpretation of experience.

Van Manen's (2014) approach to hermeneutic phenomenology embraces the stance of Heidegger (1962), by encouraging researchers to utilize theory to guide research, but not to test a preconceived hypothesis regarding the participants' experiences. Due to this, Van Manen (2014) discourages the use of bracketing, due to the

belief that the researcher is not able to separate themselves from their experience, and their own experience contributes to the reality constructed within the research of the phenomenon. Van Manen's (2014) hermeneutical approach to phenomenology fits the current study due to this approach favoring exploration of a phenomenon without a preconceived hypothesis. Due to the dearth of research on the phenomenon of first-generation college students in the financial aid process, an exploratory approach to the participant experience fits the needs of the study and the chosen methodological approach. The hermeneutical approach will allow for participants who have experienced the phenomenon to reflect upon and interpret their experience to create a reality involving this phenomenon to inform future research.

## **Data Collection**

### **Sampling and Recruitment**

Six participants were purposefully selected based on the criteria of being a current University of Nebraska – Lincoln student, identifies as a first-generation college student of at least 19 years of age and has applied for financial aid at the institution through the completion of the FAFSA (See Table 1.1). Purposeful sampling is the process of recruiting and sampling participants based on a set of characteristics or eligibility criteria to best meet the needs for the study purpose (Merriam & Tisdell, 2016). The importance of examining first-generation students is due to prior research such as Cochrane et al. (2010) and Tierney and Venegas (2009), which indicate the difficulties that first-generation students have with navigating the college environment due to a lack of knowledge of resources, less likelihood to seek help from campus resources and staff

members, and the documented likelihood for first-generation students to not receive all of the financial aid they are eligible.

For the sake of this current study, first-generation college students are defined as students whose parents or guardians have not received a four-year college degree (Cahalan, et. al, 2018; Stephens et al., 2014). This means that participants may self-identify as first-generation within this study if their parent or guardian have completed some college, received an associate's degree or college certification, or have siblings who have completed a college credential. All participants must have completed a FAFSA and received financial aid funding from the University of Nebraska – Lincoln during their undergraduate or graduate level coursework. Financial aid funding can include federal financial aid such as federal student loans, grants as well as institutional or external scholarships to help fund their education. The requirement of students' being at least 19 years of age in the study is due to the age of majority laws within the state of Nebraska requiring parental consent under the stated age.

Participants were recruited utilizing purposeful criterion sampling and snowball sampling through the email listserv for a first-generation retention program, and through the recruitment from staff members on the university campus known for working with first-generation students, such as Trio, Emerging Leaders program, and the William H. Thompson Scholars program. Purposeful criterion sampling is the process of recruiting participants based on a pre-determined set of characteristics that are integral to the study, such as identifying as a first-generation college student (Merriam & Tisdell, 2016). Snowball sampling is the process of recruiting participants through current participants network of acquaintances or other connections (Merriam & Tisdell, 2016). In order to

best adhere to the spirit of the phenomenological methodology, the focus on the participant story and experience is paramount in data collection, analysis and in choosing participants. Utilizing snowball sampling, by tapping into the support network of first-generation students allowed or me to recruit students with similar experiences to better reach saturation regarding the phenomenon of their experiences in the financial aid process (Merriam & Tisdell, 2016). The following table outlines the participant demographics who were included in this study. The majority of participants identified as female with varying ages and years in college.

<b>Pseudonym</b>	<b>Age</b>	<b>Gender</b>	<b>Race/Ethnicity</b>	<b>Year in College</b>	<b>Academic Major</b>
Juliet	20	Female	Multi-Racial	Third Year	Biology, French
Caroline	19	Female	White	Second Year	Journalism
R	20	Female	White	Third Year	History
Rachel	21	Female	Hispanic	Fourth Year	Broadcasting Production
B	22	Non-Binary	White	Graduate Year One	Speech Language Pathology (Masters)
Oscar	19	Male	Hispanic	Second Year	Architecture

### **Interview Procedure**

To be considered for participation, all interested students completed an informed consent and demographic questionnaire (See Appendix A) through Qualtrics data

software. This questionnaire outlined the purpose of the study, the eligibility requirements of: being a current University of Nebraska – Lincoln student, applied for financial aid and completed a FAFSA at the University of Nebraska – Lincoln, identify as a first-generation college student and be at least 19 years of age. The demographic questions were optional text boxes for self-identified race and ethnicity, gender, and academic major. All participants who met all eligibility requirements were emailed to their preferred email to schedule their first interview using the online scheduling service Calendly.

I met participants in the lobby of the Center for Academic Success and Transition office due to the central library location and ample public seating. The participant and I would then relocate to a library study room that was purposefully selected to be enclosed, have a door, opaque walls, and sound muffling for participant privacy in answers. Following Van Manen's (2014) approach to phenomenological interviewing I purposely chose an office that is familiar and centrally located in a building that would be comfortable. I also took a few minutes to converse with the participants about their days, offered refreshments and generally made sure each participant felt comfortable before starting the interview process.

Each participant was walked through the purpose of the study, provided my background of being a first-generation college student with a background in financial aid, and asked permission to audio record the interview. All participants were given the opportunity to ask questions prior to the start of the interview and reiterated there were no repercussions for discontinuing their participation in the research at any time. Each

participant was given the opportunity to choose a pseudonym, or ‘false name’, and explained the purpose for anonymity and security in speaking freely.

Both interviews were scheduled to allow for up to 60 minutes for each participant. Interviews were designed to be semi-structured, to encourage for open ended responses and the opportunity for individualized follow up questions, while allowing for all participants to be prompted with the same core subjects (Merriam, & Tisdell, 2016). A semi-structured interview style is characterized by asking all participants the same pre-determined questions inspired by the research questions and theoretical framework, while having the flexibility to ask questions in no specific order or have the option to ask individualized follow-up questions not in the protocol (Merriam & Tisdell, 2016). In order to best adhere to the conversational approach to phenomenological interviewing, I did not ask the questions in any particular order and would ask follow up questions regarding specific anecdotes or details mentioned by the participant (Van Manen, 2014). Semi-structured interviews fit the phenomenological interview style due to being characterized by an interview protocol of fixed questions or issues that can be addressed in a flexible order or wording depending on each unique interview with individual participants (Merriam & Tisdell, 2016).

Throughout the interviews I utilized memoing to write down any emerging themes or ideas connecting to the literature from the participants experience to be later coded within data analysis (Merriam & Tisdell, 2016; Miles et al., 2016). At the end of each interview I journaled about the initial impressions of the interview and any thoughts, emotions or impressions gained during the data collection. Journaling was used within the bridling process to acknowledge any bias or interpretation of the participant

experience that may be inspired by my background within the subject matter (Miles et al., 2016). Once the interviewer adequately wrote down their own thoughts on the experience and concluded memoing, the interview was considered complete and ready for transcription.

**First Interview.** In the first interview with participants, the protocol (See Appendix B) primarily consisted of questions regarding the participants' background or demographics, experiences within the college environment as a whole, broad experience within the financial aid process, and any feelings associated with the process initially. I prompted each participant with the reminder that there are no 'right or wrong' answers, and that the goal was to understand their experience and interpretation of their financial aid process, not test the accuracy of their knowledge of the financial aid system.

**Second Interview.** Each participant was offered the opportunity to have the subjects covered in the second interview sent to them prior to their scheduled time in order to allow time to reflect on the complexities of the financial aid process. All participants requested to see the subjects ahead of time to help them prepare to answer questions regarding their financial aid process. The second interview protocol (See Appendix C) delved deeper into questions regarding their opinions, feelings and assessed their core knowledge of the financial aid process. Process based questions such as, "After you completed your FAFSA, were you asked to provide additional documents or answer additional questions after initially applying?" were asked to understand each of their individual experiences navigating the process. Finally, the second interview prompted questions to reflect upon how the participants viewed the financial aid process and how it may have affected their experience in the college environment. The goal of these

questions was to understand the meaning making behind each participant experience to better construct the reality surrounding the phenomenon.

### **Theoretical Framework**

The guiding theoretical framework for the current study is the social class worldview model (SCWM) developed by Ming Liu et al. (2004) within the field of counseling. The social class worldview model is the way in which a person perceives, thinks, and feels about their economic environment and economic culture. The SCWM consists *social capital, human capital, cultural capital* and the five domains of (1) consciousness, attitudes, and salience, (2) referent groups, (3) property relationships (4) lifestyle and (5) behaviors. The use of *social capital* as it pertains to the framework and two domains within the SCWM utilized in the creation of the interview protocols in data collection and within data analysis were consciousness, attitudes and salience and the three referent groups: group of origin, peer/cohort group, and group of aspiration.

Within the SCWM, *Social Capital* refers to the peers or relationships that may benefit their class perception. This can be their family, friend, or peer connections or through support networks such as professors, staff administrators, or support programming. *Social capital* will be coded by relationships or connections made within the college environment that aided in the student feeling like they fit within the environment or can successfully navigate the financial aid process as a first-generation college student.

*Consciousness, attitudes, and salience* is described as “an individual’s capacity to articulate and understand the relevance and meaningfulness of social class in his or her environment” (Ming Liu et al., 2004, p. 104). In the context of this study, the *consciousness, attitudes, and salience* of the participants will be coded by how their first-

generation status and social class fit into or affected by the financial aid process and the college environment. This was applied to the data collection and analysis by asking questions regarding the perception of receiving and needing financial aid to pay for school as well as in how receiving financial aid affects their view of themselves within the college environment. Within data analysis, statements regarding how the financial aid process affects their view of fit within the college campus, whether the financial aid process was designed for first-generation college students, or how the process affected their view of their background were coded as *consciousness, attitudes and salience*.

*Referent Groups* refer to the people in a person's life that guide the person's perception of their social class worldview and how they behave within their social class. This domain is broken down into the categories of *group of origin, peer/cohort group*, and the *group of aspiration*. *Group of origin* typically refers to a person's family background and the significant people within their home environment. To explore the *group of origin* for each participant, questions were asked to describe their family or homelife, as well as questions asking about the people within the participant's family and support network who were influential within the college environment and financial aid process. Items from participant experiences were coded as part of the group of origin referent group if the statements related to family views of the financial aid process, or how financial aid affected their experience or view of their background.

*Peer or cohort group* refers to the community that holds similar characteristics to the individual, in this circumstance being a first-generation college student. Statements were coded as part of the *peer or cohort group* referent group if the experience described how peers within the college environment view the participant receiving financial aid, how

their association with other students who received financial aid affected their view of the college environment overall, or the influence of knowing/not knowing other first-generation college students affected their view of financial aid and the financial aid process.

*Group of aspiration* represents the community or demographic that the person would like to belong to or appear to fit into. Statements were coded as part of the *group of aspiration* referent group if participants described their view of peer groups who do not need to apply for or rely upon financial aid to pay for school, specifically how different their college experience would be if a member of this group. The aforementioned portions of the SCWM were coded and utilized to examine how the financial aid process affects a first-generation college student's ability to achieve congruency between their own perceived social class, the social class attributed to them by their peers and college environment, and the perceived social class status of the environment of academia. This exploration of the SCWM within the context of the first-generation college student experience will aid in the purpose to find the essence of how a first-generation status affects the financial aid process.

### **Data Analysis**

I utilized memoing during each interview to identify emerging themes, or other interesting aspects of the data paired with post interview journaling to write initial impressions of the data. Once all interviews were concluded with each participant, the memos and journaling were revisited after the transcription of both interviews to complete a more in-depth analysis. Each interview recording was electronically transcribed using Otter.ai software, followed by manually listening to and correcting the

transcripts to ensure accuracy of transcription and greater immersion into the data. Once transcribed, I utilized the Van Manen (2014) approach to the first-cycle of the hermeneutical phenomenological data analysis with a three-step process of using a wholistic reading approach, a selective reading approach followed by a detailed reading of the data for thematization.

Like memoing and post-interview journaling, the wholistic reading approach within Van Manen (2014) involves the researcher reading the entire transcript and identifying an overarching theme or themes for the participant's experience. Next, specific sections of the transcript are analyzed for a more detailed thematization, where certain quotes that support the broader themes are examined for a deeper meaning. Finally, a detailed reading is performed of specific anecdotes where the transcript is analyzed line by line asking what do these lines say about the experience within the phenomenon.

The specific themes coded within the first-cycle analysis are in vivo coding, emotion coding, and process coding. According to Miles, Huberman, & Saldana (2014), in vivo coding is defined as the use of words or short phrases from a participant's own language in the data record help identify overarching themes while still being immersed in the participant experience. This is supported using emotion coding which labels the emotions recalled and experienced to provide "insight into the participants' perspectives, worldviews and life conditions" (Miles et al., 2014, p. 67). While process coding looks for observable action in the data, to help identify specific steps and processes within the phenomenon. This coding measure fits within Van Manen's (2014) view of the

importance of examining seemingly innocuous details of the experience in order to be fully immersed within the participant worldview.

For the second cycle of data analysis, themes from each participant transcript were pattern coded for cohesiveness and overall saturation. Pattern coding is the process of grouping sections of data into categories to create smaller, more specific themes (Miles et al., 2014). The large amount of data and codes are condensed into themes that best represent the participant phenomenon, allowing for a greater understanding of the experience and deeper meaning within the researcher interpretation. The codes within the second cycle of data analysis are themed within the context of the SCWM of *social capital, consciousness, attitudes and salience* and *referent groups*. Further themes were categorized through patterns documented within the research such as lack of institutional knowledge, sense of belonging and interdependent cultural values.

### **Trustworthiness**

In order to best ensure a trustworthy approach to the current research, reflective journaling was utilized to process my thoughts, emotions and beliefs surrounding the phenomenon. The goal of journaling was to follow the Van Manen (2014) and Vagle (2009) approach to acknowledge any presuppositions that may affect the study, otherwise known as bridling. While I sought to acknowledge my own prior beliefs and experiences within the phenomenon of first-generation students within the financial aid process, it is important to differentiate between the act of acknowledging and bracketing these prior experiences. Due to my own prior experience as a first-generation college student, the use of bridling fit the current study design. Van Manen (2014) follows the philosophical approach of Heidegger (1962) that outlines a person cannot separate themselves from

their historicity due to their consciousness and self being created by the culmination of their lived experience. Due to this, the researcher makes an effort to be aware of their past experiences and how they may affect the study but does not attempt to set them aside as described within other phenomenological research approaches.

Along with journaling, the researcher participated in analytic memoing during data collection and analysis. Analytic memoing is the process of note taking regarding descriptive summaries of the data, reflections by the researcher during the process, actions or reactions from participants, and emerging codes and patterns identified throughout the process (Miles et al., 2016). These memos were coded, labeled, and dated throughout the process in order to see the researcher's thought process and analysis of the phenomenon throughout the entire research process.

Lastly, in order to ensure that the interpretation of the data was accurate and not unduly influenced by researcher preconceived ideas or bias, the data analysis underwent a peer review and member checking. Member checking is the process in which participants review the data analysis to check for accuracy and to verify the interpretation is representative of their experience within the phenomenon (Miles et al., 2016). All participants were emailed a draft of the data analysis for their review for accuracy. Two participants responded and verified the analysis was accurate to their experience, while the other four participants declined to participate. The findings and data analysis also underwent a peer debriefing process with a researcher who previously served as a former financial aid and enrollment management mid-level professional. The peer debriefing process consisted of bi-weekly meetings with the researcher to offer feedback on thesis drafts, methodology creation, creation of interview protocols, and the first draft of

findings. Due to the peer debriefing process, I adjusted many of the financial aid related questions within the interview protocols for better clarity. Further, the conversations within these meetings aided in talking through my interpretation of interviews to ensure my findings reflected those of the participants rather than my own. This process was included in order to limit researcher bias and ensure interpretative accuracy (Merriam & Tisdell, 2016; Miles et al., 2016).

### **Limitations**

There are several limitations to this study to be examined. The current study only examined students from a single institution which limits the scope of perspectives examined from first-generation students within different institution types. Cochrane et al. (2010) documented the vast differences in the financial aid processes between institutions whether it be for institutional type such as two-year or four-year institutions, while also acknowledging the vast range in the process among schools of similar type, size and demographic. Due to this, examination of first-generation students at multiple institutions may provide more depth to the experience of this phenomenon overall.

Further, all students examined were recruited through their support network, meaning all participants were a member of a retention or student support program. While none of the programs contacted for recruitment specifically offer financial aid process support, the addition of a program designed to aid in the transition to college for first-generation students may alter the experience of navigating the financial aid process in comparison to students who are not members of these support networks and retention programs.

Finally, the last limitation was in the number of interviews conducted. Seidman (2006) recommends an approach to phenomenological interviewing that has three interview meetings to allow depth of understanding of experiences to reach true saturation of meaning. The current study utilized two semi-structured interviews up to 60 minutes in length rather than the Seidman (2006) of three interviews. The reasons behind this data collection choice was for the time commitment of the student participants in their work and school schedules. To allow for the same level of depth and meaning making that three interviews would allow, participants were given the subject areas of the second interview ahead of time for participant reflection prior to meeting for the interview. While the data reached a depth consistent with Seidman's (2006) description of participant essence and meaning making, the two-interview approach could be a limitation to the level of depth a three-interview approach could provide.

### **Chapter Summary**

Chapter three provides an overview of the methodology, research design and guiding theoretical framework for data collection and data analysis. The current study utilizes a constructivist epistemological perspective with a design utilizing the Van Manen's (2014) interpretation of hermeneutic phenomenology. Six participants were interviewed twice for up to 60 minutes utilizing a semi-structured interview style to allow for all participants to be asked the same line of questions with the flexibility for follow up questions to get to the essence of each unique experience (Merriam & Tisdell, 2016). Data was analyzed using a three-step process holistic reading of the transcripts, followed by selective reading of relevant portions of each transcript, completed with detailed reading of the data for thematization. Patterns and themes were determined with guidance

from the SCWM, specifically *social capital*, *referent groups*, and the *consciousness*, *attitudes*, and *salience* of participants within their experiences of the financial aid process.

The next section will provide an overview of the findings determined through the data analysis process.

#### **CHAPTER 4: FINDINGS**

The purpose of this study is to examine the first-generation experience within the financial aid process. The research questions guiding this study are, 1) How do first generation college student experience the financial aid process and 2) In what ways does first-generation status affect the financial aid process? I interviewed six first-generation college students for two 60-minute semi-structured sessions about their experiences regarding the financial aid process, their social and familial supports within the process, and their college experiences overall.

Based on the experiences of six first-generation college students, the following five themes were identified to answer the research questions: 1) being first-generation causes students to navigate the process on their own rather than with the help of their parent or guardian, 2) the lack of student knowledge of the financial process is a significant barrier to completing the financial aid process, 3) social connections are a major support within the financial aid process, 4) the funding received is not enough to sustain first-generation students within the college environment and 5) first-generation students experience a sense of gratitude regardless of level of funding awarded.

### **“I can’t just tell my parents to do it. I have to do it”: Navigating the financial aid process on your own**

The first emerging theme identified during analysis, was the idea of navigating the financial aid process alone. B, just like the five other first-generation students interviewed identified the financial aid process as an obstacle they needed to face on their own. “I think there is merit to being able to figure things out on your own”, said B, a first-year graduate student when describing navigating the financial aid process, “But I think it was kind of isolating to just be the only person figuring these things out.” While applying for financial aid is designed for paying a student’s way through college, if students are considered dependent it is necessary to have the cooperation from parent and guardians in the process. For first-generation students, a lack of parental knowledge of the financial aid process and college in general can be a major obstacle in navigating the financial aid process. For one participant R, she describes the frustration of needing her parents’ information in a process that neither understood.

They are supportive, but they do not really understand. They want to be understanding and they want to help me through my struggles, but they haven’t experienced it, so they do not have a basis of understanding and knowledge to help. ...Even if they had applied for [financial aid] years ago, it would still be a similar process that they could relate back to, but it is not something they have ever done.

This idea describes one of the first unseen steps in the financial aid process for first-generation college students, the need to teach or explain financial aid to your parent or guardian to complete the process. This idea was relayed by all participants and was cited

as a major source of stress or resentment when applying for financial aid. All participants describe a need to explain why they may need something from their parents to complete the process. When asking her mom for her tax returns, one participant, Rachel said, “For my mom, it was kind of like, ‘why do you need it’ and I was like, ‘well, I don’t really know either mom. I just know that we need to fill this out to get money.’” This idea of describing why seemed unique to the first-generation experience where most participants described their continuing generation peers as immune to this step. Juliet described, “My roommates, none of them are first-generation, and they talk about their parents actually doing their financial aid stuff for them. And I was like, What? That happens? Other people’s parents just do this for them?” When looking at continuing generation students who have parents as a resource in the financial aid process, all participants mention a sense that they have it “easier”. Oscar describes the importance of having prior knowledge, saying the following:

For the people who do know [financial aid], I think they do have a major upper hand. That previous knowledge that has been handed down – that is a luxury I did not get. I feel like it was a lot easier for them, because they were just told where to go and what to do. That is nice for them, you know. I was never told anything.

For someone like me, you are just kind of stuck looking around.

If parents are not a viable resource for completing a financial aid application, first-generation students must look elsewhere in order to successfully complete the process. As Oscar implied in the above quote; without guidance, where do students begin to look? For a process that is deadline driven, and where timing is important for eligibility, the need to know helpful resources is of the utmost importance.

**“What if I have questions after 5:00 PM?” Knowing who to ask and where to look**

The second overarching theme discovered in the accounts of the participants' experiences was the idea of not knowing where to find resources or answers to questions regarding the financial aid process. All six participants described the financial aid process as a stressful and frustrating experience with multiple aspects being confusing, scary, or anger inducing. One participant, Rachel, who is a senior graduating this year, explained, “I definitely have questions every year I fill [the FAFSA] out. I've done this for three years now but there is still something confusing about it.” Due to much of the financial aid process being awarded based on how some participants describe as a “first come first serve” basis, not knowing about a scholarship or not completing your FAFSA in a timely manner can result in major consequences.

Multiple participants mentioned a fear of losing out on funding due to their lack of knowledge. At the extreme, one participant, Rachel, lost the opportunity for a full ride scholarship due to a mistake on her FAFSA. Juliet, described this fear and painstaking process of filling out documentation after being asked to submit the same document over six times after not understanding what they were asking for, “At first, it was really frustrating and annoying making sure that you have all of the right information. But then, I was just afraid. We submit one wrong thing and then I'm not getting enough money”. This fear of lack of knowledge contributing to not being able to pay for college was mentioned by all six participants regardless of their self-reported funding amounts or income level.

Oscar described his and his mother's experience during applying for funding as, “Financial aid was at first very scary because my mom was very set on, we can't just do

this out of pocket. You've got to help us as much as you can" Oscar was one of the only participants whose family income disqualified him from most of need-based aid. Like other participants, the need for scholarships became apparent quickly when looking at the high cost of attendance for a college degree. Most resources point to an abundance of scholarships for students to apply to, yet eligibility requirements are more limiting than what meets the eye. Caroline, a second-year student, described the following: "I remember when I was applying for college, it was hard to find scholarships I was eligible for. [High school] sent out all these links and I am just like, none of this applies to me. So, it's not as easy to as they make you think."

Oscar, a Hispanic student, echoed Caroline's statement describing that in high school they told him that being "Hispanic, first-generation, good GPA...there is stuff for me out there. But then getting turned down for all these scholarships, I meet all those requirements, it is like, what am I doing wrong?" Oscar chose to work full time while in high school to help save for college rather than banking on sports or extracurricular activities that are known for ties to potential scholarship monies. "You can go into sports and get scholarships, but it's not always guaranteed." Oscar said, "Or, you can save up for college, but you're not going to necessarily make as much as you would if you got a good scholarship. So, you have to choose your poison a bit."

All participants communicated feelings of frustration regarding the apparently straightforward process, stating that there were multiple instances where they had questions that could not be answered, or the assumption was they should already know the information. R described the effect of this as, "I kind of felt like I had imposter syndrome, like, maybe I'm not smart enough to be here. But then, reassurance from other

people that [financial aid] is complicated and we are all on the same page makes me feel like, ok, it's not just me." The assumption that students and parents should know how to navigate this process can have real world effects on how they experience and see themselves within the college environment. It was clear that the connections made throughout the financial aid process were incredibly important to help offset the negative feelings associated with the process.

**“We’re all in this together”: How social capital affects the process**

All participants mentioned the social network they created within the college environment as one of the biggest supports when navigating the financial aid process. Participants described much of the information they received about how to best navigate financial aid being heard by word of mouth through friends who have been through it before. Oscar described where he learned financial aid information as,

Well, it was mostly through friends, honestly, that were just as clueless as I was.

You know, we are all in this together. So, like they would find something out and they would be like, “Oh, you should check this out.” ...Like my mom asked her job if they had any scholarships and they had like some super simple scholarships.

It is just asking around and just getting knowledge from different people.

This need to utilize social connections and resources to navigate financial aid was prevalent for all participants. These connections were used for emotional support, informational sharing or for reassurance that they were not alone in their experience. All participants were involved in support programming during their first year of their undergraduate coursework either directly related to their first-generation college status or as an addition to scholarships received. Juliet describes the saliency of her participation in

first-generation support programming and how this affected her view of being first-generation,

Something that really helped me was being in the first-gen program here. Getting to come to campus the week early and meeting people... I do not know if you know [Academic Success Coach], I literally still meet with him like twice a semester and I am a junior because I love him so much. He is just someone I feel so comfortable going to.... Talking to all those people who are also first-generation really helped me feel like it was not weird for me to be first generation.

The participants that stated they had a group of friends who were also first-generation college students described this as useful in navigating the financial aid process. There was a feeling of support that was not found through their interactions with their families who were not familiar with the process. Caroline described experiencing this phenomenon,

My friends were also kind of going through the same thing. I had a close friend in high school when we first rolled [the FAFSA] out where he also had a lot of issues. So, we like talked about it and I was just like, what did you do here?

Establishing a social network of support is important to make up for the lack of financial aid knowledge from their parents or guardians. Having peers from similar backgrounds who have navigated the process successfully was one of the most important pieces to the participant's confidence in the process. Further, five out of the participants mention acting as a resource for financial aid and scholarship questions for other first-generation students or incoming family members to college regardless of their stated level of confidence in the subject matter. There was a sense of importance and duty in providing

the support for others that may have been lacking when first navigating the financial aid process.

**“no shopping, no helping your parents pay bills, no saving,”: When financial aid is not enough.**

Three out of the six participants, B, Caroline, and Juliet, self-reported being Pell-Grant eligible, one of whom received a full ride scholarship for all their undergraduate experience. The other three participants, Rachel, Oscar, and R, self-reported funding that suggested they were not considered low-income. Regardless of their funding or income level, all participants reported needing to work to afford the costs associated with college. Oscar, who considered himself within the “gray area” of income where he wasn’t “well off enough” to pay for college easily, but not “poor enough” to get funding, described his work schedule to make up for the difference,

I went down the road of labor you know, and it was not easy. I am pretty well off right now; I am not struggling. I was working 80 hours a week, so it was like 12-hour days [over the summer]. Unfortunately, this is the type of labor that my dad does every day. I work the whole summer so that way I do not have to worry about it during the year.

Due to Oscar working over the summer, on the surface it seemed he was part of the group that other participants would consider to “have it easy” in comparison to those who needed to work and manage schoolwork. Rachel described the delicate balance that first-generation students must manage when paying for college.

How much money do I need to make by so-and-so time so that I am not kicked out of my classes? I was like, oh my God, I need to pay money and I have to go to

class. But I cannot work, because if I work too much, then I will miss my class and I will miss homework. Then I will fail the class! Then I will be paying for a class that I just failed! There is just so many things going through my mind. I think it is the same for a lot of first-gen students, because you do not know the consequences for a lot of these things.

Work and financial aid were closely tied for all participants when discussing their financial aid process. Throughout participant interviews, there was a pattern of responses that suggested if they had known more, done more, or had more support they may have more funding which would mean they could work less, or work for other pursuits. For Oscar and Rachel, working over 40 hours a week for part or all the year was a choice in order to avoid taking out more loan debt during their college coursework. All participants mentioned loans as a point of stress within their financial aid decision making, with only two of the participants stating they were able to take out minimal loans or avoid loans entirely.

Four of the participants mentioned working in high school in order to give back to their families, but currently they no longer can send money home. Rachel described this as, “In high school, when I worked, it was more like, helping my parents with their bills, then saving some to the side. But then when I came to college, it was like, no shopping, no helping your parents pay bills, no saving, it was all about paying everything you have right now.” This was a point of stress for many of the participants who expressed a sense of duty to repay their parents for their support. Oscar described a feeling of “heaviness” for needing to ask his parents for funding. Oscar shared his parents’ story of immigrating to the United States without knowing the language and persevering as a major source of

inspiration for his resilience within the college environment. Juliet cited a similar feeling, describing the want to give back to her grandparents who raised her during difficult circumstances, while not having the ability to give back.

For first-generation college students, paying for college is not as simple as filling out the FAFSA. Managing work hours with the responsibilities of coursework along with potentially the priority of supporting family back home make the weight of navigating the financial aid process a heavy burden to bear for many first-generation college students. While the long work hours and stress surrounding paying for college is expressed throughout all interviews conducted, many of the participants highlighted a need to be thankful for the funding they received.

#### **“I just feel lucky”: Gratitude for what was received**

All participants who were asked if they were certain they received all funding they were eligible for responded in a similar way to Caroline; looking shocked, she said, “No. I guess I don’t. I just assumed...I guess I just thought I did. But I mean, I just feel lucky that I didn’t have to take out loans when so many other people have to.” This immense feeling of gratitude is present in all the interviews with the participants. Most participants mentioned statements such as “I don’t mean to sound ungrateful” when describing frustrations with the amount of financial aid or support received. This permeated much of the participant explanations of their experiences, where many participants paired their frustrations with a statement of luck or gratitude for what they did receive.

All participants expressed a need to appreciate the funding that was received while not appearing ungrateful for needing more financial aid in order to navigate college

comfortably. B, who received a full ride scholarship but experienced hardships during a delay in the release of their funding, described the need for gratitude as, “I didn’t often feel like I could talk about the experience I was going through [with financial aid] because I don’t want people to pity me. I did not want to garner pity even accidentally... I only had to work 10-15 hours for most of my undergrad while I know people who worked full time...And so, I do not want to feel like I am making light of other people’s situations.” Due to not having to work as much as other first-generation or low-income students, B did not feel she was entitled to want or need more financial help. Even more so, in order to remain a member of the referent group of being first-generation, B felt the need to hide the financial struggle to not seem ungrateful for the full-ride scholarship that many others did not receive.

Other participants, regardless of the level of funding spoke about this feeling of being “lucky” for their funding and the experience of commiseration with other first-generation college students over a gap in the funding needed. When talking about her perception of receiving financial aid, Rachel said,

I have never seen it in a negative way. It is kind of normal, I guess. I think I have always seen it as like, “Oh you’re lucky”, because it is a big help for sure. I know that if I did not get what I have gotten I would be in more debt than I already am.

This need to shift perspective from the gap in funding and accrued debt to an appreciation for the funding that is received was present in all interviews. As the participants expressed, the balance between being grateful for financial aid while also acknowledging the unmet need to make college attendance affordable, largely personifies the first-generation experience in the financial aid process.

## Chapter Summary

In chapter four an overview of the findings from participant interviews is examined. The five overarching themes within the data were (1) being first-generation causes students to navigate the process on their own rather than with the help of their parent or guardian, (2) the lack of student knowledge of the financial process is a significant barrier to completing the financial aid process, (3) Social connections are a major support within the financial aid process, (4) the funding received is not enough to sustain first-generation students within the college environment and (5) first-generation students experience a sense of gratitude regardless of level of funding awarded. In chapter 5, these findings will be discussed in further detail in conjunction with support from prior literature.

## CHAPTER 5: DISCUSSION, IMPLICATIONS, AND CONCLUSION

The current study examined first-generation college students within the financial aid process to ultimately answer the research questions of: 1) How do first generation college student experience the financial aid process and 2) In what ways does first-generation status affect the financial aid process? Six participants were interviewed twice for up to 60 minutes in each session using a phenomenological approach to detail their unique experiences within the financial aid process and how the process affected their college experience overall. Analysis of the participants' experiences revealed five major themes: (1) being first-generation makes students more likely to navigate the process on their own rather than with the help of their parent or guardian, (2) the lack of student knowledge of the financial process is a significant barrier to completing the financial aid process, (3) social connections are a major support within the financial aid process, (4) the funding received is not enough to sustain first-generation students within the college environment and (5) first-generation students experience a sense of gratitude regardless of level of funding awarded.

All six participants specifically mention their family's lack of financial aid and college knowledge as a barrier in successfully navigating the financial aid process. All participants in this study did not meet the requirements to be considered independent students so they all were required to include their parent or guardian's information when applying for financial aid. In this process, many participants mentioned a switching of roles between student and parent, where the student needed to take on the lead role of navigating the process and teach their family about what was needed and why the

information was required. This is supported by prior research from Luna De La Rosa (2006) on low-income students and their families within the financial aid process.

Luna De La Rosa's (2006) research indicated that students surveyed did not believe they could rely on their parents for help with the financial aid process due to a parental lack of awareness of aid available and process deadlines, and an overall hesitancy to provide income information within the process. With parental information being a requirement of the financial aid process, parents slowing down the steps due to hesitancy or a lack of awareness of the first-come first-serve nature of many scholarships can be a major barrier for first-generation students navigating the process.

This aligns with the second finding within the study that first-generation students' access to knowledge of where to find financial aid information and support is crucial for helping make up for the lack of generational knowledge many continuing generation students have when entering the college environment. All participants documented a feeling of stress surrounding navigating the process, specifically regarding finding information on how to complete the financial aid process or where to find additional funding such as scholarships they may be eligible for. This is directly supported by Atherton (2014), Bui (2002), Garriott and Nisle (2017), and Latino et al. (2018) where stress surrounding not knowing resources or potential supports within the college environment is noticed as a significant factor in first-generation student success. The need for developing social capital within first-generation college students is paramount in order to navigate college and the financial aid process effectively.

Many of the participants listed support programming such as Upward Bound, first-generation programming or scholarship support programming as major points of

support while navigating the financial aid process. Beyond financial aid support, having peers who were also first-generation was found to be a major influence in how the first-generation students experienced and viewed the financial aid process. All participants mentioned the support or lack thereof from fellow first-generation college student or low-income peers as important to finding answers or to feel not as alone within the process. Multiple participants mentioned the statement “we’re in this together”, where they and their peers would share useful information in order to make the process easier on their affiliate group as a whole.

This aligns within the SCWM where the *peer referent group* can help shape the worldview of an individual to benefit how they see their fit within the economic culture, or institutional culture in this case. Participants in this study who were able to talk with others in a peer referent group about the financial aid process found that the connections and information from them helped to minimize the negative emotions of navigating the process on their own. If family, or the *group of origin*, was unable to provide the support necessary to effectively navigate the financial aid process, the *peer referent group* filled in the much-needed gap for support and guidance. The participants who were surrounded by students who were not first-generation described feelings of resentment and isolation within the process due to many describing the continuing generation students having parents complete the process for them or not needing financial aid at all. These students were negatively affected by not having a peer referent group and instead were othered by the *group of aspiration*. For the students who were surrounded by peers who did not have similar experiences, they reported far more negative feelings about the financial aid process such as “stress”, “fear”, and “anger”. Much of these negative emotions also

stretched to describe peers within the *group of aspiration* due to the assumption that they did not need to work as hard for the financial aid funding they received.

Much of these negative emotions described by participants were closely tied to the need to work in order to help offset the costs of education. All participants reported needing to work in order afford college costs, supporting prior research indicating that first-generation students are more likely to need to work while attending school (Ishitani, 2016; Luna De La Rosa, 2006). The lowest reported hours worked was 15 hours per week from one participant who was receiving a “full-ride” scholarship to pay for school. Three of the six participants reported needing to work over 40 hours a week at multiple points during the school year in order to pay for costs associated with college. Four out of the six participants mentioned missing out on opportunities such as internships, community building events or missing class in order to fulfill work duties to pay for college costs. This fits in with prior research from Davis (2010) that says that first-generation students are less likely to participate in campus activities and utilize resources, however for far different reasons than those indicated within the research. All participants expressed a desire to participate in these opportunities but chose to work due to reasons such as paying rent, sending money home to family, or to avoid taking out additional loans.

The idea of taking out fewer loans was one of the major departures from prior research such as Furquim et al. (2017) and Tierney and Venegas (2009). These scholars state that first-generation students are far more likely to take out the full loan amounts offered than their continuing generation peers. Two participants in the current study mentioned taking on more hours of work to avoid accepting higher loan amounts, while

three of the participants mentioned immense gratitude towards other sources of funding that allowed for them to take out fewer loans than they would have needed to without it.

At the core of the first-generation student experience in the financial aid process are immense feelings of frustration and gratitude. Due to a lack of generational knowledge to rely upon, first-generation college students are faced with the daunting task of learning the financial aid process alongside their parent or guardian. The pressure of completing the process perfectly to avoid delays, mixed with the stress and frustration when mistakes are made color the first-generation experience overall. The process can be like navigating a maze for the first time alongside others who seem to have been given a map directing them directly to the exit. Not knowing where to look or who to turn to for help is inherent to all participants' experiences described during the process.

This struggle with *social capital* as described within the SCWM serves a primary example of why Atherton's (2014) research is important when looking at first-generation support. Atherton (2014) suggests that beyond the need for study skills or standardized test preparation, first-generation college students need social capital skill training and built in supports that are easy to find before and after entering college. This was expressed by all participants when describing their independent research. All but one participant mentioned a desire for a richly detailed online resource for first-generation students to find the information they need regarding financial aid, scholarships and information that extends beyond the frequently asked questions.

Finally, at the very core of the first-generation college student experience is a feeling of gratitude. Nearly all participants at one point during their interviews mentioned statements such as "I don't want to sound ungrateful" or "I know I am lucky" in regard to

the aid they received to help pay for college. When I think about this finding it is particularly interesting considering Cochrane et al.'s (2010) findings that first-generation students are less likely to receive all aid they are eligible for. If a student looks at financial aid as a gift, rather than an entitlement, how does that affect their ability to advocate for themselves to ask for more if it is needed? Participants all indicated they needed more support during the financial aid process. Support ranged from emotional, social, or purely monetarily, but a feeling of gratitude in the support that was received was present in nearly all interviews.

To summarize, the current study regarding first-generation college students in the financial aid process supports findings from prior research regarding first-generation students having a lack of parent or guardian support, entering college with less knowledge of potential resources, and have positive outcomes when surrounded by a community of other first-generation college students facing similar obstacles within financial aid and the college environment as a whole. This study furthers research on the first-generation experience by showcasing how these obstacles stretch beyond the classroom and student involvement into important areas of student retention and access such as financial aid. Further, a new finding of how gratitude may affect how students apply for and view financial aid has not been explored within prior research on the first-generation student population.

### **Recommendations for Practice**

Based on the findings of the current study, there are many recommendations for practice for student affairs educators and financial aid administrators within the college setting to best support first-generation college students. Due to first-generation college

students being more likely to take a leading role in the financial aid process for their parent or guardian, the first recommendation is to train financial aid staff on the first-generation student experiences within financial aid. It is important that staff members are aware of how the dominant perspective of students having active parental guidance and cooperation within the financial aid process can be harmful to a first-generation college student navigating and ultimately completing the financial aid process. This can be accomplished by providing research on this population or assessing the needs and experiences with survey or focus group data within the institution to see how first-generation students are experiencing financial aid within the specific campus.

After training, it is important to acknowledge the reality of first-generation college students working hours and the importance of online resources. Nearly all participants mentioned the desire for a more extensive online resource for first-generation students and all participants stated the internet was their primary source for financial aid information. Due to this, creating a resource that is specifically for first-generation students and their parents would be a great first step in supporting this population. The participants stated they often needed to teach their parents or explain “why” a step was happening in the financial aid process, so having information stated in an accessible manner for students to use as a resource within those conversations could help students within this process. In this context, the term accessible is being used to describe language that avoids college specific language and acronyms, includes examples or pictures to illustrate documentation and process steps, an explanation that students could give to parent or guardian about why specific information is needed, and scholarship information directed primarily to first-generation college students.

Due to many first-generation students displaying a smaller support network when first entering college with many needing to develop their *social capital*, financial aid offices should have an assigned, go-to staff member for first-generation college students. Having a staff member that is assigned to work exclusively with first-generation college students whose information is displayed in an easy to find resource would be a major step for students to establish a network within student resources. Within the realm of Student Affairs, having financial aid being widely accessible within new student orientation, learning communities and other support programming focused on first-generation college student community building will aid in broadening the support network that is accessible within the financial aid process. This can be achieved through hosting workshops on common FAFSA questions, or more in-depth seminars integrated into programming for major points in the financial aid timeline. Overall, the main goal is to destigmatize the idea of first-generation college students advocating for themselves for additional help and financial support within their financial aid process.

### **Recommendations for Future Research**

Within the current study, first-generation college students' experiences within the financial aid process were examined in order to best understand how being first-generation affects the financial aid process. Recommendations for future research would be to examine first-generation students across different institutional types. Due to the differing institutional policies regarding financial aid, different institutional types such as 2-year versus 4-year schools, and public vs private etc., would provide more insight into this phenomenon. Further, examining the intersectionality of first-generation college student status with other identities such as race, gender, national origin and so forth may

illuminate other areas of the first-generation student financial aid experience that are unique to specific intersectional identities.

Further, all participants within this current study did not meet the qualifications to be considered independent students, meaning, they would not need to include their parent's information. To be considered independent within the financial aid process, students must meet one or more of the following criteria: 1) be at least 24 years of age, 2) have dependents of their own, 3) are married, or 4) have prior military experience (NASFAA, 2018). Due to one of the findings focusing on the difficulties navigating the process without parental involvement, future research should examine how independent first-generation college students navigate the financial aid process and see if similar obstacles and supports are mentioned within the experience.

Another area of research to examine from this current study would be, how perspectives on what constitutes a typical family within the FAFSA affects how students complete the financial aid process. One participant, Juliet stated about her experience describing her unconventional family circumstances during the financial aid process as the following,

[The financial aid process] is for what I like to call an "apple pie family", like people with a mom, dad, brother, sister, golden retriever. Because of my weird circumstances it just made it harder. I worry that people think I am lying to try to get more money or whatever. I should not have to tell people my whole life story to go to college. It is no one's business. It does not matter the way I was raised or who I lived with. I don't know why it matters. The apple pie family is just not the reality, there is not a typical family anymore.

This idea of needing to “tell your whole life story” in order to receive financial aid is a unique experience to those who may not fit the typical mold of the student described within the questions of the FAFSA. While this idea was not salient within all participant experiences, investigating this idea within first-generation students and other non-traditional college student populations would offer more guidance on student support within the financial aid process.

Finally, further research into how the need to be “grateful” for financial aid received affects how first-generation college students and other underrepresented populations apply for more financial support is an important next step for future research. While this finding is important to understand how first-generation college students experience the financial aid process, more research needs to be conducted to understand the full effects of how the need for gratitude may help or hinder the first-generation college financial aid process and overall college experience.

### **Conclusion**

The purpose of this study was to examine the experience of first-generation college students within the financial aid process. The research questions guiding this study were: 1) How do first generation college student experience the financial aid process and 2) In what ways does first-generation status affect the financial aid process? After conducting two 60 minute interviews with six participants, the following themes were identified within the participant experience: 1) being first-generation causes students to navigate the process on their own rather than with the help of their parent or guardian, 2) the lack of student knowledge of the financial process is a significant barrier to completing the financial aid process, 3) social connections are a major support within the financial aid process, 4) the

funding received is not enough to sustain first-generation students within the college environment and 5) first-generation students experience a sense of gratitude regardless of level of funding awarded.

Financial aid is proving to become an essential tool for retention and access for students who have been historically underrepresented within higher education such as first-generation college students (Ishitani, 2016; Nora et al., 2006). Due to prior research showing that first-generation college students are more likely to not receive all of the funding they are eligible for (Tierney & Venegas, 2009), it is of the utmost importance to understand how first-generation students experience and are affected by the process. With the current study, it is clear that more support is needed for first-generation college students and their families during the financial aid process. Student affairs and financial aid administrators must work to provide multiple avenues for information and support in order to close the gap in knowledge created by passed down generational knowledge. In order to provide inclusive learning environments across all steps in the student process, it is imperative to provide supports for all students regardless of background, or incoming knowledge of the financial aid process.

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## APPENDIX A

### Informed Consent and Demographic Questionnaire

#### Q2 First Generation College Student Experience in the Financial Aid Process

##### Study Purpose

You are invited to join this research study due to you identifying as a first-generation college student who has applied for federal financial aid. The purpose of this study is to examine how being first-generation affects a college student's experiences within the financial aid process. This study is being conducted due to the lack of research on how the financial aid process may be experienced by first-generation college students, and how this process may affect their experiences within the collegiate environment.

##### What are the study procedures? What will I be asked to do?

This study will include two 60-minute interviews focused on your experiences within the financial aid process, the types of financial aid you have been awarded, the interactions with financial aid officials and support systems, and information regarding your background and college experiences. The interviews will take place in a study room of Love Library, in order to provide privacy while also being in a convenient location for all participants. After your second interview, you will be given the option to participate in member checking, where you will be given the opportunity to read and provide feedback on the investigator's interpretation of the interviews for accuracy and transparency. The

member checking will take place in person, or over email depending on the availability of the participant.

What are the risks or inconveniences of the study?

There are no known risks to participate in this study.

What are the benefits of the study?

There is no associated benefit for participants. However, this research will provide much needed insight into how being first-generation affects students in the financial aid process, which can lead to recommendations for practice to better serve this population in applying for financial aid in the future.

Will I receive payment for participation? Are there costs to participate?

All participants who complete two interviews will receive an incentive of a \$10 Target gift card. Participants will not receive the full or partial incentive if both interviews have not been completed in full. If a participant completes both interviews but chooses to withdraw and not have their experiences be included in the study, the participant will still receive the incentive. There are no costs to participate in this study.

How will my personal information be protected?

All demographic and informed consent information will be saved in Qualtrics and on a password protected UNL secure server (Box) to which the primary investigator will have sole access. All demographic and consent information downloaded from Qualtrics will only be tied to the participant's chosen pseudonym with no reference to their full name. Audio recording will take place in a reserved room in Love Library where participants will have privacy in their answers. The participant's chosen pseudonym will be used during the interviews, transcription, analysis and in the findings. All audio recordings

will be saved directly to the password protected UNL secure server (Box) with the primary investigator having sole access to the data. All audio recordings will be deleted from the audio recording device immediately after uploading to the UNL secure server (Box). Audio data will be deleted one year after completion of interviews. This study involves the collection of private information (name, dates, etc.). Even if identifiers (name, dates, etc.) are removed, information collected as part of research will not be used or distributed for future research studies. All information obtained in this study is strictly confidential unless disclosure is required by law.

Can I stop being in the study and what are my rights?

You should know that participation in research is entirely voluntary. You are free to decide not to participate in this study. You can also withdraw at any time without harming your relationship with the researchers or the University of Nebraska - Lincoln. Once you have withdrawn, no further data will be collected on your actions or comments. You should also be aware that the principal investigator may withdraw you from participation if participant does not meet research eligibility requirements.

Whom do I contact if I have questions about the study?

If you have further questions about this project or if you have a research-related problem, you may contact the principal and secondary investigators.

Primary Investigator Kristy Saunders phone: (406) 202-5441 email:

ksaunders10@unl.edu

Secondary Investigator Dr. Stephanie Bondi email: sbondi2@unl.edu

Whom do I contact if I have questions about my rights as a study participant? For

questions concerning your rights or complaints about the research contact the

Institutional Review Board (IRB): Phone: 1(402)472-6965, Email: irb@unl.edu.

**You are voluntarily making a decision whether or not to participate in this research study. By completing and submitting your survey responses, you have given your consent to participate in this research. You should print a copy of this page for your records.**

Q9 First Name

---

Q10 Last Name

---

Q13 Email

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Q4 Do you identify as a first-generation college student (neither of your parents have received a 4-year college degree)?

Yes (1)

No (2)

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Q5 Have you applied for financial aid (E.g. scholarships, loans, grants etc.) at the University of Nebraska - Lincoln by completing a Free Application for Federal Student Aid (FAFSA)?

Yes (1)

No (2)

Q6 What is your age?

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Q7 What is your gender?

---

Q8 What is your race/ethnicity?

---

Q11 What is your academic major?

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End of Block: Default Question Block

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## APPENDIX B

### Participant Interview Protocol: Meeting One

Interviewer: *Thank you for choosing to participate in this study. The purpose of this study is to hear about your experiences as a first-generation college student with the financial aid process. The goal of this study is to learn more about how the financial aid process may affect your experience, not to gauge the effectiveness of the financial aid office or staff. This first interview will take up to 60 minutes, where we will focus on your transition to college and your initial experiences with financial aid. Your participation in this study is completely voluntary, and you can choose to discontinue participating at any time. Upon completion of both interviews, you will receive a \$10 gift card to Target as a thank you for participating in research. Before we get started do you have any questions? Do you mind if I record this interview today?*

#### Student Background:

1. Tell me a bit about yourself:
  - a. What year are you in school?
  - b. Where do you call home?
  - c. What brought you to college?
  - d. What is your major, and what interested you in that subject?
2. What did you think college was going to be like before you came here?
  - a. How did your experience match your expectations? How did it differ?
3. How much experience did you and your family have with the college environment?
4. How did your family help you prepare for going to college?

- a. What role does your family play now that you are more familiar with college?
  - b. Does home feel different to you since coming to college? If so, how?
5. Describe some of your biggest successes and challenges in the college environment.
- a. How did you overcome these obstacles?

Financial Aid Process:

6. Tell me what comes to mind when I say, “financial aid”.
7. Describe what you remember about the process for applying to financial aid (e.g., the FAFSA, submitting documents, etc.).
8. Walk me through what types of financial aid you have received (grants, loans, and or scholarships, etc.).
9. How has your experience with applying for financial aid affected your college experience overall?
10. What support was offered to you during the financial aid process?
11. What hindered you in the financial aid process the most?
12. What more would you have liked to have seen from your financial aid support?

*Interviewer: Thank you again for volunteering to participate in this study. Our next meeting will be focused more on the details of your financial aid experience and how you felt during the process. Here is a copy of the tentative questions we will go over our next meeting. If you have any questions regarding these topics, please feel free to reach out to me.*

## APPENDIX C

Interview Protocol: Meeting Two (Subject to change based on first interview)

Interviewer: *Thank you again for meeting with me for a second interview. This interview will take up to 60 minutes to complete. Your participation is completely voluntary, and you are welcome to discontinue your participation in this study at any time. Today we are going to talk more in detail about what your financial aid process looked like, and how you felt about those experiences. The goal of this study is to learn more about how the financial aid process may affect your experience, not as a way to gauge the effectiveness of the financial aid office or staff. Any questions before we get started? Is it okay that I record our conversation again today?*

1. In your first interview you described \_\_\_\_\_. Since we first met, have you thought more about what we discussed?
  - a. How does this make you feel?
2. How confident do you feel answering questions about financial aid with me today?
3. In general, how do you feel about receiving financial aid to pay for school?
4. Tell me about what it was like for you to complete the FAFSA and apply for financial aid to pay for school costs.
  - a. When did you complete your FAFSA?
  - b. What were the steps you took?
5. After you completed your FAFSA, were you asked to provide additional documents or answer additional questions after initially applying? For example, did you provide you or your parents tax returns to the financial aid office.

6. Who else was involved in the financial aid process with you? What were their thoughts about this process?
7. Do you have people in your life who are familiar with the FAFSA and the financial aid process?
8. Did you find applying for financial aid to be easy to understand?
  - a. If yes: what helped you understand the financial aid process?
  - b. If no: what parts made sense, and which ones didn't make sense?
9. How did you feel at various parts in the financial aid process – beginning (e.g., filling out the FAFSA), middle (e.g., completing the to do list at UNL), and end (e.g., applying your award to your student bill).
10. Did you feel like the financial aid process was designed with you in mind? What do you think led to you feeling that way?
  - a. Literature suggests that first-generation college students may face additional barriers due to not having access to guardians with college experience and are more likely to not receive the aid they are eligible for. Does this match your experience within applying for financial aid, if so, how?
11. How often do you receive emails or other communication regarding your financial aid funding?
  - a. What do those usually entail?
12. How many times have you gone to the financial aid office this year?
  - a. What were those experiences like for you?
  - b. What did you and the financial aid advisor talk about?

c. (If answer is 0) What has kept you from going?

13. How important do you think financial aid is to your college experience?

a. How important is the financial aid process to students who identify as first-generation college students?