FINANCIAL AID LITERACY: MINORITY STUDENT AND STAKEHOLDER

PERCEPTIONS OF BARRIERS AND CHALLENGES

A Dissertation

by

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**ABSTRACT**

Financial Aid Literacy: Minority Student and Stakeholder Perceptions of Barriers and

Challenges. (May 2015)

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This study explored the challenges minority students face in obtaining and

understanding information when trying to apply for financial aid. One-to-one

interviews, a focus group, and a review of documents were sources of data for the

study. Themes emerging from the investigation were accessibility to financial aid

information, dissemination of financial aid information, navigating the financial aid

process, addressing institutional barriers to financial aid, and increase collaboration

between high school and colleges/universities. Findings from the study included a

need for earlier information to assist in navigating the financial aid process and a need

for increased parental access to information. Recommendations for research include

expanding the study to include quantitative research on the challenges facing minority

students who apply for financial aid. Further research may be conducted on the

community and non-profit organizations whose mission it is to help families navigate

financial aid and college preparation.

## DEDICATION

I dedicate this dissertation to my family, including my mother Luzella Hickman, who is my hero and greatest champion; my children, Joshua and Chandler; my brothers, Ricky and Marty; my sisters Vanessa, Melody, and Stacy; and my countless nieces and nephews. With their support, encouragement, and prayers I have had the strength to endure the path towards my doctorate. Lastly, I would like to dedicate this accomplishment to the wonderfully supportive friends in my life: Kehaya, Garland, Lolita, Lorita, Kellie, Dawn, Tracy, Natasha, Aquilla, Stephanie (and family), Dietrich, Theresa, Wanda, Daniel, Karen, Robert, Kristen and Rochelle.

# ACKNOWLEDGEMENTS

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## CHAPTER I

## INTRODUCTION

The College Board (2011) asserted that a vast majority of students and parents had college aspirations; however, the dream and the reality often diverged when they attempted to navigate the financial aid process. Many parents and students lack adequate knowledge to calculate the costs of college and accompanying expenses (Chan, 2007). Chan also found that this especially negatively correlated with minority families (2007). First generation college students often lack essential information about financial aid and the admissions process (McSwain, 2008).

For minority students, the financial aid system is confusing, complex, inefficient, duplicative, and frequently does not direct aid to students who truly need it (U.S. Department of Education, 2006). The Advisory Committee on Student Financial Assistance (2005) contended that the complexity of the financial aid process discouraged millions of students who desired to attend college. Rather than promote access, financial aid often created a series of barriers for minority students to enroll in college (ACSFA 2005, p. i). Kane and Avery (2004) posited that this is because minority students have little understanding of actual financial aid opportunities. Many times, the barrier to college access is the lack of awareness about the financial aid process (Nagaoka, Roderick, Coca, & The Consortium on Chicago School Research at The University of Chicago, 2008). One way to address this challenge was to increase financial aid literacy of students and families. This study examined the financial aid knowledge and

understanding of minority students who attempted to enter higher education to determine if there is a need for increased financial aid awareness for minority students.

Families need clear and accurate information about college costs and eligibility for funding to help plan for college (College Board, 2011). The primary issue in college access is determining and building a clear plan for families for the purpose of helping them to attain their educational goals (Nagaoka, Roderick, Coca, & The Consortium on Chicago School Research at The University of Chicago, 2008). Often, limited access to available information and knowledge of college financial aid hinder this plan (Grodsky & Jones, 2004; Horn, Chen, & Chapman, 2003).

Not only does the lack of financial aid information impede planning for college, but it is also a major cause of anxiety for many students (Archuleta, Dale, & Spann, 2013). More information regarding financial aid availability and its processes could have helped alleviate that anxiety. Zarate and Fabienke (2007) affirmed that over the past two decades a great deal of burden to pay for college shifted from institutions and the government to minority students and families. This increased financial burden is very distressing to this population of students. Studies show that psychological distress and maladjusted behaviors usually increased with economic insecurity and cuts to financial aid (Tosevski, Milovancevic, & Gajic, 2010). Because finances is one of the largest stressor for students (American College Health Association, 2011), this leads to a number of psychological and behavioral issues among minority students (Copeland-Linder et al., 2009; Grant, Compas, Stuhlmacher, Thurm, McMahon, & Halpert, 2003).

According to Gua, Wang, Johnson, and Diaz (2011), multiple stressors from different aspects constantly affect college students. Outcomes, such as academic

performance, retention, graduation, and family indebtedness, correlated with having limited financial aid knowledge (Perna, 2004). For example, when students do not meet fiscal deadlines set by the university, their schedules are dropped and professors prohibit-them from returning to class (Palmer, Davis, & Hilton, 2009). Inability to attend class affects students academically, emotionally, and in the end, has deleterious effects on their persistence.

Social and cultural capital are often measured by the highest level of education obtained by students' parents (Perna & Titus, 2005), which serves as a proxy for knowledge about financial aid. For many students, specifically minority students, enrollment and persistence decisions are driven by the availability of financial aid (Swail, Redd, & Perna, 2003). Many of these students are particularly uncertain about their ability to locate sufficient funds to cover college costs (Markow, Liebman, & Dunbar 2007). Studies found that first-generation college students, many of whom are minority students, are at greater risk for dropping out than are students with college-educated parents (Fike & Fike, 2008; Wells, 2008; Wild & Ebbers, 2002). Low-income students' inexperience with higher education financing leads to an increasing gap in college participation; thus, a solid understanding of financial aid is critical to help maintain enrollments of minority students (Kim, DesJardins, & McCall, 2009).

**Statement of the Problem**

Parents and students lack the financial literacy to understand the financial aid process. Research demonstrated that the federal financial aid system is not serving students as effectively as it should, particularly those from underrepresented backgrounds and the first in their families to enroll in college (College Board, 2011). With such a vast

number of students applying for financial aid, it is essential that school-student-family financial aid education be considered (College Board, 2011). Students and parents need awareness of the financial aid available and how it promotes persistence and attainment (Melguizo, Torres, & Jaime, 2011). Recent studies suggested that engagement may be particularly important for minority students (Cruce, Wolniak, Seifert, & Pascarella, 2006; Kuh, Kinzie, Cruce, Shoup, & Gonyea, 2007). Literature affirms that access to financial aid is a vital indicator of minority students' admission and matriculation through colleges and universities (Chen & DesJardins, 2010; Long & Riley, 2007).

## Purpose Statement

The purpose of this study was to explore the financial aid literacy of African American students and gain a deeper understanding of the need to increase financial aid awareness.

## Theoretical Framework

Three theories undergirded this study: Funds of Knowledge Theory, Information Literacy Theory, and Social Capital Theory. These theories derived from various theories on access to information, understanding of information, and the use of social networks to obtain information.

### Funds of Knowledge Theory

As an anthropologically rooted theory, Funds of Knowledge Theory was established by Wolf (1966). Funds of knowledge defines resources and knowledge that households manipulate to make ends meet in the household economy (Hogg, 2011). This theory identifies the resources that can be accessed by home and local community by engendering resources that provide a foundation for more sophisticated content-based

learning (McLaughlin & Barton, 2013). Tierney and Auerbach (2004) insisted inculcating parents into outreach programs could be accomplished in a variety of ways such as building networks of resources that focus on identifying college options, connecting with educators and alumni, and reinforcing parents' self-efficacy.

Bensimon (2007) asserted that the funds of knowledge theory is unique because it highlights ways to influence higher educational opportunities for students. Rios-Aguilar and Kiyama (2012) contended that families' college knowledge often stems from direct experiences and extended familial networks, which are important in providing information about K-12 and higher education. Researchers in higher education may need to examine what kinds of knowledge already exist in households and help parents activate such knowledge into concrete strategies or actions that will enhance students' chances of enrolling and succeeding in college (Rios-Aguilar & Kiyama, 2012, p. 14).

**Information Literacy Theory (ILT)**

Information literacy theory describes a number of initiatives in higher education that meet the broad information demands of society (Johnston & Webber, 2003). Information literacy theory was mainly associated with library data-mining or information technology (IT); however, it can also be a response to the cultural, social and economic developments associated with information (Zurkowski, 1974). Ingwersen (1992) described ILT as an interdisciplinary theory grounded in psychology, linguistics and sociology, computer science and engineering. An important element of information literacy theory is an awareness of how cultural factors impact, perhaps both positively and negatively, the efficient use of modern information and communication (Horton, 2008, p. 8).

Horton (2008) indicated information literacy as one of six 21st century "survival literacies" which include (1) Basic or Core functional literacy fluencies (competencies) of reading, writing, orally and numeracy; (2) Computer Literacy; (3) Media Literacy; (4) Distance Education and E-Learning; (5) Cultural Literacy; and (6) Information Literacy, which tend to overlap. Cultural literary or sociocultural literacy was utilized for the purpose of this study

**Social Capital Theory**

Social capital, as defined by Putnam (1995), consists of networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit. Coleman (1998) described social capital in three forms: 1) Unspoken obligations and expectations between the members of the community; 2) Information channels between the members of the community, which in this context served as a source for parents to obtain information about education and how to pay for it; and 3) Norms and sanctions between the members of the community that enabled them to monitor each other's behavior, reward desired behavior, punish "bad" behavior, and thus shape the nature of the community.

Limberg and Sundin (2006) agreed that the value of information is socially constructed and varies within different disciplines, organizations, and communities. Social Capital Theory supports findings that financial literacy assists in managing the impact of financial stress (Steen & MacKenzie, 2010) associated with the lack of skills and knowledge (Australia and New Zealand Banking Group Limited (ANZ), 2005; Marston & Shevellar, 2010). Crosnoe and Schneider (2010) implied that that an equal

amount of information to low socioeconomic students was less beneficial than to a higher economic status students.

## Research Questions

1. How did minority students initially receive information regarding financial aid?

2. What barriers/challenges did minority students encounter while trying to obtain financial aid information?

3. What institutional barriers hindered parents' and students' access to financial aid?

4. What recommendations did minority students have to increase financial aid information awareness and understanding for potential students?

## Significance of Study

Due to the important role that financial aid plays in the enrollment of minority students, there is a need to understand the variables that affect access to and understanding of financial aid information (Kwek, Lau & Tan, 2010). Peters, Ford, Lin, Meshack, Johnson and Essien (2011) pointed out that little research exists on variables that affect financial aid access among minority college students.

Information from this study may provide insight into financial aid literacy and minority students. This study may aid institutions of higher education in understanding the experiences of first generation students receiving financial aid and its impact on access, awareness, retention, and persistence. College professionals at institutions may find this information useful to identify processes and practices that enhance the preparation and engagement of first-generation students.

**Limitations**

All research studies have both strengths and weaknesses, with limitations commonly focusing on internal and external validity (Connelly, 2013). Limitation are "potential weaknesses or problems identified by the researcher" (Creswell, 2012, p. 623). These limitations relate to inadequate measure of variables, loss, and/or lack of participants, small sample sizes, or other factors related to data collection (Creswell, 2012). This study was limited by inevitable biases and data interpretation subject to the limitations associated with the use of such data-gathering techniques and methods. Another limitation was the number of participants who agreed to participate in the study. A third limitation was participants of the study providing open and truthful interview responses.

**Delimitations**

Delimitations are the factors, constructs, or variables intentionally left out of the study (Leedy & Ormrod, 2005). The researcher delimited the study to minority students not enrolled in a North Carolina college. Delimitations were parents who have never attended college and are parents of first generation students. Delimitations of the study were also the researcher's intent to only interview five students, five parents, and 19 financial aid administrators.

**Definition of Terms**

**Default:** Failure to repay a student loan according to the agreed-upon terms of a promissory note. Default occurs at 180 days when the delinquency date is prior to 10/7/98, and 270 days when the delinquency date is on or after 10/7/98. The school, lender, and state and federal governments may take legal action against the borrower to recover defaulted loan funds (U.S. Department of Education, 2012).

**Delinquency:**  Failure to make monthly loan payments when due. Delinquency begins with the first missed payment (U.S. Department of Education, 2012).

**Expected Family Contribution (EFC)**:  The amount that the student's family is expected to contribute towards the cost of attendance, usually based on income and assets. The EFC is used to determine aid awarded from the Federal Pell Grant, campus-based, and Federal Stafford Loan programs (U.S. Department, 2012).

**FAFSA:**  Free Application for Federal Student Aid (U.S. Department of Education, 2013).

**Federal Pell Gran**t:  A federal grant for undergraduate students with financial need (U.S. Department of Education, 2013).

**Federal Work-Study (FWS) Program:** A Federal Campus-Based employment program that provides funding to participating schools so that they can provide jobs to eligible undergraduate and graduate students with demonstrated financial need.

**Financial Aid:**  Financial assistance in the form of scholarships, grants, work-study, and loans for education (U.S. Department of Education, 2014).

**Financial Aid Office:** The office at a college or career school responsible for preparing and communicating information on financial aid.  This office helps students apply for and receive student loans, grants, scholarships and other types of financial aid (U.S. Department of Education, 2014).

**Financial Need:** The difference between the cost of attendance at a college and the expected family contribution (U.S. Department of Education, 2014).

**First Generation College:**  Those whose parents have had no college or post-secondary experiences (Saenz & Barrera, 2007).

**Literacy:**  Literacy is the ability to use printed and written information to function in society, to achieve one's goals, and to develop one's knowledge and potential (National Center for Education Statistics, 2005).

**Minority Students:** Defined as children from low socioeconomic status environments, and students with limited English speaking ability (Callahan, 2005).

**State Aid:**  Financial aid from a student's state of legal residence (U.S. Department of Education, 2013).

**Title IV:**  Section of the Higher Education Act of 1965 which establishes several federal student aid programs, such as the Federal Family Education Loan Program (FFELP), William D. Ford Federal Direct Loan (DL) Program, Federal Pell Grant Program, Federal Perkins Loan Program, Federal Supplemental Educational Opportunity Grant (SEOG) Program, Federal Work Study (FWS) Program, Academic Competitiveness Grant (ACG), and Gaining Early Awareness and Readiness for Undergraduates Program (GEAR UP) grants (U.S. Department of Education, 2014).

## Summary

Five chapters comprise this dissertation.  The first chapter provided a foundation for this study, which included introduction and background of the problem, purpose of the study, research questions, theoretical framework and significance of the study. Chapter II provides a review of the relevant literature to financial aid literacy.  Chapter III presents an overview of the study's methodological approach, revisits the study's research questions, selection of participants, and justifies the choice of the research design for data collection and analysis.  Chapter IV contains a discussion of the study's findings.  Chapter V addresses results, conclusions, and recommendations.

**CHAPTER II**

**REVIEW OF LITERATURE**

Three sections comprise this literature review. Section one is a historical overview of financial aid; section two examines different accesses to financial aid information; and section three examines challenges experienced by students attempting to secure financial aid funds.

**Historical Overview of Financial Aid**

**The GI Bill**

Federal financial aid has assisted students with college since the early 1900s. To address the needs of World War II servicemen, federal financial aid originated through the GI Bill as a benefit to the military (Cohen & Kisker, 2010). Established by Congress through legislation Public Law 346, The World War II Servicemen's Readjustment Act (Schmidt, 2010), benefits of the Bill were used by servicemen.

Under this Bill, service members were able to enroll in public institutions and receive in-state tuition. Students enrolled in private college, however, would receive tuition equal to that of the state's public institutions highest tuition (Cohen & Kisker, 2010). Availability of funds was based upon the number of years of active service. The 1952 Veterans Readjustment Assistance Act extended GI Bill benefits to Korean War Veterans.

**Modernization of Financial Aid**

Under Public Law 85-864 of the National Defense Education Act (NDEA), federal aid was provided to non-military, low-income students. Signed by President

Eisenhower in 1958, NDEA was the first non-military federal student aid program, and a forerunner to today's federal programs. NDEA was further expanded with Title IV to increase the number of quality college teachers and expand geographical distribution of Ph.D. programs in the United States.

Federal aid programs continued to progress under President Johnson, who signed into law the Higher Education Act (HEA) of 1965 (Pub. L. No. 89-329). This Act established the federal government as the primary provider of financial aid in the nation (Dynarski & Scott-Clayton, 2013), with the creation of the federal Pell Grant, Educational Opportunity Grant Program, and support to states to make other aid available. In 1972, the Educational Opportunity Grant Program was renamed the Supplemental Education Opportunity Grant (Finaid, 2013).

Hansen (1983) reported that in 1978 the federal government established the Middle Income Student Assistance Act, allowing college loans to the middle class by removing the income limit for participation in federal aid programs. Later, the 1992 amendments to the Higher Education Act made unsubsidized loans available to students, and the Omnibus Budget Reconciliation Act (1993) created the Federal Direct Loan Program (Elliott, 2012). With the establishment of the student loan program and rising cost of college, the Ensuring Continued Access to Student Loans Act (2008) increased the amount of loans students could borrow. This Act was a foundation for loans offered by private lenders (the Federal Family Education Loan Program [FFELP], and loans funded through the federal government (Direct Student Loan Program). With later changes by Health Care and Education Reconciliation Act (2010), the Direct Loan Program became the sole source of federal loans.

Recent changes to financial aid policy geared towards reductions in federal spending and student college completion. In 2012, President Obama signed into law the Consolidated Appropriations Act, (Public Law 112-74), which amended HEA section 401(c) (5) to reduce the duration of a student's eligibility to receive a Federal Pell Grant from 18 semesters (or its equivalent) to 12 semesters (U.S. Department of Education, 2012). Referred to as the Lifetime Eligibility Used, or LEU, the amount of Federal Pell Grant funds a student received over his or her lifetime became equal to 6 years of undergraduate education. Changes applying to all Pell Grant eligible students became effective during the 2012-13 academic year.

In July 2012, the Moving Ahead for Progress in the 21st Century Act passed, which added a new provision to the Direct Loan statute. It marked significant change for students who had not been limited to specific time limits in the past. Under this law, first-time borrowers' eligibility for Direct Subsidized Loans could not exceed 150% of the length of the borrower's educational program of study. This law only applied to first-time borrowers on or after July 1, 2013 (U.S. Department of Education, 2013).

**Challenges to Accessing Financial Aid Information**

Current research has focused on individuals denied access to financial aid, as opposed to past research that focused on impacts of the amount of financial aid distributed. This shift was due in part to the vast majority of minority students and parents with college ambitions often sidetracked when they attempted to navigate the financial aid process prior to attending college (The College Board, 2011). Families who never had the experience of attending college or navigating the process to attend college found it difficult to access information.

Literature on access to financial aid information is rather consistent. Research by the College Board (2010) found that several studies had examined reasons for lack of financial aid filing of the FAFSA. Results revealed "notable" challenges faced by students seeking assistance for college, including a lack of understanding of financial planning for college, late, inconsistent and inaccurate information, mistrust of providing personal information, and lack of sufficient staff or resources in financial aid offices to provide information and individual student assistance" (College Board, 2010, p. 2). In addition, the study inferred that students attending community college were more likely to not complete the application for financial aid, as opposed to students attending four-year public or private colleges (College Board, 2010).

Information on students' lack of understanding was further supported in Perna's (2006) research on access to financial aid information. According to the study, the challenge with financial aid information was not the amount of information available, but the access to and understanding of this information. Perna (2006) suggested an abundance of information was available on the Internet and in books. Despite this abundance of information available, students and parents were poorly informed about financial aid and college pricing (Grodsky & Jones, 2007; Horn, Chen, & Chapman, 2003; Perna, 2004).

A descriptive analysis study conducted by Oreopoulos and Dunn (2013) found that exposure to information about college was more likely to inspire students to pursue and attain a college degree. In the study, 1,616 students from five schools in disadvantaged neighborhoods uncertain of their prospects about attending college were chosen to participate in a survey regarding their comfort with financial aid. Prior to the

survey, half of the participants were exposed to college information in the form of videos and an online net price calculator. The premise of the study was to determine the influence of information on student participants' comfort with attending college.

Findings of the study confirmed that students unsure about attending college prior to exposure to information expressed a greater likelihood to attend college after the study. Currie (2004) found that provision of information on financial aid programs leads to increased comfort.  However, students who were misinformed or lacked awareness about college, including financial aid, were at risk of viewing college as unaffordable (Oreopoulos & Dunn, 2013).  These findings reinforce the premise that there is a need for increased access to and understanding of information.

**Federal Push for Access to Financial Aid Literacy**

Nationally, media and research organizations blame an information gap reinforced by a presumed lack of reliable and transparent data on college costs and complicated financial aid procedures for students' inability to attend college (Bidwell, 2013).  With the understanding that students rely on accurate information, the U.S. Department of Education (2014) ratified the Code of Federal Regulations (CFR) Subtitle B, Chapter VI Part 668, under Consumer Information, colleges at a minimum must provide financial assistance information. CFR 668 a(1) to a(5) enjoins information must be published and made readily available to current and prospective students regarding all Federal, State, local, private and institutional student financial assistance programs available.  This statute also requires institutions to inform students of the terms and conditions of federal student loans. Section b(1) to b(4) mandates colleges to describe to students the process for applying for financial aid at the institution, while Section c(1) to c(6) dictates colleges

outline the requirements of maintaining financial aid eligibility (U.S. Department of Education, 2014).

As the need for higher education becomes increasingly important to the nation's workforce, the challenge for families to find college information, regardless of education and income, compelled the federal government to take special interest in providing families additional information.  In response to difficulty in finding information on college for her daughter, U. S. Department of Education Secretary Spellings established The Spellings Commission on the Future of Higher Education (U.S. Department of Education, 2006).  The Commission undertook the task of interviewing legislators, constituency groups, and several college presidents from elite institutions. Through this process the Commission was able to authorize a report outlining five areas for improvement in higher education. Educational value, affordability, access, accountability, and financial aid were identified as areas of necessary reform (The Commission on the Future of Higher Education, 2006).

To provide further federal oversight for the access to college information, the 2008 Reauthorization Act required the national implementation of a net-price calculator, simplified lending, and various loan repayment practices (Fuller, 2014).  This allowed students to compare the cost of tuition and fees from multiple colleges.  Fuller (2014) found this to be a "period which marked the coordination of the Federal Family Educational Loan Program and the Ensuring Continued Access to Student Loans Act of 2008, which provided increased consumer information to students and families" (p. 58).

Later, the Obama Administration promoted greater transparency on college costs. One effort initiated was the Financial Aid Shopping Sheet. The objective of the Financial

Aid Shopping Sheet is to allow students to easily compare and contrast institutions, to make informed decisions about where to attend college (Fuller, 2014). Additionally, it is a comparable list of costs, aid, and outcomes that hundreds of colleges pledged to provide to students starting the 2013-2014 school year (Hopkins, 2012). As a consumer information tool, the Financial Aid Shopping Sheet provides information from participating institutions and used to notify students of their financial aid packages in a standardized format (U.S. Department of Education, 2014).

**Family Access to Financial Aid Information**

With legislation such as No Child Left Behind Act and President Obama's Reauthorization of the Elementary and Secondary Education Act (U.S. Department of Education, 2010), and state and local emphasis on the parental role in education, family participation in college preparation was highly significant. Family support, particularly for minority students, is essential to ease the transition from high school to college (Kim & Schneider, 2005; Mounts, Valentiner, Anderson, & Boswell, 2006). Wadenya and Lopez, (2008) ascertained that family support is a very important indicator of students' educational transition, especially for those from unrepresented, first generation backgrounds (Holcomb-McCoy, 2010). Students who were encouraged to attend college by their parents were much more likely to attend than students who did not receive that support from their families (Tierney & Auerbach, 2005).

Holcomb-McCoy (2010) found, during an exploratory study of 22 guidance counselors who worked in highly impoverished and minority schools that there was an incorrect assumption regarding parents of underrepresented student population. Due to their socioeconomic status and lack of access to information, schools sometimes assumed

parents did not support their students in their educational endeavor (Gaitan, 2012). The study found this to be an incorrect assessment. Some assumptions made toward family involvement were based on inconclusive issues and lack of power and marginalization. Instead, research on underrepresented parent involvement showed no lack of aspirations and planning, but a lack of access and understanding of information regarding financial aid and other college (Sallie Mae Fund and Harris Interactive, 2003).

Families with first generation college students needed a general understanding of financial aid processes (Holcomb-McCoy, 2010; Zarate & Pachon, 2006). To help address the information challenge, Whitsett and Sullivan (2012) advised K-12 school counselors to create a roadmap outlining the steps of getting to college so that parents knew what it took to help their children pursue and complete their education. If provided with adequate information, colleges found that parents were active partners in reinforcing responsible financial management (Wartman & Savage, 2008).

Nevertheless, Perna (2005) posited parents usually acquire information on financial aid later in students' secondary education career, usually high school. Delay in information had a more negative consequence than a positive one, such as with scholarships. By the time some students received information regarding scholarships, deadlines had passed or students did not have ample time to meet academic requirements.

As parents of minority students played an important role in the college aspirations and access for students (Hamrick & Stage, 2004), school counselors considered changing their perception of how parents value education. In "Lost without a Map: A Survey about Students' Experiences Navigating the Financial Aid Process," Whitsett and Sullivan (2012) conducted a survey of 13,000 people regarding their experience with financial aid.

Findings strongly suggested that in addition to obtaining information on financial aid, students also required guidance from family. Of the student respondents who completed the survey, both students and parents participated in the financial aid process. Whitsett and Sullivan (2012) expressed that results of the study showed that students and their families required a "roadmap" of the financial aid process. In addition, 95% of families felt that standardizing the letter received from colleges notifying them of the aid would make the process easier.

Canada conducted research on the effects of family income on access to educational information. Through the MESA Project, a four year research effort being conducted by the Canadian Education Project and the School for Policy Studies at Queen's University, researchers used the Canadian Youth in Transition Survey, to investigate issues related to access to post-secondary education (Finnie & Mueller, 2008). The survey assessed individual's access to college including family income and parental education.

At the beginning of the longitudinal study, three sets of interviews were conducted utilizing 15-year old students, one initial and two follow-up. By the end of follow-up surveys, participants were 19 years of age. Survey findings affirmed that although family income impacts students' participation in the education process, family education was an equally important determinant from participating in the college process. The study added evidence supporting that parental education correlated with other background variables that were themselves important to student participation in the education process. Variables included literacy for students at various stages of the college transition, including precollege, college enrollment, and post-college.

**High School Guidance Counselors**

Due to the lack of adequate access and knowledge about financial aid within students' family units, the obligation of enhancing the culture and knowledge about college fell upon guidance counselors (Tierney, Bailey, Constantine, & Hurd, 2009). High school guidance counselors were main sources of information for high school students, accounting for 85% of all college information (De LaRosa, 2006). However, a lack of adequate college counseling remained a persistent problem for low-income students of color (Kimura-Walsh, Yamamura, Griffin, & Allen, 2009). Research showed that traditionally minority students relied on their high schools and colleges to provide them information and guidance regarding financial aid (Freeman, 2005; Roderick, Coca, Nagaoka, 2011). Corwin, Venegas, Oliverez, and Colyar (2004) reported that counselors who served schools with large populations of minority students received limited resources for college planning, and rarely emphasized college access. These counselors tended to be less -trained and have non-counseling-related tasks (McDonough, 2005b).

Research also suggested that in large urban public school settings, where counselor to student ratios seemed highest, counselors tended to focus their time and energies on either the highest achieving students or the most disruptive students. Inaccessible and low-quality counseling had the potential to further limit access to higher education for low-income and minority students as they were often the only formalized resource for information at their school. This proved difficult with a national average student to counselor ratio of 1:229 (California Educational Opportunity Report [CEOP], 2007). Increased workloads and administrative responsibilities negatively affected counselors' effective quality service (Corwin et al., 2004; Perna, 2006). Heavy

caseloads, combined with counselors' extensive responsibilities (e.g., discipline, high

school course planning, and college access support), affected the quality of counseling

provided to students (Corwin et al., 2004; Perna, 2006).

In addition, counselors' personal views on affordability and students caused them

to direct minority students to community colleges or dissuaded students from attending

college based on their perceptions of certain students' ability to afford college

(McDonough & Calderone, 2004).  Few were fully aware that a student's economic

status assisted them in receiving financial aid.  Although counselors provided the

majority of financial aid information to high school students, the information was limited.

Burdman (2005) found high school counselors often able to answer only basic questions

about financial aid and frequently overburdened or unavailable. To address these

challenges organizations on national, federal, and state levels, attempted to provide

information to assist families in understanding education financing.

## Financial Aid Assistance Tools

There are several national and state supported tools designed to assist students and

families and students with access to college information about college, including

financial aid.  One such tool is the previously mentioned Shopping Sheet used to notify

students about their financial aid packages (U.S. Department of Education, 2014).

Another financial aid and cost information tool is the Big Future website, developed by

the College Board.  This site aims to provide students and parents with information on

college, including estimating actual costs (College Board, 2014).  Big Future is a very

comprehensive website that offers information on college planning, SAT, AP courses,

and webinars on financial aid, and comparing colleges.  Benefits of the site are its

appealing look and social appearance.  However, the tool is very information heavy, which makes it overwhelming for students and parents to navigate.  For those not well-versed in researching colleges, this site is too comprehensive.

In addition to web-based college information provided at the national level, states provide access to information to their residents.  The College Foundation of North Carolina (CFNC) provides such a tool.  CFNC is a consortium consisting of the five governing educational entities in North Carolina (College Foundation of North Carolina, 2014). These entities consist of College Foundation Inc., the University of North Carolina General Administration, the North Carolina Community College System, the Department of Public Instruction, and North Carolina Independent Colleges and Universities.

CFNC offers a free website that assists students with planning, applying, and paying for college (College Foundation Inc., 2013).  As project lead, College Foundation works with its partners, the North Carolina Education Assistance Authority, 16 public universities, 36 private colleges and universities, and 58 community colleges to afford students access to information regarding North Carolina schools.  The goal of CFNC is to help colleges and universities with enhanced services and administrative efficiency to increase student access.  Information is also provided about the 529 Savings Plan, which allows families to create an account to pay for college.  Over the past decade, the website has become more comprehensive and robust.  As a tool, CFNC has evolved from only serving students to also serving parents, and colleges.  In doing so, the website has become more difficult to navigate.  The intent was for this website to be helpful to students in North Carolina; however, it grew to be too overwhelming to understand.

In addition to providing a website, CFNC partners with the North Carolina Association of Student Financial Aid Administrators (NCASFAA), and the State Employees' Credit Union to expand resources and information about financial aid by offering FAFSA Day.  This service is available one day out of the year in February. FAFSA Day allows volunteers from the financial aid community and participating colleges to provide families assistance with completing the FAFSA.  FAFSA Day is a free service to high school seniors and current college students.  FAFSA Day is hosted on four- and two-year college campuses, and at local North Carolina State Employee Credit Unions (CFNC, 2014).

Comparable to North Carolina's FAFSA Day is Indiana's College Goal Sunday. Like FAFSA Day, College Goal Sunday is a state-based volunteer program that provided free information and assistance to students and families applying for financial aid (College Goal Sunday, 2014).  Initially, College Goal Sunday was established by the Indiana Student Financial Aid Association and funded by Lilly Endowment, Inc. with support from Lumina Foundation for Education (College Goal Sunday, 2008).  The program has grown to offer financial aid support in 35 states and the District of Columbia.

For those who only wanted to calculate the cost of college at the institutional level, families utilized the Net Price Calculator.  According to the National Center for Educational Statistics (2014), beginning October 2011 colleges and universities that provided Title IV aid to students were required to post a calculator on their websites for current and potential cost information.  In accordance with the Higher Education Act of 1965, the intent of the Net Price Calculator was to provide students a general breakdown

of tuition, fees, and room and board (National Center for Educational Statistics, 2014). Though the tool was required to meet minimum standards provided by the Department of Education, colleges had the option of adding additional information. A disadvantage to this tool was its inability to help determine the exact cost of a student's bill. In addition, the tool did not include information regarding merit-based aid received by a student. Lastly, minority students were unfamiliar with the calculator's existence (National Center for Educational Statistics, 2014).

## Challenges Encountered During the Financial Aid Process

### Stage One: Information for High School to College Transition

Literature regarding financial aid and its influence on student transition from high school to college predominantly addressed challenges facing low-income and minority students. Within the literature, an overarching emphasis was on the influence of social support or social capital (Zhang & Smith, 2011). Students from disadvantaged backgrounds who received financial aid or depended heavily on social networks and non-familial resources found the transition to college more difficult than did other students (Fischer, 2007). Consequently, available literature suggested that minority students did not take the necessary steps during high school to prepare for college. Investigation suggested they were unaware of processes or lacked guidance or support needed to complete necessary transitional steps (National Center for Education Evaluation and Regional Assistance, 2009).

In a report by Nagaoka, Roderick, Coca, and The Consortium on Chicago School Research at The University of Chicago (2008), researchers found that the number of high school students making a direct transition to college steadily increased over the past

decade among all racial and ethnic groups. As a multi-year research project, the report studied the college qualifications, enrollment, and graduation patterns of Chicago high school graduates. In addition, the relationships among high school preparation, academic and application support, college choice, and postsecondary outcomes were examined.

Findings reflected that although college enrollment increased by 17.6% and two-year enrollment by nine percent, the racial and economic gaps continued to remain among the student population. Researchers found that even minority students with high aspirations of attending college often had difficulty taking the concrete steps needed to effectively apply to and enroll in four-year colleges (Nagaoka, et al., 2008). This was partly due to inadequate information provided by guidance counselors, lack of knowledge within the family regarding college processes, and complexity of processes necessary to complete the transition to college.

Identifying college information was difficult for students who lacked adequate advice, especially if no one in their immediate family had completed a higher education. In order to have a smooth transition to college external influences, such as informational relationships with parents, friends, and guidance counselors, college orientation programs, and first-year seminars, facilitated students' smooth transition from high school (Fischer, 2007; Hurtado, 2007; Keup & Barefoot, 2005; Tierney, Corwin, & Colyar, 2005). Zhang and Smith (2011) explored the perceptions of the helpfulness of parents, friends, high school teachers, and guidance counselors, college professors during the transitional process from high school to college. They found, in terms of social support and information, that mothers provided the greatest amount of support and were the most valuable resource in the transition process, followed by high school teachers,

fathers, friends, and high school guidance counselors (p. 831). As such, when communicating information about college, it seemed prudent to ensure that mothers were adequately informed.

**Completing the FAFSA**

Each year, over a million students who may have met qualifications to receive the Pell Grant or some other type of federal student aid failed to complete the FAFSA, due to its complexity (Kantrowitz, 2009a). To qualify for federal and some state and institutional financial aid, students and families completed the Federal Application for Federal Student Aid (FAFSA). The FAFSA was a federal parental or family means test that determined eligibility for subsidies in higher education (Tekleselassie & Johnstone, 2004). The application provided financially eligible students with resources to pay for education as measured by a family's expected family contribution (EFC) (Wohlgemuth, Whalen, Sullivan, Nading, Shelley, & Wang, 2007). ECF, along with other information, assisted financial aid administrators to determine which students will receive federal aid (NASFAA, 2013).

Annually, millions of students completed the detailed FAFSA application for their share of the billions of dollars awarded in financial aid (Albert & Christopher, 2010; Kantrowitz, 2009a, 2009b, 2011; King, 2004, 2006; Long, 2008b; McClure, 2011; Dynarski & Wiederspan, 2012). U.S. Department of Education reported that the number of students applying for federal financial assistance increased from 18.8 million in 2006-2007 to nearly 29.8 million in the 2010-2011 academic year (NASFA, 2012). This was a 59% increase in financial aid applications.

Even though the number of applicants grew, there was an increasing national recognition that the complexity of the FAFSA created a challenge for minority students (Nagaoka et al., 2008). As a detailed eight-page form containing over a hundred items, based on an analysis formula established in 1975, the FAFSA was longer and more complicated than the federal tax return (Dynarski & Wiederspan, 2013; Olivas (2009). Due to complexity of the eight-page application, underrepresented families found the FAFSA overwhelming and often discouraged from applying (ACSFA, 2005). Overall, 33% of full-time students did not complete the application (King, 2006). Of that population, community college students were less likely to complete the FAFSA than students at four-year institutions (College Board, 2010; Kantrowitz, 2009a, 2009b; King, 2004, 2006; Novak & McKinney, 2011). Nagaoka et al. (2008) estimated that one out of five of these students enrolled were not aware that by completing the FAFSA they could have been eligible to receive the Pell Grant.

Once a family submitted the FAFSA, the U.S. Department of Education used the application to determine the student's Expected Family Contribution (EFC). The EFC was an estimate of how much the family could pay out of pocket for college (Dynarski & Wiederspan, 2012). Some families were concerned because they were unaware of the specific purpose of the EFC. Underrepresented families similarly confused the EFC with the actual amount they were responsible for paying towards the student's tuition (Long, 2004). However, the EFC was not an accurate determinant for how much a student had to pay for college. In actuality, colleges used the EFC to calculate eligibility for financial aid grants and loans for each student, (Dynarski & Wiederspan, 2012, p. 213). The EFC also directly determines Pell Grant eligibility and student need.

There were recent changes to the online FAFSA process of which families should have been aware. Applicants who filed taxes at least two weeks prior to filling out the FAFSA used a new income data retrieval process to complete several sections of the FAFSA (U.S. Department of Education, 2013). Since the 2013-2014 academic year, millions of applicants were able to transfer electronically their tax information into the FAFSA (Institutive for College Access and Success, 2013). With the applicant's consent, the IRS Data Retrieval Tool populated and updated answers for more than 20 high-stakes questions on the 2013-14 FAFSA (Institutive for College Access and Success, 2013). The FAFSA application for the 2014-2015 academic year encouraged applicants to use tax data filed for 2013.

**Financial Aid Verification Processes**

Minority students who completed the initial financial aid application were unaware of the potential for additional steps necessary to receiving financial aid. A step for which students and parents needed a better understanding was the verification process. As with completing the FAFSA, the verification process was complicated and time consuming, especially for minority students (Cochrane & Hernandez-Gravelle, 2007; Cochrane, LaManque, & Szabo-Kubitz, 2010; Long, 2010; Mostafavi, 2010). Much of a student's understanding regarding verification depended on the amount and aggressiveness of the person or agency communicating information on the college's behalf. Students from underrepresented populations, according to Cochrane et al. (2010), simply lacked enough understanding of verification processes to know why they had been selected and the requirements to undergo what was be such a lengthy procedure.

Verification was established as a required process by the Department of Education during the 1986-1987 academic year (U.S. Department of Education, 2013). A purpose of the verification process was to allow financial aid administrators to resolve possible conflicting information reported by families while completing the FAFSA. During verification, college financial aid administrators requested the financial aid applicant to supply copies of documentation, such as income tax returns, W-2 statements and 1099 forms, to certify the data submitted on the FAFSA. Cochrane et al. (2010) reported 54% of all Federal Pell Grant eligible FAFSAs were selected for verification. The majority of applicants flagged were would-be Pell recipients.

There were two occurrences during which a student was selected for verification. One occurrence transpired during the Central Processing Service's (CPS) processing of the FAFSA application. The CPS selected applicants randomly or those who do not meet a series of federal edicts. Nationally, about 30% of all FAFSA applicants were chosen for verification. Over 50% of these students were Pell eligible students according to Cochrane et al. (2010). Another way to undergo verification was to be selected through the college's financial aid office to resolve questions around conflicting information. Schools had the authority to verify any applicant who applied for federal financial aid, whether selected by the Department or not (U.S. Department of Education, 2014).

If a college chose to self-identify a student for verification, that selection applied only to the selecting institution. However, if CPS selected a student, any institution that received information from CPS for that student was required to conduct verification before disbursing aid for that student. Information requested from students selected for verification varied based on the student's dependency status, whether the parent filed

taxes, if there were family or individual income, and other criteria. Students who were selected were placed in one of the five verification categories (See Appendix A). Each category determined what information had to be verified for the student (U.S. Department of Education, 2014).

Prior to the 2013-2014 academic year, students and parents were able to provide the financial aid office a signed copy of the 1040, 1040A, or 1040 EZ tax form (U.S. Department of Education, 2013). However, students and parents were later required to visit the IRS website to obtain a copy of tax transcripts. This change in process was very confusing to minority students. The Department of Education attempted to make verification easier by simplifying the FAFSA process with IRS data retrieval (U.S. Department of Education, 2009). This process assisted students in providing more accurate income and tax information.

Some students selected for verification were also required to provide proof of their completion of a high school diploma, homeschooling, GED or a secondary education credential (U.S. Department of Education, 2013). A confirmation of identity and educational intent was also required for some students. These students were required to provide the financial aid office valid government-issued photo identification such as a driver's license, state-issued ID, or passport. The student and financial aid officer had to sign a statement confirming delivery and receipt of this information.

Once the verification process was completed, some students were at risk of becoming ineligible for Pell Grant and other federal aid program, whereas he or she was eligible prior to the verification. Of Pell eligible students who underwent the verification process, about 2% lost eligibility for Pell (Cochrane et al., 2010). For students who did

not wish to undergo the verification process, those students only qualified to receive an unsubsidized student loan (U.S. Department of Education, 2013).

**Understanding Federal Financial Student Aid Programs**

Understanding the types of financial aid assists students in navigating financial obligations for college.  The United States' Department of Education (2013) identifies financial aid as any grant, loan, work assistance, tuition assistance, scholarship, fellowship, or other form of financial aid for pursuing postsecondary education.  Grants and loans are the major forms of federal financial aid for undergraduate students (U.S. Department of Education, 2013).  Financial aid comes from the federal government, the state where students live, the college attended, or private and nonprofit organizations (U.S. Department of Education, 2012).

The purpose of federal financial aid is to provide students without the necessary financial means access to a higher education (U.S. Department of Education, 2006). Authorized under the Higher Education Act (HEA) of 1965 (U.S. Department of Education, 2013), the federal government has available at least 20 separate federal programs with the purpose of providing direct financial aid or tax benefits to individuals pursuing postsecondary education (U.S. Department of Education, 2006).  From 2000-2001 and 2010-2011, the total federal financial aid awarded under the Title IV programs of HEA increased from $64 billion to an estimated $169.1 billion.  This was a 10-year increase of 164%.  For 2010-2011, the Title IV programs accounted for 72% of the $235 billion in total financial aid received by college students.  In 2010-2011, $227.2 billion in federal financial aid was distributed to undergraduate and graduate students in the form of grants and loans, including federal Work-Study, and federal tax credits and deductions

(College Board, 2011). Nationally, 66% of all undergraduates received some type of financial aid (U.S. Department of Education, 2009).

Funded by taxes, the Pell Grant is the largest of the federally funded grant programs (U.S. Department of Education, 2013). College Board (2013) reported during the 2012-2013 academic year, 8.8 million students benefited from the Pell Grant. During the 2013-2013 academic year, students were eligible to receive the Pell Grant if the EFC ranged from $0 to $5,001. A full-time student with an EFC of $0 received the full annual Pell award of $5,645 during that year.

For the 2014-2015 academic year, the Pell Grant award amounts increased. The maximum award for a full-time student with an EFC of $0 was $5,730. As a student's EFC increased, Pell award amounts decreased. During 2014-2015 academic year, the minimum award for a full-time student with an EFC range of 5101-5157 was $602. These award amounts depended on the student's full-time enrollment status. If a student decreased enrollment to three-quarters or half time, the Pell award reduced accordingly, based on the reduced enrollment status.

Next to the Pell Grant, the federal Campus Based Aid Programs are the largest federally funded programs. Campus based aid programs consist of the Supplemental Education Opportunity Grant (SEOG) Program, the Federal Work-study Program, and the Perkins Loan Program. Unlike the Pell Grant and the Federal Direct Loan, colleges have more flexibility in selecting students to receive funds. However, colleges are allocated funding for these programs based on prior year enrollment and funding. Consequently, not all colleges receive the same or large amounts. Therefore, awards are generally disbursed on a first-come first-serve basis.

Of the Campus Based Programs, SEOG is the largest (U.S. Department of Education, 2013). It is awarded to financially needy low-income undergraduate students. More than 64% of SEOG recipients came from low-income families during the 2009-2010 academic year and 63% during the 2010-2011 academic year (NASFAA, 2012; NASFAA, 2013). In 2012-2013, 1.6 million students received an SEOG.

The maximum a student is able to receive for a full academic year is $4,000. The minimum award is $100. As mandated by the U.S. Department of Education (2013), initial recipients selected for this grant had to have the lowest EFCs and demonstrated Pell eligibility. Once a college awarded SEOG to all Pell eligible students, it could then award funds to non-Pell eligible students with the lowest EFCs, or until funds were exhausted. NASFAA (2013) reported during the 2010-2011 award year that 26% of SEOG recipients enrolled in four-year public institutions; 22% attended private nonprofit colleges; and 21% enrolled in two-year public colleges.

Similar to SEOG, the Perkins Loan is a student aid program whose awarding priority is given to those students with the highest financial need. The maximum award for this loan is $5,500 per academic year for undergraduate students (U.S. Department of Education, 2013). Aggregated loan limit for students who had not completed an associate's degree was $11,000. For students who completed two years of college and sought to attain a bachelor's degree, the total aggregate limit was $27,500. Students who graduated, left, or fell below half-time enrollment as determined by the institution were required to begin repayment of their loan after a 6-month grace period (NASFAA. 2013).

The Federal Work-Study Program (FWS) provides part-time employment to undergraduate and graduate students who need the earnings to help meet costs of

postsecondary education (U.S. Department of Education, 2012). Unlike the other two Campus-Based programs, the FWS Program does not require that priority be given to students who have exceptional financial need. There is no specific award limits for FWS, other than it not exceed the student's institutionally established need. The FWS program is beneficial to students, because it not only provides resources to cover educational costs, but also provides work experience for its recipients. Nationally, 697,000 students receive work-study (College Board, 2013). NASFAA (2013) reported of these awards, private non-profit institutions awarded 52% percent; 11% to community colleges; 33% percent to public colleges; and 4% to propriety institutions (See Figure 1).
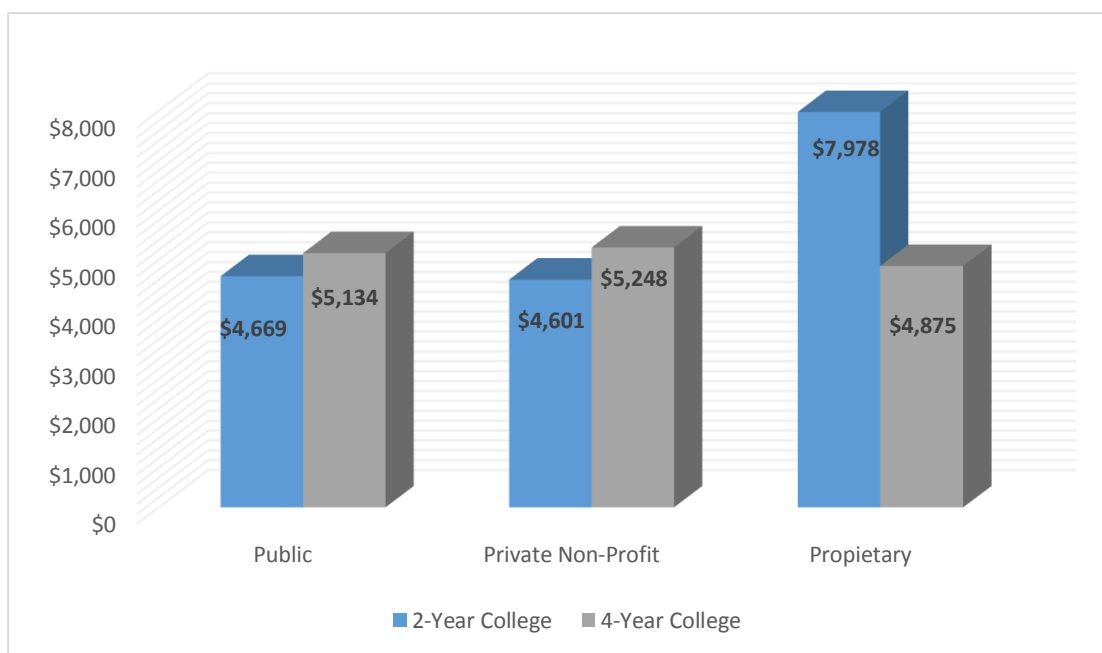


*Figure 1.* Average Federal Financial Aid Awarded by Institutional Type (per student). Adapted from National Center of Educational Statistics (2013).

Federal student aid programs are beneficial in providing access to higher education for students. Nevertheless, a permanent increase of tuition above the cost of living coupled, with a decrease in the value of federal Pell Grants and other federal aid

induced a shift from federal grants toward federal loans (College Board, 2006). Although federal grants target low to moderate-income students, institutions frequently consider factors other than student financial circumstances when awarding aid (College Board, 2011). In response to a decrease in federal support, states began to increase funding to their own need-based financial aid programs. Additionally, the proportion of aid made available by the states shifted to a greater emphasis on merit-based aid versus need-based aid (LaNasa & Rogers, 2009). Numerous states established merit based scholarship programs during this time (McKinney, 2009).

As a supplement to federal grant programs, the federal government has attempted to address inequities caused by high college costs by making student loans available to students since the 1970s (Elliott, 2012). Student loans are a large portion of federal financial aid utilized by students. As a form of student aid that requires repayment by the student or parent, student loans gain unique attention apart from other student aid programs. Much of this attention centers on the need for increased information and understanding necessary for students who receive student loans.

Perna (2006) contended that minority students were poorly informed or did not completely understand the student loan program (Marriott, 2007). Inexperience makes students, especially students from low-income families, prone to financial mistakes with loans (Agarwal, Driscoll, Gabaix, & Laibson 2009; Lusardi, Mitchell, & Curto, 2010). The choice of borrowing requires substantial educational information, such as how much to borrow, the interest rate, if interest accrued while the student enrolled, when repayments began, and what protections were available once leaving college (Avery & Taylor, 2012; Scott & Clayton, 2012).

**Estimating Financial Aid and College Cost**

For minority students, financial aid holds a direct correlation to the increasing cost of education. The rising cost of college tuition paints a disparaging picture of the economic, social, and racial inequalities as these factors impact minority students (Laird, Bridges, Morelon-Quainoo, & Williams, 2007), especially with a three decade increase of college tuition and fees. Costs grew four times the rate of inflation (Lynch, Engle, & Cruz, 2011). The average annual cost of tuition and fees at a community college in 2012-2013 was $3,130, as compared to the tuition and fees for 4-year public college of $8,660. Although public institutions generally had lower tuition than did their private counterparts, both increased their tuition to compensate for declining state support (Palmer et al., 2009).

Even with financial aid, these aggregated costs often appear too high to allow many minority students to attend and complete college (Santiago & Stettner, 2013). These students are more vulnerable to financial stresses that cause them to make a short-term decision to drop out of school and affect their future. For example, during the 2011-12 academic year, the average annual costs for undergraduate tuition, room, and board were estimated to be $14,292 at public institutions, $37,768 at private nonprofit institutions, and $23,330 at private for-profit institutions. Moreover, between 2001-02 and 2011-12, costs for undergraduate tuition, room, and board at public institutions rose 40%, and fees at private nonprofit institutions rose 28% after adjustment for inflation. Charges for total tuition, room, and board at private for-profit institutions were 2% lower in 2011-12 than in 2001-02 (National Center for Education Statistics, 2012).

For the 2011-12 academic year, annual current dollar amounts for undergraduate tuition, room, and board were estimated to be $14,300 at public institutions, $37,800 at private nonprofit institutions, and $23,300 at private for-profit institutions. Between 2001-02 and 2011-12, fees for undergraduate tuition, room, and board at public institutions rose 40%, and charges at private nonprofit institutions rose 28% after adjustment for inflation. The inflation-adjusted price for undergraduate tuition, room, and board at private for-profit institutions was 2% lower in 2011-12 than in 2001-02.

Tuition charged by colleges inflated well beyond the amount of federal, state, and institutional grants and student loans. The U.S. Department of Education (2013) indicated the average federal grants awarded in academic year to first time, full-time students for a two-year degree was $4,691 at a four-year public institution. This was compared to $4,601 for private non-profit, and $7,978 for proprietary colleges. For a four-year degree, the average 2011-2012 full-time award consisted of $5,134 public, $5,248, private non-profit, and $4,875 for proprietary institutions.

Students and parents need understandable information relating to the direct relationship between financial aid and the exact cost of attending college (Long & Riley, 2007). Perna (2006) substantiated that this information gap varies among different group dynamics, such as race and income. Awareness and understanding of information is particularly lower among Latino and African American students (Grodsky & Jones, 2007; Horn, et. al, 2003; Immerwahr, 2003; Tomás Rivera Policy Institute, 2004). These groups show a deficiency of information and resources among both students and parents (Grodsky & Jones, 2007; Horn et al., 2003). Less information increases the possibility to make larger errors in estimating college cost than White counterparts. For instance, due

to limited resources and overestimation of cost, 23% of African American parents expect to contribute less towards their children's college education, compared to 15% of Whites students (Tekleselassie, 2010). Additional studies have found that well-informed 11th graders overestimate actual college costs by 5%, whereas families without basic college knowledge overestimate costs by up to 28% (Goldrick-Rab, 2006; Zarate & Pachon, 2006). By overestimating the cost of college, families believe tuition and other college cost are more than they can pay.

As a result, minority families may be vulnerable to "sticker price shock," because they are less informed about the financial aid options available to them (Melguizo & Chung, 2012). Consequently, minorities, especially those who are first generation, face educational challenges associated with their racial or ethnic minority status in addition to those related to being first-generation college students (Kuh, Kinzie, Buckley, Bridges, & Hayek, 2006). Hence, increased engagement may be particularly important for this population of student (Cruce, Wolniak, Seifert, & Pascarella, 2006; Kuh et al., 2007).

## Stage Two: FA Literacy during College Enrollment

While enrolled in college, information regarding financial aid expands beyond the high school application for financial aid and estimating college cost. Enrolled students receiving aid must be cognizant of the federal requirements of maintaining federal financial aid eligibility.

**Satisfactory Academic Progress**

While there is research regarding the impact of financial aid, there is little research on the impact of academics on financial aid. Yet, each year, college students lose eligibility to receive financial aid because they fail to comply with academic

requirements set by the Financial Aid Office (MacCallum, 2008). This determines Satisfactory Academic Progress.

Established under the Higher Education Act of 1965, and amended by Congress under CFR 668.34, SAP is a federal mandate that requires students to maintain at least a 2.0 GPA on a 4.0 scale (i.e., at least a C average) and passing enough classes consistent with progress toward a degree within 150% of the normal timeframe. The purpose of this policy is to mandate students who receive federal student funds to progress from the first year of enrollment until the completion of a postsecondary academic program of study without an extended break in matriculation (Barnett, 2011). The maximum timeframe requirements typically limit financial aid eligibility to no more than 3 years for an Associate's degree and no more than 6 years for a Bachelor's degree (U.S. Department of Education, 2014).

Federal and state regulations require that students meet certain academic standards to be eligible for financial aid. Generally, students must maintain a certain grade point average, and complete 67% of the classes they attempt. Student progression is measured by both qualitative and quantitative standards (U.S. Department of Education, 2013). Qualitative standards measure the number of credits a student earns during a term of enrollment. Quantitative standards measure the cumulative grade point average after each term and year enrolled. By measuring progress, colleges systematically ensure that students complete their programs in a timely manner. Failure to meet the standards of SAP will result in the loss of financial aid eligibility.

Because financial aid reduces the cost of college and influences academic outcomes, students are required to be aware of and adhere to the SAP policy. To

accommodate this requirement, colleges have mandates to publish standards for assessing SAP, such as SAP warnings, probation, suspension, and appeal processes. Federal guidelines provide stipulations that allow students the right to appeal a college's decision to suspend financial aid eligibility (U.S. Department of Education, 2013).

**Lifetime Eligibility of Pell**

With President Obama signing into law the Consolidated Appropriations Act, 2012 (Public Law 112-74), students who receive the federal Pell Grant will need to be aware of Lifetime Eligibility Used (LEU). The amount of Federal Pell Grant funds a student may receive over his or her lifetime, is now equal to six years (or 12 semesters) of undergraduate education (U.S. Department of Education, 2012). These changes applied to all Pell Grant eligible students effective with the 2012-13 academic year.

Changes to the new law will require students to be conscious of the course for which they register and pass. Laitinen and Burd (2012) and others (Nelson, 2012b; Quizon, 2011) implied changes will have vast implications for non-traditional students, African-American students, transfer students, and working-adults students who have dropped out and are now returning to college. The greatest impact will be for minority students, especially Black and Latino (Davidson, 2014). Association of Community College Trustees (2012) projected that during 2012-2013 about 63,000 students will lose an average of $3,905 in award funds. In addition, it will affect students' receipt of state grants and scholarships that require students to be Pell eligible to receive. Davidson (2012) confirmed these findings while conducting an assessment of by analyzing data from all 2010-2011 Pell Grant recipients

Additionally, students enrolled in community colleges and students in developmental courses are at possible risk. With increased transfer and articulation agreements, it is important that colleges publicize Pell changes. This necessitates institutions to work more closely together to ensure students are aware of transfer options and that credits are accepted upon transferring to a different institution (Davidson, 2014). To address new Pell changes, Davidson (2012) suggests that financial aid administrators work closely with other college departments to assist in providing information to students regarding Pell limitations. If not, students risk becoming aware of changes once they try to register for class and informed that they have exhausted their funding.

**Student Loan Borrowing**

Scott-Clayton (2012) ascertained that students struggle to digest all of the information required to fully understand the terms of the loan, or evaluate whether and how much they should borrow. As tuition costs continue to increase, (College Board 2009, 2011), more students and parents borrow to help close the gap between tuition cost and available family resources (Houle, 2013; Simpson, Smith, Taylor, & Chadd, 2012). Nearly half of all undergraduate students take out student loans over the course of their college career (Wei & Horn, 2013). This includes two-thirds of students attending private, non-profit 4-year colleges and about 90% of students enrolled in for-profit institutions (Wei & Skomsvold, 2011).

Student borrowing began as a trend during the 1970s as low- and moderate-income families sought a means to afford a college education (Gross, Cekic, Hossler, & Hillman, 2009). During the next decade, this borrowing trend continued resulting in new student loan programs and practices. In the 1980s, with the reauthorization of the Higher

Education Act (HEA) and the implementation of the Parent Loans for Undergraduates (PLUS), financial assistance shifted from federal grants to student loans as the primary source for financial aid access (p. 19).

Over the past two decades, the amount of student loan borrowing has continued to increase. According to College Board (2013), 57% of students who graduated during the 2011-2012 academic year borrowed an average of $25,000. This is a 22% increase from 2001-2002 where the average borrowing was 52%. Even more startling are the figures for average borrowing among private, non-profit four-year colleges. In the 2011-2012 academic year, 65% of private college graduates borrowed an average of $29,000 (College Board, 2013). This was a 24% increase in borrowing from 2001-2002.

In the past 20 years, student loan borrowing has quadrupled (Avery & Turner, 2012). According to the College Board (2013), students and parents borrowed $110.3 billion in education loans in 2012-13 and $120.1 billion in 2010-11. Trends in college borrowing have increased significantly since 2005. For instance, the total education debt increased from $461 billion to $962 billion between 2005 and 2012 (College Board, 2013). This figure represents a 56% increase in student borrowing. Additionally, College Board (2013) iterates that the average debt per borrower was 33% higher in 2012 than in 2005. This growing trend in student loan debt burden has begun to reach alarming levels (Long & Riley, 2007). In 2010, student loan debt exceeded the threshold of credit card debt with students borrowing more than $800 billion (Avery & Tuner, 2012). This is a substantial amount of debt for a student entering the workforce, and for a nation. Today, the national student loan debt exceeds $1 trillion (Elmer, 2012).

**Stage Three: Post-College FA Literacy**

Students who graduate or drop out of college continue to need financial aid information.  Much of the information needed will target student loan repay amount, loan payment options, and possible delinquent and default statuses.

**Student Loan Repayment**

Connecting students to information regarding student loan repayment and repayment options has become essential.  The College Board (2013) reports in 2012, 40% of borrowers with loans owed less than $10,000.  An additional 30% of students left college owing between $10,000 and $25,000, while 4% of borrowers owed $100,000 or more (p. 22).  Countless of these borrowers may not be conscious of how much they have borrowed.

As loan debt increases, repayment has become a challenge for borrowers.  Harris Interactive (2005) found that 80% of parents and 83% of students anticipate debt due to college costs.  However, as students leave college, they face inability to repay borrowed loans (Baum & Schwartz, 2006; Harrast, 2004; Pinto & Mansfield, 2006).  While loans have increased the access for students to attend college, the amount of debt accrued has caused substantial financial burden (Wei & Horn, 2013).  Much of this burden has been the result of non-graduation, unemployment, underemployment, and limited income.  Considering these challenges, a major concern has been a students' inability to repay loans (Baum & Schwartz, 2006; Harrast, 2004; Pinto & Mansfield, 2006).

However, students have various options for repaying loans after leaving school, or reducing enrollment to less than half time.  Initially, students may select a payment plan or be assigned a repayment plan when prior to entering repayment.  By working with the

student loan servicer, students have the option to change repayment plans at any time

(U.S. Department of Education, 2013). Several payment plans are available to borrowers

that allow different terms and structures (Cunningham, 2011).

The standard student loan repayment plan allows student to pay a minimum of

$50 per month, depending on the amount borrowed.  The repayment cycle for this plan is

10 years.  When choosing the graduated plan, loan payments reduce and gradually

increase every 2 years.  With the extended payment plan, borrowers' payment cycles may

extend beyond the 10-year period of the standard payment plan (U.S. Department of

Education, 2013).  Repayment could extend up to a 25-year period.  This would lower the

payment amount.

Loan repayment may also be structured around the borrower's income, with the

income contingent payment plan.  This plan allows the borrower to pay, at a maximum,

15% of discretionary income on a monthly basis.  If this plan is unsuitable, the pay-as-

you-earn payment plan allows a payment of 10% of discretionary income. Payments

under this plan change with the borrower's income (U.S. Department of Education, 2013.

Under the income contingent plan, loan repayments are determined each year based on

the borrower's adjusted gross income, family size, and the total loan amount.

Additionally, under this plan if the loan is not repaid after 25 years of qualifying monthly

payments, the loan may be forgiven.  Lastly, the income sensitive plan allows payments

to be structured around the borrower's annual income.

Student loan repayment information may be found on lender websites, such as the

U.S. Department of Education Direct Student Loan site.  In addition, colleges are

required to provide students with information through counseling session.  Mandatory

entrance and exit counseling help borrowers' understand their rights and responsibilities as borrowers, (Wroblewski, 2007), such as borrowing and repayment option. Unfortunately, counseling comes too late to influence high school students' perceptions of loans (p. 603). In addition, colleges are only required to provide information on student loans twice during students' college career. Counseling is required prior to making the first disbursement of the funds and once the student leaves the institution (U.S. Department of Education, 2013).

Uninformed economically disadvantaged students run the risk of exposure to high debt burdens and its consequences (Jackson & Reynolds, 2013). Students unable to manage large debt loads are at risk of defaulting on loan payments, in turn ruining credit scores. Increasing concerns have risen that that undergraduate debt burdens are preventing students from buying homes, having children, or moving out of their parents' home after graduation (Simpson, Smith, Lisa Taylor, & Chadd, 2012). As defined by the Department of Education, student loan debt burden equals the ratio of monthly student loan payments to current gross monthly income (Jackson & Reynolds, 2013). If students are unable to make payments on their student loans, there is a great risk of default. Consequences of defaulting on student loans can result in garnished wages, withheld tax refunds, and lowered credit scores (Department of Education 2009).

### Summary of Literature Review

An overview of the literature verifies a gap in the research discussing the need for financial aid literary for minority students. There is a substantial literature aimed at discussing educational reform and programs designed at increasing financial aid opportunities for students; however, very little is known about the impact to access of

financial aid knowledge and understanding.  Considering disadvantages to postsecondary opportunities experienced by minority students (particularly low-income and minority students), this study explores the experiences and knowledge of minority students with the financial aid process.

The review of literature discussed the evolution of financial aid throughout its history.  The history of financial aid dates back to the 1940s with the G.I. Bill (Cohen & Kisker, 2010).  This Bill helped service members returning from war pursue a higher education.  Over the decades, federal financial aid has evolved to provide educational access through student federal grants and student loans.  Several financial aid changes were implemented through the Higher Education Act of 1965 to increase opportunities to financial aid (Dynarski & Scott-Clayton, 2013).

The federal government has recognized there is an information gap among minority students (Bidwell, 2013).  As a result, the U.S. Department of Education has established a goal to enhance students' knowledge and access to college and financial aid information.  Studies have reveal that family and guidance counselor support is necessary to provide information ease the transition to college (Kim & Schneider, 2005; Mounts, Valentiner, Anderson, & Boswell, 2006).

While families support students going to college, they lack an overall awareness and knowledge of financial aid (La Manque, 2009; Long, 2010; Venegas, 2006).  Lack of financial aid knowledge is compounded for students who have never been exposed to financial aid information.  Guidance counselors provide the majority of information to high school students, yet many are too busy to educate students on the financial aid process effectively (Corwin et al., 2004).

The chapter also addressed the difference stages for which financial aid information is necessary.  Initially, students need information on completing the FAFSA. The complexity of this financial aid application hinders minority students from applying for aid (Kantrowitz, 2009a; Kim, 2011).  Information is also required on the verification process, identifying student aid programs, and comparing college cost to the availability to aid.  Awareness of financial aid continues, as students are required to adhere to academic requirements to retain financial aid eligibility, maintain Pell Grant eligibility, and borrow student loans (College Board, 2009; Laitinen & Burd, 2012; MacCallum, 2008).  There is a need for more information for students when they leave college regarding loan repayment options and avoiding default.  Chapter III outlines the methodology used to conduct the qualitative study.

**CHAPTER III**

**METHODOLOGY**

The purpose of this qualitative phenomenological study was to explore the experiences faced by individual African American students while trying to access financial aid resources prior to college enrollment. The study made inquiry into students' need for financial aid literacy and its impact on students' knowledge and understanding of financial aid. This chapter outlined the research problem, research questions, research methodology, rationale for research design, selection of key informants, research setting, role of the researcher, source of data, triangulation of research, data collection, data analysis, and ethical considerations, and how IRB approval would be obtained.

**Statement of the Problem**

Chan (2008) summarized that minority students lack adequate knowledge about financial aid how this impacts college going behaviors. Chan further asserted that those families who were most in need of financial aid had limited information and understanding of college financial aid processes and how to assess accurately college costs (2008). Research demonstrated that the federal financial aid system was not serving students effectively, particularly those from minority backgrounds (College Board, 2011). Financial aid literacy impacts college going rates and therefore, all students need to be provided financial aid education (College Board, 2010).

**Research Questions**

1. How did minority students initially receive information regarding financial aid?

2. What barriers/challenges did minority students encounter while trying to obtain financial aid information?

3. What institutional barriers hindered minority parents' and students' access to financial aid?

4. What recommendations did minority students have to increase financial aid information awareness and understanding?

## Research Design

This study used a qualitative phenomenological research design to explore students' views on their need for information and understanding of the financial aid process. Outlined by Creswell (2014), qualitative research explores a problem and develops a comprehensive understanding of the central phenomenon. As such, this qualitative research relied on and used heavily the viewpoints and observations of participants to establish a solid meaning of the phenomenon (Creswell, 2014).

Phenomenology, or the study of subjective experiences, is an approach to qualitative research that gave specific focus to identifying innate meaning to the topic being studied (Langdridge, 2007). In the case of this study, the topic was financial aid challenges. The goal of phenomenology is to understand how participants subjectively viewed and interpreted a topic based on his or her individual lived experiences (Chan, Fung, & Chien, 2013). Using phenomenology, the researcher attempted to identify shared experiences among various individuals through interviewing and observing impressions (Clark-Carter, 2010).

This study sought to explore and understand the phenomenon of how financial aid information affected minority students' ability to navigate the financial aid process. As

an exploratory study in nature, the researcher used open-ended questions to collect data about the topic (Campbell, 2014). In an attempt to gain an understanding of emerging data from this qualitative phenomenological study fully, the researcher was open to developing themes and refrained from influencing participants' views of the phenomenon during interaction (Giorgi, 2011; Lopez & Willis, 2004).

## Rationale for Research Design

The aim of this study was to gain a deeper understanding of the way minority students experienced the financial aid system. A qualitative approach was particularly suited for this type of inquiry because qualitative research design allowed for a systematic, in-depth, and holistic exploration of the phenomenon in natural settings with participants' perspectives or voices at the foreground of a study (Brantlinger, Jimenez, Klingner, Pugach, & Richardson, 2005; Creswell, 2007; Denzin & Lincoln, 2005; Merriam, 2009). Qualitative research facilitated the goal of the study, which was to understand what all participants had in common, as they experienced a phenomenon and reduce those experiences to a description of universal themes (Creswell, Hanson, Clark, & Morales, 2007). Using qualitative research for this study allowed the researcher to understand the collective and individual participants' understanding of the financial aid process. However, Myers (2000) warned that while there are many positive aspects of qualitative research, studies of this type continue to receive criticism for lack of objectivity and generalizability. Consequently, the aim of this study was not to generalize findings to the general population, but to better understand and describe the experiences of African American students with financial aid processes.

**Key Informants**

This investigation used a key informant approach in gathering needed information. The Education Development Corporation (2004) summarized that key informant interviews are well suited for qualitative inquiries as they allow the researcher to explore a subject in depth. In sum, key informant interviews facilitate the following research purposes:

1. Identify target populations to be investigated

2. Examine specialized systems or processes

3. Assess the progress of a problem

4. Gather information across cultural barriers

5. Refine data collection efforts

6. Generate recommendations

The key informants for this study consisted of individual African American students, parents of first generation students who failed to complete the financial aid process, and community college financial aid administrators. Key informants were researcher selected using purposeful sampling, as the researcher sought participants who possessed certain traits or qualities (Koerber & McMichael, 2008).

**Sample Size**

When considering the sample size, the researcher deferred to the literature. Several factors need consideration when making determinations about sample size in qualitative research. Morse (2000) identified these factors as the scope of the study, the nature of the topic, the quality of the data, the study design and the use of "shadowed data" (as cited in Mason, 2010). Creswell (1998, p. 64) concluded that for studies that

use a phenomenology research design five to 25 participants is sufficient (as cited in Mason, 2010). Creswell's recommended sample size was supported by Crouch and McKenzie (2006) who summarized that "a small number of cases (less than 20) will facilitate the researcher's close association with the respondents, and enhance the validity of fine-grained, in-depth inquiry in naturalistic settings" (p 483).

Warren and Karner (2005) explained that sampling by contrast seeks in respondents only the criteria specified by the research questions. As such, the researcher had to decide the number of respondents interviewed for this study (p. 129). Consequently, the sample size for this investigation developed within the constructs advocated by Creswell, Crouch, and McKenzie. The one-on-one interviews with students consisted of five participants. Five interview participants comprised of students who failed to successfully navigate the financial aid process and enroll in college. All student participants would have been Pell Grant eligible had they completed the FAFSA. McSwain (2007) concluded that Pell Grant recipients are often first-generation college students and lack essential information about financial aid. Five parents were interviewed to gain insight into the information challenge for parents who tried to navigate the financial aid process for their children. Finally, the focus group interview sample consisted of 19 financial aid administrators. This sample encompassed both financial aid directors and financial aid counselors who worked directly with students and parents. Therefore, the total sample consisted of 29 participants.

## Selection of Participants

The initial process for identifying informants for this study included contacting a community college in North Carolina. A request was made to a Director of Financial Aid

to identify five African American students who did not enroll in the college due to failure to complete the financial aid process. In addition, the average age of a traditional community college student was 18-24 years; therefore, the researcher requested that identified participants fit into that age range. Parents were also included in the study because according to federal law, students are required to provide information on their parents' income until the age of 24 (U.S. Department of Education, 2014).

Identifying informants within the parameters set was anticipated to be a daunting task without the assistance of the cooperating organization. In the event the site did not yield the required number of participants, snowball sampling would be applied (Warren & Karner, 2005). Warren and Karner further described snowball sampling as a process to identify participants through interlocking networks. Noy (2008) identified snowball sampling as a procedure that allows the researcher to access informants through a referral process.

The researcher identified parent participants for one-on-one interviews through the local YMCA Achievers Program. The purpose of the Achievers Program is to assist students and parents with information on secondary and post-secondary education. Many of the families within the program were from minority households, with single parents or parents from low-socioeconomic household. The director of the Achievers program was asked to identify five parents to conduct interviews. Correspondence was provided to each participant explaining the research and confirming confidentiality. In the event five parents were not identified through the Achievers Program, snowball sampling was used.

Focus group participants consisted of 19 financial aid directors and administrators within the North Carolina Community College System. The North Carolina Community

College System consists of 58 individual community colleges. Therefore, each college had a financial aid office with a director and administrators. Directors and administrators each had at least three years' experience in financial aid, giving them an understanding of the financial process and institutional policies that contributed to informational challenges.

## Research Setting

This study was set in to occur in the naturalistic environment of the participants of the study. Consequently, multiple settings were used to conduct interviews. Creswell (2009) asserted that qualitative research tends to take place at the site where participants experience the issue or problem. Warren and Karner (2005) further posited that the research setting is a negotiation between the researcher and the participant. Therefore, this research took place in the naturalistic settings of the participants, which included a restaurant, places of employment, and a beauty salon.

## The Role of the Researcher

In qualitative research, the researcher is the instrument for collecting data and giving voice to the participants (Creswell, 2013; Morse, 1998, 2003b). To this end, extensive time was spent in the field interviewing key informants. This resulted in generating and interpreting data to understand the complexity inherent in conducting qualitative research (Xu & Storr, 2012). In addition to one-on-one interviews, documents were reviewed and a focus group held with financial aid administrators.

Creswell (2014) explained that "good qualitative research contains comments by the researcher about how their interpretation of the findings is shaped by their background, such as gender, culture, history, and socioeconomic origin" (p. 202). As

such, this qualitative research was subject to the researcher's assumptions, and biases, and potential influences with interpretation of the study. To minimize such influences, the researcher engaged in the bracketing process with the intent of suspending all personal judgments and focused on the responses of the participants (Carpenter, 2007).

### Procedures for Recruitment of Interview Participants

Creswell (2013) noted that the researcher should anticipate any potential issues that may arise during the data collection process, such as access to interview sites, and the ability to recruit interviewees. However, during the data collection process, several issues arose. The Community College system was unable to identify potential participants and a selected community organization found it difficult to find participants who met the criteria for participation.

**Student Interview Group.** A North Carolina Community College was asked for potential student participants from an officer of the financial aid office. However, the college was unable to identify potential students who met selection criteria. College administrators were able to recount anecdotal stories regarding students did not enroll or left the college because of financial aid; yet none kept official or unofficial documentation on these students. As a result, college administrators were not able, although willing, to provide interviewees.

Alternate colleges were contacted to identify participants. Each college faced the same inability to produce students to interview. The researcher became aware as advised by Sadler, Lee, Lim, and Fullerton (2010) traditionally, individuals who are underserved may be harder to reach. To compensate for a lack of resource from the colleges, the researcher was able to utilize an adaptation of snowball sampling to identify potential

research participants.  Snowball sampling, as a form of purposeful sampling which occurs after a study has begun (Creswell, 2013), allowed the researcher to compensate for the lack of college recommended participants by asking other participants or potential participants to recommend other individuals for participation.

During the process of identifying participants, a potential interviewee recommended that the researcher contact local businesses (nationally known supermarkets and other shopping centers) to inquire if there were individuals working who had graduated from high school, but who did not attend college because of financial aid.  Upon contacting a local convenient or grocery store, several store managers were able to identify several students who met the criteria for the one-on-one interviews.  The researcher was able to visit each store and become acquainted with each student participant during the working hours of each student.  Throughout the duration of each initial meeting, participants received an overview of the study and were required to sign a consent form/document/agreement to speak on their experiences.  Thus, a meeting time was scheduled for interviews.

Interview one was conducted over lunch to establish trust and develop an understanding of the legitimacy of the process.  The researcher agreed to cover the cost of lunch in exchange for participation.  Creswell (2013) advised incentives are a common strategy used to compensate participants for their valuable time.

Subsequent interviews were scheduled and conducted within the local grocery stores' break rooms.  This allowed several of the participants to report to work immediately following the interview.  Selecting the store as the interview location provided participants with a familiar environment in which they were comfortable.

**Parent Interview Group.** Similar challenges were encountered with selecting parent interview participants. Initially, the researcher anticipated that the YMCA would assist in identifying parents who met the participant criteria. However, the YMCA was unable to identify parents who were willing to participate in the study. Fahrenwald and Stabnow (2005) asserted that parents with limited access to information may feel uncomfortable or stigmatized by person or social association, such as the YMCA. Therefore, parents may not have felt comfortable disclosing their lack of information during the interview.

As a result, the researcher used snowballing to locate parent participants. The researcher requested friends and colleagues to recommend friends, family, and acquaintances, who were parents of potential first generation students. Five individuals were able to recommend parents who met the criteria. The researcher received phone calls and text messages from five parents willing to discuss their child's experience with the financial aid process.

Scheduling conflicts presented a challenge to conducting parent interviews. To accommodate scheduling conflicts, participants were invited to conduct interviews over lunch to allow for a comfortable environment in answering questions and to compensate participants. Additional interviews occurred in a beauty salon as two parents received salon services. The third person was the cosmetologist. Researcher met participants where they were to aid in gathering information for this study. After all one on one and focus group interviews and document review were completed, the analysis began. The analysis consisted of coding, recognizing emerging themes, and a deeper analysis of document review, discussed in Chapter IV.

**Source of Data**

Qualitative research allows several data collection methods. The types of data collection used interviews, documents, and audiovisual (Creswell, 2013). Sources used to collect and analyze data for this study were one-on-one, focus group interviews, and documents (p. 218). Yin (2003) suggested that researchers use six types of information during a study. This information included documents, archival records, interviews, direct observations, participant observations, and physical artifacts. For this study, the primary data sources used was interviews and documents.

**Interview Questions**

Open-ended questions were used to conduct in-depth, one-on-one, and free or unstructured focus group interviews. The unstructured interview process gave shape to the informants' experiences and contexts with obtaining financial aid information and understanding the financial aid process. It was the obligation of the researcher to make the participant feel relaxed during the interview process in exchange for his or her consent (Hannabuss, 1996).

**Triangulation**

By using triangulation, the researcher was able to approach threats to credibility by comparing information from different data-collecting methods (Oliver-Hoya & Allen, 2006). Creswell (2013) advised that the credibility of the study is enhanced by employing triangulation. Creswell further stated that employing multiples forms of data is essential to conveying a more accurate view of reality. To triangulate the data collected from this study, the following forms of data were utilized: analysis of the one-

on-one interviews, focus group interviews, and documents collected to support the evidence.

**Data Collection**

Data collection for this study began after obtaining approval from Hampton University's Institutional Review Board (IRB). Approval from the IRB confirmed the study and ensured the privacy of all participants, and enforced a code of ethics as mandated by law (Creswell, 2007). The institution participating in the study did not have an official IRB process. As such, upon Hampton University's IRB approval, the researcher sent a letter requesting permission to conduct the study, with an overview of the study to the institution's Director of Institutional Research (see Appendix D). Approval from Hampton Universities IRB accompanied the request.

Each participant was provided a letter detailing information about the study, its confidentiality, and a link to a download of a pdf download copy requesting formal consent (Appendix E). Upon receiving consent, participants were provided a date and location, where the interviews were conducted. No identifiable personal information such as name or address, were requested during the study.

This study used qualitative methods to collect data. Data collection was essential to the qualitative process as it allowed this researcher to capture the lived experiences of participants. As such, interviews, focus groups, and document reviews to understand how participants viewed, navigated, or understood financial aid processes. Interviews were a critical part of the data collection process, the first being focus groups. The focus groups were provided a comfortable environment for participants to engage with the researcher and each other, hence creating trust and community. One to one interviews

were then scheduled to gather more in-depth information from participants. Document review was needed to verify their lack of knowledge of the financial aid process and demonstrated their failure to complete the process.

## Interviews

Open-ended semi-structured interview questions were used to capture one-on-one and focus group responses. Interviews took place in an individual and a group setting. The semi-structured format of questioning established a trust between participants and researcher. Once trust was established, this allowed the researcher to ask standardized questions of the participants while permitting the research process to remain open for follow-up questions during interview.

### Focus Groups

The first stage of data collection for the study consisted of focus groups. Focus group interviews were essential qualitative research tool using selected unstructured interviews (Boateng, 2012). During this unstructured process, 19 financial aid administrators were interviewed. The purpose for using a focus group interview process was to facilitate a flexible and exploratory discussion format emphasizing interactions between participants to validate the findings during the one-on-one interviews (Qu & Dumay, 2011). In addition, a group format helped increase comfort among participants and generate opportunity for emerging issues. This process saved time and was more convenient to both the researcher and the participants (Doyle, 2004).

### One-on-One Interviews

This phenomenological study also comprised one-on-one interviews with both minority students and parents of potential students to collect data on their views and

understanding of challenges to the financial aid process. Rowe (2012) advised that a disadvantage to conducting interviews would be the time constraints of the researcher, and a lack of confidence in making generalizations based on a limited numbers of participants. However, "if interviews are properly constructed and the interviewees are appropriately selected, then one-on-one interviews provide great potential to generate a range of insightful and useful information" (p. 262). Interview questions were specifically designed to address the research questions. Questions related to potential obstacles that challenged participants' experiences with financial aid were part of the interview questions. Table 1 below outlines principle interview questions used to corroborate the research questions of this study.

During data collection, triangulation was used to decrease potential weaknesses of the study's outcomes, reduce chances of bias, and increase confidence interpretations made by the researcher (Sharif & Armitage 2004). Open-ended semi-structured one-on-one interviews, focus group interviews, and a review of public documents were conducted to gather data. One-on-one and focus group interviews were the primary source of data for this study. Creswell (2009) stated that interviews are useful tools that allow the researcher control over the line of questioning. Creswell further asserted that an advantage of conducting documents review provides a resource in the language and words of the participants, who have given thoughtful attention to them.

Interview Protocol

An interview protocol was used to set expectations and allow for the consent and full participation of the interview participants. Interview questions were created to align with

Table 1

*Study Interview Question Outline*

| Guiding Questions | Sample Interview Questions |
|---|---|
| 1. How did minority students initially receive information regarding financial aid? | 1. When did you first become aware of financial aid opportunities? 2. How did you rate the quality of information you received? 3. How much information did your parents have about financial aid? 4. What type of information about financial aid did you received from the guidance counselor? 5. How effective was the information students are receiving in their high school? 6. What was your opinion on the amount of information students receive about financial aid prior to contacting the financial aid office? 7. What types of information did you find the most helpful in helping you understand how to complete the financial aid process? 8. What resources did you think were most effective in helping you navigate the financial aid process? |
| 2. What barriers/challenges did minority students encounter while trying to obtain financial aid information? | 1. How helpful were outside organizations, such as church or clubs, been in providing you information on financial aid? 2. Tell me about your experience with financial aid. 3. What difficulties did you encounter while completing the financial aid process? |
| 3. What institutional barriers hindered parents' and minority students' access to financial aid? | 1. Tell me about your experience with financial aid. 2. How effective was the information students are receiving in their high school? 3. As a financial aid professional, what institutional challenges did you identify as barriers to students completing their financial aid? 4. Were there formal or informal institutional structures or rules that created |

| | a barrier for students? How would you suggest overcoming such barriers? 5. Did you think financial aid information provided to students on colleges' websites was accessible to most underrepresented students? 6. Did you think the institution's policies/procedures/practices facilitated students navigating financial aid? |
|---|---|
| 4. What recommendations did minority students have to increase financial aid information awareness and understanding potential students? | 1. What suggestions would you recommend to make financial aid easier to understand and navigate? |

the study's four research questions (see Table 2) and modified to accommodate the

participant criteria of each group: potential students, parents, and financial aid

administrators.  Participants interviewed for the study were informed of the intent of the

study.  Once participants agreed to participate in the study, interviews were conducted.  A

digital recorder was used to capture to experiences of the participants.  A professional

transcriptionist recommended by a professor from a local four-year university transcribed

the interviews.

## Maintaining Integrity of the Study

Researcher was familiar with the topic studied; therefore, there was a risk of

profession related biases associated with the interview process.  Chan et al. (2013)

informed that it is a prerequisite that the researcher is aware of one's own values,

interests, perceptions, and thoughts before being able to set aside bias that can influence

the research process.  To avoid biases or hinder the collection or analysis of data, the

researcher established a bracketing process.

Bracketing was used to address any bias that could compromise the study.

Therefore, the researcher mentally asked several questions.  These questions included

"Am I ready to put aside you experiences with financial aid and be open to new information that could come from the experiences of those interviewed?" The researcher also internally asked, "What new information might be generated and am I humble enough to learn from perspectives other than those of my own experiences?" Chan et al. further explained that if a researcher can automatically assume what new information might be generated and cannot learn from other experiences, then the researcher may not be open-minded enough to set aside biases (2013).

**Document Review**

Interviews were a primary source of data collection for qualitative research, document review was also instrumental (Creswell, Hanson, Plano, & Morales, 2007). For this study, document review included a consideration of federal, state, and institutional documents associated with the financial aid process (e.g. federal financial aid forms and requirements, state policies, and institutional policies and procedures for student aid). Creswell (2014) stressed that documents may be public or private, which could also be protected information unavailable to public or private access.

The director of the Financial Aid Office at the participating institution was asked to provide relevant financial aid documents associated with processing. Information requested was absent of any identifiable student information as relates to the Federal Education Rights and Protection Act (FERPA). A review of information included the Free Application for Federal Student Aid (FAFSA), the official website used to complete the FAFSA, correspondence from the institution to students, such as requests for information to complete the financial aid verification process, and other documents relating to financial aid processing and eligibility.

The researcher analyzed these documents to understand the language contained therein. Documentation collected supplied information and deadlines, and length and complexity of the financial aid application. The researcher used documentation during the focus group interview to elicit verbal and non-verbal responses from the participants regarding the level of difficulty of comprehension.

## Data Analysis

Data analysis provided credibility (e.g. reliability and validity) of the data collection findings (Ryan, Coughlan, & Cronin, 2007). This was accomplished by converting raw data into a final description, narrative, or themes and categories. To facilitate data analysis, all interviews were recorded digitally. Recording was only be done with consent of the participant(s). Audio files were transcribed verbatim using a professional transcriptionist and hand coded. A professional transcriptionist was identified and required to sign a contract and statement of confidentiality. All digital audio files and transcriptions were stored in a secure location in compliance with Hampton's IRB guidelines. Audio files were accessible to only the researcher and transcriptionist.

Once the interviews were transcribed, the researcher used a manual coding scheme to identify themes of the study. To begin the coding process, the researcher read all interview transcripts and categories emerging themes. To analyze the information further, the themes were sorted into categories and subsequently coded.

## Ethical Considerations

To ensure confidentiality and maintain ethical integrity, the researcher assured participants that their identities would not be revealed and the unscripted data collected

would not be released to any third party (Parahoo, 2006). In addition, participants were made fully aware of the purpose of the study, information sought, how it would be used, and the implications for them as contributors to the research (Ryan et al., 2007). Individuals were not penalized if they decided not to participate or withdraw from the study. The researcher assured participants all data collected would remain completely confidential.

## Limitations

Creswell (2013) stated, "Limitations are potential weaknesses or problems with the study identified by the researcher" (p. 199). Limitations identified in this study related to the sample population. One limitation noted were the number of interviews conducted by the researcher. Another limitation was the number of participants who agreed to participate in the focus group. The researcher was also dependent on the participants of the focus group to be open and truthful regarding their dialogue. Rowley (2012) advised that a disadvantage to conducting interviews may be the time constraints of the researcher, and a lack of confidence to make generalizations based on a limited numbers of participants.

## Summary

Chapter three provided the methodology for the research study. The purpose of this study was to understand students' challenges with knowledge and understanding of financial aid. Triangulation of the data on this topic occurred through interviews, focus groups, and document analysis. Therefore, the qualitative research study used a phenomenological study approach to examine the challenges students face with obtaining

knowledge and understanding of the financial aid processes.  Chapter IV presents the results and findings of the study.

**CHAPTER IV**

**RESULTS/FINDINGS**

The purpose of this study was to identify and explore the challenges faced by minority students who failed to successfully access and navigate financial aid. Chapter III presented the method for conducting the research. Chapter IV introduces findings of the research collected through potential student and parent interviews, financial aid administrators' focus groups, and document review. Interview data and themes conveyed through participant interviews were also included.

**Restatement of the Problem**

Chan (2008) summarized that minority students lack adequate knowledge about financial aid and how this impacts college-going behaviors. Chan further asserted that those families who were most in need of financial aid had limited information and understanding of the college financial aid processes and how to assess accurately college costs (2008). Financial aid literacy impacts college-going rates and therefore, all students need to be provided financial aid education (College Board, 2010).

**Review of Research Design**

The research query used a phenomenological approach to explore the experiences of minority students, parents, and financial aid administrators. This approach captured the voices and make meaning of experiences of the participants regarding financial aid (Snyder 2012). One-on-one and focus interviews were used to conduct the study. An interview protocol was developed to obtain information from the study's participants (Appendixes H and I). The interview protocol for the study outlined its purpose, assured

confidentiality, identified potential risks and benefits from findings, and granted the rights of participants to withdraw any time during the study.

Five potential students and five parents (identified as parents of first generation students) provided reflections, insight, and financial aid experiences through one-on-one, open-ended questions. Additionally, 19 financial aid administrators participated in a focus group interview.

The interview data was used to answer the following four research questions:

1. How do minority students initially receive information regarding financial aid?

2. What barriers/challenges do minority students encounter while trying to obtain financial aid information?

3. What institutional barriers hinder parents' and minority students' access to financial aid?

4. What recommendations do minorities have to increase financial aid information awareness and understanding?

To support the study's research questions, parent and student participants of the one-on-one interviews answered four demographic questions to establish background information. Additionally, twelve open-ended questions afforded minority students and parents the ability to describe their experiences with financial aid; while focus group participants (financial aid administrators) were asked five demographic questions to obtain personal and professional information. Eleven open-ended questions allowed focus group participants to expand upon their professional experiences with financial aid.

Themes indicating experiences and challenges when navigating the financial aid process were common throughout one-on-one and focus group interviews.

A review of documents was also conducted which included government and institutional documents (Free Application for Federal Student Aid, letters from the Financial Aid Office, federal websites, and federal legislature regarding consumer information). Credibility of the findings were enhanced through triangulation of one-on-one interviews, focus group interviews, and documents review.  Triangulation contributes to the credibility of the research and its ability to transcend personal and professional biases not overcome using a single method of data collection (Oliver-Hoya & Allen, 2006).

## Data Collection

During data collection, triangulation was used to decrease the weaknesses of the study's outcomes, reduce chances of bias, and increase confidence interpretations made by the researcher (Sharif & Armitage 2004).  Open-ended semi-structured one-on-one interviews, focus group interviews, and a review of public documents were conducted to gather data.  One-on-one and focus group interviews were the primary source of data for this study.  Creswell (2009) informed that interviews are useful tools that allow the researcher control over the line of questioning.  Creswell further informed that an advantage of conducting documents review provided a resource structured in the language and words of the participants, therefore giving thoughtful attention to them.

### Demographics of Interviewees and Focus Groups

The researcher used a homogenous sample to identify comparable characteristics of informants.  The total sample group for the study comprised 29 individuals, nine

(31%) males and 20 (69%) females. Participants consisted of three groups. Group One of the one-on-one interviews comprised of African American students with aspirations to attend college, yet failed to do so because they did not complete the financial aid process.

Interview Group Two consisted of parents whose children would have been first generation college students. Parents who completed interviews were all African American women, between the ages of 40 and 50. Four of the parents were also single parents. The highest parent education level was high school.

Group Three was comprised of financial aid administrators with at least 2 years of experience in a financial aid office. Each represented different levels of responsibility within a financial aid office, from counselor to director. Table 2 displays the demographics of each participant in the study.

## Data Analysis

Data analysis included organizing and transcribing recorded interview data, reviewing and coding interview transcripts for emergent themes, and analysis of document review data. In order to process information from interview recordings, the researcher had all interviews transcribed. Information from transcripts were coded to extrapolate words or phrases that symbolically assigned a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data (Saldana, 2013).

### Coding and Reliability of Findings

A manual coding scheme identified themes of the study. To begin the coding process, the researcher read all interview transcripts. As recurring statements became evident, the researcher noted phrases, highlighted statements, and marked pages where

statements were repeated.  Many of the interview participants, regardless of background

repeated code words such as "training" or "information."

Table 2

*Demographics of Interview and Focus Group Participants*

| One-on-One Interviews | | | |
|---|---|---|---|
| **Students** | | | |
| Ethnicity | **Gender** | | **Total** |
| | Male | Female | |
| African American | 3 | 2 | 5 |
| Caucasian | | | |
| **Parents** | | | |
| Ethnicity | **Gender** | | |
| | Male | Female | |
| African American | | 5 | 5 |
| Caucasian | | | |
| | | | |
| **Focus Group Interviews** | | | |
| Ethnicity | **Gender** | | |
| | Male | Female | |
| African American | 5 | 10 | 15 |
| Caucasian | 1 | 3 | 4 |

| | | | | | |
|---|---|---|---|---|---|
| **Career Experience** | **African American** | | **Caucasian** | | |
| Year of Experience in Financial Aid | Male | Female | Male | Female | |
| 0 to 5 | 1 | 3 | | | 4 |
| 6 to 10 | 1 | 2 | | | 3 |
| 11 to 15 | 3 | 2 | 1 | | 6 |
| 16 to 20 | | 3 | | 3 | 6 |

*N=29*

After an initial reading of transcripts, a chart outlining the potential themes was

created and obtained.  Using the chart, a second review of the transcripts was conducted

to determine if additional themes were prevalent.  The chart served two purposes.  First, it

allowed the researcher to confirm or disqualify recurring patterns.  Second, the chart

allowed the researcher to verify the number of participants who spoke on a certain theme.

Once coding was completed, themes were analyzed and placed in a specific order by frequency of utterance.

Sale (2007) informed researchers must suspend their predisposition during data analysis. After acknowledging the researcher's interpretations might influence the data analysis, measures were implemented to enhance the trustworthiness of the data analysis a second coder for the study was used. The second coder was instructed to independently review transcripts and identify any recurring themes prevalent. Any theme that did not fit into previously identified categories was assigned a special code to specify new and emergent themes.

During the interview informant statements were broad; however, key words or phrases were used and merged into a single broader theme. Creswell (2013) advised it is helpful to examine and layer major and minor themes that could be merged into interconnected themes. The researcher made conclusions and inferences using coded data.

## Findings

The researcher analyzed each one-on-one and focus group interview to obtain a complete picture of experiences of each participant of the study. Students and parents who participated during interviews recounted their experiences with financial aid. Interview questions were structured to gather information on these experiences. Direct responses from informants were included in each category of theme.

### One-on-One Interviews

Responses collected from interviews were organized into themes based on recurring topics and experiences. Table 3 provides a summary key of themes. Recurring

themes gathered were ranked in order of frequency of occurrence.  Manual coding and analysis built descriptions of subject responses.

Table 3

*Themes Formulated from One-on-One Interview Data*

| Emergent Theme | Theme Description | % of Participants Discussing Theme |
|---|---|---|
| Theme 1 | Accessibility to Financial Aid Information | 90% |
| Theme 2 | Dissemination of Financial Aid Information | 70% |
| Theme 3 | Navigating the Financial Aid Process | 60% |

Themes listed below included the interview questions used to collect emergent themes and textual quotes from informants.  Quotes included were actual statements from interview transcripts.  Student participants are represented as *S*, parent participants are represented as *P* and *FAA* designated Financial Aid Administrators.  Supporting research was also included to add credibility to findings.

**Emergent Theme 1: Accessibility to Financial Aid Information**

**Emergent theme one supported research question one:** How did minority students initially receive information regarding financial aid?  Of one-on-one participants, nine (90%) expressed a need for greater accessibility to financial aid information.

Research revealed high school guidance counselors accounted for 85% of all college information (De LaRosa, 2006).  However, a lack of adequate college counseling remained a persistent problem for low-income minority student (Kimura-Walsh, Yamamura, Griffin, & Allen, 2009).  Burdman (2005) found high school counselors were

often able to answer only basic questions about financial aid and are frequently overburdened or unavailable.

Interview questions used to garner information for this study included:

Interview Question 1. When did you first become aware of financial aid opportunities?

Interview Question 2. How would you rate the quality of information you received?

Interview Question 3. How much information did your parents receive about financial aid?

Interview Question 4. What type of information about financial aid did you received from the guidance counselor?

Interview Question 5. How effective was the information students received in their high school?

Interview Question 6. What was your opinion on the amount of information students receive about financial aid prior to contacting the financial aid office?

Interview Question 7. What types of information did you find the most helpful in understanding how to complete the financial aid process?

Interview Question 8. What resources did you think were most effective in helping you navigate the financial aid process?

Through these questions, participants provided the following responses:

S1:    They didn't really tell us too much about financial aid; we had to find out on our own. I mean they did, but they didn't go into detail and where we could go to get it and how we could go about getting it. My high school experience was good but when they handed the financial aid they selected certain people they would call down and talk to.

S4:     Not much: it was just more there was a guidance counselor that talked to you about a couple of schools and see where your grades are and if you qualify for scholarships or anything like that but other than that it wasn't too much forceful to financial aid.

P3:     The schools have to step up.  They are really lacking in the area of preparing parents for college because that's what they're doing is preparing parents on the clerical financial aid side and they're lacking in that area.

P2:     When I went to Tech, no one was helpful. Nobody knew what was what! I had a whole packet and I printed everything was completed. I mean everything, but then they required their own additional paperwork just to say the financial aid was ok, which I felt was unnecessary.

P1:     FAFSA was difficult. I mean communicating with people to know who to go to, who talk to, make it easier to have somebody on hand to have a conversation with instead of sitting on the computer going back and forth trying to provide information. Somebody has this, somebody doesn't have that. Somebody always missing information.

P1:     Students first learned about financial aid at the end of their 11th grade year. This information was provided in the form of pamphlets from the guidance counselor

P2:     Information on the process should start as a freshman. It should begin when students enter high school. Just put it out there so everybody can prepare and plan ahead. You'll have everything and know where you need to be.

**Emergent Theme 2: Dissemination of Financial Aid Information**

**Emergent theme two supported research question one:** How did minority students initially receive information regarding financial aid?  This theme also supported research question two: What barriers/challenges did minority students encounter while trying to obtain financial aid information?  Seven (70%) informants communicated a need for information to be more widely distributed to more minority students and parents.

Supporting research affirmed that financial aid information could be disseminated during students' early matriculation through high school, especially to 9th graders who held expectations of attending college (Conley, 2007).  Therefore, high schools were a

necessity for promoting an environment for attending college for students and their families that included financial aid consideration (Holcomb-McCoy, 2010; Zarate & Pachon, 2006). Whitsett and Sullivan (2012) advised that K-12 school counselors should create a roadmap outlining the steps of going to college to ensure parents knew what was involved in preparing for and attending college. Interview questions used to support this theme included:

Interview Question 1. Tell me about your experience with financial aid.

Interview Question 2. How helpful was outside organizations, such as church or clubs, been in providing you information on financial aid?

Interview Question 3. What difficulties had you encountered while completing the financial aid?

Participants provided the following responses:

P1: I think they should train guidance counselors at school and give them more information so they can convey more information to the parents as far as the "how to" with financial aid, making sure that our students, our children are prepared for college and don't have to enter college late because they don't have correct paperwork and the financial backing to start. I think there needs to be more put into that process.

P4: I asked the guidance counselor did this information go out and they said they forgot about it…there's some stuff that is not told to a lot of students. They pick and choose who they want to tell information to.

S6: They should give more information because sometimes people with financial aid just give you a little bit of information and then they're not willing to help you either. Be more helpful, less paperwork and I just guess finding a good place to go.

S5: Have a rally and give information on financial aid and have a step page with diagrams and everything that show step by step what you've got to do on the form so they know what they're doing and can see eye to eye and be hands on with it.

P2: I think the system is set up incorrectly, and it is already frustrating enough to worry about how to send your children to college when you are on a

fixed income or a low income. So I think the information should be a lot more informative.

P3: It's not difficult; it's just knowing what to do. I think that's what a lot of the parents questions are. For one they don't know when to do it. They don't know where to go or how to get started.

P3: The majority of your church doesn't have anyone who has gone to college and most of the parents are 1st generation parents it's still ineffective. So if you have organizations or churches step up there's going to have to be some training of the individual or there's going to have to be someone in the organization or the church who's knowledgeable enough to take on the handling and providing the information that's beneficial.

**Emergent Theme 3: Navigating the Financial Aid Process**

Emergent theme three supported Research Questions 1 and 2: How did minority students initially receive information regarding financial aid and what barriers/challenges did minority students encounter while trying to obtain financial aid information? During interviews, six participants (60%) recognized the ability to navigate the financial aid process as a challenge or needed to be addressed.

Studies uncovered that minority students with high aspirations of attending college often had difficulty taking concrete steps needed to effectively apply to and enroll in four-year colleges (Nagaoka, Roderick, Coca, & The Consortium on Chicago School Research at The University of Chicago, 2008). This may have been in part to inadequate information regarding college processes, and complexity of processes necessary to complete the transition to college. In addition, each year, over a million students who met qualifications to receive the Pell Grant or other federal student aid failed to complete the FAFSA, due to its complexity (Kantrowitz, 2009a). Interview questions used to collect data for this theme included:

Interview Question 1. What types of information did you find the most helpful in understanding how to complete the financial aid process?

Interview Question 2. What resources did you think were most effective in

helping you navigate the financial aid process?

Interview Question 3. What suggestions would you recommend to make financial

aid easier to understand and navigate?

Interview Question 4. What difficulties did you encountered while completing

the financial aid process?

Through these questions, participants provided the following responses:

P1: To me it wasn't so much asking the personal questions, but asking the questions and not getting any results. You would think 15 questions, enter send, and you're still not done. There's still 19 other pages that you have to do. It's too much. It needs to be a whole other process, easier process for parents and students.

P3: One college that he applied for was horrible, their financial aid office. Some of them acted like they didn't have time; they weren't concerned or even they didn't know. Another college was let me find out and I'll get back with you and I waited for 3 weeks for them to get back with me. Even sometimes the financial aid offices at the colleges need some kind of, I'm sure they go through training and I don't know if they need customer service or some kind of training on how to provide quality customer service outside of their financial aid experience or knowledge but sometimes they're rude.

P1: There should be more education, more training, better information on how to begin FAFSA, how to make the process easier for all parents, bilingual or whatever race or nationality.

P3: They don't know when they should apply. How long does it take? What's the latest I can apply? Does my child have to know exactly where they're going to college before I apply? A lot of parents feel like they have to know exactly where their child is going to school in order to apply and I think that's another thing the guidance offices need to let them know.

## Focus Group Interviews

Thirty financial aid administrators were asked to participate in a focus group.

Nineteen of the 30 agreed to participate. To accommodate the schedules of the financial

aid administrators, face-to-face and conference call meetings were planned to facilitate the interviews.  Ten administrators chose to meet during the face-to-face meeting.  Nine chose the conference call.  Demographics of each meeting were substantially different. Face-to-face interviews consisted mainly of financial aid counselors, with the exception of two directors. The conference call, on the other hand, was comprised of financial aid directors.

Responses collected from interviews were structured into themes based upon recurring topics and experiences.  Key themes from the focus group appear in Table 4. Occurrences of themes remained consistent with those found during the individual depth interviews with parents and students.  Manual coding and analysis was used to build descriptions of subject responses.

Table 4

*Themes Formulated from Focus Group Interview Data*

| Emergent Theme | Discussion Focus | % of Participants Discussing Theme |
|---|---|---|
| Theme 1 | Accessibility to Financial Aid Information | 79% |
| Theme 2 | Addressing Institutional Barriers to Financial Aid | 53% |
| Theme 3 | Increase collaboration between high school and colleges/universities | 58% |

**Emergent Theme 1: Accessibility to Financial Aid Information**

**Focus group emergent theme one supported research question one:**  How did minority students initially receive information regarding financial aid?  Of the 19

financial aid administrators, 15 (79%) conveyed a need for more accessibility to information.

Perna (2006) advised students' lack of understanding was not the amount of information available, but the access to and understanding of this information. There was an abundance of information available on the Internet and in books; yet minority students and parents remained poorly informed about financial aid and college pricing (Perna, 2006; Grodsky & Jones, 2007; Horn, Chen, & Chapman, 2003; & Perna, 2004). Oreopoulos and Dunn (2013) affirmed this notion by asserting that students unsure about attending college prior to exposure to information expressed a greater likelihood to attend college after exposure after receiving information.

Interview questions used to support this study included:

> Interview Question 5. How effective was the information students received in their high school?
>
> Interview Question 6. What was your opinion on the amount of information students received about financial aid prior to contacting the financial aid office?
>
> Interview Question 8. Did you think financial aid information provided to students on colleges' websites was accessible to most minority students?
>
> Interview Question 11. What suggestions did you recommend in making financial aid easier to understand and navigate?

Participants provided the following responses:

> FAA1: They [students] don't get enough information from their high school counselors about financial aid or that it's available.

FAA2: I don't think high school guidance counselors share information about financial aid.

FAA3: Thinking back, I think guidance counselors in a sense, more or less direct certain groups of people towards tech or the military, and push some to go to the work world.

FAA11: I think that's the first line of defense right there because more than likely the guidance counselors are the ones educating students on the entire college experience starting with the application process, so I think the financial aid process should be included in the admissions process as well.

FAA6: I know from first-hand experience from when I was growing up they didn't teach us about education, that we could go to school. I didn't know anything about college until I moved to North Carolina.

FAA2: I just think that that could possibly be true. I think it would vary from institution to institution. FAA8 related to me a story about a student at another institution, and she tried to intervene on the student's behalf and was dumbfounded by the response that she received from the financial aid office. So I think it's going to vary office to office.

FAA8: Was helping a friend with another institution. Well, the institution did not know that I was a financial aid administrator, but I was kind of shocked because I kept relaying to the financial aid administrator that this was a prospective student, a new student. I'm trying to hint to her you need to calm down and treat her like a customer. But she was unwilling to treat the student like a person.

FAA8: People assume people fall off a truck understanding about financial aid and forget that we are here to educate them. I was trying to guide the conversation to let her know her that 'This person knows nothing about financial aid. She came to me when she couldn't get what she needed when she came to you.'

FAA4: College counselors or financial aid counselors need to go into the high schools. They need to have FAFSA days as well. Just like Admissions go into high schools, and I think someone from financial aid can come in and talk to them as well. I know admissions covers the basic stuff.

FAA7: They should make a course within school, from 4th grade to middle school, or whatever that may be, they will start bringing the information about college. How what to do and when to do what. Before you get to the point where you start going to college, all the information will be there. It is happening now in some schools are bringing minorities in 4th grade, she is already talking about what she needs to do in school.

FAA1: We should contact the communities more because a lot of these parents didn't have the opportunity to go to college, so they don't know anything about it, and they can't communicate to their child.

**Emergent Theme 2: Addressing Institutional Barriers to the Financial Aid Process**

Emergent theme two supported research question two: What barriers/challenges did minority students encounter while obtaining financial aid information? Ten (53%) participants expressed institutional barriers, such as lack of communication and the ability to navigate college websites.

Higher education institutions were positioned to impact the transfer of information regarding financial aid to students and their families (Perna, 2006). With pressure on universities to produce quality graduates (Arif, Ilyas, & Hameed, 2013), colleges and universities worked to accommodate their most influential customer, the student (Seeman & O'Hara, 2006). As a result, financial aid, as a quality service, became a distinguishing factor wherein universities provided well-planned and well-delivered services to compete with other universities (Yeo, 2008). Research questions used to support this study included:

Interview Question 3. As a financial aid professional, what institutional challenges were identified as a barrier to students completing their financial aid?

Interview Question 7. Were there formal or informal institutional structures

or rules that create a barrier for students? How did you suggest

overcoming such barriers?

Interview Question 9. Did you think the institutions'

policies/procedures/practices facilitated students navigating financial aid?

Through these questions, participants provided the following responses:

FAA1: Once a student decides they want to go to school and they look at the cost, and parents say, 'You know what, I can't afford that' and make the decision not to go to school. They might go to the military or something else because they can't afford it.

FAA11: I think one of the challenges on the institutional level is the institutional as a whole singing the same song. A student may come here and say they have been cleared from the Student Accounts Office; however, they have not completed the process for interest loan counseling, and so I think the institutional departments across the board being on the same page.

FAA5: The information that is sent out to students is pretty straight forward. And documentation we're sending out is pretty blatant. And the website is pretty user friendly.

FAA7: I don't think first-time student don't know where to go to get what it is they need to find. As far as financial aid, we're under Admissions. I think we need to be separate.

FAA9: The challenges we have is that student aid offices, as a whole, need to send out communication and contact emails every week. We just don't have replies. That's our challenge. And calls. And we don't get any feedback. And I don't know if it's just a matter of laziness or if it's just a lack of interest. But that's our challenge is just receiving the feedback from what we send out.

FAA8: I think a lot of times we assume just because we understand, students understand. It's a huge challenge because we don't understand that they don't automatically understand. If they can't get what they need from you, they have options.

FA11:   We understand that policies have to change with the times, but I do recall maybe 4 or 5 years ago sitting in a conference where you know, every person said they're going to streamline the verification process, make it easier on the student and the institution, and you go from one verification document to how many, 6? Six verification forms to look at. So I think some work needs to be had regarding the verification processes.

FAA8:   I know during the orientation, we had one student that was Latino student, and I think we missed the whole population because we had to call people from Housekeeping to come translate for us. We could understand the basics, but as far as how to explain the process, we couldn't do that and she ended up going somewhere else. I don't know if that had a lot to do with it, but it had something to do with it because she couldn't understand me, and I couldn't understand her, and we had to pull other resources. I think it would be beneficial for the financial aid office to have somebody that's bilingual because there's a whole population. And all people from Mexico are not here to clean up. Some of them are interested in going to school, but because of that language barrier that's there, a lot of them get frustrated just thinking they don't have other options. Because the parents, I could tell they were getting really frustrated, and they were willing to pay cash. They had the money to pay cash, but because they couldn't understand, they got really frustrated.

FAA1:   They need to look at the verification process because that can challenge a person. And I think schools need to look at their costs, and financial aid doesn't always cover the costs. Maybe at the public schools.

**Emergent Theme 3: Increase collaboration between high school and colleges/universities**

Emergent theme three supported research question three: What institutional barriers hindered parents' and students' access to financial aid? Eleven (58%) participants articulated a need for financial aid offices to collaborate with high schools, communities and other college departments to provide information on financial aid.

Research revealed while some had access to information about the financial aid process, many students and parents lacked the instrumental knowledge needed to efficiently navigate financial aid, or to apply for financial aid (MacAllum, Glover, Queen, & Riggs, 2007; Venegas, 2006). High schools were uniquely positioned to collaborate and provide students with greater resources and support to help them make informed decisions about the college process (McKinney & Novak, 2012). Consequently, high school counselors were often too unformed to offer and lacked sufficient training to help students to navigate on-line processes (Venegas, 2006; Burdman, 2005).  Interview questions used to collect information included:

Interview Question 5. How effective was the information students receive in high school?

Interview Question 3. As a financial aid professional, what institutional challenges were identified as a barriers to students completing their financial aid?

Through these questions, participants provided the following responses:

FAA16:     I feel that the high schools should play a collaborative role with the universities and work with us to help give the students the information and letting them know what options are available because a lot of times depending on the student's access to higher education they may not understand or even know that going to college is an option or they may feel that they only have the option to go to a 4 year school versus going to a 2 year technical school or any other type of beauty school or other type of institution.

FAA12:     One of the things that I think is very important about the collaboration effort between high schools and the college is that oftentimes there is an effort made for that initial high school orientation or that financial aid night but oftentimes I don't think that we do enough to help minority students

because a lot of times that high school night is kind of a check list to say we did it.

FAA13: It is up to us aid administrators continuing to work with our high school and community organizations with doing presentations and taking information to them so that they can become more knowledgeable.

FAA1: In the state of North Carolina, they have assistance provided to counselors who want to do an internship in the financial aid office during the summer months. So it's provided to the counselors of the state of North Carolina if they want to work with a college to provide the process.

FAA4: I think that college counselors or financial aid counselors need to go into the high schools. They need to have FAFSA days as well. Just like Admissions go into high schools, and I think someone from financial aid can come in and talk to them as well. I know admissions covers the basic stuff.

FAA7: I'd like to piggyback off of number 4. I think there should be something set up that we should be able to go into the community—not just the high school, but the community—and have a night to talk to the parents and students

## Document Review

Document review for this study included a review of the Consumer Information section of the Federal Student Aid Handbook, the paper and electronic version of the 2015-2016 Free Application for Federal Student Aid (FAFSA). Additionally, the U.S. Department of Education's Federal Student Aid and FAFSA website, and a copy of a 2015-16 college Request for Verification Information letter located in Appendix G.

### Consumer Information section of the Federal Student Aid Handbook

The Federal Student Aid Handbook is the official regulatory guide used by financial aid administrators and counselors to help students begin the federal financial aid process. This includes regulations for filing the Free Application for Federal Student Aid

(FAFSA), verifying information, and making corrections and other changes to the information reported on the FAFSA by the Financial Aid Office. Each year, the Handbook is updated with legislative and policy changes that apply to both financial aid administrator and student.

The Consumer Information section of the Student Aid Handbook outlined information that colleges must disclose to the public and reported to the Department of Education. Information provided to students, as outlined in the Handbook, included campus accommodations, facilities, athletes, campus security and fire safety, and drug and alcohol abuse prevention. Also outlined was the responsibility of the school to counsel students who received federal student loans on their right and responsibilities, disbursements and repayment options.

Colleges were required, at a minimum, to provide published and readily available information to current and prospective students, including a description of all federal, state, local, private, and institutional need-based and non-need-based student financial assistance programs available to them (U.S. Department of Education, 2014). Information provided had to describe:

- procedures and forms by which students apply for assistance;
- student eligibility requirements;
- criteria for selecting recipients from the group of eligible applicants, and;
- criteria for determining the amount of a student's award.

Schools were also required to describe the rights and responsibilities of students receiving financial aid. In addition, schools had to provide information about academic programs,

college costs, withdrawal procedures, refunds, and return of aid, accreditation and licensure, disability, eligibility for study abroad, and infringement, copyright laws, transfer of credit policies, and contact information to enrolled and prospective students.

**Free Application for Federal Student Aid (FAFSA)**

The Free Application for Federal Student Aid (FAFSA) was a needs analysis application used by the U.S. Department of Education to collect information and determine students' Expected Family Contribution (EFC). The EFC determines an applicant's eligibility for federal grants and loans. Other agencies, such as states organizations and schools, use this information to award other types of aid. The EFC formulas are used by financial aid administrators to subtract the EFC from students' cost of attendance (COA) and to determine the need for federal aid, such as the Federal Pell Grants, Subsidized Stafford Loans through the William D. Ford Federal Direct Loan Program, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans, and Federal Work-Study (FWS). At the time of this study, the FAFSA was a free 107-question application submitted through:

- FAFSA on the Web;

- filing an application electronically through a school, or;

- mailing a FAFSA to the Central Processing System (CPS).

FAFSA applications are submitted annually, beginning January 1. The last date the U.S. Department of Education received applications is June 30. Members of the financial aid community identified specific questions that gave students the most trouble. As a result, the U.S. Department of Education modified the FAFSA to include text that clarifies those troublesome sections.

The premise behind many changes to the 2015-2016 FAFSA was to ensure questions were clearer and provided detailed information in which both students and families could understand. For example, question 74 of the FAFSA required students to list the number in college from their household. The question was followed with instruction to "not include siblings who were in U.S. military service academies." Modification of this question caused some applicants problems in the past. Other challenging questions included parental legal statuses and whose income information should be verified on the application. Therefore, information on the simplification of the FAFSA application did not convey information from colleges and financial aid administrators to parents, students and guidance counselors, which created a communication barrier an, apprehension towards completing the FAFSA, and limited access.

**FAFSA Federal Application Website**

The FAFSA website, fafsa.ed.gov, is the electronic portal hosted by the U.S. Department of Education, which allows students and families to apply for federal financial aid. The website allows applicants to complete the FAFSA, make corrections to a saved or submitted application, add a school to receive the information, and view the processed FAFSA and Student Aid Report (SAR). By completing the FAFSA on the web, the completion process of the FAFSA is shorter than completing a print form.

In addition to the multiple option for completing the FAFSA, the website also provided information and services to assist students with completing the application. Information on federal and state deadlines for colleges is provided. For example, the state of North Carolina has a priority deadline of mid-March to receive several state

grant. FASFA deadlines for state grants vary per state. In addition, school codes for colleges can be found on this site. Each college has a unique school code, which allows the U.S. Department of Education to identify that institution.

Students and parents are able to obtain a personal identification number (PIN) by accessing a link provided by the FAFSA website. PINs are used by applicants and their parents to sign and access saved applications. However, the PIN is scheduled to be replaced April 25, 2015 by a Federal Student Aid username and password (U.S. Department of Education, 2014). The username and password are for students, parents, and borrowers accessing federal financial aid systems.

During the 2009-2010 academic year, the U.S. Department of Education partnered with the U.S. Internal Revenue Service to implement the FAFSA-IRS Data Retrieval process. The Data Retrieval process allowed parent and students to populate the tax section of the FAFSA automatically, created to simplify the process and save time. In 2011-2012, applicants were able to use the FAFSA-IRS Data Retrieval process to make on-line corrections to their FAFSA. Although these innovations made the FAFSA easier to complete, students and parents were unaware of the changes until they actually began the application. As a result, the initial fear of completing the FAFSA continued to hold the same intimidation as the FAFSA prior to data retrieval (College Board, 2010).

**Request for Verification Information Letter**

The researcher conducted a review of correspondence sent to students from a Financial Aid Office. A local college was asked to provide a sample Verification Request for Information Letter (See Appendix G). Financial aid offices provided

verification letters once students who completed the FAFSA and was required to submit information to validate that all information provided on the FAFSA was correct. During the review of correspondence, the researcher sought to determine if information in the letter was clearly outlines and understandable. Effective communication in education usually relied on being able to capture the attention and interest of the audience and providing clarity as to the purpose of the session (Evans, 2013). In this correspondence, the information appeared to be easy to read and clearly outlined necessary information

**Summary**

Themes of the study emerged from data collected through one-on-one interviews, focus group interviews, and document review. Researcher interviewed 29 participants. Five emerging themes developed from the study: (1) Accessibility to Financial Aid Information, (2) Dissemination of Financial Aid Information, (3) Navigating the Financial Aid Process, (4) Addressing Institutional Barriers to Financial Aid, and (5) Increase collaboration between high school and colleges/universities. Chapter V encompasses an interpretation of the findings, supporting literature comparisons, implications of the study, recommendations to address financial aid challenges and future research.

**CHAPTER V**

**DISCUSSION, IMPLICATIONS, CONCLUSIONS, and RECOMMENDATIONS**

This study explored the challenges in obtaining and understanding financial aid information faced by minority students. Previous chapters discussed a review of the history of financial aid, challenges to accessing financial aid information, and challenges encountered during the financial aid process, such as navigating financial aid and determining college costs.

The study found a gap in information provided to families who sought financial aid to attend college. America's Promise Alliance (2013) reported in high school this the gap in financial aid information influenced many processes, from not understanding the total cost of college to leveraging family finances to discern college affordability. Information was even more important for students and families in minority students, who were less knowledgeable about financial aid and options for paying for college (Lake, 2008). Therefore, lack of access and timeliness of financial aid information presented a challenge to college access (America's Promise Alliance, 2013). Research and findings from the study further supported a need for "awareness" in how information was communicated to families (Horton, 2008).

Executive Office of the President, Council of Economic Advisers, and National Economic Council (2009) reinforced finding from the study by affirming that millions of students and their families attempted to understand and complete an intrusively complicated financial aid application each year. However, these students failed complete the financial aid application due to an inability to understand information (Kantrowitz, 2009a). Furthermore, students who completed the initial financial aid application were

subjected to additional financial aid processes, such as the verification process, which were hindered based on the amount of information provided (Cochrane & Hernandez-Gravelle, 2007; Cochrane, LaManque, & Szabo-Kubitz, 2010; Long, 2010; Mostafavi, 2010).

During this research query, the researcher approached the information with first-hand knowledge as a financial aid administrator. This position allowed oversight to the financial aid process, and issues parents, students and administrators had in disseminating information. However, biases regarding the topic discuss were set aside to allow the research, interviews, and documents review to guide the study. From the interview process, several themes emerged to drive and support the need for access and understating of financial aid information for minority students. Themes included Accessibility to Financial Aid Information, Dissemination of Financial Aid Information, Navigating the Financial Aid Process, Address Institutional Barriers to Financial Aid, and Increase Collaboration between High School and Colleges/Universities.

**Accessibility to Financial Aid Information**

Participants of the study expressed that students and parents were often confused about the financial aid process. To accurately plan for college, families needed clear and accurate information about financial aid processes, and information regarding grants, loans, and college prices (College Board, 2011). Although there was not a shortage of information about financial aid, there remained a disconnection between the information and an ability to navigate the process for many students.

Participants also identified a need for adequate high school and college information pertaining to the financial aid process. Although high schools academically

prepared students for college, another necessary aspect of college preparation required that students understand non-academic college processes (Conley, 2007). Available literature suggested that minority students, however, lacked necessary steps to prepare for college. Many students were unaware of processes or lacked the guidance or support needed to complete necessary transitional steps (Tierney et al., 2009).

**Dissemination of Financial Aid Information**

Parent informants of the study indicated a need for increased access to information for parents. Parental support was identified as essential to ease the transition from high school to college (Kim & Schneider, 2005; Mounts, Valentiner, Anderson, & Boswell, 2006). Students who were encouraged to attend college by their parents were much more likely to attend than students who do not receive guidance from their families (Tierney & Auerbach, 2005). If provided with adequate information, parents could be active partners in reinforcing responsible financial management (Wartman & Savage, 2008).

**Navigating the Financial Aid Process**

Throughout interviews, several informants expressed a need for earlier information to assist in navigating the financial aid process. School counselors were advised to create a roadmap outlining the steps to getting into college, so that parents could better assist children in pursuing and completing their education (Whitsett and Sullivan, 2012). Tierney and Auerbach (2004) advised that parents should be integrated into outreach programs that personalized information focusing on the pathway to college, expansion of families' social networks focused college, and reinforce parents' sense of self-efficacy. A roadmap would essentially equip minority families with a general

understanding of financial aid processes (Holcomb-McCoy, 2010; Zarate & Pachon, 2006).

**Address Institutional Barriers to Financial Aid**

Focus group informants also identified access to financial aid information.as institutional barriers to the financial aid process.  Their assertion was further grounded by the U.S. Department of Education's, the Spellings Commission on the Future of Higher Education, a report outlining five areas for improvement in higher education, one of which being financial aid (U.S. Department of Education, 2006).  This report established the premise for the net price calculator, a tool that allowed students to better compare the cost of tuition and fees from multiple colleges (Fuller, 2014).

Subsequently, in an endeavor to increase transparency and accountability, President Obama charged his Administration with providing families tools and information to help make sound financial decisions while pursuing their higher education goals.  Under President Obama's administration, the Shopping Sheet was established. The Shopping Sheet allowed students to easily compare and contrast institutions and make informed decisions about where to attend school (Fuller, 2014).

**Increase Collaboration between High School and Colleges/Universities**

Informants expressed a need for high schools and colleges to work more closely to provide financial aid information.  Due to the lack of adequate access and knowledge about financial aid within students' family units, the obligation of providing information about college fell upon high school (Tierney et al., 2009).  However, with 85% of all college information distributed in high school (De LaRosa, 2006) a lack of adequate

college counseling remained a persistent problem for low-income students of color (Kimura-Walsh, Yamamura, Griffin, & Allen, 2009). College Board (2010) advised colleges to collaborate with high schools and communities to increase the flow of information.

## Conclusions

Upon completing interviews and review of documents, the researcher was able to draw the following conclusions from this study:

1. There did not appear to be a strong transfer of information between high schools and college financial aid administrators.

2. Financial aid administrators may need to train high school guidance counselors or designated high school administrators on the financial aid process

3. High schools and local colleges may need to provide accessible workshops for parents on the financial aid process.

4. Churches and community organizations may need training on the financial aid process.

5. School districts may need to create initiatives to strategically disseminate information to students and families prior to high school and earlier in the high school career.

6. Colleges may need to make certain that financial aid information is more accessible on their websites.

7. Colleges may need to ensure that correspondence sent from the college clearly and understandably outline the requirements and processes to receive financial aid.

This study warrants further research to specify additional challenges with the financial aid program and processes. Findings from this study aligned with discoveries from current literature. Much of this literature specified that many high school counselors were only able to answer basic questions about financial aid (Burdman, 2005). This was due to the lack of understanding of the financial aid process themselves.

College Board's (2010) research on The Financial Aid Challenge: Successful Practices That Address the Underutilization of Financial Aid in Community Colleges found that challenges faced by students, because of this lack of information, lead to late and incorrect information. Advisory Committee on Student Financial Assistance (2005) posited this could be addressed by making families comfortable with financial aid and other college information through allowing community organizations to provide services and information through outreach programs. McKinney and Roberts (2012) also asserted that by providing resources and training regarding the different outlets of information, financial aid counselors may position themselves as an important source of social capital for students and their families.

## Implications of the Study

Central to the study was an exploration of the challenges to financial aid that hindered access for minority students. A thorough review of literature, along with perspectives gained through one-on-one and focus group interviews, provided copious information to support implications and recommendations of the study.

Recommendations of the study included: (1) a need for a stronger transfer of information from college financial aid administrators and high school counselors to help underrepresented high school students understand financial aid; (2) increased collaboration and training between colleges, high school counselors, and community organizations to increase the amount of information, and sources from which this information was delivered to minority students and parents; (3) providing parents more guidance on where, when, and how to obtain information regarding the financial aid process. Finally, (4) finding ways to provide financial aid information to students and parents earlier than 11th and 12th grade

**Conclusion 1:** This study provided evidence suggesting that there needs to be a stronger transfer of information from college financial aid administrators and high school counselors to help underrepresented high school students understand financial aid.

**Implication:** High schools and colleges may want to identify creative ways to deliver information to their students La Rosa (2006). Goff, Patino, and Jackson (2004) found that counselors were key to college information and resources for students in the 11th and 12th grade. Financial aid administrators and high school counselors also discovered that students who were better informed were able to understand the different components of the financial aid process and how it correlates to the cost of college. Studies showed that students who received information about college were more likely to believe they could attend college despite cost and were more likely to graduate (Oreopoulos & Dunn, 2013).

**Conclusion 2:** This study supported the argument for increased collaboration and training between colleges, high school counselors, and community organizations to

increase the amount of information, and sources from which this information was delivered to minority students and parents.

**Implication:** By establishing or increasing collaboration between high school guidance counselors, financial aid administrators, and community organizations, there may be an increase in the number of students who complete financial aid application accurately and in a timely manner, and locations from which students can obtain information. Research has found that next to high school guidance counselors, financial aid counselors were primary resources for information when making decisions about paying for college (McDonough, 2004; McDonough & Calderone, 2004; Perna, 2008). With this in mind, College Board (2010) suggested that partnerships between colleges, high schools, and community organizations be established to provide a cost effective and beneficial method of helping students identify opportunities and knowledge regarding college and financial aid.

**Conclusion 3:** This study provided evidence that parents received little guidance on where, when, and how to obtain information regarding the financial aid process.

**Implication:** There may be a need to increase the number of high school and community based workshops that provide training to families regarding financial aid. Research supported that despite an abundance of information available, students and parents were poorly informed on accessing and understanding financial aid information (Grodsky & Jones, 2007). Parents, although a major support for students attending college, were more uncertain of their ability to locate sufficient funds to cover college costs (Markow, Liebman, & Dunbar 2007). By directing parents on identifying and differentiating types of financial aid, and how to apply for that aid, financial aid

administrators may ensure that students have adequate support at home to help plan for college.

**Conclusion 4:** This study supports the premise that minority students had not received information regarding financial aid prior to 11th and 12th grade of high school.

**Implication:** School districts may need to create initiatives to disseminate strategically information to students and families prior to high school or earlier in the high school career than 11th and 12th grade. Providing information to students prior to the last two years of high school could potentially increase their ability to navigate the financial aid process and attend college. An introduction to the financial aid process could also make the application process less intimidating for both students and parents. In addition, families may be more prepared to cover the cost of tuition that financial aid does not cover. Information regarding financial aid could be disseminated during a student's early matriculation through high school, especially ninth graders who may hold expectations of attending college (Conley 2007). To ensure an equitable college going culture, schools may target all students, rather than focusing only on specific grade levels (Schneider, 2007).

### Recommendations for Future Research

This study explored the challenges faced by minority students while navigating financial aid. Findings of this study indicated a need to investigate other areas possibly impacted by the lack of financial aid knowledge, and other information about college that hinders access for minority students. Research focusing on the impact of financial aid and student success is still emerging; as such, many policy makers have presumed that

children and parents are informed fully when making decisions about educational

implementation (College Board, 2011).

This study has been limited to the challenges experienced by minority students

during the initial financial aid process. Further research could identify challenges faced

by students currently enrolled in college. In addition, research to determine whether

parents who attended college face the same challenges as first generation parents. It may

be only an assumption, and not supported by facts, that students and parents who attend

college are more comfortable with the financial aid process.

All student and parent participants of these studies were from minority ethnic

backgrounds. One recommendation for future research is to conduct studies with

desegregated minority groups and determine how different groups prepare for navigation

of the college financial aid process. Furthermore, additional research could focus on the

socioeconomic and educational background on those who apply, choose not to apply, or

fail to apply for financial aid.

Future research is suggested on the services offered for financial aid process.

Once students begin navigating the financial aid process, many may not be aware of

financial aid websites or services available to provide assistance. Many of these site

providers may have also done a poor job of publicizing their financial aid services, or

providing adequate customer service. Research is necessary to ascertain how financial

aid administrators establish policies and procedures for providing information and

services to students. An inquiry of high school guidance counselor obtainment of

financial aid information may provide an opportunity for study. Future research could

also focus on intervention programs that provide information to students and their families.

A quantitative study would determine the impact of the financial aid process on minority students. By conducting a qualitative study, a researcher may target a larger group of participants. Finally, with current changes to the financial aid process, this study could be replicated in several years to determine the impact of those new regulatory and process changes.

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**APPENDICES**

**APPENDIX A**

2013-2014 Verification Tracking Groups

FAFSA Information Required to be Verified

| Verification Tracking Flag | Verification Tracking Group Name | FAFSA Information Required to be Verified |
|---|---|---|
| V1 | Standard Verification Group | **Tax Filers**<br>• Adjusted Gross Income<br>• U.S. Income Tax Paid<br>• Untaxed Portions of IRA Distributions<br>• Untaxed Portions of Pensions<br>• IRA Deductions and Payments<br>• Tax Exempt Interest Income<br>• Education Credits<br>• Number of Household Members<br>• Number in College<br>• Supplemental Nutrition Assistance Program (SNAP-Food Stamps)<br>• Child Support Paid<br><br>**Non-Tax Filers**<br>• Income Earned from Work<br>• Number of Household Members<br>• Number in College<br>• Supplemental Nutrition Assistance Program (SNAP-Food Stamps)<br>• Child Support Paid |
| V2 | SNAP Verification Group | • Supplemental Nutrition Assistance Program (SNAP-Food Stamps) |
| V3 | Child Support Paid Verification Group | • Child Support Paid by the student (or spouse), the student's parent, or both |
| V4 | Custom Verification Group | • High School Completion Status<br>• Identity/Statement of Educational Purpose<br>• Supplemental Nutrition Assistance Program (SNAP-Food Stamps)<br>• Child Support Paid |
| V5 | Aggregate Verification Group | • High School Completion Status<br>• Identity/Statement of Educational Purpose<br><br>**Tax Filers**<br>• Adjusted Gross Income<br>• U.S. Income Tax Paid<br>• Untaxed Portions of IRA Distributions<br>• Untaxed Portions of Pensions<br>• IRA Deductions and Payments<br>• Tax Exempt Interest Income<br>• Education Credits |

|  |  | <ul><li>Number of Household Members</li><li>Number in College</li><li>Supplemental Nutrition Assistance Program (SNAP-Food Stamps)</li><li>Child Support Paid</li></ul><br>Non-Tax Filers<ul><li>Income earned from work</li><li>Number of Household Members</li><li>Number in College</li><li>Supplemental Nutrition Assistance Program (SNAP-Food Stamps)</li><li>Child Support Paid</li></ul> |

**APPENDIX B**

Colleges Within North Carolina Community College System

| North Carolina Community College System ||
|---|---|
| Alamance Community College | Martin Community College |
| Asheville-Buncombe Community College | Mayland Community College |
| Beaufort County Community College | McDowell Technical Community College |
| Bladen Community College | Mitchell Community College |
| Blue Ridge Community College | Montgomery Community College |
| Brunswick Community College | Nash Community College |
| Caldwell Community College | Pamlico Community College |
| Cape Fear Community College | Piedmont Community College |
| Carteret Community College | Pitt Community College |
| Catawba Valley Community College | Randolph Community College |
| Central Carolina Community College | Richmond Community College |
| Central Piedmont Community College | Roanoke-Chowan Community College |
| Cleveland Community College | Robeson Community College |
| Coastal Carolina Community College | Rockingham Community College |
| College of the Albemarle Community College | Rowan-Cabarrus Community College |
| Craven Community College | Sampson Community College |
| Davidson Community College | Sandhills Community College |
| Durham Technical Community College | South Piedmont Community College |
| Edgecombe Community College | Southeastern Community College |
| Fayetteville Technical Community College | Southwestern Community College |
| Forsyth Technical Community College | Stanly Community College |
| Gaston Technical Community College | Surry Community College |
| Guilford Technical Community College | Tri-County Community College |
| Halifax Community College | Vance-Granville Community College |
| Haywood Community College | Wake Technical Community College |
| Isothermal Community College | Wayne Community College |
| James Sprunt Community College | Western Piedmont Community College |
| Johnston Community College | Wilkes Community College |
| Lenoir Community College | Wilson Community College |

**APPENDIX C**

North Carolina Community Colleges Participating in the Federal Student Loan Program

**North Carolina Community Colleges**
**Participating in the Direct Loan Program**

**As of July 18/2014**

| Community Colleges | Direct Loan Participants | Not Participating In Student Loan Program |
|---|---|---|
| Alamance | | X |
| Asheville-Buncombe | X | |
| Beaufort County | X | |
| Bladen | | X |
| Blue Ridge | X | |
| Brunswick | | X |
| Caldwell | | X |
| Cape Fear | X | |
| Carteret | | X |
| Catawba Valley | X | |
| Central Carolina | | X |
| Central Piedmont | | X |
| Cleveland CC | | X |
| Coastal Carolina | | X |
| College of the Albemarle | | X |
| Craven | X | |
| Davidson | X | |
| Durham Technical | X | |
| Edgecombe | X | |
| Fayetteville Technical | X | |
| Forsyth Technical | X | |
| Gaston Technical | | X |
| Guilford Technical | X | |
| Halifax | | X |
| Haywood | | X |
| Isothermal | | X |
| James Sprunt | | X |
| Johnston | | X |
| Lenoir | | X |
| Martin | | X |
| Mayland | | X |
| McDowell Technical | | X |
| Mitchell | | X |
| Montgomery | | X |
| Nash | X | |

| | | |
|---|---|---|
| Pamlico | | X |
| Piedmont | | X |
| Pitt | X | |
| Randolph | | X |
| Richmond | | X |
| Roanoke-Chowan | | X |
| Robeson | | X |
| Rockingham | | X |
| Rowan-Cabarrus | | X |
| Sampson | | X |
| Sandhills | | X |
| South Piedmont | | X |
| Southeastern | | X |
| Southwestern | X | |
| Stanly | | X |
| Surry | | X |
| Tri-County | | X |
| Vance-Granville | | X |
| Wake Technical | X | |
| Wayne | | X |
| Western Piedmont | | X |
| Wilkes | X | |
| Wilson | X | |
| Total | 18 | 40 |

**APPENDIX D**

Letter of Permission to Institutional Review Board to Conduct a Research Study

July 9, 2014

Dear IRB Committee Members,

My name is Monty Hickman and I am a doctoral candidate at Hampton University in the Education Management Program.  I wish to conduct a research study that explores the financial aid challenges of minority students. The research sample for this study will include students who applied for financial aid, but experienced challenges completing the process.

I am sending this letter as a request to gain permission to conduct research on your campus. I have researched your schools demographics and was impressed with the diversity of students that matriculate through your institution. As such, I am assured that your student population will provide a wonderful addition to my study.

If allowed to conduct the research study on your campus all data collected will remain completely confidential. The name of the college, individuals helping with the study, and participants in the study will remain anonymous. All students participating in the study will receive a number, ensuring that their name, personal information, and interview questions remain confidential. Furthermore, a copy of the completed research study can be provided to your office.

I would greatly appreciate your participation in this study. Once the participants are identified, the Vice President for Student Services will have three weeks to facilitate the interviews.

Should you have any questions or concerns, please contact me at 336-253-3288. Thank you for your interest and participation in this study. I genuinely appreciate your time.

Sincerely,


Monty Hickman
Graduate Student, Hampton University

**APPENDIX E**

Letter to Participants

November 12, 2014

Dear Participants,

My name is Monty Hickman and I am a doctoral student at Hampton University in the Education Management, Ph.D. program. I wish to invite you to participate in a research study I am conducting as a requirement for my dissertation study.

The purpose of the study is to explore students' access to and understanding of financial aid processes prior to entering and during enrollment in college. I would like you to participate in the study, because you are currently enrolled in college and receiving financial aid.  Your participating in the study will assist in providing additional data regarding the access to information for students seeking to enroll in college. Your participation will provide essential experiences and perspectives for this study.

Your participation in the study will involve answering questions in a focus group interview, lasting 30-45 minutes in length.  Also a one-on-one, face-to-face interview will be conducted with each participant lasting 30-45 minutes each.  Both interview sessions will be audio recorded, so that I make transcribe and analyze accurately.

All data collected from the interview will remain completely confidential. The name of the college, individuals helping with the study, and participants in the study will remain anonymous. All individuals in the study will receive a number, ensuring that their name, personal information, and responses remain confidential. Furthermore, if requested, a copy of the completed research study can be provided to the Department of Student Services and Institutional Research for student record.

Participation in this study is completely voluntary.  You have the right to not participate at any time throughout the interviews.  If you choose to participate, please complete the attached participation response form. The consent form is valid only of the chair of Hampton University's IBR has approved and signed it. If more information regarding IRB is necessary, please contact Dr. James Forbes, Chair of the Hampton University Institutional Review Board at (757) 727-5419.

Thank you for your time and consideration for this study.

Sincerely,

Monty Hickman
Doctoral Student, Hampton University.

**APPENDIX F**

Sample Verification Information Request Letter

███████

**Office of Financial Aid**

███████

**2014-2015**

January 08, 2015                                                                    **ID #**

First Name Last Name
Street Address
City, State, ZIP

Dear First Name,

Thank you for submitting the requested documents to the Financial Aid Office.
Of the items requested, we have not received the following:

V1-Standard Dep Verif W/Sheet (enclosed) (Not Received)
IRS Tax Return Transcript 2013 (parent) (Not Received)

**Note:** 2014-2015 forms that are not enclosed can be printed from our website at
www.shawu.edu, click on Admission- Financial Aid- Financial Aid Forms, then select,
print and complete the requested forms above.

We will process your financial aid once all documentation has been received. If a 2013
IRS Tax Return Transcript is requested above, you may obtain a copy at www.irs.gov
and click on the "Get Transcript of your Tax Record", then "Get Transcript on-line, or
call 1-800-000-0000", our fax number is 000-000-0000. Make sure to request the "IRS
Tax Return Transcript" and not the "IRS Tax Account Transcript". Again thank you for
submitting the documents requested. If you have any question, please contact the
Financial Aid Office at 000-000-0000. If you choose not to attend XXXXX College,
underline the statement in brackets (WILL NOT ATTEND) and return this letter to the
Office of Financial Aid.

Sincerely,
Financial Aid Staff

**APPENDIX G**

Research One-on-One Interview Protocol

# RESEARCH STUDY ONE-ON-ONE INTERVIEW PROTOCOL

Welcome and thank you for your participation in this one-on-one interview. My name is Monty Hickman and I am a doctoral candidate in the Educational Management PhD, program at Hampton University, in Hampton Virginia.  I am conducting research for my dissertation study. The purpose of this study is to identify and explore the challenges faced by minority students who fail to successfully access and navigate financial aid.

This face-to-face interview will take about 45 minutes and includes questions about your experiences with financial aid.  For the purpose of the study, and to maintain your anonymity, a code will be assigned to protect your identity. I would like your permission to audiotape the interview to accurately document the information you convey. If at any time during the interview you wish to discontinue the use of the audiotape recorder or the interview, please feel free to let me know. Your responses are and will remain confidential.  Your contribution to the study may provide essential information regarding the financial aid process.

At this time, I would like to remind you of your written consent to participate in this study.  You will receive a signed copy of the informed consent.  The original signed copy of the informed consent will be placed under lock and key, separate from your reported responses.

Your participation in this interview is completely voluntary. If at any time you need to stop or take a break, please let me know.  You may also withdraw your participation at any time without consequence.  Do you have any or concerns before we begin? Then, with your permission, we will begin the interview.

## Demographic Questions

1. What is your gender?
2. What is your ethnicity?
3. How old are you?
4. Has anyone in your immediate family ever attended college?

## Interview Questions

1. Tell me about your experience with financial aid.
2. When did you first become aware of financial aid opportunities?
3. Who provided this information to you?
4. How would you rate the quality of information you received?
5. What difficulties have you encountered while completing the financial aid process?
6. What types of information do you find the most helpful in helping you understand how to complete the financial aid process?
7. How much information do your parents have about financial aid?
8. What type of information about financial aid have you received from the guidance counselor?
9. How much information about financial aid have you received from the college(s) you have applied for?

10. How helpful have outside organizations, such as church or clubs, been in providing you information on financial aid?
11. What resources do you think were most effective in helping you navigate the financial aid process?
12. What suggestions would you recommend to make financial aid easier to understand and navigate?

Thank you for your participation in this study.

**APPENDIX H**

Research Focus Group Protocol

**RESEARCH STUDY FOCUS GROUP INTERVIEW PROTOCOL**

Welcome and thank you for your participation in this one-on-one interview. My name is Monty Hickman and I am a doctoral candidate in the Educational Management PhD, program at Hampton University, in Hampton Virginia. I am conducting research for my dissertation study. The purpose of this study is to identify and explore the challenges faced by minority students who fail to successfully access and navigate financial aid.

This focus group session will take about 45 minutes and includes two questions regarding your experience as an experienced financial aid administrator toward the financial aid process. For the purpose of the study, and to maintain your anonymity, a code will be assigned to protect your identity. I would like your permission to audiotape the interview to accurately document the information you convey. If at any time during the interview you wish to discontinue the use of the audiotape recorder or the interview, please feel free to let me know. Your responses are and will remain confidential. Your contribution to the study may provide essential information regarding the financial aid process.

At this time, I would like to remind you of your written consent to participate in this study. You will receive a signed copy of the informed consent. The original signed copy of the informed consent will be placed under lock and key, separate from your reported responses.

Your participation in this interview is completely voluntary. If at any time you need to stop or take a break, please let me know. You may also withdraw your participation at any time without consequence. Do you have any or concerns before we begin? Then, with your permission, we will begin the interview.

**Demographic Questions**

1. What is your ethnicity?
2. What is your gender?
3. How old are you?
4. How many years have you worked in financial aid?
5. What is the total student enrollment at your campus?

**Focus Group Interview Questions**

1. How critical do you think financial aid is for your students?
2. Why do you think some students do not apply for financial aid?
3. As a financial aid professional, what institutional challenges can you identify as a barrier to students completing their financial aid?
4. Do you believe there are a significant number of students at your institution who would qualify for financial aid but who do not apply?
5. How effective is the information students are receiving in their high school?

6. What is your opinion on the amount of information students receive about financial aid prior to contacting the financial aid office?
7. Are there formal or informal institutional structures or rules that create a barrier for students? How would you suggest overcoming such barriers?
8. Do you think financial aid information provided to students on colleges' websites is accessible to most minority students?
9. Do you think the institution's policies/procedures/practices facilitate students navigating financial aid?
10. What is the most difficult part of the financial process for students?
11. What suggestions do you recommend in making financial aid easier to understand and navigate?


Thank you for your participation in this study.

# Participant Interview Format

| | |
|---|---|
| **Arrival Time** | Researcher and participant interviewee coordinate a time to meet that accommodate each party's time. The participant will not be required to meet at a time that imposes a hardship to arrive at an appointed destination. |
| **Welcome, Introduction, and Overview** | The researcher will introduce himself to the interviewee and outline the purpose and confidentiality of the interview. There will be a brief background of the graduate program and the intended outcomes of the interview exercise. Estimated time will be 10 minutes. Explain that a written report will be used to the completion of a doctoral degree. |
| **Obtain Consent Form** | It will be explained that their permission is needed before proceeding. It will also be explained that they can decide to not participate in the interviews **at any time**. Also, that their responses will not be identified or attributed to them in any way. The researcher will read the consent form and ask if there are any questions. |
| **Review of the Ground Rules of the Interview** | Explain that you will toss a question out to be answered. Tell him/her this is how the interview will proceed. Explain that there are no right or wrong views or opinions. Explain that all opinions are valued. Explain that their comments will be recorded **in their own words** and these will not be edited. |
| **Participant Interview** | Ask participant to begin by responding to initial demographic questions. Ask the recorder to record general background information but not names. **Proceed to conduct interview by asking preceding questions.** Ask additional questions as emerging topics arise during the interview. |
| **Length of Interview** | Up to1 hour of initial questioning and follow-up questioning. |

**Debrief Session**        Facilitator will have a brief meeting with the dean of the institution to make him/her aware that the interview has been completed.

**Supplies and Material**        Digital tape recorder, notebook for scribing notes, pens, consent form.

**APPENDIX I**

Research Study One-on-One Letter of Invitation

# RESEARCH STUDY LETTER OF INVITATION FOR INTERVIEWS

Dear Participants:

My name is Monty Hickman and I am a doctoral student at Hampton University in the Education Management, Ph.D. program. I wish to invite you to participate in a research study I am conducting as a requirement for my dissertation study.

The purpose of this study is to identify and explore the challenges faced by minority students who fail to successfully access and navigate financial aid. Your participating in the study will assist in providing additional information on the experiences of students navigating the financial aid process. Your participation will provide essential experiences and perspectives for this study.

Although research has been conducted regarding students experience during the financial aid process, little has focused on the experiences of students who do not enroll because of the process. Your participation will involve answering face-to-face, lasting 30-45 minutes in length. The interview session will be audio taped, and data collected will be analyzed. For the purpose of the study, and to maintain your anonymity, a code will be created and assigned to each participant. The transcripts of the interviews will be kept separately from codes and stored in a locked file cabinet. One the study is completed, all data collected will be kept for two years, after which time all information will be destroyed.

Participation in this study is voluntary. You have the right not to participate at any time throughout the interviews. If you choose to participate, please complete the attached participation response form. The consent form is valid only if the chair of Hampton University's Institutional Review Board (IBR) has approved and signed it. If more information regarding IRB is necessary, please contact Dr. James Forbes, Chair of the Hampton University Institutional Review Board at (757) 727-5419.

Thank you for your time and consideration for this study.

**APPENDIX J**

Research Study Focus Group Letter of Invitation

**RESEARCH STUDY LETTER OF INVITATION FOR PARENT INTERVIEWS**

Dear Participants:

My name is Monty Hickman and I am a doctoral student at Hampton University in the Education Management, Ph.D. program. I wish to invite you to participate in a research study I am conducting as a requirement for my dissertation study.

The purpose of this study is to identify and explore the challenges faced by minority students who fail to successfully access and navigate financial aid. I would like you to participate in the study. Your participating in the study will assist in providing additional information on the experiences of students navigating the financial aid process. Your participation will provide essential experiences and perspectives for this study.

Although research has been conducted regarding students experience during the financial aid process, little has focused on the experiences of students who do not enroll because of the process. Your participation will involve answering face-to-face, lasting 30-45 minutes in length. The interview session will be audio taped, and data collected will be analyzed. For the purpose of the study, and to maintain your anonymity, a code will be created and assigned to each participant. The transcripts of the interviews will be kept separately from codes and stored in a locked file cabinet. One the study is completed, all data collected will be kept for two years, after which time all information will be destroyed.

Participation in this study is completely voluntary. You have the right to not participate at any time throughout the interviews. If you choose to participate, please complete the attached participation response form. The consent form is valid only of the chair of Hampton University's IBR has approved and signed it. If more information regarding IRB is necessary, please contact Dr. James Forbes, Chair of the Hampton University Institutional Review Board at (757) 727-5419.

Thank you for your time and consideration for this study.

**RESEARCH STUDY LETTER OF INVITATION FOR FOCUS GROUP INTERVIEWS**

Dear Financial Aid Administrator:

My name is Monty Hickman and I am a doctoral student at Hampton University in the Education Management, Ph.D. program. I wish to invite you to participate in a research study I am conducting as a requirement for my dissertation study.

The purpose of the study is to identify and explore the challenges faced by minority students who fail to successfully access and navigate financial aid. I would like you to participate in the study, because you are currently enrolled in college and receiving financial aid. Your participating in the study will assist in providing additional data regarding the access to information for students seeking to enroll in college. Your participation will provide essential experiences and perspectives for this study.

Your participation in the study will involve answering questions in a focus group interview, lasting 30-45 minutes in length. Also a one-on-one, face-to-face interview will be conducted with each participant lasting 30-45 minutes each. Both interview sessions will be audio recorded, so that I make transcribe and analyze accurately.

All data collected from the interview will remain completely confidential. The name of the college, individuals helping with the study, and participants in the study will remain anonymous. All individuals in the study will receive a number, ensuring that their name, personal information, and responses remain confidential. Furthermore, if requested, a copy of the completed research study can be provided to the Department of Student Services and Institutional Research for student record.

Participation in this study is completely voluntary. You have the right to not participate at any time throughout the interviews. If you choose to participate, please complete the attached participation response form. The consent form is valid only of the chair of Hampton University's IBR has approved and signed it. If more information regarding IRB is necessary, please contact Dr. James Forbes, Chair of the Hampton University Institutional Review Board at (757) 727-5419.

Thank you for your time and consideration for this study.

**APPENDIX K**

Research Study Interview Consent Form

**DISSERTATION RESEARCH PROTOCAL**
**PARTICPANT INTERVIEW CONSENT FORM**

Fall 2014

**Agreement for Maintaining Confidentiality and Informed Consent**

This form is intended to further ensure consent to participate and confidentiality of data obtained during the course of the study entitled **"Access Denied: Addressing the Financial Aid Challenges of Minority students"**. All participants involved in this research will be asked to read the following statement and sign their names indicating that they agree to comply.

I hereby confirm that I am voluntarily participating in the interview discussion for the above initiative. I understand that I may withdraw at any time. I understand that my participation will remain confidential and that my responses will not be attributed to me in any way.

I understand that I am being asked to provide my opinion and views only on the above topic and that I am not being asked to provide any information that is of a personal nature.

I hereby affirm that I will not communicate or in any manner disclose publicly information discussed during the course of this focus group interview. I agree not to talk about material relating to this study or interview with anyone outside of the Moderator.

I understand that data that is obtained in the interview will be used to help improve provide insight in the support of student development.


Student First Name: _____

Date: _____

Signature: _____

# VITA

# MONTY K. HICKMAN, M.P.A.

3361-924 Grove Crabtree Crescent ■ Raleigh, NC 27613 ■ 336-253-3288 ■ montyhickman@yahoo.com

## PROFESSIOINAL EXPERIENCE

### North Carolina Community College System, Raleigh, NC

*Assistant Director for Student Success Support Services* **(2006-present)**
- Provide state regulatory and policy oversight for the Financial Aid Offices of 58 community colleges.
- Develop strategic planning for financial aid processing and compliance
- Work collaboratively with community college financial aid administrators to develop training for federal, state and local guidelines and regulations.
- Facilitate workshops, training, and seminars to ensure knowledge of regulatory guidelines.
- Provide logistics management and oversight to the only educational system wide, state supported, 43 campus mentoring program focused on retention and graduation.
- Collaborate in the procurement and management of $3.9 million in state and federal grant appropriations.

### Bennett College for Women **(2003 - 2006)**

*Director of Financial Aid*
- Responsible for short range and long range strategic planning for the college's Financial Aid Office.
- Optimized financial aid packaging strategies for limited resources and enrollment growth.
- Insured federal and state compliance and management.

### Saint Augustine's University **(2000 - 2003)**

*Institutional Default Manager*
- Coordinated and managed programs responsible for $15 million in proceeds.
- Coordinated default reduction initiative.

### Winston-Salem State University **(1997 - 2000)**

*Federal Loan Coordinator/Financial Aid Counselor*
- Coordinated and supervised the Federal Student Loan Program.
- Initiated innovative concepts to increase awareness of students in managing loan capacity.

## EDUCATION

**Doctor of Philosophy,** Educational Management, Hampton University, Hampton, VA (May 2015)
**Master of Public Administration,** North Carolina Central University, Durham, NC
**Bachelors of Art,** English**,** Winston-Salem State University, Winston-Salem, NC