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**EXPLORING LATINA STUDENTS' UNDERSTANDING OF THE FINANCIAL  
AID PROCESS: A QUALITATIVE NARRATIVE INQUIRY**

by

Taina Morales

A Dissertation

Submitted to the  
Department of Educational Services and Leadership  
College of Education

In partial fulfillment of the requirement

For the degree of  
Doctor of Education

at

Rowan University

October 21, 2020

Dissertation Chair: MaryBeth Walpole, Ph.D.

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## **Dedications**

My entire educational journey is dedicated to my daughter, Trinity Joely Narvaez. I inched my way to the finish line to prove to you that despite the many obstacles and barriers you face, you will persevere because you are strong and you are loved. You are truly the love of my life and I am blessed to be your mother. To my life partner Joel Narvaez, for loving me unconditionally. To my number one ally, my mother Carmen D. Hernandez-Santiago, for being my role model. You gave up the most precious years of your life to ensure our basic necessities were met and in doing so, you instilled the value of hard work, love, and strength. To my sister Tyra Morales, for always allowing me to vent and making me laugh. To my sister-cousin Stephany E. Vega-Carlo, the sacrifices you made as the primary caretaker to our ailing loved ones allowed me to complete this educational journey, I cannot thank you enough. To my nieces Tiffany Arroyo-Carlo and Iriany Cortes-Carlo, you will forever be my inspiration and motivation; I love you dearly.

To the many loved ones I lost throughout this journey; my grandfather Juan Morales-Mejias, for always being a stickler for hard work; my grandmother Nereida Hernandez-Padilla, for always being my number one cheerleader; my father John Morales-Mejias for finding your way back into the life of my daughter and I; to my aunt Elba I. Vega-Hernandez for loving me and giving me many memories filled with laughter and love. You are all deeply missed. May you continue to rest in eternal paradise.

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## **Abstract**

Taina Morales

### **EXPLORING LATINA STUDENTS' UNDERSTANDING OF THE FINANCIAL AID PROCESS: A QUALITATIVE NARRATIVE INQUIRY**

2020-2021

MaryBeth Walpole, Ph.D.

Doctor of Education

Latina students face numerous barriers within the financial aid application process that impact the success rates of their higher education attainment. The financial aid application process is initiated through the completion of the Free Application for Federal Student Aid (FAFSA). Unfortunately, the FAFSA, as it is currently written is not beneficial to students from low socioeconomic backgrounds, students of color, and first-generation college students, due to the cultural and linguistic hegemony that is present with the FAFSA application (Kimble, 2012; Taylor, 2019). Such hegemonic dominance within the financial aid application process, perpetuates the systemic racism that is present within the financial aid industry (Delgado Bernal, 2002; Perez Huber, 2010; Perez Huber & Solorzano, 2015; Solorzano, 1998; Solorzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Villalpando, 2004), thus impacting the higher education attainment rates of Latina students. For this study, Latinx Critical Race Theory (LatCrit) provided a lens through which to view the lived experiences and counter-stories that emerged from the narratives of the Latina participants and how those experiences influence their understanding of the financial aid process. The findings of this study support how the participants' experiences were influenced and impacted by racial inequalities.

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## **Chapter 1**

### **Introduction**

The Higher Education Act of 1965 (HEA) gave rise to the financial aid application process as it is presently known. Since its enactment, the HEA has seen several reauthorizations (United States House of Representatives, 2017) intended to make financial aid funding available to all students, as well as alleviate the complexities of the Free Application for Federal Student Aid (FAFSA) (“Making Financial Aid Work for All”, 2019; National Association of Student Financial Aid Administrators, 2020; Pingel, 2017). Despite the reauthorizations, the complexities that surround the financial aid application process continue to persist, a barrier that often leads to applicants experiencing monetary shortfalls in financial aid funding. Lamentably, students from historically marginalized groups have been the most impacted, particularly Latinx students, whose population growth has been on a continual incline within the United States and in higher education enrollment (Krogstad, 2016; Musu-Gillette, deBrey, McFarland, Hussar, Sonnenberg, Wilkinson-Flicker, 2017).

The United States Census Bureau has reported that the national Latinx population more than doubled, from 22.6 million in 1990 to 57.5 million in 2016 (United States Census Bureau, 2018). Nationally, Latinx people account for 17.8% of the total United States population, making Latinx the largest ethnic or racial minority in the United States (United States Census Bureau, 2018). In the span of a decade, from 1990-2000, the United States experienced a rapid growth of the Latinx population, an estimated annual growth of 4.8% (Krogstad & Lopez, 2015; 2017; Musu-Gillette et al., 2017). However, in recent years, the annual growth of the Latinx population began to slow as the estimated

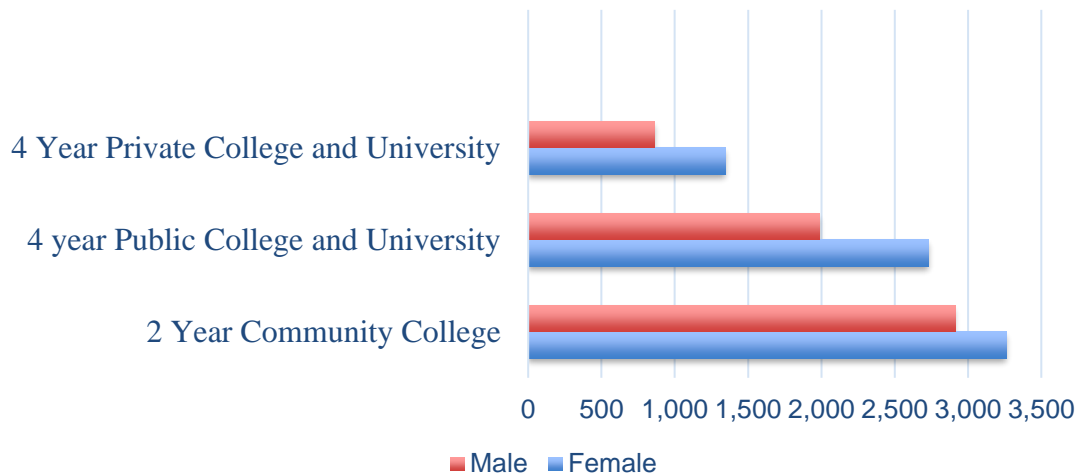
growth rate was only 2.0% from the years of 2015-2016 (Krogstad & Lopez, 2015; Musu-Gillette et al., 2017; United States Census Bureau, 2018). Despite the current slower growth, between the years of 2000-2010, New Jersey experienced a 39% increase in its Latinx population (Krogstad & Lopez, 2015).

Similar to the national trends, Latinx students are also increasing their presence in higher education. Since 1993, Latinx students enrolling in postsecondary institutions have increased by 201%, making Latinx the largest group of historically marginalized persons on college campuses in the United States (Krogstad, 2016; Musu-Gillette et al., 2017). Yet, despite the increase of Latinx students enrolling in postsecondary institutions, they are less likely to attain a baccalaureate degree in comparison to other historically marginalized groups (Krogstad, 2016; Musu-Gillette et al., 2017). Factors such as enrolling in public two-year community college and enrolling part-time directly affect the group's ability to attain a four-year degree (Krogstad, 2016; Musu-Gillette et al., 2017).

Nationally, the total number of students enrolled in undergraduate programs during the fall 2016 semester was 19.8 million (U.S. Department of Education, 2018). Of the total undergraduate student population, Latinx accounted for 3.4 million or 18.2% (National Center for Education Statistics, 2018, Table 306.10). Of the total population of Latinx students enrolled in postsecondary institutions during fall 2016, 1.4 million or 41.6% were male and 2.0 million or 58.4% female (National Center for Education Statistics, 2018, Table 306.10). To date, Latina students continue to outnumber their male counterparts in postsecondary institution enrollment, a trend that has been consistent for several decades (McFarland, Hussar, Wang, Zhang, Wang, Rathbun, Barner, Forrest, Cataldi, Bullock Mann, 2018; Musu-Gillette et al., 2017; National Center for Education



Statistics, 2018, Table 306.10). Overall, since 2000, young adult females of all races and ethnicities have enrolled in institutions of higher education at rates higher than their male counterparts (McFarland et al., 2018; Musu-Gillette et al., 2017; National Center for Education Statistics, 2018, Table 306.10). For example, in 2015 at the national level, White females enrolled at a rate of 56% versus their male counterpart's enrollment rate of 44%, and Latinas enrolled at a rate of 58% in comparison to Latinos who enrolled at a rate of 42% (McFarland, et al., 2018; Musu-Gillette et al., 2017; National Center for Education Statistics, 2018, Table 306.10). This trend was also apparent at the New Jersey state level across institutional sectors. See Figure 1 for Fall 2017 Full-Time First-Time Latinx undergraduate enrollment in the State of New Jersey.



*Figure 1.* New Jersey fall 2017 Latinx student enrollment by gender. Adapted and modified from Office of the Secretary of Higher Education, by State of NJ, August 30, 2018, retrieved from <https://www.state.nj.us/highereducation/documents/pdf/statistics/byrace/Enr2017RaceSex.pdf> Copyright 1996-2019 by State of New Jersey.

In addition to enrolling in institutions of higher education, females across all races and ethnicities are also completing their college education at higher rates than their male counterparts (National Center for Education Statistics, 2018, Table 322.20). Furthermore, in comparison to their male counterparts, female students are more likely to fund their undergraduate studies with financial aid funds (McFarland et al., 2018). Specifically, to fund their education, most students seek financial assistance through financial aid resources such as federal and nonfederal grants, loans, and work study programs (Archuleta, Dale, & Spann, 2013), most of which is regulated through the United States Higher Education Act (HEA) of 1965 (United States House of Representative, 2017).

### **United States Higher Education Act (HEA) of 1965**

The United States Higher Education Act (HEA) of 1965 was a response to a struggle for student rights (United States House of Representative, 2017). During the Mass Higher Education Era, institutions of higher education began to expand both in numbers and in scope (Cohen & Kisker, 2010). Access to higher education was at the forefront as the United States government sought methods of increasing accessibility to all citizens seeking a postsecondary education (Cohen & Kisker, 2010; Thelin, 2004). It was during this era that the United States Higher Education Act of 1965 was enacted.

The enactment of the HEA was instrumental in providing students with the ability to realize a higher education. The HEA's implementation of federal student financial aid programs, also known as Title IV funds, was influential in providing students with the ability to seek a higher education that was affordable (United States House of Representatives, 2017). Title IV funds are inclusive of federal grants, federal

loans, and federal work study programs (United States Department of Education, 2018). The HEA also provided educational opportunities through the creation of federal needs-based grants that did not have to be repaid. Moreover, the HEA provided students with the opportunity and access to obtain federal student loans that were not based on credit history, thus, making funding attainable (St. John, Daun-Barnett, & Moronski-Chapman, 2013; United States House of Representatives, 2017).

Currently, the HEA continues to strengthen colleges and universities by allotting educational and financial resources (United States House of Representatives, 2017). Since its enactment, the HEA has seen several reauthorizations in which Congress has made legislative changes to adjust the programs to meet societal needs (United States House of Representatives, 2017). These reauthorizations have set the stage for an industry that is continuously changing. Another change resulting from the HEA of 1965 was an administrative function to track and disperse Title IV aid, which became the role of financial aid administrators. Financial aid administrators are higher education professionals who are tasked with the overall administration of financial aid resources, inclusive of Title IV funds, scholarships, and private loans (United States House of Representatives, 2017). Financial aid professionals are needed to administer financial aid programs within a field where federal and state award amounts are continuously fluctuating. Moreover, financial aid administrators are the gatekeepers to these programs as they assist students and families in navigating through the financial aid programs for which they qualify (Trent, Lee, & Owens-Nicholson, 2006). As such, financial aid administrators play a significant role in Latinx students' decision to attend college (Frempong, Ma, & Mensah, 2011; Gonzalez, Stoner, & Jovel, 2003; Heller, 1994, 1996,

2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; MacLeod, 1995; McLendon, Heller, & Young, 2005; Trent et al., 2006).

Many students and families from low socioeconomic backgrounds are unfamiliar with the costs of attending college, the financial aid industry, the processing of financial aid applications, the funds that are available to them, and the future implications of student loans (Trent et al., 2006). Factors such as shifts in financial aid policy that occur at the federal, state, and institutional levels have affected financial aid funding (Trent et al., 2006). Shortages in financial aid have forced institutions of higher education to increase the cost of tuition, shifting the financial burden to the students and their families (Trent et al., 2006). The HEA mitigates the financial burden on students by ensuring institutional accountability with respect to financial aid distribution. Institutional accountability is achieved through several processes at the federal, state, and institutional levels, inclusive of auditing, quality assurance, accreditation, and data collection (United States House of Representative, 2017). These processes ensure accountability to students being awarded financial aid funds in accordance with government mandates (United States House of Representative, 2017), especially since two-thirds of enrolled students are funding part of their education through financial aid programs (McFarland et al., 2018).

The U.S. Department of Education's National Center for Education Statistics (NCES) annually conducts a series of interrelated surveys via the Integrated Postsecondary Education Data System (IPEDS) as a method of collecting data specific to the participation of federal student financial aid programs (United States Department of Education, 2018). As mandated by the Higher Education Act of 1965, through this

collection of data, trends such as student enrollment, graduation rates, and student financial aid, specifically Title IV funds, are monitored (United States Department of Education, 2018; United States House of Representatives, 2017). The data collected is then made public to students and parents through the College Navigator website (United States Department of Education, 2018). At the state level, statistical data is reported on IPEDS by institutions of higher education. As of Fall 2016, data reported on IPEDS detailed student enrollment specific to the state of New Jersey by race and postsecondary institution sector, highlighting the continued growth of Latinx students as they surpassed other historically marginalized populations with respect to higher education enrollment (State of New Jersey, 2018).

In the State of New Jersey, institutions of higher education are made up of the following five sectors: four-year public colleges and universities, four-year independent colleges and universities, two-year community colleges, proprietary independent institutions, and religious independent institutions. This study focused on the two-year community college sector, because in the State of New Jersey this sector holds the greatest numbers of enrolled Latinx students.

### **Statement of the Problem**

A call to study the gender differences among Latinx students has been prevalent for several years (Gonzalez, Stoner, & Jovel, 2003) as research suggests a gender gap among Latinx students with respect to higher education persistence (Rolon-Dow, 2004; Gandara & Contreras, 2009; Kiyama, 2010; Saenz & Ponjuan, 2012). Latinas have been noted to face unique barriers in their educational trajectories that differ from their male counterparts, such as being single parents, being financially independent, having familial

responsibilities requiring them to work full time, and being the primary caretakers for their families, just to name a few (Gloria & Castellanos, 2012; Gloria, Castellanos, & Orozco, 2005; Kiyama, Harris, & Dache-Gerbino, 2016). Despite the gender gap, Latina students have been noted as being high achievers whose college attending aspirations are at the forefront of their career goals (Avery & Hoxby, 2004; Hernandez, 2015; Kiyama, 2010).

Moreover, despite being the fastest-growing historically marginalized ethnic group, there is a paucity of literature specific to Latinx students in higher education (Villalpando, 2004). Not only is Latinx-specific literature lacking, the literature is also scant regarding Latina students, who are enrolling in institutions of higher education at faster rates than their male counterparts (Arana, Castaneda-Sound, Blanchard, & Aguilar, 2011; Castellanos & Gloria, 2007; Hatch, Uman, & Garcia, 2016; State of New Jersey, 2018; Zalaquett, 2005; Zarate & Gallimore, 2005). As the national Latinx population continues to increase, research specific to Latina students' resources, barriers, and attributes has the potential to assist Latina students in attaining a higher education (Kouyoumdijan, Guzman, Garcia, & Talavera-Bustillos, 2017). Additionally, to meet the demands of this rapidly growing student population, it is imperative that financial aid professionals keep abreast of factors that impact how Latina students understand the financial aid process, as funding their higher education is vital to degree completion (Chen & DesJardins, 2008).

The financial aid process can seem overwhelming to students and families who are unfamiliar with the vast regulations that govern the student financial aid industry (Jackson & Reynolds, 2013). A lack of financial literacy, coupled with a complex

financial aid process, can result in students being unable to pay their student loan debts (Jackson & Reynolds, 2013; Trent, Lee, & Owens-Nicholson, 2006). Financial challenges such as having lower household incomes, working while attaining a postsecondary education, and receiving less financial aid can also contribute to high drop-out rates of Latinx students or high rates of attrition (Kouyoumdijan et al., 2017; Santiago, 2011). Exploring how Latinas understand the financial aid process has the potential to positively impact both Latina students and their institutions of higher education, as collectively they can meet the demands of this rapidly growing student population.

### **Context of the Study**

Using Latinx Critical Race Theory (LatCrit) to explore Latina students' understanding of the financial aid process may allow collegiate stakeholders to identify or shift resources to assist Latina students in meeting their educational trajectories. After obtaining approval by the institutions Institutional Review Board (IRB), the setting of the study took place at a two-year community college in New Jersey, Indigo College, (a pseudonym). The total undergraduate enrollment at Indigo College, a Hispanic Serving Institution, for the Fall 2017 semester was over 11,000 of which Latinx account for 32.8% of the total undergraduate population and 34.1% of full-time first-time undergraduate enrollment, making Latinx students the largest historically marginalized population to enroll at this college (State of New Jersey, 2018). A large institution, Indigo College's enrollment data also falls within the trend of Latina students enrolling at higher rates than their male counterparts, making this institution ideal for this study.

## **Purpose of the Study**

The purpose of this qualitative research study was to explore Latina students' understanding of the financial aid process through a LatCrit framework. Narrative inquiry was the primary strategy of inquiry that was used in this study. A fairly new methodology within the social sciences, narrative inquiry provided an approach to research that allowed me to focus on gaining an understanding of present-day Latina students as a group, specifically through the use of the participants' narratives of their lived stories (Clandinin, 2006; Clandinin & Connelly, 2000; Clandinin, Pushor, & Orr, 2007; Connelly & Clandinin, 1990).

The sample included Latina students attending Indigo College, a New Jersey public two-year community college, who filed the Free Application for Federal Student Aid (FAFSA) and identified as Latina. The findings and analysis advanced discussions and understandings of Latina students' lived experiences pertaining to the financial aid process (Clandinin & Rosiek, 2007). Data collection consisted of in-depth audio-recorded interviews, graphic elicitations, detailed field notes, and a researcher's journal, in an effort to garner a better understanding of the experiences that contribute to the students' willingness to pursue a higher education and subsequently seek the appropriate avenues required for funding this education (Bagnoli, 2009; Polkinghorne, 1995; Rubin & Rubin, 2012; Umoquit, Dobrow, Lemieux-Charles, Rivto, Urbach, & Wodchis, 2008; Van Manen, 1994).



## **Research Questions**

In exploring the Latina students' experiences with the financial aid process, and how this experience influences their understanding of the financial aid process, this study answered the following questions:

1. How do Latina students describe their experiences with the financial aid process?
2. How do Latina students' lived experiences affect their interaction with the financial aid process?
3. How do Latina students' lived experiences with the financial aid process shape their college experiences?
4. How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process?

## **Latinx Critical Race Theory (LatCrit)**

The participants' understanding of the financial aid process were examined through the application of Latinx Critical Race Theory (LatCrit). A branch of Critical Race Theory (CRT), CRT and LatCrit are conceptual frameworks that arose from legal scholarship and critical analyses of racial inequality or racism of historically marginalized populations within American society (Delgado Bernal, 2002; Perez Huber, 2010; Perez Huber & Solorzano, 2015; Solorzano, 1998; Solorzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Villalpando, 2004). The historical policies and practices of institutions of higher education are embedded with racism that results in racial inequality (Delgado Bernal, 2002; Perez Huber, 2010; Perez Huber & Solorzano, 2015; Solorzano, 1998; Solorzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Villalpando, 2004). LatCrit focuses on understanding the unique

set of skills and experiential knowledge that Latinx students bring with them into institutions of higher education (Perez Huber, 2010; Valdes, 1996; Villalpando, 2004). To differentiate between CRT and LatCrit, Valdes (1996) asserts that “LatCrit theory is supplementary and complementary to Critical Race Theory. LatCrit theory, at its best, should operate as a close cousin-related to Critical Race Theory in real and lasting ways, but not necessarily living under the same roof” (p. 26-27). Exploring Latina students’ understanding of the financial aid process through a LatCrit lens yielded a broader view of the need for higher education stakeholders to work towards equity and social justice as Latinx students continue to fall short on degree attainment.

### **Significance of the Study**

This study was designed to explore Latina students’ understanding of the financial aid process using a LatCrit framework and qualitative analysis, inclusive of participant interviews, participants’ financial aid award information, graphic elicitations, field notes, and my researcher’s journal. Research findings yielded an understanding of how the participants’ lived experiences impact their understanding of the financial aid process. Specifically, the study examined how Latina students’ understanding, or lack thereof, of the financial aid process can advance discussions among higher education stakeholders in order to better assist this rapidly growing population of students.

### **Delimitation and Limitations of the Study**

The focus of this study was on Latina undergraduate students who are also financial aid recipients with the objective of exploring their understanding of the financial aid process. The boundaries of this study do not allow for the data collection on the

participants' male counterparts, or Latino students, for comparable results as it would be too lengthy and time consuming. Additionally, the participants for this study were representative of only one of the eighteen New Jersey two-year community colleges.

Rossmann and Rallis (2012) assert that limitations in qualitative research stem from "small sample size, reliance on one technique for gathering data, and selection procedures" (p. 135). A limitation of this study was its small sample size as data in the form of audio-taped interviews, financial aid award information, graphic elicitations, field notes, and a researcher's journal were collected for ten participants. As the participants of this study consisted of students who identify as Latina and financial aid recipients, the cultural values differed in accordance to their subgroups. Since the term Latina is broadly used and encompasses many countries and regions such as Colombia, Costa Rica, Cuba, Mexico, Puerto Rico, and Venezuela, just to name a few, the participants' cultural values depended on the country or region to which they specifically relate (Rossmann & Rallis, 2012). To that end, I provided rich, thick descriptions of the participant's demographics, cultural beliefs, and characteristics allowing the reader to formulate an understanding of the participants' shared values (Creswell, 2014).

Additionally, the use of narrative inquiry also provided an understanding of the lived experiences of the participants and not Latinas as a whole (Clandinin & Connelly, 2000; Seiki, 2014). Therefore, the goal was to derive similarities among the participants instead of providing an overall generalization (Merriam, 1998). Since the primary similarity among the participants was their identification as Latina, the study relied on self-reported data. Any additional similarities were noted throughout the data collection process to produce categories that were prevalent across the database.

## **Role of the Researcher**

In qualitative research, the researcher is considered the primary instrument of data collection or a human instrument (Anderson & Herr, 1999; Creswell, 2014; Glesne, 2006; Patton, 2002; Rossman & Rallis, 2013; Rubin & Rubin, 2012). As a human instrument of data collection, this qualitative research study was approached through an etic perspective as I gathered data from an external view, however, the data collected provided an emic perspective as the data garnered was through the group-specific experiences of Latinas, thus both perspectives had a substantial role in this study (Rossman & Rallis, 2013).

As I moved through the data collection process, I engaged in reflexivity. According to Rossman and Rallis (2013) reflexivity is the act of “awareness of self and other and of the interplay between the two” (p. 10). As I engaged in reflexivity, I also engaged in reflexive bracketing specific to my values which are derived from my experience as a financial aid professional and the culture of the financial aid industry, setting aside my preconceived ideas which stem from my experience as a Latina student and financial aid recipient (Gearing, 2004). To that end, I used the following strategies to increase trustworthiness of the data collected:

**Confirmability.** Confirmability is the ability to verify the results of a study through objectivity, assuring that the events of the study were not impacted by researcher bias or interest (Krefting, 1991; Lincoln & Guba, 1985; Pandey & Patnaik, 2014). Confirmability ensures that another researcher could follow the same methodology yielding similar results because the procedures and applications are systemic, clear, and precise (Anderson, Herr, & Nihlen, 2007). Audit trail is the technique I used to establish confirmability. Audit trail refers to the maintenance of documents specifying the research

process (Lincoln & Guba, 1985). Documentation consists of notes, manuscripts, and any pertinent artifacts of a study that allow another researcher the ability to reconstruct the study and yield the same outcome and/or reach the same conclusions (Gibbert & Ruigrok, 2010; Stringer, 2014).

**Credibility.** Credibility emanates from the ability of the participants in the study to see legitimacy in the results (Creswell & Miller, 2000; Krefting, 1991). It is through credibility that trustworthiness of research findings is established (Lincoln & Guba, 1985; Pandey & Patnaik, 2014). Moreover, validity and reliability can be increased through the triangulation of data with multiple means of data collection (Anderson & Herr, 1999). Triangulating the data assisted in alleviating issues related to trustworthiness and credibility by confirming the data through multiple sources (Johnson, 1997; Krefting, 1991).

**Reflexivity.** Reflexivity refers to practicing self-awareness (Rossman & Rallis, 2013). Using reflexivity, I examined my understanding of my own perceptions and the effect that this had on the research. I accomplished reflexivity by using a researcher's journal to record and reflect on the information collected (Creswell & Miller, 2000; Krefting, 1991).

**Transferability.** Transferability is the ability to apply the results of the study to a similar setting or group (Creswell & Miller, 2000; Krefting, 1991). As a technique to increase transferability, I used thick description when describing details specific to the physical surroundings of the participant interview location, inclusive of date, time, and any particulars of the physical setting (Pandey & Patnaik, 2014; Rossman & Rallis,

2013). Thick description was also used when interviewing the participants and maintaining a researcher's journal.

### **Ethical Considerations**

Anticipating ethical issues while conducting research is crucial as the researcher's priority is to do no harm to participants (Creswell, 2014). Therefore, measures were taken to inform the participants of the purpose of the study and the methods by which their participation was kept confidential. Prior to the interviews, participants were provided with informed consent forms (see Appendix A) and instructions to complete a graphic elicitation (see Appendix C). To further ensure the confidentiality of the participants, all names were redacted and replaced with pseudonyms.

Ensuring the validity of the study was pertinent due to the commonality I hold with the participants. Like the participants, I am Latina and a financial aid recipient. Additionally, I am a seasoned financial aid professional. This combination of factors can lead to transference between the participants and researcher (Creswell, 2014; Creswell & Miller, 2000; Glesne, 2006; Patton, 2002; Rossman & Rallis, 2013; Rubin & Rubin, 2012). As such, clear ethical guidelines were formulated in addition to validity procedures such as collaboration and thick-rich description of participant responses (Creswell & Miller, 2000; Rossman & Rallis, 2013).

### **Positionality**

Despite being a seasoned financial aid professional, I was also employed as an auditor for the New Jersey State agency that administers the State's financial aid programs inclusive of the Tuition Aid Grant (TAG), New Jersey Student Tuition Assistance Reward Scholarships (NJ STARS/II), and the New Jersey College Loans to

Assist State Students (NJCLASS), a private student loan program. As the focus of this study was to explore Latina students' understanding of the financial aid process using a LatCrit framework, I was also cognizant of how my past position within the State could influence the participants' answers. Specifically, in addition to being a Latina, I was also a New Jersey State resident expert of its grants and scholarship programs. Therefore, I took measures to ensure that my level of financial aid expertise did not influence how the participants answered the interview questions.

### **Definition of Terms**

While Latin American countries share similarities in language, race, and culture, the one defining element of the term *Latina/o* is its political connotation, as it is rooted in United States foreign policy (Treviño, 1987). Today, politics surrounding the use of the term *Latina/o*, *Latinx*, and *Hispanic* continue to raise concerns specific to descriptive adequacy (DeGuzman, 2017; Solorzano & Delgado Bernal, 2001; Hayes-Bautista & Chapa, 1987; Martin-Alcoff, 2005; Treviño, 1987). The use of the term *Latina/o* or *Hispanic* continues to cause debate among Spanish-speaking persons, specifically due to many not identifying with either term, thus, sparking the creation of the term *Latinx* (DeGuzman, 2017; Solorzano & Delgado Bernal, 2001; Martin-Alcoff, 2005; Treviño, 1987).

Political movements have caused the terms *Latina/o* and *Hispanic* to be used interchangeably, contributing to the debate of which term is appropriate (Martin-Alcoff, 2005). Census data collected by the U.S. Census Bureau has further complicated this situation as noted through the use of multiple categories to describe *Latina/o* or *Latinx* population specific to race and nationality (Hayes-Bautista & Chapa, 1987; Martin-

Alcoff, 2005; United States Census Bureau, 2018). While a Latin Race does not exist, the term *Latina/o* provides a better description of persons who are from Latin American origin or descent (Hayes-Bautista & Chapa, 1987; Martin-Alcoff, 2005). The use of the term *Latina/o* is best described by Hayes-Bautista & Chapa (1987) who asserted that

The euphemisms (surname, language, ‘Hispanic’) are too diffuse and imprecise, and do not address the major dynamic that has created the perceptions and policies applied to Latin Americans in the United States. The term of reference must respect the diverse national origins and the waves of population movement from Latin America for over four centuries (p.65).

Hayes-Bautista and Chapa (1987) also emphasized that the generic term that best fits the criteria is *Latina/o* as the term is derived from Latin America and, as such, “preserves the flavor of national origin and political relationship between the US and Latin America” (Hayes-Bautista & Chapa, 1987, p. 65). To this extent, the term itself indicates cultural neutrality with respect to Latin American cultures.

In recent years, the term *Latinx* has become more mainstream as some persons who may otherwise identify as *Latina/o* are challenging the continued marginalization of *Latina/o* as a group (DeGuzman, 2017, Solorzano & Delgado Bernal, 2001). In recent years, the use of *Latinx* has surfaced as a term that is seen as all-inclusive, as it takes into account not only persons who identify as being from Latin descent but may also identify as having different national origins, different ethno-racial backgrounds, persons who identify as Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ), and those who may be undocumented (DeGuzman, 2017; Solorzano & Delgado Bernal, 2001).



**Latina.** For the purpose of this study, the term *Latina* was used to describe any female student of college age who identifies as a Latina regardless of whether Spanish is her primary or secondary language, including those students who do not speak the Spanish language. Specifically, any college age female that has a Latin American origin or identifies with their Latin American ancestry, fell under the term *Latina*. The term *Latinx* was used when discussing both Latinas (females) and Latinos (males) as a group.

**Latinx critical race theory (LatCrit).** A key term to identify is *Latinx Critical Race Theory (LatCrit)*. Like Critical Race Theory, LatCrit is rooted in the belief that racism is embedded into the fabric of American society, thereby paving the way for institutional racism (Solorzano & Delgado Bernal, 2001). A branch of Critical Race Theory, LatCrit delves deeper into the unique qualities of Latinx, which stem from “multidimensional identities and can address the intersectionality of racism, sexism, classism, and other forms of oppression” (Solorzano & Delgado Bernal, 2001, p. 312).

**Financial aid.** Financial aid is defined as any grant, scholarship, student loan, or paid employment accessible to students as a means of funding their educational expenses (United States Department of Education, 2018). Sources of financial aid include funding through the United States federal government, students’ states of residence, college/university of enrollment, and nonprofit and private organizations. Grants and scholarships are monies that generally do not have to be repaid. Loans must be repaid by the borrower and/or co-borrower (United States Department of Education, 2018).

## **Organizational Overview**

Following a traditional dissertation style, this study consisted of five chapters. Chapter 1 provides a synopsis of the study inclusive of the context of the study, statement

of the problem, purpose of the study, research questions, significance of the study, limitations and delimitations, role of the researcher, ethical consideration, positionality, and definition of terms. Terminology pertinent to the study was defined thoroughly. Latinx Critical Race Theory was the framework presented in order to assist in understanding the research problem. Chapter 2 consists of a review of the related literature. Chapter 3 provides an in-depth discussion of the methodological approach used in this study inclusive of the strategies of inquiry used to obtain the sampling size, techniques used in the data collection process, and data analysis. Chapter 4 outlines and defines the study's findings. Chapter 5 provides an overall discussion of the findings, implications, recommendations for future research, and conclusion of the study.

## **Chapter 2**

### **Literature Review**

This study utilized Latinx Critical Race Theory (LatCrit) to understand how Latina students perceive the financial aid process and how their understanding of the process may have affected their higher education attainment. In this chapter, I reviewed literature related to (a) Latinx students in higher education, (b) financial aid policy, and (c) Latinx Critical Race Theory (LatCrit).

#### **Latinx in Higher Education**

The term Latinx has surfaced within the last decade as a gender-neutral term for persons of Latin descent; a term inclusive of Latina/o who may also identify as having different national origins; different ethno-racial backgrounds; persons who identify as Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ); and those who may be undocumented (DeGuzman, 2017; Solorzano & Delgado Bernal, 2001). Considered the largest and fastest growing population, national population forecasts indicate that by the year 2060 the population of Latinx, a historically marginalized group within the United States, will make up more than 50% of the population growth (Castellanos & Gloria, 2007; Cerna, Perez, & Saenz, 2007, 2009; Llagas & Snyder, 2003; United States Census Bureau, 2018) and one third of the United States population (Zarate & Fabienke, 2007). This rapid and continual growth of the Latinx population warrants widespread study (Castellanos & Gloria, 2007; Cerna et al., 2007; Llagas & Snyder, 2003), specific to Latinx students' educational pipeline, as the Latinx youth population is growing exponentially, with over 60% of the Latinx population being 35 years old and younger (Lopez, Krogstad, & Flores, 2018).

As a minoritized population, Latinx youth face many obstacles that impede their path of upward social and economic mobility (Arbona & Nora 2007; Cerna et al., 2007, 2009; Zarate & Fabienke, 2007), resulting from the attainment of a higher education (Castellanos & Gloria, 2007; Cerna et al., 2007; Hatch et al., 2016; Llagas & Snyder, 2003). Many researchers (Arbona & Nora, 2007; Boden, 2011; Saunders & Serna, 2004; Zarate & Gallimore, 2005) have used longitudinal studies when following the educational pipeline of successful Latinx students. Such studies have allowed researchers to identify barriers faced by these students. Through identifying barriers, researchers can identify predictive factors that may enhance the college persistence rates of Latinx students (Crisp & Nora, 2010; Hatch et al., 2016; Solórzano, Villalpando, & Oseguera, 2005). As such, efforts to address racialized barriers throughout the educational pipeline of Latinx students must be identified and addressed to ensure that the forecasted Latinx population growth is met with viable educational outcomes (Crisp & Nora, 2010; Hatch et al., 2016; Solórzano et al., 2005; Zarate & Fabienke, 2007).

### **Barriers Faced by Latinx Students**

Latinx students face multiple barriers in their quest to attain a higher education. At the K-12 level, Latinx students often lack educational resources such as adequate school counseling, adequate student teacher ratios, equitable representation of Latinx in advanced placement courses, and educational mentorships, just to name a few (Frempong et al., 2011; Kimura-Walsh, Yamamura, Griffin, & Allen, 2009; Luna De La Rosa, 2006; Trent et al., 2006). At home, Latinx students face familial barriers such as parents who may lack adequate education, parents who may have language barriers, and parents who may not see higher education as a priority (Frempong et al., 2011; Kimura-Walsh et al.,

2009; Luna De La Rosa, 2006; Trent et al., 2006). Through upward social mobility or the movement from one social strata to another (Haveman & Smeeding, 2006), Latinx students can overcome many of these barriers (Frempong et al., 2011; Gonzalez et al., 2003; Kimura-Walsh et al., 2009; Luna De La Rosa, 2006; Trent et al., 2006). Social mobility is assumed to be contingent on the attainment of postsecondary education (Frempong et al., 2011; Gonzalez et al., 2003; Kimura-Walsh et al., 2009; Luna De La Rosa, 2006; Trent et al., 2006). Therefore, it is vital for Latinx students to attain an adequate higher education in order to move beyond the social strata of their parents (Frempong et al., 2011; Gonzalez et al., 2003; Kimura-Walsh et al., 2009; Luna De La Rosa, 2006; MacLeod, 1995; Trent et al., 2006). Also, at the school level, Latinx students experience a scarcity of educational mentorships that could help them maneuver through their higher education trajectories. Additionally, national studies on Latinx students are usually representative of participants of Mexican descent (Cerna et al., 2007; Gloria, Castellanos, & Orozco, 2005; Hatch et al., 2016; Zarate & Fabienke, 2007), residing in the States of California (Boden, 2011), Florida, or Texas, excluding other Latinx groups such as those from Cuba, Puerto Rico, Central America, and South America (Hatch et al., 2016).

Additional barriers such as mediocre educational resources and residing in low income neighborhoods brings unique challenges to Latinx students, such as the unavailability of ample familial financial resources (Cerna et al., 2007, 2009). Many parents of students attending urban high schools are also less likely to receive the appropriate level of financial literacy needed to make informed decisions about funding their students' higher education (Zalaquett, 2005; Zarate & Fabienke, 2007). At the high

school level, teachers and school counselors are usually considered the gatekeepers of financial literacy, as providing students and families with basic financial aid information often falls within their purview (Zalaquett, 2005; Zarate & Fabienke, 2007).

Unfortunately, many Latinx students and parents find the financial aid process to be challenging, especially for Spanish only speaking parents, who may not be allotted a Spanish speaking financial aid representative (Zarate & Fabienke, 2007). Since Latinx students are more likely to graduate from an institution of higher education with a high Latinx presence, institutions of higher education who employ an appropriate number of Latinx faculty and staff are better equipped to assist Latinx students and their families maneuver through such challenges (Castellanos & Gloria, 2007; Nora, 2004; Cerna et al., 2007, 2009).

Latinx family units and values are regarded as the most important aspect of Latinx culture (Arbona & Nora, 2007; Cerna et al., 2007; Nora, 2004). Research on Latinx family structure has yielded the importance of familial involvement in Latinx college access, college enrollment, and subsequent degree completion (Arbona & Nora, 2007; Cerna et al., 2007; Nora, 2004). For Latinx students, a perceived barrier is that English is often the second language for students and their parents (Arbona & Nora, 2007; Becerra, 2010; Cerna et al., 2007; Haveman & Smeeding, 2006; Nora, 2004; Ward, 2006).

However, it has been noted that despite a language barrier, Latinx parents are highly involved in their students' educational trajectories (Arbona & Nora, 2007; Becerra, 2010; Cerna et al., 2007; Haveman & Smeeding, 2006; Nora, 2004; Ward, 2006). In general, Latinx place a high value on academics. Students whose parents received a post-secondary education, regardless of whether they graduated, are more likely to enroll in a

college (Zarate & Fabienke, 2007). Parental involvement has also been regarded as the key element to Latinx college decision making process, with mothers being instrumental in Latina students' college education attainment (Arbona & Nora, 2007; Becerra, 2010; Cerna et al., 2007; Gandara, 1982; Haveman & Smeeding, 2006; Nora, 2004; Ward, 2006; Zarate & Gallimore, 2005).

### **Higher Education**

**Two-Year community colleges.** In pursuing higher education, Latinx enroll in two-year community colleges at higher rates than traditional four-year institutions, specifically because two-year community colleges tend to appeal to students who are unable to commit to a lengthy four-year institution, students who seek to obtain a higher education at a more affordable out-of-pocket expense, students who are seeking a vocational trade instead of a college degree, and students who are required to take remedial courses (Baird, 2006; Becerra, 2010; Sanchez & Smith, 2017; Solórzano et al., 2005; McLendon et al., 2005). While the enrollment of Latinx students in two-year community colleges continues to rise, so does their drop-out rates, creating a cycle of attrition that institutions of higher education struggle to reduce (Baird, 2006; Becerra, 2010; Sanchez & Smith, 2017; Solórzano et al., 2005; McLendon et al., 2005).

Additional factors contributing to Latinx enrolling in two-year community colleges include improper academic advising at the high school level, being able to commute to the college campus, experiencing shortfalls in financial aid availability, lacking in educational preparedness, and maintaining outside employment while attending classes, all of which create hardships that many Latinx students struggle to overcome (Baird, 2006; Sanchez & Smith, 2017; Solórzano et al., 2005; McLendon, Heller, & Lee, 2009).

Despite the influx of Latinx college enrollment, Latinx students' college completion rates are relatively low; therefore, Latinx students continue to have the highest attrition rates across all sectors of higher education (Arbona & Nora, 2007; Baird, 2006; McLendon et al., 2009; Sanchez & Smith, 2017; Solórzano et al., 2005), which is an alarming trend as higher education attainment is a predictor of upward social and economic mobility (Cerna et al., 2007; Zarate & Gallimore, 2005). Although the college completion rates of Latinx students are low, the vast majority continue to enroll in institutions of higher education, optimistically expecting to graduate (Arbona & Nora, 2007; Baird, 2006; McLendon et al., 2009; Sanchez & Smith, 2017).

### **Latinx Students and Financial Aid Eligibility**

Typically, students from low-income households are reliant on financial aid programs, specifically, financial aid funding through grant programs that do not have to be repaid and low interest student loans (Gross, 2011; Heller, 1994, 1996, 2006, 2017; Nora, Barlow, & Crisp, 2006). For Latinx parents who are not fluent in English, an additional obstacle is presented as they are faced with having to fill out the Free Application for Federal Student Aid (FAFSA), a federal application that is often confusing to the average English-speaking person. Applicants unfamiliar with the FAFSA content may misinterpret some of its instructions, which often leads to students not receiving the full amount of financial aid for which they qualify (Heller, 1994, 1996, 2006, 2017; Zalaquett, 2005). Additionally, persons who are unfamiliar with the financial aid industry, unfamiliar with the processing of financial aid applications, unfamiliar with the funds that are available to them, and unfamiliar with the future implications of borrowing student loans, are at higher risk of participating in risky financial behaviors, such as



defaulting on student loans (Becerra, 2010; Borden, Lee, Serido, & Collins, 2008; Frempong et al., 2011; Haveman & Smeeding, 2006; Trent et al., 2006; Ward, 2006).

Financial aid eligibility, while providing financial support, does not lead to overall degree completion (Gross, 2011; Heller, 1997). Ultimately, the cumulative cost of attaining a higher education affects Latinx students' decisions to enroll, as many find themselves believing that they cannot afford a higher education (Gross, 2011; Nora, Barlow, & Crisp, 2006; Zalaquett, 2005). This is especially true for first generation Latinx students who are more likely to overestimate the cost of attending an institution of higher education (Post, 1990; Zarate & Fabienke, 2007). Providing Latinx students with financial aid information earlier in their K-12 years may alleviate some of the burden of uncertainty that Latinx students and their parents have over funding a higher education and instead shift their thoughts into a well-informed narrative that can have a positive effect in the students' higher education decision making process (Kimura-Walsh et al., 2009; Gross, 2011; Oseguera, Locks, & Vega, 2008; Zalaquett, 2005). While financial aid programs have historically assisted low income students, the continual rise of education costs inadvertently forces students to be financially responsible for a portion of their higher education (Gross, Zerquera, Inge, & Berry, 2014; Heller, 1994, 1996, 1997; 2006, 2017; Kimura-Walsh et al., 2009). For Latinx students who must financially assist their immediate families, the best viable option is attending a two-year community college that is drastically lower in cost, is geared towards the working adult, and requires a lower time commitment than the average four-year college or university (Kimura-Walsh et al., 2009; Gross, 2011; Gross et al., 2014; Oseguera et al., 2008; Zalaquett, 2005).

## **Latinx and Financial Aid Knowledge**

Generally, a vast majority of Latinx who are under-informed about their eligibility for financial aid programs adhere to a perception that financial aid resources are not available to fund their higher education (Kimura-Walsh et al., 2009; Gross, 2011; Gross et al., 2014; Oseguera et al., 2008; Zalaquett, 2005). Having a negative perception of financial aid programs has been cited as a barrier perceived by Latinx students that affects their educational persistence (Castellanos & Gloria, 2007; Gloria, et al., 2005; Gross et al., 2014; Zalaquett, 2005). Additionally, Latinx students have a lower financial aid application completion rate than any other racial and ethnic group (Cerna et al., 2007; Gross et al., 2014).

In a study of more than 1000 students from low income households who completed the Free Application for Federal Student Aid (FAFSA) and who enrolled at California's community colleges, 90% of the students were eligible for the Pell grant, a federal grant, of which 60% had a zero Expected Family Contribution (EFC); 80% were first-generation college students; 73% were Latinx; and 10% were undocumented immigrants (Lopez, 2013). It was noted that an estimated \$500 million in scholarships remained unclaimed in California due to students not being awarded the financial aid resources for which they qualified, solely because they were unaware of the requirement to file the FAFSA (Luna De La Rosa, 2006; Frempong et al., 2011; Lopez, 2013).

In another study, a telephone survey of 1,222 parents and 1,204 college-age respondents suggested that 75% of Latinx adults who were not enrolled in college would have likely enrolled had they been exposed to financial aid information (Luna De La Rosa, 2006). Findings also suggested that 50% of Latinx parents and 43% of Latinx

college-age adults were incapable of naming a single source of financial aid (Luna De La Rosa, 2006). Specifically, parents were unaware of having received any financial aid information during their students' time in the K-12 pipeline (Luna De La Rosa, 2006; Frempong et al., 2011; Lopez, 2013). Therefore, while Latinx students are enrolling in institutions of higher education, they are more likely to disqualify themselves from obtaining available funding solely because of a lack of financial aid awareness.

Despite their low financial aid application rates, Latinx receive the largest amount of federal Pell grants in comparison to their racial and ethnic counterparts (Cerna et al., 2007; Gross et al., 2014; Lopez, 2013). Surprisingly, Latinx borrow less than any other ethnic and racial groups (Cerna et al., 2007; Gross et al., 2014; Lopez, 2013), perhaps because Latinx students are more likely than other groups to hold full-time employment while attending an institution of higher education (Cerna et al., 2007; Gross et al., 2014). Nevertheless, the majority of Latinx who enroll in two-year community colleges aspire to transfer to a four-year institution of higher education with the goal of completing a baccalaureate degree (Gross et al., 2014; Zell, 2010). While financial aid knowledge is one piece of students' decisions to attain a higher education, there are a multitude of factors that may prevent them from enrolling (Cerna et al., 2007; Gross et al., 2014; Zalaquett, 2005; Zarate & Fabienke, 2007; Zell, 2010). Enhancing students' financial aid knowledge can assist in creating a pathway for students to effectively enroll, fund, and persist in an institution of higher education (Gross et al., 2014; Heller, 1994, 1996, 1997; 2006, 2017; Kimura-Walsh et al., 2009; Zarate & Fabienke, 2007; Zell, 2010), and should begin with basic principles of financial aid policies.

## **Historical Overview of Financial Aid Policies**

A historical overview of financial aid policies would require a complex chronology of events that spans over a few centuries and is not suitable for this study. While the establishment of the G.I. Bill in 1944 was instrumental in providing financial aid funds to veterans returning from post-war America, it was as a result of the Truman Commission Report that the federal government began to solidify its investment in higher education, expanding assistance beyond military veterans (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Fuller, 2014; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013; Thelin, 2004). As such, a selective historical overview of financial aid policy for this study begins with the Truman Commission Report of 1947.

### **The Truman Commission Report of 1947**

National conversation surrounding higher education policy was initiated by President Harry S. Truman when he established a committee to analyze the United States educational system (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013). The newly created Commission on Higher Education provided President Truman with the Truman Commission Report, which outlined recommended changes to the nation's system of education, including improving college access for students by eliminating barriers rooted in finance, race, sex, and religion (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013). Eliminating these barriers proved to be harder than projected by the Commission members as evidenced by the slow growth of women and minority students enrolling in postsecondary institutions of higher education (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013). Marked with controversy, the

Truman Commission Report served as a catalyst for women's and minorities' enrollment in higher education as well as for initiating higher education policies geared towards advancing college access (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013). The report's recommendations were also directly responsible for enhancing two-year community colleges, both in breadth and in scope, as being smaller in structure allowed for the report's recommendations to be implemented more effectively (Bok, 2003; Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996; Krendl Gilbert & Heller, 2013). Following the Truman Commission Report, the Higher Education Act of 1965 was enacted to provide support to institutions of higher education in the form of educational resources and financial assistance to students to fund their degree attainment.

### **The Higher Education Act of 1965**

Similar to the Truman Commission Report of 1947, the Higher Education Act (HEA) of 1965 was instrumental in providing students with the ability to fund their higher education through implementing federal student financial aid programs (Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996, 2006, 2017; Solórzano et al., 2005; United States Department of Education, 2018). Federal student financial aid programs, also known as Title IV funds, are comprised of federal grants, federal loans, and federal work study programs (Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996, 2006, 2017; Solórzano, et al, 2005; United States Department of Education, 2018). Considered a legislative accomplishment of President Lyndon Johnson, the HEA set the precedent as the federal government became a key stakeholder in higher education policy, thereby making higher education a national interest (Cohen & Kisker, 2009; Fuller, 2014; Thelin,

2004). Since the adoption of the Higher Education Act of 1965, the growth of financial aid programs has been continuous, making the application for financial aid assistance a standard process for the majority of students in the United States (Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996, 2006, 2017; Solórzano, et al, 2005). In the fifty plus years since the adoption of the Higher Education Act of 1965, federal student financial aid programs have grown in scale and scope, allowing a larger population of students to obtain financial aid assistance to fund their higher education (Dynarsky & Scott-Clayton, 2013; Heller, 1994, 1996, 2006, 2017; Solórzano, et al, 2005). The growth of financial aid programs also inspired research surrounding program accessibility and equality at a federal and state level, specifically the impact of financial aid policies as they pertain to traditionally underrepresented populations such as Latinx students (Luna De La Rosa, 2006; McLendon et al., 2009; Solórzano, 1998; Solórzano, et al, 2005; Trent et al., 2006; Villalpando, 2004). The growth of financial aid programs also sparked the marketization of the financial aid industry (Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004 2008).

### **Marketization of the Financial Aid Industry**

The process of marketization within the financial aid industry began in 1972 (Brown, 2015). This year was marked by an amendment to the Higher Education Act of 1965 through which student financial aid was provided to the students directly (Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008; United States House of Representatives, 2017). In accordance with this amendment, Pell grants were provided to students in the form of vouchers, allowing students to use the funds as partial payments to their institution of choice (Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004,

2008; United States House of Representatives, 2017). This practice marked a shift in higher education as institutions began to compete for the students' tuition dollars funded through federal student financial aid resources (Brown, 2015; Fuller, 2014; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008; Thelin, 2004).

Since its enactment, the HEA has seen several reauthorizations, specifically in 1968, 1971, 1972, 1976, 1980, 1986, 1992, 1998, and 2008 (Fuller, 2014; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008; United States House of Representatives, 2017). Prior to a reauthorization, Congress changes and amends existing programs to better align with societal needs (Fuller, 2014; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008; United States House of Representatives, 2017). The most recent authorization in 2008 made many changes to the existing federal loan programs. An example of which is the Net Price Calculator requiring institutions of higher education to provide current and prospective students with the ability to estimate the cost of attending that institution ("Net price calculator", 2018). Consequently, these reauthorizations have set the platform for an industry that is continuously changing.

Annually, billions of dollars in financial aid funds are allocated by state and federal governments to students through the appropriation of both merit and need-based financial aid programs (Heller, 1994, 1996, 2017; United States House of Representatives, 2017). While both merit-based and need-based aid do not have to be repaid, they are inherently different. Merit-based aid is often provided to students in the form of a scholarship earned based on academics while need-based aid is usually provided to students in the form of a grant for those who have low household incomes. The intent of these programs is to increase college enrollment, reduce the costs of

attaining an education, and retain students in their state of residence (Baird, 2006; Fuller, 2014; Heller, 1997, 1999, 2017; Heller & Rasmussen, 2001, 2002; Shah, 2014). This form of cost-sharing has become a global trend by which the burden of the expense of a college education shifts from the government, inclusive of taxpayers, onto the students and families through the charges of tuition, fees, room, and board (Baird, 2006; Heller, 1994, 1996, 1997, 1999, 2002, 2004; 2006; Heller & Marin, 2002; Heller & Rasmussen, 2001, 2002; Sanchez & Smith 2017; Sjoquist & Winters, 2015). Regrettably, while tuition prices continue to increase at a rapid pace, funding through financial aid programs continues to decrease or stay stagnant at best (Baird, 2006; Heller, 1994, 1996, 1997, 1999, 2002, 2004; 2006; Heller & Marin, 2002; Heller & Rasmussen, 2001, 2002; Sanchez & Smith 2017; Sjoquist & Winters, 2015).

The use of financial aid programs has long been advocated as a tool to increase student enrollment (Baird, 2006; Heller, 1994, 1996, 1997, 1999, 2002, 2004; 2006; Heller & Marin, 2002; Heller & Rasmussen, 2001, 2002; Sanchez & Smith 2017; Sjoquist & Winters, 2015). However, an attempt to correlate receiving merit-based financial aid funds to degree completion has been regarded as futile (Sjoquist & Winters, 2015), as most students who are entitled to receive merit-based financial aid are typically considered higher income students. Therefore, receiving merit-based financial aid does not impact the decisions students whose college enrollment and completion are typically within their educational trajectories (Baird, 2006; Heller, 1994, 1996, 1997, 1999, 2002, 2004; 2006; Heller & Marin, 2002; Heller & Rasmussen, 2001, 2002; Sanchez & Smith 2017; Sjoquist & Winters, 2015). Subsequently, correlating receipt of need-based financial aid funds to increases in student enrollment rates, most notably enrollment in



two-year community colleges, proved viable (Heller, 1999), thus affording lower-income students the opportunity to enroll in institutions of higher education.

Furthermore, the commercialization of higher education has created a pendulum shift in which higher education attainment is considered a privilege, one sought by customers paying for services rendered, in essence becoming a case of supply and demand (Altbach, 2001; Baird, 2006; Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). In response, higher education institutions have adopted a business-like mindset in an effort to increase institutional revenue, thus allowing the institution to more readily provide institutional funds for students who qualify (Altbach, 2001; Baird, 2006; Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). As the institutions of higher education continue to think and act in a business-like fashion, the customers or students continue to feel the burden in the form of rising costs of tuition, fees, room, and board (Altbach, 2001; Baird, 2006; Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). To that end, most financial aid programs, merit-based aid, and appropriated educational funds follow a pattern by which upper middle-class students, as well as students from highly educated families, are encouraged to attend more costly institutions of higher education (Altbach, 2001; Baird, 2006; Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). Subsequently, these business-like practices allow the institutions of higher education to adopt recruitment practices that are driven by marketing strategies, thereby negatively affecting historically underrepresented students who may not be able to afford a higher education. Recruitment practices encourage upper middle-class students to apply to private and public four-year institutions, while lower-class students and working adults are encouraged to attend two-

year institutions or community colleges (Altbach, 2001; Baird, 2006; Brown, 2015; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008).

### **Marketing Strategies**

Institutions of higher education have been using strategic methods of enhancing revenue that have been rooted in marketing strategies for well over a century (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). An example of such a marketing strategy was used by institutions like Columbia University and the University of Chicago who used salesmen in lieu of admission officers in an attempt to recruit and enroll students through aggressive sales tactics (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). It was through the use of aggressive methods of recruiting students that the institutions were able to raise tuition-based revenue (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). Similar institutions also began practicing a no refund policy in order to retain tuition payments even if students were enrolled for a short period of time (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). Another common marketing strategy such as the early decision admission policies provide students the ability of accepting an offer of admission to the particular institution well in advance of high school graduation (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). This type of early decision process forces students' commitment to that particular institution, taking away the students' ability to fully consider all of their college options, inclusive of the institutions' proposed financial aid packages, creating a

barrier that can ultimately hinder the students' higher education attainment (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008).

Globally, the higher education industry continues to experience many challenges. As institutions of higher education serve as gateways for students to study their desired crafts, the marketization of higher education continues to push the institutions to deviate from their intended academic focus (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). For many institutions, their historical perspectives are surrounded by societal mandates, which for many drives the institutional mission and vision (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). To compete at a global scale, institutions are finding themselves forced to be more creative with the strategies they use to generate revenue (Altbach, 2001; Baird, 2006; Bok, 2003; Brown, 2015; Giroux, 2002; Slaughter, 1998; Slaughter & Rhoades, 2004, 2008). The impact that the marketization of higher education has on students is further exacerbated by the many barriers students face when maneuvering through the financial aid process. Maneuvering through barriers within the financial aid process can be exhausting for traditionally underrepresented students who are more likely to be working-class and middle-class youth and are less likely to have the available familial financial resources to fund their higher education (Altbach, 2001; Baird, 2006; Brown, 2015; Giroux, 2002).

### **Barriers of Current Financial Aid Policies**

Nationally, students applying for college admission are not receiving their acceptance or denial letters until the second part of their senior year of high school

(Brown, 2015; Heller, 2017; Wells & Lynch, 2012). Such practices are common and can preclude students from receiving financial aid award letters in a timely fashion (Brown, 2015; Heller, 2006, 2017; Wells & Lynch, 2012). For many students and families, receiving the financial aid award letters during the student's senior year of high school hinders their higher education decision-making process (Heller, 1996, 2006, 2017; Wells & Lynch, 2012), especially since the award letters are based on estimated awards (Heller, 2006; McLendon et al., 2009). Providing students and their families with tentative award packages several years prior to high school graduation may benefit students by allowing them to fully research which higher education path best suits their personal and familial needs, thus allowing students to make a financially well-informed decision, which can curb risky financial practices that have been linked to the national student loan debt crisis (Heller, 1994, 1996, 2006, 2017; McLendon et al., 2009).

### **Student Loan Debt Crisis**

The national student loan debt crisis has reached incredible heights. The Student Loan Debt Clock, a measure of the national student loan debt crisis, currently lists our national student loan debt at \$1.55 trillion and rising by the second (Kantrowitz, 2019). Student loan debt has become a national crisis with traditionally underrepresented students being the most affected (Easton-Brooks & Davis, 2007; Heller, 1994, 1996, 2006, 2017; McLendon et al., 2009). Traditionally underrepresented students from low socioeconomic backgrounds are at higher risk for student loan debt, credit card debt, and student loan default. They are also more likely to delay college enrollment, are more likely to exhibit lower financial knowledge, and are more likely to exhibit higher levels

of financial stress, all of which are contributing factors that often lead to student loan default (Archuleta et al., 2013; Hillman, 2014; Wells & Lynch, 2012).

Globally, there are over fifty countries that use some form of student loan programs (Albrecht & Zideman, 1993; Archuleta et al., 2013; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012). Such loan programs come at a hefty price for both students and the government alike. Students find themselves with loan repayment options that are unachievable, forcing the government to exhaust resources in loan recovery efforts (Albrecht & Zideman, 1993; Archuleta et al., 2013; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012). Unfortunately, tuition costs continue to outpace the rate of inflation and student loans continue to become a necessity for students seeking a higher education, thus, creating a national crisis lacking a viable resolution (Albrecht & Zideman, 1993; Archuleta et al., 2013; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; McLendon et al., 2005; Wells & Lynch, 2012). Additionally, high levels of debt have a negative psychological impact on students and have been linked to low self-esteem, creating a social justice issue affecting our nation (Archuleta et al., 2013; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012).

To fund their education, college students use two main forms of financial resources: student loans and credit cards (Archuleta et al., 2013; Easton-Brooks & Davis, 2007; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012). Although financial aid in the form of need-based grants and scholarships are the main sources of aid available to students, more often than not such aid is not enough to offset the student's financial needs, leaving the students with a balance (Albrecht & Zideman, 1993; Archuleta et al., 2013; Easton-Brooks & Davis, 2007; Hillman, 2014; Houle, 2013; Wells & Lynch,

2012). Because credit cards and loans are easily available, students with tuition balances are likely to turn to these forms of financing to pay their educational expenses (Archuleta et al., 2013; Avery & Turner, 2012; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012). Consequently, of the students from traditionally underrepresented populations, African American and Latinx students, are more likely to accrue higher amounts of credit card debt and report higher levels of financial stress than their White counterparts (Avery & Turner, 2012; Hillman, 2014; Houle, 2013; Wells & Lynch, 2012). However, African American and Latinx students earn approximately \$3,000 less upon college graduation than their White counterparts, thus repaying their debt becomes a difficult task, leaving them at higher risk of student loan default and credit card debt (Avery & Turner, 2012; Easton-Brook & Davis, 2007; Hillman, 2014; Houle, 2013).

Currently, two out of three students graduate from college with an accrued student loan debt of approximately \$26,000 (Avery & Turner, 2012; Easton-Brook & Davis, 2007; Hillman, 2014; Houle, 2013). One in ten federal student loan borrowers default on their loans within three years of beginning repayment (Avery & Turner, 2012; Easton-Brook & Davis, 2007; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013) and students who leave college without earning a degree are ten times more likely to default on their student loans (Easton-Brooks, & Davis, 2007; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013). Since Latinx students have the highest rates of college attrition, their risk of defaulting on a student loan is greater. Since students in student loan default are unable to obtain additional student loan funding, Latinx students who default find themselves unable to re-enroll, resulting in a higher education that is not attainable (Easton-Brooks, & Davis, 2007; Hillman, 2014; Houle, 2013; Jackson &

Reynolds, 2013). Regrettably, this creates a cycle of poverty since the social mobility of traditionally underrepresented populations is typically contingent on attaining a higher education (Frempong et al., 2011; Gonzalez et al., 2003; MacLeod, 1995). This is especially true for first-generation Latinx students who, without attaining a higher education, may not be able to succeed in moving beyond the social strata of their parents (Frempong et al., 2011; Gonzalez et al., 2003; MacLeod, 1995). Student loans are a cyclical process that is not ideal for Latinx students, as these loans provide students with the opportunity to seek a higher education while simultaneously placing them in a position of accruing student loan debt that often leads to student loan default (Frempong, et al, 2011; Gonzalez et al., 2003; MacLeod, 1995). To that end, students looking for a college education may benefit from using the assistance of financial aid professionals who can help the students maneuver through this cyclical process with favorable results (Frempong, et al, 2011; Gonzalez et al., 2003; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; MacLeod, 1995).

### **Financial Aid Professionals**

As funding through financial aid programs or Title IV funds became more prevalent, institutions of higher education needed to hire professionals to ensure the funds were being distributed appropriately (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; MacLeod, 1995; McLendon et al., 2005), creating the need for financial aid professionals (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; MacLeod, 1995; McLendon et al., 2005). Although financial aid administrators had been employed prior to the implementation of

Title IV funds, the enactment of the HEA of 1965 required financial aid professionals to focus their efforts to be more student-centered and hands-on (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; United States House of Representatives, 2017). The role of financial aid administrators is vital as they influence students by educating them about financial aid fund availability (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005), funds that are contingent on variables such as institutional cost; federal, state, and institutional grants; scholarships; and loans (United States Department of Education, 2018). With the enactment of the HEA of 1965, compliance with the funding requirements rose to the forefront of educational funding.

### **Financial Aid Compliance Practices**

Financial aid administrators are also tasked with ensuring compliance of federal financial aid programs within their respective institutions of employment (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; United States Department of Education, 2018). To ensure compliance of Title IV funds at a national level, the US Department of Education (ED) has created a team of professionals within their Federal Student Aid Department whose main job responsibility is to audit the institutions who participate in the distribution of Title IV funding (United States Department of Education, 2018). While these professionals are working at a national level, the financial aid administrators must also ensure compliance within their respective institutions; as a



result, ED publishes a yearly Federal Student Aid Handbook which serves as a guide for all financial aid professionals in the United States (United States Department of Education, 2018).

### **Federal Student Aid Handbook**

The Federal Student Handbook is a comprehensive manual that is published by the US Department of Education on an academic year basis (United States Department of Education, 2018). The manual provides financial aid administrators with a guide for assisting students who have applied for federal financial aid programs. The handbook is comprised of the Application and Verification Guide and the following six volumes: student eligibility, school eligibility and operations, calculating awards and packaging, processing aid and managing federal student aid funds, withdrawals and the return of Title IV funds, and the campus-based programs (iLibrary-Federal Student Aid Handbook, n.d.). The intent of the manual is to provide financial aid administrators with guidance when administering financial aid programs within their respective institutions. It also ensures that financial aid professionals are provided with the appropriate tools to make internal decisions (Information for Financial Aid Professionals, 2018). At the federal level, financial aid professionals are provided with access to the Federal Register (United States Department of Education, 2018).

### **Federal Register**

The Office of the Federal Register (OFR) is an office of the United States government held within the National Archives and Records Administration (United States Department of Education, 2018). OFR is the department that publishes the Federal Register, as well as the Code of Federal Regulations (CFR) which is comprised of 50

titles (United States Department of Education, 2018). The titles that make up the CFR are determined in collaboration by federal agencies of the US that pertain to each title and the 50 titles within the CFR represent areas that are subject to federal regulation. Title 34 represents Education and the rules and regulations that have been issued by the pertinent federal agencies of the US who are the regulatory entities. Title 34, while specific to the US Department of Education, comprises several volumes of which volume VI is specific to the office of postsecondary education with part 668 being specific to student assistance general provisions (United States Department of Education, 2018).

### **Role of the Financial Aid Administrator**

The role of the financial aid administrator is to help students seeking financial aid funding. As a result, the financial aid administrators must educate their students about their institutions' available financial aid programs, methods of qualification, and available methods of funding any outstanding balances not covered by financial aid resources (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; United States House of Representatives, 2017). In order to successfully assist their students, financial aid administrators must engage and build relationships with students that are based on trust. In essence, the student must trust that the financial aid administrator is providing them with accurate information and is ultimately providing the student with the best financial aid package for which they qualify (Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005). In turn, the financial aid administrator must trust that the student understands the instructions and process as instructed.

To better serve students, financial aid administrators seek to streamline the institutional financial aid process so that students can better comprehend and carry out program requirements (Borden et al., 2008; Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; Trent et al., 2006). By making the process easier, students are less likely to shun the financial aid process, as the process itself can be overwhelming due to its perceived complexities (Heller, 1994, 1996, 2006, 2017; MacLendon, et al, 2005). As such, many institutions strive to simplify the financial aid process while encouraging student accountability (Frempong, et al, 2011; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; McLendon et al., 2005; Trent et al., 2006).

Working as gatekeepers, financial aid administrators' expertise and job duties are to understand the funds that are available to each student and in turn provide the students and their families with the information they need to make informed decisions (Borden et al., 2008; Frempong, et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Trent et al., 2006). To carry out the process of providing students and parents with financial aid information, financial aid administrators should promote financial literacy through workshops, brochures, marketing advertisements, and the like (Borden et al., 2008; Frempong, et al, 2011; Heller, 1994, 1996, 2006, 2017; McLendon et al., 2005; Trent et al., 2006). Along with federal aid programs, states also have financial aid programs specific to their residents.

### **New Jersey Financial Aid Grant Programs**

At the state level, the State of New Jersey has been active in assisting students with financial aid information. In 1959, the State of New Jersey created an agency to

assist New Jersey resident students with the rising cost of a higher education (State of New Jersey, 2019). Subsequently, two additional programs were created, the Educational Incentive Grant and the Tuition Aid Grant (TAG). Shortly thereafter, the Educational Opportunity Fund (EOF) Program was initiated with the intent of assisting students who need academic and financial assistance (State of New Jersey, 2019). In 1978, the State adopted legislation that consolidated existing programs into three distinct categories: need-based such as the TAG program, merit-based such as the NJ STARS Programs, and special purpose programs. The funding for these programs is generated through tax revenues and are appropriated annually through the State of New Jersey's Appropriation Act (State of New Jersey, 2019).

#### **New Jersey Higher Education Student Assistance Authority (HESAA)**

The New Jersey Higher Education Student Assistance Authority (HESAA) is the New Jersey State agency which provides students and families with financial and informational resources such as grants, scholarships, loans, loan redemption programs, the 529 college savings plan, and comprehensive outreach programs for students to pursue a higher education ("Our Mission: Making Education Affordable", 2019). In other words, HESAA has been tasked with administering the State of New Jersey's financial aid programs. To be eligible for these programs, an evaluation of the student's household income is needed. The purpose of the income evaluation is to determine the student's financial need, as any federal or state grants must first be applied to the students' educational expenses prior to merit-based scholarships and/or student loans (State of New Jersey, 2019). While the State of New Jersey traditionally assisted students in attaining a

higher education with the administration of financial aid funds, the State has also experienced some criticism regarding its higher education funding formula.

### **Higher Education Funding Formula**

Nationally, institutions of higher education are tasked with providing their students with the best quality education that the institution can offer. However, with the vast increase of student enrollment rates (National Center for Education Statistics, 2018, Table 322.20), and decreases in state funding, institutions of higher education are forced to rethink methods of increasing revenue (Heller, 1994, 1996, 2006, 2017). In order to avoid drastic increases in tuition rates, institutions of higher education have focused on increasing revenue while maintaining a level of integrity that aligns with the institutional mission (Heller, 1994, 1996, 2006, 2017; McLendon et al., 2005; McLendon, Hearn, and Mokher, 2009; Okunade, 2004). To better serve the needs of the students and the institutional stakeholders, public institutions of higher education continuously seek state funding to help subsidize their ever-growing expenses (Heller, 1994, 1996, 2006, 2017; McLendon et al., 2005). Regrettably, not all states have a funding formula that provides a clear methodology by which their public institutions are being funded. As of 2015, a total of thirty-two states had adopted a funding formula or policy that provided a clear basis for allocating funding and five states are currently in transition to adopt performance-based (or outcomes-based) funding (National Conference of State Legislatures, 2015).

Many states have experienced a continuous decline of State appropriations for public institutions of higher education since fiscal year 1989-90 (McLendon et al., 2009; National Conference of State Legislatures, 2015; Okunade, 2004). To combat the continuous decline in state appropriations, public institutions of higher education have

raised tuition prices, thus shifting the responsibility of funding a higher education to the students (Okunade, 2004). This shift in higher education funding policy has been met with college presidents lobbying state politicians to undermine any proposed budget cuts (McLendon et al., 2009; Okunade, 2004). Regrettably, state politicians are faced with limited budgets, forcing them to shift available funds between different programs (McLendon et al., 2009; Okunade, 2004). For example, prisons and Medicaid are two of the leading public sector programs competing with higher education for state funding (McLendon et al., 2009; Okunade, 2004). As the rate of expenditure growth for prisons and Medicaid continues to outpace that of public higher education, funding such programs by reducing allocated funding for public higher education has become the norm (McLendon et al., 2009; Okunade, 2004).

Consequently, political influences are directly correlated with state appropriations (McLendon et al., 2009; Okunade, 2004). While patterns in demographic, economic conditions, and higher education policies may influence state appropriations, additional factors such as “partisanship, legislative professionalism, term limits, interest groups, and gubernatorial power influence appropriations levels” (McLendon et al., 2009, p. 705). State funding priorities continue to change as witnessed by the increasingly challenging fiscal and political climate of today’s public higher education industry (McLendon et al., 2009; Okunade, 2004). As state government officials complain about having to manage tighter budgets due to the decline of federal support, vital financial aid policies continue to be overlooked, as witnessed by the lack of a New Jersey State funding formula that makes sense (McLendon et al., 2009; Okunade, 2004).

## **New Jersey State Funding Formula**

Currently, there is no rationale as to how funds are appropriated to New Jersey's four-year public institutions of higher education (State of New Jersey, 2018). In 2010, the State of New Jersey's Governor's task force found that the general practice is for the four-year public colleges and universities to annually request the amount of funds they have projected are necessary to support their operations and development (State of New Jersey, 2010). These requests are then filtered up to the legislature and governor who make the final decision as to the amount of funds that are appropriated to the institutions (State of New Jersey, 2010). On average, funds for public colleges and universities in the State of New Jersey are appropriated by using historical data, meaning the amount of funds allocated to each institution is based on the amount of funds the institution was allocated in the previous year(s) (State of New Jersey, 2010). Such practice contributes to the notion of unequal measures of funding.

At the county college level, New Jersey's funding formula is statutory (State of New Jersey, 2010), specifically, in accordance with the New Jersey Higher Education Restructuring Act of 1994, the State is supposed to fund 43%-50% of the operating costs of the county colleges (State of New Jersey, 2010). However, the State has chosen instead to split the operating costs using a methodology which is geared by thirds: State, county, and student (State of New Jersey, 2010). Although the Commission of Higher Education subsequently endorsed the one-third split, the State has continually deviated from the funding formula adopted into statute, as well as the one-third split endorsed by the Commission (State of New Jersey, 2010) and currently, on average, students pay 60%, while the state and county contribute 40% (State of New Jersey, 2010). Regrettably,

the State has continually decreased its level of funding for operating support to its colleges and universities, across all sectors (State of New Jersey, 2018). Regardless of the decline of State funding, Latinx students continue to enroll in institutions of higher education, with the goal of degree completion. For this reason, Latinx Critical Race Theory was chosen as the conceptual framework that geared this study.

### **Critical Race Theory**

As LatCrit is a branch of Critical Race Theory, I outline the CRT framework as background information to better understand LatCrit Theory. Critical Race Theory (CRT) originates from legal scholarship that recognizes the role of race and racism in historically marginalized groups within the American legal system (Solórzano, 1998; Solórzano et al., 2005; Villalpando, 2004). People of color, including Latinx, are regarded as historically marginalized groups or historically underrepresented populations, as American society recognizes them as persons who exist on its margins (Delgado Bernal, 2002; Solórzano & Yosso, 2002; Valdes, 1996, 2005; Velez, Perez Huber, Benavides Lopez, de la Luz, & Solórzano, 2008). Critical race theorists guide their research through the use of the following five tenets: (1) race and racism are the central premise of the American society legal system and as such are rooted in American higher education policies; (2) CRT challenges the dominant ideologies by which institutions of higher education base their pedagogical practices; (3) CRT is rooted in pushing a social justice agenda; (4) CRT recognizes that people of color bring a unique set of experiential knowledge and skills that should be viewed as a resource instead of a detriment; and, (5) CRT challenges the historical and interdisciplinary perspectives of the American legal system and how its roots in racist practices have had a direct impact on American higher



education policies (Delgado Bernal, 2002; Delgado & Stefancic, 2001; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Velez, 2008; Villalpando, 2004). It is through the guide of the five tenets that CRT theorists examine the social inequalities of historically marginalized populations (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004).

Rooted in social justice, CRT challenges the racist undertones of the legal and educational systems of American society which contribute to making racism accepted as a societal norm (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Examining the educational pipeline of historically underrepresented populations has been the focus of educational researchers who approach their research through the lens of a CRT framework (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). For the educational researcher examining the pedagogical practices and educational policies rooted in racism, the use of a CRT framework has become a staple (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Currently, educational policies and practices continue to shape the educational access of students from traditionally underrepresented populations (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004).

In challenging claims of race-neutrality within higher education, using a CRT framework allows educational researchers to examine the disparities faced by traditionally underrepresented populations, inclusive of Latinx students, as they navigate the educational pipeline (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Expunging the educational pipeline of majoritarian stories is a step toward erasing the racial inequalities faced by students from traditionally underrepresented populations (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Regrettably, the tentacles of racism are deeply embedded in legal scholarship and educational policies, creating a challenge for CRT scholars who focus their efforts on exposing and transforming the majoritarian structures that are rooted in educational policies (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004).

Failing to confront the racist practices within higher education policies negates the purpose of using a CRT framework, especially when challenging higher education policies that claim to be written as racially neutral (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Race neutrality cannot be achieved until higher education policymakers acknowledge that American educational policies are rooted in White Privilege (Delgado Bernal, 2002;

Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). CRT theorists are challenged to expose how deeply race and racism are entrenched into the core of higher education policies; to do so the CRT theorists must participate in the rigorous examination of the endemic racism that is ingrained in educational policies (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Rooted in social justice, CRT has expanded its branches to include, Latinx Critical Race Theory, Feminist Legal Theory, Critical Race Feminism, and Queer Legal Theory; just to name a few (Valdes, 1996).

### **Latinx Critical Race Theory (LatCrit)**

Latinx Critical Race Theory or LatCrit focuses on understanding the unique set of skills and experiential knowledge that Latinx students bring with them into institutions of higher education (Solórzano, 1998; Solórzano et al., 2005; Villalpando, 2004). A conglomeration of persons from different countries and cultures, Latinx pan-ethnicity is encompassed by a variety of experiential knowledges (Solórzano, 1998; Solórzano et al., 2005; Valdes, 1996, 2005; Villalpando, 2004). In American society, Latinx are regarded as one unit who share one similarity, their Spanish origin and/or influence (Solórzano et al., 2005; Valdes, 1996, 2005; Villalpando, 2004). To that end, LatCrit provides the ideal framework for studies on Latinx students in higher education as American society is embedded with racial disparities (Delgado Bernal, 2002; Solórzano, 1998; Solórzano et al., 2005; Valdes, 1996, 2005; Villalpando, 2004).

**Storytelling.** To date, the majority of research on Latinx students has been conducted by social scientists through the use of deficit-informed research (Solórzano & Yosso, 2002; Yosso, Parker, Solorzano, & Lynn, 2004), as evidenced by master narratives or knowledge inherited through storytelling rooted in Eurocentrism and White privilege (Delgado Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004). Such deficit-informed research is apparent in how social scientists use storytelling when researching and racializing people of color (Solórzano & Yosso, 2002; Yosso et al., 2004). Unfortunately, master narratives, as well as majoritarian stories, are monovocal as they are retold through a White Privilege lens and, therefore, are rooted in a racist context (Delgado Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004). Majoritarian stories are recognized as stories that hold the privileges of White males as social norms (Delgado Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004). Latinx experiential knowledge is expressed through storytelling as it is through storytelling that victims of oppression become empowered, thereby counteracting the narrative of the dominant group (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Through storytelling, CRT theorists can bring to light the oppression experienced by traditionally underrepresented populations (Dixson & Rousseau, 2005; Ladson-Billings, 1998, 2005; Ladson-Billings & Tate, 1995; Ledesma & Calderon, 2015; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004). However, CRT theorists caution critical race scholars on the use of storytelling as failing to provide rich detailed

narratives may lead to unsatisfactory outcomes (Dixson & Rousseau, 2005; Ladson-Billings, 1998, 2005; Ladson-Billings & Tate, 1995; Ledesma & Calderon, 2015; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004).

**Counter-storytelling.** To deflect from traditional storytelling, the use of counter-storytelling as a tool has the potential to combat the effects that current majoritarian stories have on the American legal and educational systems (Delgado Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004). Counter-stories serve the following four functions: they assist people of color through the use of effective role models; they challenge how stories of people of color have been told by questioning those who told them; they provide people of color with the ability to see beyond their current worldview; and they provide a more in-depth worldview for all parties through storytelling and reality, thus, ensuring that the narrative reflects Latinx perspective (Delgado Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004).

Overall, CRT theorists expose the racial disparities within the educational settings of students of color (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Specifically, through the use of counter-storytelling, LatCrit theorists are able to expose, analyze, and challenge the narrative of White Privilege as it pertains to the disparities in the education afforded to Latinx students (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Through counter-storytelling, LatCrit theorists can promote

social justice (Delgado Bernal, 2002; Ladson-Billings, 1998, 2005, 2013; Ledesma & Calderon, 2015; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Villalpando, 2004). Historically, research methodologies have been instrumental in silencing historically marginalized people of color (Solórzano & Delgado Bernal, 2001), despite the past and present acts of student resistance. Counter-storytelling can assist LatCrit theorists in transforming methodologies to “give voice and turn the margins into places of transformative resistance” (Solórzano & Yosso, 2002, p. 37).

CRT as a conceptual framework challenges the educational researcher to identify and expose the racial undertones of current educational policies. While CRT scholars delve into the tenets that comprised CRT, their individualized research is not all inclusive (Delgado Bernal, 2002; Delgado & Stefancic, 2001; McLendon et al., 2009; Solórzano, 1998; Solórzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Velez, 2008; Solórzano et al., 2005; Villalpando, 2004). Latinx, a heterogeneous group, are often homogeneously grouped together in research studies despite having different experiential knowledge (Solórzano et al., 2005; Villalpando, 2004). As such, it is imperative that CRT scholars continue to add to literature by specifying the importance of CRT in educational settings (Delgado Bernal, 2002; McLendon et al., 2009; Solórzano, 1998; Solórzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Solórzano et al., 2005; Villalpando, 2004) thus, exemplifying the need for the use of LatCrit as a conceptual framework, particularly when working with Latinx populations. It is through such research that CRT theorists, principally through the LatCrit lens, can raise awareness of the racial climate that Latinx students are forced to navigate in a campus setting (Delgado Bernal, 2002; Ledesma & Calderon, 2015; McLendon et al., 2009; Solórzano, 1998; Solórzano & Delgado Bernal,

2001; Valdes, 1996, 2005; Solórzano et al., 2005; Villalpando, 2004). In sum, using CRT and LatCrit context provided a framework to interrogate the data from the perspective of racism and social structure. CRT and LatCrit also provided a lens through which to view the lived experiences and counter-stories that emerged from the narratives of the Latina participants and how those experiences influence their understanding of the financial aid process, as well as, how their experiences are influenced and impacted by racial inequalities (Solórzano, 1998; Solórzano & Delgado Bernal, 2001; Villalpando, 2004; Solórzano, Solórzano et al., 2005; McLendon et al., 2009).

### **Summary**

Previous research on Latinx higher education degree attainment has focused on barriers that prevent them from completing their college degrees and has dismissed Latinx attributes that support their persistence in college degree attainment (Cerna et al., 2007; Zarate & Gallimore, 2005). Latinx students bring a plethora of characteristics to institutions of higher education, characteristics that are defined by Latinx students' ethnic subgroups, cultural values, familial and community support, and socioeconomic experiences (Cerna et al., 2007; Zarate & Gallimore, 2005). They bring their experiential knowledge into institutions of higher education, which is an attribute that should be considered an asset instead of a detriment (Delgado Bernal, 2002; Delgado & Stefancic, 2001; Solórzano, 1997, 1998; Solórzano & Delgado Bernal, 2001; Solórzano et al., 2005; Velez, 2008; Villalpando, 2004). For example, Latina students have higher aspirations to advanced degrees than their male counterparts (Gloria, Castellanos, Lopez, Rosales, 2005; Reyes & Rios, 2005; Zalaquett, 2005). When compared to their male counterparts, Latinas are regarded as being more optimistic about college enrollment, more adaptable

to campus climates, and more willing to seek assistance (Gloria et al., 2005) despite negative experiences (Cavazos, Johnson, Fielding, Cavazos, Castro, & Vela, 2010). Combating those feelings of marginalization, Latinas are more likely to use self-reflection, maintain set goals, and seek support systems that allow them to move beyond obstacles (Cavazos et al., 2010).

As the Latinx national population is expected to reach more than 50% of the population growth by the year 2060 and the continual growth of Latinas conferral of bachelor's degrees at higher rates than their male counterparts, research on Latina students is greatly needed. To date, most of the literature specific to Latinx students in higher education has focused on the barriers they face throughout their educational pipeline. These barriers include low socioeconomic status, subpar educational foundations, educational policies rooted in racist practices, and language barriers, to name a few. Despite the many barriers faced, Latinx students, specifically Latinas, are rising above these obstacles and pursuing a higher education. Upon making the decision to pursue a higher education, funding their education is often presented as an additional barrier. This barrier can be alleviated through the relationship between student and financial aid advisor. Serving as the institutional gatekeepers for financial aid programs, the relationship between the financial aid professional and student is vital as it can make the difference in whether the student persists in an institution of higher education.

Currently, there is a gap between the educational persistence of Latinas and their male counterparts as Latinas' higher education enrollment and persistence outpaces that of Latinos (Castellanos & Gloria, 2007; Cerna et al., 2007; Llagas & Snyder, 2003). In 2015-16, Latinas accounted for 60.5% of the national baccalaureate degrees conferred,



while their male counterparts accounted for 39.5% (Lopez, Krogstad, & Flores, 2018). To explore this gender gap, research on Latina students' in higher education is needed (Hatch et al., 2016). To that end, this dissertation focused solely on Latina students. Specifically, the focus was on how Latinas' understand the financial aid process, as undergirding this study was the belief that exploring the lens through which Latina students understand the financial aid process lead to identifying resources needed to assist Latina students in meeting their educational trajectories.

## **Chapter 3**

### **Methodology**

This chapter details the overall design of the study. I discuss in-depth the rationale and assumptions of using a qualitative strategy of inquiry, the participant selection criteria, data collection process, data analysis process, data quality, and data rigor. Lastly, this chapter concludes with a thorough discussion on the role of the researcher and ethical considerations.

#### **Purpose Statement**

The purpose of this qualitative research study was to explore Latina students' lived experiences and how those experiences influence their understanding of the financial aid process. A qualitative research method was selected as it allowed the participants to provide a comprehensive narrative of their lived experiences. Narrative inquiry was the primary strategy of inquiry that was used in this study. A new methodology within the social sciences, narrative inquiry provided an approach that focused on understanding present day Latina students (Clandinin, 2006; Clandinin & Connelly, 2000; Clandinin, Pushor, & Murray Orr, 2007; Connelly & Clandinin, 1990).

#### **Research Questions**

This study sought to address the following research questions:

1. How do Latina students describe their experiences with the financial aid process?
2. How do Latina students' lived experiences affect their interaction with the financial aid process?
3. How do Latina students' lived experiences with the financial aid process shape their college experiences?

4. How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process?

### **Rationale and Assumptions of a Qualitative Strategy of Inquiry**

Qualitative research can be deductive or inductive in its approach to exploring the phenomena under consideration (Creswell, 2014; Maxwell, 2013; Rossman & Rallis, 2013). For this study, the qualitative research approach was inductive as the focus of the research was to search for patterns to develop explanations of the phenomena at hand; specifically, the participants' understanding of the financial aid process (Creswell, 2014; Creswell, Hanson, Plano Clark, & Morales, 2007; Glense, 2006; Maxwell, 2013; Rossman & Rallis, 2013). Qualitative research provided a systematic and holistic method of processing raw data that produced findings that are valid and reliable (Creswell, 2014; Creswell et al., 2007; Glense, 2006; Maxwell, 2013; Rossman & Rallis, 2013; Thomas, 2006). Additionally, using a qualitative strategy of inquiry allowed me to conduct this study based on participant interaction and data collection within a natural setting (Rossman & Rallis, 2013; Rubin & Rubin, 2012). A qualitative approach also provided results based on the viewpoint of the participants and allowed the participants to provide their understanding of the financial aid process (Creswell & Miller, 2000; Rossman & Rallis, 2013; Rubin & Rubin, 2012; Saldaña, 2013).

Qualitative research recognizes that researchers are not without bias as the researcher brings to the study their own set of assumptions, beliefs, and worldviews, which are needed to understand the multiple sources of data (Creswell & Miller, 2000; Rossman & Rallis, 2013; Rubin & Rubin, 2012). It is because of these set values that the researcher must actively participate in reflexivity (Creswell, 2014; Creswell & Miller,

2000; Osterman & Kottkamp, 2004). Reflective practice is a strategic method of thinking that promotes a change in behavior as well as an improvement in performance (Osterman & Kottkamp, 2004). Reflective practice is also characterized by the alignment of one's espoused theories with one's theories-in-use, which is instrumental in understanding behavioral stability and change (Argyris & Schon, 1974; Osterman & Kottkamp, 2004). The use of reflective practice allowed me to reflect on how my personal biography shaped the study (Creswell, 2014). Overall, reflexivity was included with self-observation in the form of a researcher's journal and detailed field notes (Coylar, 2009; Tjora, 2006).

The appropriate methodology for this study was a qualitative approach; as it allowed me to interpret the data through a lens that is inclusive of my preconceived beliefs and not through the lens of testing a predetermined hypothesis (Creswell, 2014; Maxwell, 2013). As such, I explored the phenomena and developed a deep, rich, and thick description of its findings (Creswell, 2014; Maxwell, 2013; Rossman & Rallis, 2013) while maintaining a research approach in which the participants' worldviews were at the forefront of the study at hand (Creswell, 2014; Rossman & Rallis, 2013).

Qualitative researchers situate their worldviews through a social constructivist paradigm, with the belief that reality is socially constructed (Lincoln & Guba, 1985; Rossman & Rallis, 2013; Rubin & Rubin, 2012). Therefore, the researcher must make every attempt to understand the lived experiences of the participants through the lens of the participants (Lincoln & Guba, 1985; Rossman & Rallis, 2013; Rubin & Rubin, 2012). Qualitative researchers aim to record and analyze the data collected in order to unearth the significance of the participants' lived experiences, inclusive of participants' beliefs

and emotions regarding the subject studied (Lincoln & Guba, 1985; Rossman & Rallis, 2013; Rubin & Rubin, 2012). The goal of this qualitative study was to gain an in-depth understanding of the participants' experiences as Latina students with the financial aid process (Lincoln & Guba, 1985; Rossman & Rallis, 2013; Rubin & Rubin, 2012).

### **Conceptual Framework**

Latinx Critical Race Theory (LatCrit), a branch of Critical Race Theory (CRT) is the conceptual framework that undergirds this research study. LatCrit provided a lens for understanding racial inequities that contribute to the participants' comprehension of the financial aid process. Additionally, the use of counter-storytelling served as a tool to counter deficit storytelling or majoritarian stories which privilege Whites, men, and heterosexuals as the norms in society. Complementing this qualitative study was the use of narrative inquiry as the primary qualitative strategy of inquiry. Narrative inquiry was best used in this study, as my focus was to describe the lived experiences of the participants and the participants' perceived roles within the financial aid process (Connelly & Clandinin, 1990; Creswell, 2014). This study was conducted in the participants' natural setting to better understand and support the findings (Rossman & Rallis, 2013; Rubin & Rubin, 2012).

### **Sampling**

The use of a narrative inquiry approach was most appropriate for this study as it yielded results derived from the narratives of the participants via rich, thick descriptions of their lived experiences (Connelly & Clandinin, 1990; Rossman & Rallis, 2013; Rubin & Rubin, 2012). To ensure the participants' narratives were in alignment with the scope of this study; a small sample size was used to make certain that in-depth details about the

participants' lived experiences were yielded (Rossman & Rallis, 2013). Data was also collected until data saturation was met (Creswell, 2014). Additionally, narrative inquiry also entailed the narrative of the researcher, which were merged with that of the participants to create new stories or "a mutually constructed story created out of the lives of both researcher and participant" (Connelly & Clandinin, 1990, p. 11).

Access to the participant pool was gained through the institution's Organization of Latino Unity (OLU) a student club in which members of the Enrollment Services department serve as mentors for Hispanic American students. Once permission was granted, I worked with the designated institutional liaison to gain access to the club's weekly meetings, which are held on Thursday afternoon at a location on campus. Working with the institutional liaison, I introduced myself to the club members, providing them a brief verbal biography of my professional and educational background. After attending a few weekly meetings, I worked with the institutional liaison to introduce my proposed research study and seek participation from female students who identify as Latina and are current financial aid recipients.

Upon obtaining a tentative participant pool, I asked the participants to provide their desired contact information at which point I scheduled individualized meetings at a mutually agreed upon location. I used that meeting time to discuss the proposed study in further detail, as well as obtain verbal consent to review the students' financial aid award letters, in order to confirm receipt of financial aid funds. I also use that time to answer any questions and/or concerns the participant had regarding their participation in the study. Once the participant disclosed their willingness to participate, I provided them with an agreed upon interview date and time.

**Participants.** The participants for this study consist of ten students who identify as Latina and are financial aid recipients. A relatively small sample size, ten participants provided the necessary information needed to substantiate the data collected through detailed descriptive narratives of the participants' lived experiences (Rossman & Rallis, 2013). In alignment with the use of narrative inquiry, a small sample size was preferred as the intent was to yield results using rich in-depth details of the participants' understanding of the financial aid process (Rossman & Rallis, 2013). Additionally, purposeful criterion sampling and snowball sampling were the techniques used to identify the appropriate participant pool and yielded the desired information in accordance with the qualities of the participants (Patton, 2002). Through purposeful criterion sampling I was able to ensure that the participants selected were representative of the Latina population that was needed for this study. Snowball sampling allowed me to use the power of personal connections to obtain additional Latina participants who may otherwise not be accessible. The participants were provided with the consent form, permitting audiotaped interviews and the completion of a graphic elicitation. Finally, the participants were informed that their participation was voluntary, and that they had the right to cease participation at any stage of the study process.

### **Data Collection**

Prior to initiating the data collection process, approval from Rowan University's Institutional Review Board (IRB) was sought. The data collection process for this research study consisted of one-on-one audiotaped interviews, graphic elicitations, field notes, and a researchers journal. See Table 1 for data collection techniques.

Table 1

*Data Collection Techniques*

Research Question	Data Source 1	Data Source 2	Data Source 3
1. How do Latina students describe the financial aid process?	Interview	Graphic Elicitation	Field Notes/ Researcher Journal
2. How do Latina students' lived experiences affect their interactions with the financial aid process?	Interview	Graphic Elicitation	Field Notes/ Researcher Journal
3. How do Latina students' lived experiences with the financial aid process shape their college experiences?	Interview	Graphic Elicitation	Field Notes/ Researcher Journal
4. How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process?	Interview	Graphic Elicitation	Field Notes/ Researcher Journal

**Interview protocol.** A semi-structured interview protocol was used as I sought to ask the participants a series of questions to elicit their lived experiences of the financial aid process (Creswell, 2014; Rubin & Rubin, 2012). Interviews provide an opportunity to



obtain the lived experiences through the lens of the participant. The interview protocol consisted of nine questions, geared toward stimulating conversation specific to the participants identifying as Latina, personal upbringing, decision to seek a higher education, and their understanding of the financial aid process (see Appendix B). The goal was to allow the participants to respond to the questions freely and provide a narrative that is specific to their worldviews. The majority of the questions were open-ended and provided me with the ability to incorporate follow-up questions to clarify information, as well as allow the participants to elaborate on their answers by highlighting their lived experiences (Rubin & Rubin, 2012; Van Manen, 1994).

A responsive interviewing approach was then used, which initiated a reciprocal relationship through sharing of personal experiences (Rubin & Rubin, 2012). Responsive interviewing (Rubin & Rubin, 2012) is a technique used by researchers to garner an understanding of the participants' lived experiences. Specifically, the technique encompasses a conversational partnership between the participant and researcher (Owen, 2014; Rubin & Rubin, 2012), which I used in order to seek an understanding of what meaning the participants attribute to their comprehension of the financial aid process. In this respect, the goal is not to obtain a definitive answer of the participants' financial aid process, but instead to determine how the participants understand the process. Additionally, I hope to determine what the participants informational take-aways were to garner a better understanding of how they understood the entire financial aid process. Furthermore, using main interview questions, follow-up questions, and probing questions, I sought to derive a thorough understanding of the participants' lived experiences specific to how they understood the financial aid process.

**Interview setting.** Interviews were conducted in person at a location mutually agreed upon by the participant and I, a location where the participants' comfort and anonymity were assured (Clandinin & Connelly, 2000; Rubin & Rubin, 2012). The goal was to provide the participants with an interview location that enabled them to speak freely in a naturalistic setting as the interview questions were open-ended, thus allowing the participant to fully engage in conversation about their lived experiences regarding their financial aid process (Clandinin & Connelly, 2000; Rubin & Rubin, 2012).

**Graphic elicitation protocol.** Graphic elicitations were provided to each participant as it focused the participants' attention to the specific research questions (Umoquit et al., 2008). The diagrams completed by the participants provide a specific understanding of the students' thoughts regarding the financial aid process, as they experienced it (Bagnoli, 2009; Umoquit et al., 2008). The purpose of the graphic elicitation was to gather data through graphic ideation (Crilly, Blackwell, & Clarkson, 2006), thus allowing me to stimulate the thought process of the participants regarding how they experienced the financial aid process. The collected graphic elicitations were closely monitored to ensure participant confidentiality (Rossman & Rallis, 2013). The graphic elicitations were in the form of a relational map (Bagnoli, 2009) as the participants noted the phases of the financial aid process and at which points, they believe to have been involved in the process. The graphic elicitations asked the participants to recollect their experience of the financial aid process. They were then asked to draw a diagram depicting the process and the points within the process they believe their interaction was apparent. This exercise allowed the participants the freedom to express their understanding of the financial aid process through their lens. At the conclusion of

the graphic elicitation, I debriefed them on the exercise, and allowed them the opportunity to explain their graphic elicitation.

**Field notes.** Field notes were hand-written after the conclusion of each participant interview and transcribed into a word document within a day or two. The field notes were revisited after the interviews were transcribed as a method of ensuring accuracy of the note content. The field notes provided a forum of detailed description of observations such as interview location, surroundings, and body language of participants (Glesne, 2006). The field notes provided a basis for reflective practice. Specifically, field notes are a tool that provided me with the ability to keep a record of my impressions and assumptions, thus providing a forum for reflective practice (Coylar, 2009).

Complementing the field notes was the use of a researcher journal. The researcher journal provided a platform to write in-depth accounts of the study as it progressed (Glense, 2006; Janesick, 1999). The researcher journal also included observable actions and interactions, both tangible and intangible, of the participants and me. Overall, the researcher journal provided a platform for continuous self-reflection.

### **Data Analysis**

In qualitative research, data analysis is a nonlinear process, a cyclic process of collecting and analyzing data (Boeije, 2002). Data analysis is an iterative process in which the researcher moves from data collection, to data analysis, and back to data collection until comprehension of the data collected is achieved (Polkinghorne, 2005). Multiple methods of data analysis were used as it increased the validity of the findings (Clandinin & Connelly, 2000). Data analysis consisted of First Cycle and Second Cycle coding (Saldaña, 2013). The development of a codebook was initiated during the First

Cycle Coding process and refined through the Second Cycle Coding process. Code mapping was used to arrive at three iterations, categorizing and reorganizing the codes into common themes (Saldaña, 2013).

**First cycle coding.** Initial coding of the data was done through In Vivo Coding, Process Coding, and Narrative Coding. In Vivo and Process Coding are categorized as elemental methods of coding (Saldaña, 2013). In Vivo Coding consists of using codes that are representative of the participants' own language. Using In Vivo Coding can consist of specific words, phrases, or sections of the transcribed interviews, taken verbatim from the participant. Process coding consists of the use of gerunds or words that end with an -ing (Saldaña, 2013). The use of gerunds allowed me to apply one-word codes specific to the participants description of the financial aid process. Narrative Coding is categorized as a literary and language method of coding. It is best applied when analyzing the participants' stories of their experience and understanding of the phenomena at hand (Saldaña, 2013). In this regard, Narrative Coding was used to incorporate literary terms and patterns on the participants' lived experiences which was used to produce codes to analyze each participants' journey through the financial aid process.

**Second cycle coding.** Upon the development of a codebook, I then used Focused Coding and Pattern Coding as second-cycle coding methods to sort the codes into categories and subsequently themes (Saldaña, 2013). Focused Coding also allowed me to categorize the codes by common phrases derived from the collected data, which, in turn, allowed me to focus my data analysis to specifically answer my research questions (Saldaña, 2013). Pattern Coding was used to group the common themes derived from the

interview transcripts and graphic elicitations (Miles, Huberman, & Saldaña, 1994; Saldaña, 2013).

Upon completion of the data collection, I coded the interview transcripts and graphic elicitations. The field notes derived throughout the data collection process were used to practice reflexivity (Bagnoli, 2009; Colyar, 2009; Saldaña, 2013). The use of coding as a data analysis technique and the creation of a codebook, allowed me to sort the data collected into a manageable form, identifying themes as a manner of determining the commonalities within the data collected. Lastly, I extended the analysis by raising questions, as well as connecting the findings to personal experiences as a method of interpreting the data.

### **Data Quality and Rigor**

**Trustworthiness.** Establishing rigor in a research study is vital as it provides methods by which the data collected and data analyzed are trustworthy and uncontestable (Toma, 2006). Qualitative researchers are often met with criticism as the methods of data collection differ from that of traditional forms of research such as quantitative research. To ensure the validity of the data collected, several methods of establishing rigor are necessary (Creswell & Miller, 2000). Trustworthiness criterion methods such as confirmability, credibility, dependability, reflexivity, reliability, member checking, transferability, and triangulation ensures the validity of the research study being conducted (Creswell & Miller, 2000; Lincoln & Guba, 1985; Krefting, 1991). See Table 2 for data quality and rigor strategies.

Table 2

*Table of Rigor and Corresponding Techniques for Qualitative Research*

Rigor	Technique
Confirmability	Triangulation
Credibility	Peer debriefing; Reflexivity
Reflexivity	Field notes; Researcher Journal
Member Checking	Interviews; Graphic Elicitations
Transferability	Thick descriptive data

**Confirmability.** Confirmability allows the results to be verified by other researchers (Krefting, 1991; Lincoln & Guba, 1985). The technique employed to ensure confirmability was triangulation of the data. Triangulation refers to the use of multiple sources of data which are compared in order to ensure validity (Krefting, 1991). Using multiple sources of data collection, triangulation ensures that the research is being supported by a multitude of methods, data collection techniques, and/or sources (Krefting, 1991). Triangulation of data for this study consisted of, interview transcriptions, graphic elicitations, and field notes (Gibbert & Ruigrok, 2010). The comparison of data was further examined to produce common themes or trends noted among the data collection process (Creswell & Miller, 2000).

**Credibility.** Credibility allows the participants in the study to see legitimacy in the results and be able to recognize their experiences (Krefting, 1991). Participant debriefing was done after each interview in order to ensure that any questions and/or concerns the participants have of the study are answered and resolved (Stringer, 2014). The technique that was used to establish credibility was reflexivity. Reflexivity refers to the researcher's understanding of their own perceptions and the effect that this may have on the research study using detailed field notes and a researcher's journal, which I reflected upon (Krefting, 1991).

**Reflexivity.** Referred to as the practice of self-awareness, reflexivity provides a platform for examining my perceptions of the study as it progresses. Using a researcher's journal, I used rich-thick description to journalize each step of the study process. Ensuring I notated tangible and intangible descriptions, the researcher journal provided a platform to identify any personal biases that may surface. Additionally, the practice of reflexivity provides the ability to engage in reflexive cultural bracketing specific to my values which are derived from my experience as a financial aid professional, a Latina, and a financial aid recipient (Gearing, 2004).

**Member checking.** A technique used by researchers that incorporates a process of ensuring the validity of the data collected. For this study, member checking was done during and after each interview. The clarification of questions or answers was addressed in real time to ensure accuracy of the interview content. Additionally, the audio-taped interviews were transcribed within 48 hours of the documented interview. The graphic elicitations were reviewed with the participants for verification of the content, thus

providing a forum to garner validity of the collected data (Rossman & Rallis, 2013; Toma, 2006).

**Transferability.** Transferability pertains to the ability of results to be generalized to another situation or other similar settings or group (Krefting, 1991; Lincoln & Guba, 1985). While qualitative research is not meant to be generalized, given a similar sample of participants, the results of the study are likely to produce similar results. Additionally, writing thick descriptive data ensured that relevant information has been notated allowing outside researchers to replicate the study and its findings (Krefting, 1991; Lincoln & Guba, 1985).

### **The Role of the Researcher**

As a higher education professional for over 20 years, I have been afforded the opportunity to work with a diverse population of students, parents, and various higher education stakeholders. In the past two decades, I have been fortunate to work in several higher education sectors inclusive of private, public, proprietary, state government, and foreign medical schools. My experience in student accounting, student financial aid, financial aid audits, and quality assurance has allowed me the opportunity to assist students, parents, and financial aid stakeholders with understanding and maneuvering financial aid policies and procedures. My experience with financial aid professionals led me to found the Higher Education Student Assistance Authority (HESAA) University, a forum to provide New Jersey financial aid administrators with in-depth, comprehensive and up-to-date training that increases knowledge of HESAA's financial aid and scholarship programs and ultimately contributes to the responsible distribution of state funds.



The past 20+ years as a higher education professional has also provided me the opportunity to assist students and parents from historically marginalized backgrounds as they navigate through the financial aid process seeking to obtain the best financial aid package for which their student qualified. Observing the cultural differences between financial aid professionals and the students they serve piqued my interest in the relationship between the students' lived experiences and how their experiences contribute to their understanding of the financial aid process, the premise of this research study.

Also, as a Latina from a low socioeconomic background, my undergraduate studies were funded primarily by need-based financial aid and federal Stafford loans. Maneuvering through the financial aid process was, for me, foreign and intimidating. Raised by a single mother with an elementary school education, I was not able to obtain her assistance in understanding the financial aid process. To that end, I found myself at the mercy of the financial aid staff at my higher education institution to walk me through the steps of obtaining financial aid. As I moved through the financial aid process, I found it easier to let the financial aid staff tell me what steps I had to take without attempting to understand the fundamentals of the financial aid processes and policies.

Several years after attaining my undergraduate degree, I landed a position as a financial aid professional. It was only after understanding the fundamentals of the financial aid industry that I found myself taking an educational approach with the students and families that I served. It is through this experience that I witnessed many students deviating from the financial aid process. The vast majority of students expected their parents or the financial aid staff to determine their financial aid package, thus blindly believing that they were being awarded the best financial aid package for which

they qualified. Rarely have I come across students who have done their research on the financial aid process and are prepared to ask questions in order to make well informed decisions. For this reason, through the lived experiences of the Latina student participants, I sought to understand Latina students' understanding of the financial aid process.

### **Ethical Considerations**

The commonality shared by the participants and I brought to the forefront the need for ethical considerations within this research study (Creswell, 2013; 2014; Rossman & Rallis, 2013; Toma, 2006). Despite the commonalities, the participants and I are not equal as we seek different outcomes from this study (Seidman, 2006). While we are not equal, I strived for equity within the relationship, which arose between my participants and I, a sort of give and take between both parties (Seidman, 2006). To abide by ethical methods of conducting a research study, I ensured that the proverbial line of making promises that cannot be kept, is not crossed (Seidman, 2006). Research studies are generally rooted in intrusive methods of data collection as the process is honed to extract data often based on the participants' values and beliefs (Seidman, 2006). During the interview process, I asked the participants to be involved in the study by sharing their personal views; therefore, it was imperative that I placed value on the stories of the participants as their stories are connected to their worldviews (Seidman, 2006). In sum, I lessened the intrusive nature of the study by taking the following steps: contacting each participant and discussing the nature of the study, discussing the consent to participate, discussing the data collection process, and, discussing their right to cease participation.

## **Chapter 4**

### **Findings**

Nationally, 18.9 million students completed the Free Application for Federal Student Aid (FAFSA) during the 2017-18 application cycle, of which 11.5 million or 61% were female (Federal Student Aid, 2020), and 53% were categorized as independent students (Federal Student Aid, 2020). During the same application cycle, the State of New Jersey reported approximately 500,000 FAFSA applicants (Federal Student Aid, 2020). Lamentably, the financial aid application process has been noted for its complexity, thus, prompting the US Department of Education to continuously seek methods of simplification (National Association of Student Financial Aid Administrators, 2020). Methods of simplification include providing students and parents with the ability to transfer their federal income tax return information using the Internal Revenue Service's (IRS) data retrieval tool (Faster Access to Federal Student Aid Act, 2019), decreasing the number of questions on the online FAFSA application, and initiating the prior-prior year (Financial Aid Simplification and Transparency Act, 2015) income tax information to improve the accuracy of the income information reported on the FAFSA (FAFSA Simplification Act, 2019), as well as provide students and families with more time to prepare for the costs associated with enrolling in an institution of higher education (National Association of Student Financial Aid Administrators, 2020).

While methods of FAFSA simplification are revisited, the current process continues to be confusing for many students ("Making Financial Aid Work for All", 2019). Such confusion is often compounded by the systemic racism that is experienced by students who are members of historically marginalized groups, students for whom

English is their second language, and students who are undocumented or whose parents, or spouses are undocumented (Berumen, Zerquera, & Smith, 2015; Frempong et al., 2011; Lopez, 2013; Luna De La Rosa, 2006). Moreover, the student demographic that is most likely to experience the ramifications of the complexities associated with the financial aid process are Latina students. Specifically, as Latinas exceed their male counterparts in completing their FAFSAs, enrolling in institutions of higher education, graduating from institutions of higher education, and pursuing graduate degrees, they are also faced with unique obstacles as they are more likely to be impacted by their familial responsibilities (Mejia-Smith, & Gushue, 2017; National Center for Education Statistics, 2018, Table 306.10; Rodriguez, Guido-DiBrito, Torres, & Talbot, 2000 ; “The Condition of Education”, 2017). Thus, this study explored Latina students’ understanding of the financial aid process.

The participants for this study consisted of 10 individuals who identify as Latina, are over the age of 18, and are financial aid recipients. Participants shared their Latin origin of which three identify as Dominican, one as Mexican, one as Peruvian, two as Ecuadorian, one as Puerto Rican, and two as mixed with Puerto Rican; Puerto Rican-Mexican, Puerto Rican-Dominican. Audiotaped interviews were conducted within two main offices; the college’s main campus and one of the college’s satellite centers. Participant recruitment began within the institution’s Organization of Latino Unity (OLU) student club, and subsequently continued through snowball sampling. Approximately 30 minutes were allotted for completion of the interviews and graphic elicitations.

Prior to commencing the interviews, participants were asked if they preferred the interviews to be conducted in English or Spanish. While the participants indicated that they were comfortable speaking in either language, it became apparent that many felt most comfortable interchanging both languages throughout the interview process and two of the ten participants requested their interviews to be done solely in Spanish. At the conclusion of their interview, participants completed the graphic elicitation. Upon the participants departure, detailed observations of the participants, their demeanor, and any observed body language, were noted in my journal in order to be used for reflexivity. To maintain confidentiality of the participants, all entries into the journal consisted of the date of the interview as well as a pseudonym for added confidentiality as well as reader relatability.

Audio interviews were downloaded for transcription using the online application; Transcribe by Wreally. All transcriptions were reviewed on multiple occasions due to the interchanging of English and Spanish, with placing the English translation of Spanish words and phrases in brackets. Transcriptions were coded manually then placed into categories or themes.

### **Observations**

The participants were eager to participate in this study but were clear in their time constraints. Specifically, most of the participants rushed through their responses and I observed most of them checking their watches or cellular phones every few minutes. When asked if they had time constraints, their responses were consistent with the work and familial obligations they had, which were all pressing. Most of the participants are born to parents from at least two Latin countries, noting that while still identifying as

Latina, there are cultural differences in respect to the main Latin country that was prevalent in their household. Examples include traditional foods, cultural expectations, and sayings or “dichos.”

This chapter presents background information of each participant followed by the key findings derived from the shared lived experiences of the Latina participants who were interviewed for this study.

### **About the Participants**

This section summarizes the lived experiences of the ten Latina students who participated in this study. Participants discussed country of origin, factors that prompted them to enroll in an institution of higher education, and how they navigated the financial aid process.

**Alicia.** Born and raised in Ecuador, she asked to have the interview conducted in Spanish as she felt most comfortable speaking in her native language. She is married with one child. She came to the United States at the age of 15 with her parents and siblings at the request of her grandmother who was settled in the United States. She stated, “tuvimos que venir acá a los Estados Unidos, porque mi abuelita nos mando a pedir porque ella quería tener la familia reunida [we had to come to the United States because my grandmother sent for us as she wanted to have her family all together].” Alicia is a first-generation college student.

**Beatriz.** A proud single mother of two sons, she was born and raised in the Dominican Republic. She also requested to have the interview conducted in Spanish, as she did not want to misunderstand any part of the interview process. When asked about her upbringing, Beatriz stated that she is the daughter of poor parents whose household

was rooted in education and religion. She said, “mis padres, pobremente, nos dieron la educación que nos ayudaron a que estudiáramos allá la primaria, la secundaria, y nos fuimos formar una familia religiosa [my parents, while poor, helped us obtain an education and they raised us as a religious family].” She was brought to the United States by her husband from whom she is currently separated.

**Camila.** She relocated to the state of New Jersey from the US territory of Puerto Rico. She resides with her parents and brother. She said, “I live with my parents and my little brother, I have a five-year-old brother. He is in kindergarten right now.” She was comfortable speaking English, even though it is her second language. She stated that while she is the first in her immediate family to enroll in college, in the mainland United States, both her parents had enrolled in college in Puerto Rico, however, did not complete their college education. She shared,

She [her mother] went to college to become a doctor. She could never do it because of the financial aid. She could never receive financial aid for it. She was supposed to do some credits to become officially like up to her doctorate. Officially, in Puerto Rico, but she couldn't because she couldn't receive financial aid.

**Valentina.** Her father is from Puerto Rico and mother from the Dominican Republic. She elaborated by stating, “I'm the youngest of my mom. So, my dad wasn't really in my life. It was mostly my mom. So, I never actually met my Puerto Rican family.” She and her siblings were born and raised in New Jersey. She did express joy as she reminisced on spending several summers in the Dominican Republic. When she was a young girl, her mother enrolled at her home county college, which was the reason why

Valentina decided to follow in her mother's footsteps. She stated, "my mom went back to college. So, I was the first, but my mom did go back [to college] when I was around 10 years [old]."

**Emma.** Her mother is from Ecuador and her father is of Italian descent. She was born in the state of New Jersey. When asked about siblings, she indicated "I have an older brother and I have a cousin who's also a year older than me. She grew up with us...it was my aunt's daughter and we just all grew up together." Both her brother and cousin pursued a higher education before her, therefore, she had family to turn to for guidance in navigating the college enrollment process.

**Lara.** She was born in Peru. Her father passed away when she was only a year old, leaving her mother widowed with two young children. Seeking a better means to support her family, as opposed to staying in Peru and living in poverty, her mother came to the United States, leaving Lara and her sister with their grandmother in Peru. She shared,

She [my mother] left my sister and I in Peru so to live with my grandma and so we stayed there until she was able to settle down a little bit here and she was able to bring us here when I was seven years old.

After several years of being separated, her mother was able to send for Lara and her sister, however, her mother was faced with working multiple jobs to provide for her family.

**Marcela.** Her mother is from Puerto Rico and father from Mexico. She is a young wife and mother of two small children. She married shortly after high school graduation. "I got married at 18 while I was still in high school." Despite getting married and starting



a family at a young age, Marcela always had aspired to go college, however, she had a setback when enrolling in college due to her husband's undocumented status, at that time.

**Natalia.** Born and raised in the State of New Jersey, her parents are from Mexico. She has two younger siblings. She is the first of her immediate family to enroll in college. When describing her upbringing, she stated that she resides in a small town where her designated high school is located in the adjacent town, therefore, sees herself as being “lucky” to have been able to attend a more affluent high school where pursuing a higher education was ingrained in their institutional mission. She stated,

So, I was kind of lucky in that aspect because my town is very little where I live, and it doesn't have a high school. So, we had to go to like the neighboring high school and our neighbor town ... where we go to high school. It's very... it has a lot of money, like they pay a lot of like taxes and stuff like that for education and stuff is very expensive to like, live there or even rent there and the town pays a fee to that town and we were allowed to go to their school.

**Sofia.** Born in the state of New Jersey but raised in the Dominican Republic, she explained that her mother is a legal resident of the United States, however, her father was not. They lived in the Dominican Republic, however, shortly after her father “passed away and then” she and her mother “moved here,” thus, they relocated back to the state of New Jersey, where she completed her senior year of high school.

She is an only child. When asked if she was the first of her family to enroll in college, she stated “no, some of my... cousins ... have their bachelor's and Master's ... but in DR [Dominican Republic], not here.” Prior to initiating the interview, Sofia asked if she could attempt to give the interview in English, although, on occasion, she may

revert to expressing herself in Spanish. As the interview progressed, she began to respond mostly in Spanish.

**Victoria.** Born and partially raised in the Dominican Republic, her mother is a single mother to her and her sister. Victoria expressed that they were brought to the state of New Jersey at the request of her grandfather who had settled and owned a house in New Jersey. She stated that she was thankful that her grandfather had a home, which he shared with them, as opposed to many other immigrants who are not as fortunate. She stated,

thank God my grandpa has the house here. So, we don't really have to like, we struggle but not like, you know as much as other people that will be struggling because it's hard when you come here with nothing and then you got to build up.

She also indicated that she does not consider herself to be a first-generation college student as her mother went to college in the Dominican Republic, however, she was the first in her family to go through the financial aid process in the United States. She stated,

my mom, she went to college in the Dominican Republic. So, she didn't know any of like how the college works here and like the process and financial aid and all of that. So, I basically had to do everything on my own.

## **Themes**

After all data collection, data transcriptions, graphic elicitations, and researcher's journal were thoroughly reviewed, the following three themes were identified:

**Familismo:** Participants discussed their ethnic values, which for all revolved around their familial moral code, thus, making the family unit the participants' utmost priority.

**Personalismo:** Participants discussed seeking assistance from college staff who identify

as Latinx, as the information required on the Free Application for Federal Student Aid (FAFSA) forces students to disclose personal information about themselves and their family. Financial Aid is confusing, complex, and lengthy: Participants discussed the confusing nature of the financial aid process due to the financial aid industry lingo, the multiple deadline dates, and the different entities administering the sources of aid; a confusion that is often compounded by having a language barrier.

**Theme one.** Participants discussed their decision to enroll in an institution of higher education, particularly their home county college, as the cost of tuition, the distance in proximity from the campus to their home, and the availability of evening classes, benefited their entire family unit. For many of the participants, their family unit consisted of parents, siblings, spouses, children, and extended family members such as grandparents, and cousins.

Alicia's decision to enroll in her home county college was based on her husband, as he insisted that they both attain a higher education in order to pursue better employment opportunities. She stated, "mi esposo dijo, tenemos que seguir estudiando, y yo le dije que sí, que es verdad porque no queremos estar pasando en warehouse siempre, levantando cajas y todo eso. Entonces los dos decidimos a venir a estudiar [my husband said we have to keep studying and I said yes, it is true because we don't want to continue working in warehouses all the time, picking up boxes and all of that. So, we both decided to go to college]."

Beatriz's decision to enroll in college was to serve as a positive role model for her children, who are currently teenagers. She stated,

Para darle un ejemplo a mis hijos porque para mis hijos yo soy su ejemplo....

Entonces ellos tienen buena calificación en la escuela, pero quiero enseñarle que todo se puede y aquí todo se logra. Siempre hay que tratar de seguir adelante sin importar los obstáculos, ni las piedras que se le ponen en el camino. Las piedras deben servir de fuerza para seguir hacia adelante. [To serve as an example to my kids because for my kids I am their example to better themselves. They are good students but I want to show them that in the USA anything is possible and everything is provided through hard work and continuing to move forward without focusing on obstacles nor the rocks that you may face in your path as those rocks should serve as strength to move forward.]

Emma discussed her decision to enroll in college was brought forth by her desire to appease her family. She expressed feeling pressured to go to college even though she was undecided on what to study. This pressure, along with not feeling prepared, is what led her to enroll at her home county college. She shared,

So, a 17-year-old me, I was a mess. I had a lot of pressure about going to college. My brother... was at [another college] on a scholarship. My cousin also had a scholarship, she decided she was go[ing to] move out and go to a four-year school in Boston. And then there was me. And I was just kind of always the problem child, and I didn't do anything. Like I [was] last minute. [My] SAT.... scores were still terrible. I didn't know what I wanted to major in. I always knew that I was going to come to [this college]. It was kind of an intuitive thing just because I was like, I don't know what I'm doing. So, I'm just going to go to my home community college and my family gave me such flack about it. So I was accepted to [a four-

year university] on a small scholarship, but I never went on the day that I was supposed to take my test and everything, and I had to go home and tell my mom that conversation and she got my church pastor involved.

Lara discussed seeing her mother working several jobs which resonated with her and became the catalyst for seeking a higher education. She explained how torn she felt with wanting to pursue a higher education but also wanting to work and help her mother. Her mother forbade her from working and instead encouraged her to fully invest herself in her studies. She stated, “she [mother] always urged me.... just get your education... you'll have a better job, like you won't be working like me.” Lara explained that seeing her mother work hard helped her appreciate her mother’s sacrifice and saw herself maturing at a faster rate than her peers. She shared,

When I was about one, my dad passed away.... I have an older sister. She's about like six years older than me and so my mom was left with two children and she didn't earn as much as my dad did and so he didn't really leave enough money in order for her to support us.... so, my mom was just kind of like okay I'm not making enough money to provide for my children. So, her only option was .... to find a way to help [her] children....in order for [her] to give us a better future because the circumstances in Peru weren't the greatest. There's a lot of poverty and just the way of life. It's very different from here. And so, she .... saw a lot of struggle...in our futures, and....she left my sister and I in Peru to live with my grandma and so we stayed there until she was able to settle down a little bit here [in New Jersey] and she was able to bring us here when I was seven years old. So, I always saw my mom like working. She had like three jobs....and growing up

seeing your mom do that, it just made me mature a little bit more and it also made me just like really feel grateful about my education. I took things more seriously, but also in the back of my head, I was like “wow money is going to be an issue growing up.” And so .... I always had school in mind, but also like working in mind, but she never let me work until this year.... For her it was important that I just stayed in school. So, she took on all the financial struggles and you know my sister she's older. She found a full-time job. So, like she would help her but yeah, it was just always my sister and I. My mom.... really made it work, but it was just always a constant struggle with like money.

Marcela's decision to enroll in college was met with several barriers, however, her studies are secondary to being a wife and a mother. She continued to push forward in her pursuit of attaining a college education. She shared,

I don't know why I said I wanted to do it.... I just thought ....I helped him [my husband] out,...and he's now permanent or [a] permanent resident here and I'm thinking, .... we're not financially stable. However, maybe I can get the financial aid now because he has his proper documents and then I'm thinking well after my second child, it's time for me to do something for myself and like I'm only 21, I have to do something for myself and ....I think of my children, but I'm also thinking about what am I doing for me?

**Theme two.** Participants discussed hesitation to complete the FAFSA as it requires applicants to disclose personal information. Divulging personal demographic and financial information is often met with hesitation by all applicants as they are forced to trust strangers with very private information, which for some, can include disclosing their

undocumented status. The disclosure of personal and financial information can be frightening to students who are undocumented or have family members who are undocumented, as to disclose can be a detriment to the family unit.

Moreover, undocumented students face an extra level of vulnerability, as they are not able to complete a FAFSA without having a valid social security number. This also becomes a complication for students who are dependent and are US citizens but have a parent who is undocumented, as the FAFSA requires their parental citizenship information. Disclosing their undocumented status places the family in a precarious situation as they fear leaving a paper trail that can lead to deportation. As such, participants discussed seeking assistance from Latina staff with whom they felt more comfortable discussing their personal and financial information. Additionally, being able to speak to financial aid professionals in Spanish provided them with the benefit of a broader understanding of the financial aid process while simultaneously building a trustworthy relationship.

Alicia expressed her frustration with the amount of information requested in the financial aid application process, as the documentation sought was too private and difficult to share. She stated,

Te pide mucho tu información. Es como que no está segura si es que sí, pero como cuando te dicen que es del Gobierno entonces uno confía un poco más, pero no tanto.... mucha información acerca de tus cuentas, de tu porque si uno quiere estudiar....Entonces eso lo que te piden sobre tus cuentas te da como cierta duda, siento miedo .... porque no puedes ganar más de lo que ya ganas o porque puede que te quite la ayuda. [They ask you for a lot of information, which makes you

wonder if it's legitimate, however, when they tell you that it's the government then you tend to confide a little more, but not completely. They ask for too much information on your finances and why you want to study. All the information they ask for makes you doubt their intentions and can be quite scary.... especially because if you earn too much, they will not approve you for financial aid.]

Alicia went on to elaborate on the impersonal nature of the financial aid process as it requires individuals to disclose information that for many is sacred. She stated,

Pero siento que no es necesario pedir. Si porque si dicen q quieren ayudar, entonces no es necesario pedir como tús cuentas. A ver, déjame ver si de verdad quieres, y de verdad no necesitas la ayuda entonces ya pues. Yo creo que sí, porque a veces hay algunas personas que tienen dos trabajos y entonces piden esa información y dicen creo que no me la van a dar y me toca pagar de mi bolsillo y varios estudiantes que tienen que pagar de su bolsillo, porque le rechazaron por eso. [But I feel that it is not necessary to ask for such personal information. If they say they want to help you then I don't see why it's necessary to ask for so much of your personal information. It's like they want to check if you do truly need the money or if you don't. I believe so because sometimes there are some people who have two jobs and when they are asked to produce all that information they will not qualify or qualify for little assistance; therefore, they are forced to pay out of pocket. There are many students who are forced to pay out of pocket because they were denied.]

Thankfully, on her next attempt to seek further financial aid assistance, she was met with a friendly Latinx financial aid representative who provided her with the education and



confidence she needed to move forward with the financial aid process, which alleviated her initial hesitation of filing the financial aid application. She said,

Ella me ayudó mucho y ella [fue quien] me explico todo. Sea, cuando yo vine aquí, ella me ayudó. Ella me dijo, mira esto va a ser [el] proceso, esto va a ser para ti, así vamos a hacer esto, tienes que traer lo que no tienes.... traer tus documentos. Y ella fue la que me ayudó. [She helped me tremendously, she explained everything to me. When I came here, she was the one who helped me. She told me, look this is the process, this is going to be for you, this is how we are going to do this, you have to bring what you do not have, bring your documents. She was the one who helped me.]

Beatriz described her first attempt in applying for financial aid as not beneficial as she had to pay out-of-pocket for her educational expenses. She subsequently lost her employment; thus, she was forced to drop out of college as she could not afford her educational expenses. However, she found a silver lining when she reinstated her enrollment as she met with a Latinx financial aid representative who helped her throughout the entire financial aid process, alleviating her initial reservations. She stated,

Y este proceso fue como le digo, que siempre Dios le pone un ángel en el camino para ayudar a uno, a lograr su sueño. Yo no tenía experiencia. No sabía cómo resolver, como no tenía información para hacer. Vine, me hablan desde de la escuela aquí donde yo vine. Gracias al Señor que siempre me puso un ángel en el camino [This process was, how should I say, God always puts an angel in your path to help you achieve your dream. I had no experience. I did not know how to

resolve as I did not have information, so I came here to the school. Thank the Lord as he placed an angel in my path that helped me].

She went on to elaborate by stating,

Y después en el otro año me dieron ayuda financiera. Pero por necesidad y me vi obligada a tener que retirar porque tuve que cambiar de trabajo....tuve que trabajar de noche donde era la hora mía de escuela y fue un cambio bien difícil donde tuve que venir, retirar el semestre hasta ahora que volví a iniciar. [Then in the following year, they gave me financial aid. But out of necessity I was forced to withdraw because I had to change my job....I changed jobs [where] I had to work at night when it was my school time and it was a very difficult change where I had to come to withdraw the semester until now when I was able to restart again].

Camila described her hesitation with the financial aid process by stating,

It's just so many questions....they ask so [much] information that I don't think that is not relevant for you to get your financial aid, you know, .... personal information. I think that it's just some things are not that relevant to get my financial education. I [believe] the personal information is just too much.

Valentina went on to describe the financial aid process as straight forward until she was flagged for verification; a method of auditing a student's FAFSA information, thus, requiring the student to submit additional documents. However, when she came to the campus to seek assistance, she was met by several Latinx staff who were able to assist her. She stated that the college staff she encountered were very helpful and educated her on the process, which she described as empowering, stating: "they empower you,

basically to go out and do the information like actually process the FAFSA and everything, but they're here as a resource.”

Despite their initial hesitation with the financial aid process, the participants discussed contentment at being able to successfully get through the process and obtain financial aid assistance to fund their education.

**Theme three.** Participants discussed feeling overwhelmed by the financial aid application process as the FAFSA itself was described as confusing, complex, and lengthy. The financial aid process can take weeks to complete, and often requires the student to physically meet with a financial aid representative or attend a financial aid workshop, a luxury many do not have, as both options can prove difficult to accomplish when students are working full time, have small children, and are primary caretakers for their family. Additionally, some noted how having a language barrier affected the way that they originally understood the financial aid process. Specifically, the financial aid industry’s acronyms and lingo were difficult to understand. Also, understanding the differences in financial aid funding, such as the difference between federal, state, and institutional financial aid programs as well as staying abreast to the deadlines set forth by the federal government, state government authority, and institutional deadlines, all of which differ, could cause students applying for financial aid to feel overwhelmed and confused.

Alicia described her first experience with the financial aid process as having been provided minimal guidance which was a factor in viewing the process as confusing. Upon initially inquiring about the financial aid process, she was only advised to complete the FAFSA as it was probable that she would receive financial assistance. She stated “bueno

primero vine y aplique y me dijeron que no me acepten como también....pero más probable que sí porque .... ellos quieren que la gente estudie [well, first I came and applied and they told me that they may or may not provide me with financial aid, however, it was probable that I would be provided funding as “they” [US Department of Education] want people to go to college].” She went on to described the process as lengthy, confusing, and unfair to those who work multiple jobs to support their family, specifically, she stated,

El proceso...fue un poco largo...pero uno también depende de venir acá a preguntar y todo eso y....de ahí me dieron los pasos que yo iba a hacer....[the process was a little long... but it also depends on you coming to the school and asking for assistance....at the school I was able to get the steps that I needed to complete [the financial aid application process].

Camila expressed having to seek out assistance with the financial aid process, as she stated, “I had no idea how to fill it [the FAFSA] out.” Also, she did not have any prior knowledge of the process. She stated, “I didn't know anything about it. In Puerto Rico nobody tells you about any of that. They just tell you scholarship, scholarship, scholarship. They never tell you about the federal help you can get.”

She went on to shared,

I sat down with my counselor [in high school], and he explained everything to me step-by-step, also my mother....she pushed me....she was like you should do it. You should do it. You need the help because we cannot afford it. We don't have, you know, the financial status to pay for college for you .... and also [the college] did help me fill it in because I didn't know how to do it.

Lara described the financial aid process as overwhelming, requiring students to be cognizant of multiple deadline dates, and those selected for verification must comply with providing additional documentation, which is often done by piece meal, leaving the student in a state of suspense as to whether they are eligible or ineligible for financial aid assistance. She shared,

They just throw out words like loans, FAFSA, but I didn't really understand the concept of okay, what are loans? do I have to pay back these loans? like, you know, I just kind of knew like oh, those are loans. Are those like Pell Grant? I didn't know what that was and so it was just like no one ever told me or sat down with me and really explained it. And especially explained it to me and my mom because my mom like she didn't know about that process either. She just knew that there was financial aid but....she didn't really understand.

Marcela explained her frustration on initiating the financial aid process by stating:

I actually did everything by myself because I didn't have the time to come in. I was full-time with two babies now, one in school and then the other a newborn so I did everything by myself. It was very confusing. But I just tried to take it slow. And what was very helpful when it connected to the IRS.... it was very helpful because in 2016 when I tried to do it, they didn't have that and I had to put it and it was just very difficult, but it was....I don't know how I did it, but I did it and it came out the right way. It was just, you know provide the new documents with my name change with the marriage certificate....the birth certificates of my kids.

Regrettably, the confusion and complexity of the financial aid process is noted in high school personnel, who try to assist their students by providing them basic financial aid

workshops, however, as non-financial aid professionals, their guidance on occasion can be a detriment to their students.

Marcela explained that it was at a financial aid workshop at her high school, where she was misguided in the financial aid process. She went on to explain that at that time, she was advised to wait until she got married to complete her FAFSA as she would be changing her maiden name and it would cause a conflict with her application. Sadly, as she followed their guidance, she was faced with a complication once married because her husband was undocumented at that time. She stated,

It was difficult because .... they told me don't continue the process because if you're going to change your name, it's going to be difficult in the long run and I'm like, well, I haven't changed my name yet and I mean like if it's gonna be a problem I won't do it because I did the financial aid the month after I was supposed to get married.

Lamentably, being provided erroneous guidance led to Marcela postponing her college enrollment. The correct guidance would have been to have Marcela complete the FAFSA as a dependent student, thus supplying her parental demographic and income information. According to Marcela, her parents attended the financial aid workshop and inquired as to why they could not complete the FAFSA. Marcela stated, “my parents were actually with me and they're like well, we're still providing for her.” Unfortunately, Marcela and her parents were misguided as dependency status is determined as of the date the FAFSA is completed, at which time, Marcela was unmarried.

Natalia expressed that the topic of financial aid was not discussed in her high school as most of the students were affluent, and thus, unlikely to meet the income

requirements to be eligible for need-based financial aid programs. She went on to explain that the workshops provided by her high school were mostly geared toward educating students on out-of-state colleges and universities and requesting campus tours. Sadly, for students like Natalia, their high school took the approach of gearing their financial aid workshops to the needs of the majority of their student population, thus leaving students who needed assistance with the financial aid process, to seek assistance from other entities. She stated,

Like since most kids [at my high school] do have money, financial aid isn't really .... a big topic. Their biggest topics are....just .... learning about different schools and different states and different areas and stuff like that, but it's not really like financial aid workshops or things like that. I think we got like, I think we had one [workshop].

The vast confusion and complexity of the FAFSA, along with a lack of assistance from her high school's guidance department, led her to seek the assistance of an accountant, for whose services she had to pay. She stated, "the first time I did I had to.... I even went to ... the accountant and ....I had to pay money because .... I just couldn't figure it out"

Natalia expressed her hesitation with the process, especially for students whose parents are undocumented,

It was kind of confusing....I knew what I wanted to ....study....but I didn't really know .... the details of it....but honestly getting financial aid, it was very hard because you need a lot of information from your parents.... so I almost literally didn't ....go through it....I tried to have my financial aid in on time but [they] just

kept sending stuff back....But even then on this campus, I feel like it's kind of more big and like it's not as easy [to get assistance].

She also went on to express the importance of having a financial aid staff who are discrete with respect to assisting students and families who are undocumented, she stated:

So, it was easier in the [center]... they were actually .... super helpful and they were super quick with it and they already understood ....the whole ....your parents don't have .... Social Security numbers and stuff like that. So, [the financial aid representative] really knew how to like go about it quick.

Victoria stated that while she did attend a financial aid workshop conducted by financial aid professionals at her high school, she still found it difficult to follow all the required steps. She described the financial aid application as complex and intimidating.

She shared,

I went to one of those [workshops].... I don't know .... I don't even know if it was that I didn't pay attention, but I feel like it was hard as I had to get help to fill out my first [FAFSA] but was still a struggle [for me] because .... I don't know how to do it on my own and then I had to like go back and see how he answered the [prior questions] so I could do it on my own because I feel like I don't know what to go to ask for help and it's hard when you don't know like who's the person for you [seek assistance from] .... [to] get everything on time and you know time in financial aid this is a really big thing. If you don't do it on time, you don't get enough money.

She also noted the confusion that arises from the multiple deadline dates, and various documents required. Ultimately, she expressed gratitude for having personal relationships



with several of the college's staff members, which alleviated much of the burden. Furthermore, Victoria discussed how many of her peers are intimidated by the financial aid process due to several unknown factors such as the requirement of students to log into the State of New Jersey's financial aid authority, or the New Jersey Higher Education Student Assistance Authority, student portal to provide additional information for state financial aid consideration, thus, adding to an already confusing process. She stated,

And some people know about the FAFSA, but they don't know that they have to go into the HESAA website too and then they don't know it's like oh I didn't bother answer[ing] these questions so I didn't get that money.... So, like this semester, I don't know [about the] TAG and I didn't received TAG because of it, because I didn't do on time and ....it was just crazy. It was way too much.

She went on to elaborate by stating:

I was struggling. I was like how am I gonna be able to pay for college? because I had to work too so I was like I can't just not go to school and I cannot just not .... work. Especially now that I'm going to [four-year college], the loans part .... I don't know what to do because .... [I need to get] ... loans in order to be able to pay for it, which I still owe more money besides it but I was like, I don't know the difference between subsidized and unsubsidized because you know a lot of different people tell you different things because they're not educated enough. So, it was a struggle and thank God [staff member] helped me because if not I wouldn't have done [it] the right way or ....I would have declined both of them because I thought [I] was going to get into more debt than usual.

Sofia described the process as difficult due to the FAFSA requiring parental income information. She went on to explain that on her first attempt to file a FAFSA, she encountered a dilemma as her mother had not filed an income tax return in the year that pertained to that financial aid application year. She stated, “it was a little bit hard. Yeah, because .... they ask you for the tax return .... stuff. And actually, my mom ‘no tenia ese año [did not have that year].’”

Such barriers caused her much angst as she described the amount of documentation that she had to submit which she stated was stressful and anxiety provoking. She shared,

Si mucho papeles entregue y estaba casi loca. Pues cuando yo vine aquí, ellos daban, como si, te ayudaban, pero no como tanto si no daban mucho énfasis en ese tema. Ellos daban como uno workshops así que tu podía ir pero no, como no te informaban tanto, tan bien, como para tu comenzar a llenar, correctamente [well I had to provide a lot of paperwork and I was almost crazy. Then I came here [the college], they only provided minimal information, they did not provide a lot of emphasis on the topic. They gave you a sort of workshop for you to attend but they did not provide much information which was needed to complete the FAFSA correctly].

Ultimately, she reached out to her aunt who had some experience with the financial aid process as she had gone through the process with her children. She stated, “tuve que preguntarle a mi tía que ya avía...tenía experiencia con sus hijos. Entonces ella me ayudó así, pero si no.... tuviera pérdida [I had to ask my aunt as she had some experience with assisting her kids. So, she helped me otherwise I would have been lost].”

The themes derived from this study were consistent with the graphic elicitations completed by the participants.

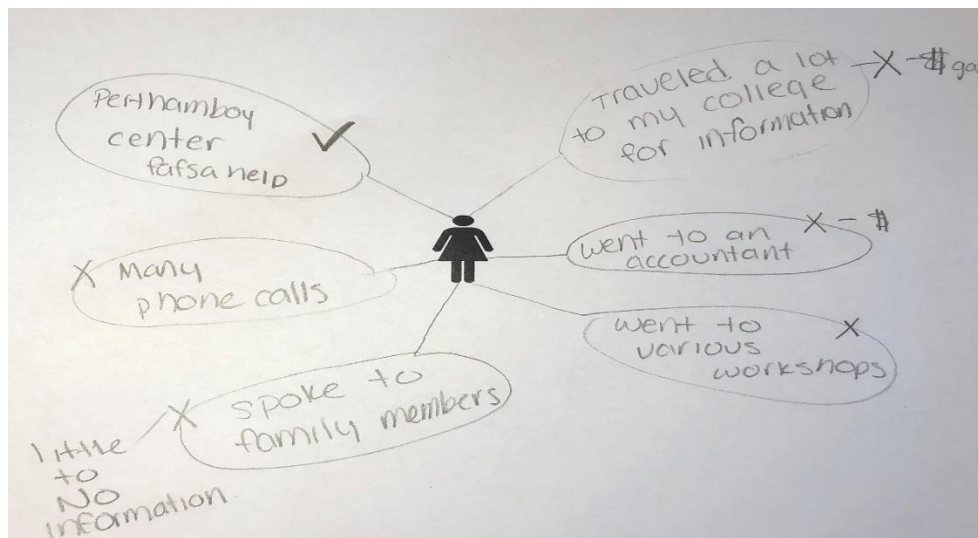
### **Graphic Elicitations**

In this study, the use of graphic elicitations allowed the participants to provide a visual representation of how they understood the financial aid process. Graphic elicitations have been regarded as a useful tool for qualitative studies as it provides an instrument for data collection that facilitates data triangulation, thus supporting the validity of the data (Bagnoli, 2009; Copeland & Agosto, 2012). Additionally, as language barriers were noted with respect to the participants' use of both English and Spanish interchangeably in expressing their narratives during the interview process, the use of graphic elicitations provided the participants with an additional forum to express how they understand the financial aid process, through a visual guide. For this study, participants were provided the graphic elicitation at the conclusion of their interview.

When presenting the participants with the graphic elicitation, I observed their hesitation, with the majority stating that they cannot draw and alluding to time constraints. However, once they understood that the graphic elicitation was only meant to garner extra meaning of how they understand the financial aid process, they became more relaxed and proceeded to complete the graphic elicitation. The commonality between the participants' graphic elicitations was noted in how most drew the process as circular. Another commonality depicted in the graphic elicitations was their confusion within the financial aid process.

For example, Natalia's graphic elicitation was circular. While her graphic elicitation was not in-depth, it did provide clear insight to the confusion and frustration

that students often encounter with the financial aid process. Specifically, she noted the out-of-pocket cost that students often experience when seeking assistance with the financial aid process. For Natalia, that cost was derived by seeking an accountant's assistance to complete the FAFSA, and the money spent on gasoline having to drive to the college to seek assistance, the numerous times spent attending workshops, and making phone calls. See Figure 2 for Natalia's representation of her financial aid journey.



*Figure 2. Natalia's Visual Representation of her Financial Aid Journey.*

Sofia's graphic elicitation was not circular and instead was drawn as a timeline. She began this timeline from left to right, beginning with attending a workshop at her high school and ending with completion of the FAFSA. In her diagram, she notes the

times in which she struggled with the process. See Figure 3 for Sofia's financial aid journey.

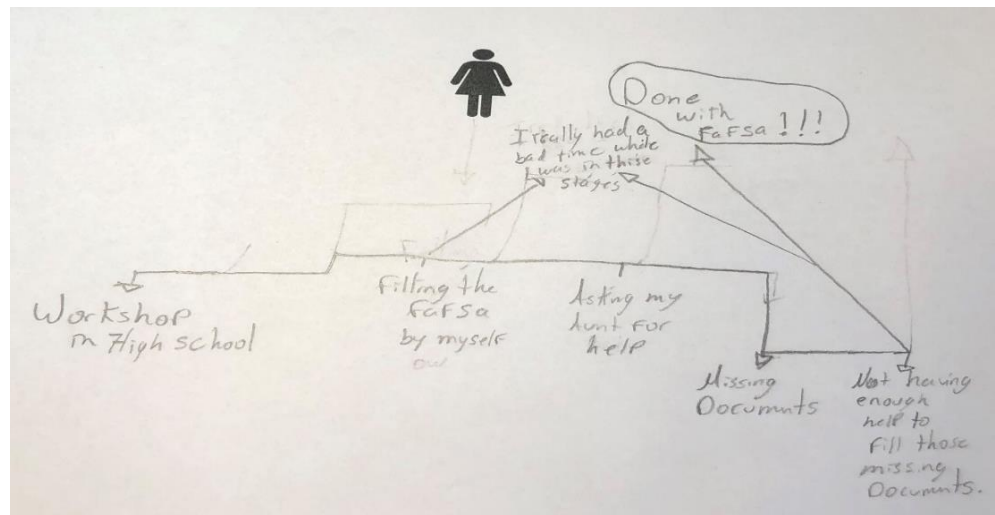


Figure 3. Sofia's Visual Representation of her Financial Aid Journey.

Victoria's graphic elicitation was circular. While she did not go in-depth, her graphic elicitation was very telling of the confusion that often arises from the financial aid process due to the numerous steps, the vast amount of paperwork requested by different parties, and the continuous resubmittal of additional documents. See Figure 4 for Victoria's financial aid journey.

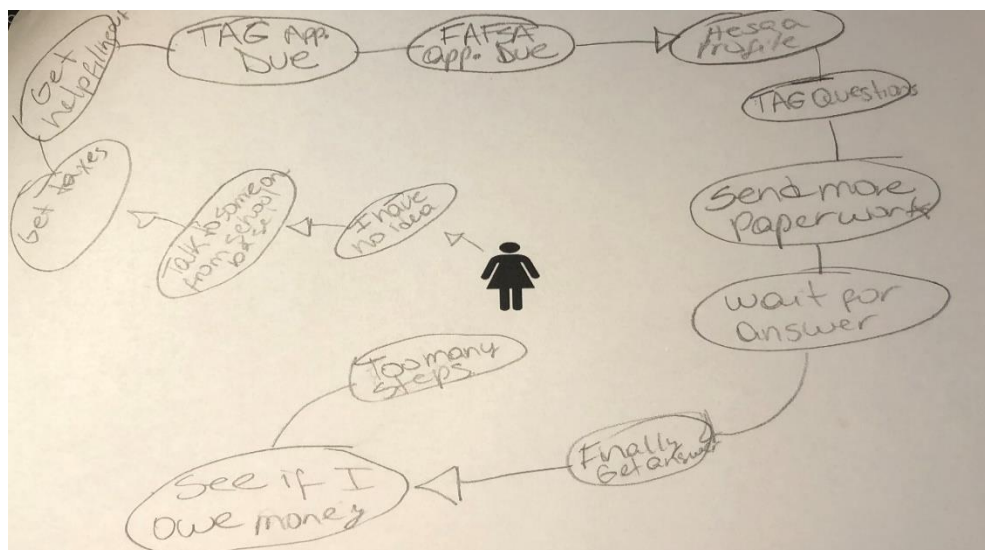


Figure 4. Victoria's Visual Representation of her Financial Aid Journey.

## Concluding Thoughts

The last interview question was designed to strategically prompt the participants to think about their financial aid experience and determine what tools would assist incoming students better understand the financial aid process. Specifically, the question was, if you were asked to provide an upcoming student with a financial aid toolbox of items, they will need to help them better understand the financial aid process, what would you put inside that toolbox? Why? While they all eluded to it being a great question, none were able to provide a unique set of items that would be placed in this imaginary box. The common items were checklists, better instructions, and encouragement to ask for assistance. To that end, more in-depth and ongoing research may determine what changes within the financial aid process can better assist students and families seeking financial aid assistance, as prior methods of simplifying the financial aid process have been futile.

The concept of providing students and families with better clarity of the financial aid process has been a topic of conversation for decades, as witnessed by the continuous, HEA reauthorizations (“Higher Education Opportunity Act”, 2008), and methods of FAFSA simplification that continue to be legislatively addressed (“FAFSA Simplification Act, 2019”). As the federal government seeks methods of simplifying the FAFSA, such as the FAFSA Simplification Act of 2019, the focus continues to be on curbing the number of applicants who fail to complete the FAFSA, who fail to provide accurate information on the FAFSA, and who fail to adhere to completing the FAFSA verification process, if applicable. While such methods of simplification have assisted student applicants, a gap continues to exist, as student applicants are often failing to obtain the appropriate financial aid package for which they qualify.

As a financial aid professional in the State of New Jersey, a common occurrence I have encountered in the past two decades, has been the continuous disconnect in student applicants, who fail to properly comprehend basic financial aid, such as steps to initiate the financial aid process, and the difference in financial aid programs. This common occurrence was present in this study as participants discussed not knowing how to initiate the FAFSA, and not knowing the difference between the Federal Pell Grant Program and the New Jersey State Tuition Aid Grant (TAG) Program. For example, as indicated by Lara “they just throw out words like loans, FAFSA, but I didn't really understand the concept,” Camila when she stated, “I had no idea how to fill it [FAFSA] out,” and Natalia when she stated, “I even went to...the accountant and...I had to pay money because...I just couldn't figure it out.”

While both Pell and TAG are need-based grants, most students are not aware that they are two different programs being administered by two different agencies, thus having two different criteria for determining eligibility. For example, as indicated by Victoria, “some people know about the FAFSA, but they don't know that they have to go into the HESAA website too.” This otherwise simple concept is often overlooked, leading students to miss deadlines for financial aid programs. For example, for the 2018-19 academic year, the county college in which this study was conducted, had over 2,500 students who met the New Jersey Eligibility Index (NJEI) allowable for a Tuition Aid Grant (TAG), however, they did not complete their application process with the New Jersey Higher Education Student Assistance Authority (HESAA) (“2018-2019 Incomplete for Certification”, 2020). An additional approximate 500 students failed to provide the appropriate documentation, thus their potential NJEI could not be calculated (“2018-2019 Incomplete for Certification”, 2020). Moreover, an additional approximate 1,900 students had NJEIs above the threshold for TAG eligibility, however, they failed to complete their file with HESAA, thus their actual ineligibility could not be determined (“2018-2019 Incomplete for Certification”, 2020). Regrettably, this data does not specify the applicant’s race or ethnicity, therefore, it is composed of the entire student population who initiated an application with HESAA. However, as the Latinx population of students at this county college is approximately 33%, an educated guess would indicate that approximately 1,000 potentially eligible Latinx students failed to complete their application with HESAA, thus, failing to obtain the best financial aid package for which they qualified (“2018-2019 Incomplete for Certification”, 2020; State of New Jersey, 2020). This lack of follow through by applicants is often due to not comprehending what



the financial aid process entails, and the actions needed to complete their financial aid packages. Thus, the cycle of lack of knowledge, misunderstanding, and failing to comply, becomes a continuous cycle which hinders the student's ability to obtain maximum financial aid funding. As the FAFSA must be completed on an annual basis, this cycle becomes perpetual.

## **Chapter 5**

### **Discussion, Implications, Recommendations, and Conclusion**

This research study explored Latina students' lived experiences and how those experiences influence their understanding of the financial aid process. The premise of this study was to explore the factors in Latina students' lived experiences that influence their understanding of the financial aid process in its entirety; beginning with the financial aid application and ending with the receipt of financial aid funding. This study sought to further literature on Latina students, specific to seeking and retaining financial aid assistance, a crucial form of funding their higher education. In this chapter, I discuss the findings; address the research questions; discuss the implications for policy, practice, leadership, and theory; and provide recommendations for future research. Lastly, this chapter concludes with a summary of this research study.

#### **Discussion of Findings**

In this section, I discuss the conclusions I derived from the research findings and how the conclusions speak to previous research on Latina students. The findings of this study are organized by themes and are used to provide a broad answer to the research questions posed in this study, which were: a) How do Latina students describe their experiences with the financial aid process? b) How do Latina students' lived experiences affect their interaction with the financial aid process? c) How do Latina students' lived experiences with the financial aid process shape their college experiences? and d) How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process? To that end, there were three themes that emerged from the research

conducted for this study: familismo or familism, personalismo or personalism, and financial aid is complex and confusing.

**Theme one: familismo.** Familismo or familism is a core cultural value that describes Latinx culture (Ayon & Aisenberg, 2010; De Luca & Escoto, 2012; Gloria & Castellanos, 2012; Guilamo-Ramos, Dittus, Jaccard, Johansson, Bouris, & Acosta, 2007; Rojas, Grzywacz, Zapata-Roblyer, Crain, & Cervantes, 2016; Tello & Lonn, 2017). This cultural value can have multiple meanings, as it depends on the context in which it is used (Ko, Reuland, Jolles, Clay, & Pignone, 2014; Rojas et al., 2016). Familismo for Latinx is seen in their desire to maintain close and cohesive relationships with their family, inclusive of extended relatives and close friends (Ayon & Aisenberg, 2010; Campesino & Schwartz, 2006; Rojas et al., 2016; Santiago-Rivera, Arredondo, & Gallardo-Cooper, 2002). Familismo is also part of the worldview by which Latinx hold an overall shared responsibility of caring for their family unit, inclusive of being caretakers, and assisting with financial responsibilities (Ayon & Aisenberg, 2010; Campesino & Schwartz, 2006; Rojas et al., 2016; Santiago, et. al., 2002).

A shared cultural value of familismo was apparent (Ayon & Aisenberg, 2010; Campesino & Schwartz, 2006; Rojas et al., 2016; Santiago-Rivera, Arredondo, & Gallardo-Cooper, 2002) in all of the participants experiences as they discussed the importance of cohesiveness within the family, inclusive of extended family members (Tello & Lonn, 2017). Familismo was also apparent in the participants' perceived obligation of attaining a higher education as a form of seeking better employment opportunities in order to provide financial support to the family. To that end, the concept of resiliency in Latinas (Cavazos, Johnson, Fielding, Cavazos, Castro, & Vela, 2010) is

derived from the cultural value of familismo (Ayon & Aisenberg, 2010; Campesino & Schwartz, 2006; Rojas et al., 2016; Santiago-Rivera et al., 2002). Specifically, the participants all discussed several obstacles they had to overcome in order to enroll in an institution of higher education. Three of the participants discussed having to stop-out of school for several semesters as their goal of higher education attainment was founded in familismo and the belief that attaining a higher education is a sacrifice they must endure to better provide for their family unit (Rojas et al., 2016).

For example, Alicia discussed stopping out for a year and a half in order to allow her husband to settle in the United States. Beatriz discussed stopping out for a year in order to pay off a prior tuition balance, a sacrifice she stated was to show her young children the value of an education. Marcela discussed having to stop-out after having her second child. Moreover, their ability to stop out and re-enroll while having familial obligations speaks toward their innate resilience as they strive toward their educational goals.

Several participants discussed the sacrifices made by family in order to provide a path to better opportunities in the United States. For example, Victoria discussed how thankful she and her family were to have her grandfather settle in the United States, providing her family a place to reside, thus eliminating an obstacle faced by many immigrants upon arriving in the US. Lara discussed being apart from her mother for several years as her mother came to the United States and left her and her sibling in their native Peru. Alicia discussed being apart from her husband for several years as he tried to make his way to the United States. Familial units are vital to Latina students, and their stories are a testament to the value they place on family relationships.

**Theme two: personalismo.** Regarded as a cultural norm, personalismo or personalism in the Latinx culture is a preference to seek and build interpersonal relationships with others who are also from the same ethnic group (Guilamo-Ramos et al., 2007, Ko et al., 2014), even when encounters with other Latinx are brief (De Luca, & Escoto, 2012). Moreover, the concept of “confianza”, which can be loosely translated as trust, confidence, or assurance (Gloria & Castellanos, 2012; Ko et al., 2014) is derived from the cultural value of personalismo. Confianza can be gained by common gestures (Gloria & Castellanos, 2012; Ko et al., 2014), and saying or “dichos” that are culturally shared among Latinx as a group.

Personalismo was a common theme that derived from the research analysis as it was apparent in two specific contexts: 1) the participants sought out individuals who were Latinx and with whom they established interpersonal connections, specifically to assist them in navigating the financial aid application process, and 2) the participants struggled with trusting the intent of the FAFSA’s requirements, which forces applicants to disclose personal and sensitive information and the implications that may arise from divulging the undocumented status of their loved ones, while simultaneously trusting the financial aid professional to guide them in navigating the financial aid process without governmental ramifications.

For example, Alicia discussed not being provided any clear guidance on the financial aid application process until she came across a staff member with whom she built an interpersonal relationship, a fellow Latina. Beatriz also expressed her gratitude for her encounter with a fellow Latina who works in one of the college’s centers, stating that she believes it was divine intervention that placed her in her path. She expressed her

belief that their interpersonal relationship is the reason she is in school today. Sofia discussed feeling lost in the financial aid application process and seeking the assistance of her aunt, who had some experience in filing out the FAFSA. Victoria discussed feeling lucky to have neighbors who work at the college, thus, serving as liaisons between her and the financial aid staff.

Additionally, some participants discussed how the financial aid process is frightening to undocumented students and their family members. Some discussed the angst they incurred during the financial aid application process while being undocumented, or having parents, or spouses who are undocumented, thus delaying college enrollment due to fear of governmental retribution. In this aspect, the concept of “confianza” was present, however, it was noted in a different context. For these participants, they lacked the confidence in the financial aid process as they feared exposing themselves and their loved ones, by potentially leaving a paper trail that could ultimately affect their family unit.

For example, Marcela discussed being a US born citizen but having to delay her college enrollment for several years while her husband sought his US residency. Sofia discussed feeling intimidated because the FAFSA requires parental financial information and her mother did not file taxes in that particular year due to not holding legal employment, thus she feared exposing her mother’s illegal employment status. Natalia expressed having friends and family who are undocumented and feared the ramifications that can result from filing the FAFSA application or the New Jersey Alternative Financial Aid application, thus, choosing to pay for their classes instead of seeking state financial aid programs through the New Jersey Dreamers Act. Specifically, while the New Jersey

Dreamers Act provides students who are undocumented with New Jersey State financial aid funds (NJ HESAA, 2020), many are too afraid of deportation. As such, students who may qualify for financial aid programs through the New Jersey Dreamers Act, often choose to work and pay for their educational expenses, thus delaying their degree attainment.

### **New Jersey Dreamers Act**

The New Jersey Dreamers Act was signed into law by Governor Phil Murphy in 2018, allowing students who are undocumented, specifically, those who are not US citizens or eligible non-citizens, to apply for New Jersey State financial aid programs (New Jersey Dreamers Act, 2018). To be eligible for the program, students must disregard the FAFSA application and instead apply for the New Jersey Alternative Financial Aid program (NJ HESAA, 2020). While the eligibility for the program is beneficial to students, it brings forth a set of fears for those who are undocumented, as completing this application highlights their undocumented status. Additionally, to be eligible for the program, male students who are under the age of 26 must register for selective service (NJ HESAA, 2020). As these students do not have a social security number, they are unable to register through the FAFSA nor the selective service online registry, options that are available for US citizens and eligible non-citizens (Selective Service System, n.d.). Undocumented male students must register in person at their local United States Postal Service office (Selective Service System, n.d.), which unearths their fear of a paper trail that can leave them vulnerable to deportation.

**Theme three: financial aid is confusing and complex.** The financial aid industry has been noted for its complexity, which has prompted the US Department of

Education to seek continuous methods of simplification (“Making Financial Aid Work for All”, 2019; National Association of Student Financial Aid Administrators, 2020; Pingel, 2017). However, methods of simplification have not addressed the overall complexity of the FAFSA and the confusion it causes students and families, especially when English is their second language (Burdman, 2005; Taylor, 2019; Taylor, Bicak, & Fry, 2019). The convoluted nature of the financial aid process is noted by the vast financial aid acronyms; the multiple deadline dates to comply with federal, state, and institutional financial aid programs; and the continuous changes to the FAFSA application (Taylor, 2019; Taylor et al., 2019). While it makes the financial aid process difficult for all students, Latina students and families often face an additional obstacle in the form of a language barrier. This obstacle affects how they understand the FAFSA questions (Burdman, 2005; Taylor, 2019; Taylor et al., 2019), the New Jersey State additional questions, and the correspondence that comes from all financial aid entities.

The sheer number of acronyms used within the financial aid industry has prompted agencies like the New Jersey Higher Education Student Assistance Authority (NJ HESAA) to create a twenty-four page financial aid dictionary resource guide, made available to the general public in order to assist students and families to better understand the financial aid process (NJ HESAA, 2020). Additionally, the US Department of Education has also created a glossary of terms on their Federal Student Aid website specific to helping students and families better comprehend the various terminology present within the financial aid industry (US Department of Education, 2020). While the resources are available to the public, many students and families are unaware of its



availability, and for those who are aware, the listed definitions are also difficult to comprehend (Taylor et al., 2019).

When asked about their financial aid process, the participants described their experiences with the process as confusing and complex. For example, Alicia recalled feeling confused and fearful of answering the FAFSA questions incorrectly. Beatriz recalled having to pay for her first-year educational expenses as she was afraid of completing the FAFSA incorrectly. Camila discussed feeling scared of the application process and not knowing where to begin to seek assistance. Valentina stated that her initial financial aid application process was fairly easy, however, when her file was selected for federal verification, it required her to submit a lot of documents and it was at that point that she began to feel anxious of the process and worried about being denied financial aid funding.

Emma discussed feeling uneasy when her FAFSA was selected for verification, which prolonged the financial aid acceptance process. Lara discussed the angst she felt as she attended a financial aid workshop and they began to discuss the differences in financial aid funding, as the vast amount of information provided in the workshop was confusing, thus contributing to her anxiousness. She also discussed the sadness she felt during a workshop in which the financial aid staff discussed completing the FAFSA online, while not taking into consideration many families who do not have access to a computer or internet outside of the school. Marcela discussed being provided erroneous guidance, leading her to delay her college enrollment process. Sadly, two years had passed before she was able to re-enroll in college.

Natalia discussed being confused with the financial aid application process and being shifted between departments at the college when seeking assistance. She recalled the frustration of waiting in long lines and then being told to go seek assistance from a different department, a waste of time that many students who are employed, and have familial obligations, simply do not have to waste. Sofia recalled feeling almost crazy “estaba casi loca” with the amount of back and forth that she endured when she submitted the FAFSA and was then selected for verification. She went on to discuss how she was misguided when she sought assistance and how the information presented in the financial aid workshop was basic and not geared towards educating the attendees on the process, a process that must be done annually. Victoria discussed her financial aid process as a “struggle” because she was faced with multiple people giving her different guidance. She discussed feeling like the people she sought assistance from were not fully versed in the financial aid process, leading her to continuously go back and seek further guidance, thus questioning the knowledge and role of the financial aid professionals.

**The role of the financial aid professional.** Financial aid professionals’ main responsibility is to aid students in the administration of financial aid funds. To accomplish this task, financial aid professionals use a plethora of resources in order to educate students on the availability of financial aid programs, methods of qualification, financial literacy, and available methods of funding any applicable outstanding balances (Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; United States House of Representatives, 2017). However, as higher education institutions continuously strive to increase enrollment, overall staffing of financial aid professionals remains stagnant, thus, financial aid departments are forced to use an overabundance of

methods to provide students and families with financial aid assistance (Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005). Moreover, as the ratio of financial aid recipients to financial aid professionals is not conducive in providing one-on-one assistance, financial aid offices place accountability on students to seek methods of self- sufficiency.

The extent of financial aid knowledge a financial aid professional stands to learn is endless, particularly since financial aid regulations are continuously changing. Therefore, the depth by which they can educate their students on their financial aid is limited to include basic financial aid principles. To that end, there is a need to enforce accountability on both the financial aid professional and their students for the students' financial aid application process to be successful. In order to successfully assist their students, financial aid professionals must engage in building relationships with students that are based on trust (Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005), or confianza (Gloria & Castellanos, 2012; Ko et al., 2014). However, this level of trust is difficult to achieve when both parties have minimal or no contact.

To better serve students, financial aid professionals seek to streamline the institutional financial aid process so students can better comprehend and carry out what is required (Borden et al., 2008; Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; Trent et al., 2006). By making the process easier, students are less likely to deviate from the financial aid process, especially since doing so can cause the students'

enrollment to be rescinded. As such, institutions continuously strive towards simplifying the financial aid process while encouraging student accountability (Borden et al., 2008; Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; Trent et al., 2006). While the student financial aid process is initiated by the student and their family, financial aid professionals hold the role of a gatekeeper. The financial aid professionals' expertise and job duties are to understand the funds that are available to each student and provide the students and families with information needed to make an informed decision in funding their higher education (Borden et al., 2008; Frempong et al, 2011; Gonzalez et al., 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; McLendon et al., 2005; Trent et al., 2006). However, while financial aid professionals strive to inform students and families, this informative process cannot rest solely with the financial aid department. As such, an institution wide model would better serve Latina students.

### **Addressing the Research Questions**

This narrative inquiry study provided answers to the following research questions:

How do Latina students describe their experiences with the financial aid process?

How do Latina students' lived experiences affect their interaction with the financial aid process? How do Latina students' lived experiences with the financial aid process shape their college experiences? How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process?

**Research question one.** *How do Latina students describe their experiences with the financial aid process?* One word can summarize how participants described the

financial aid process: confusing. The process itself was contingent on several factors; receipt of guidance, prior financial aid knowledge, and being selected for verification by either the Central Processing System, the New Jersey Higher Education Student Assistance Authority, or the institution. Despite attending financial aid workshops, seeking assistance with the financial aid process, or attempting to maneuver the process on their own, the vast financial aid acronyms, lingo, different deadline dates, and changes in financial aid policies and procedures, Latina students find themselves in a perpetual cycle of relying on the financial aid staff to provide them with next steps towards financial aid completion. As the financial aid process is done on an annual basis, the process is continuous.

**Research question two.** *How do Latina students' lived experiences affect their interaction with the financial aid process?* The participants in this study shared their lived experiences as being multifaceted, with familial obligations being the core motivator in their pursuit of a higher education. That motivation stayed with them and despite having to place their education on hold due to familial obligations, changes in work schedules, or being denied financial aid assistance, they were able to push through these barriers and successfully re-enrolled and reapply for financial aid assistance.

Latinas' lived experiences encompass a variety of obligations, thus they are accustomed to lives with many moving parts. In context, their ability to function in more than one role gave rise to how they interacted within the financial aid process while maintaining motivation to complete the process in order to fund their education. Their familial obligations, as noted through their core cultural value of familismo, affected their interactions with the financial aid process as throughout the process they were not only

representing themselves, but were representing their family unit. In addition, their interaction with the financial aid process is guarded as they seek to protect their family. This protection of their family is noted as they showed hesitance in disclosing any private information in fear of potentially hindering their loved ones. Despite their hesitation on disclosing private information, Latina students persevered throughout the financial aid process, and while confusing and lengthy, the participants focus was on the end goal of securing financial aid assistance in funding their education. Their path in seeking a higher education, seeking financial aid assistance, including seeking out Latinx staff whom they can trust, and securing enrollment at a college is a testament to their perseverance, an attribute that is apparent in Latinas overall (Perez Huber, 2010).

**Research question three.** *How do Latina students' lived experiences with the financial aid process shape their college experiences?* The participants in this study shared their experiences with the financial aid process as being rooted in angst due to the complexity of the financial aid process and the potential exposure of those who are undocumented. To that end, the college experience of the participants was rooted in solidarity with other Latina students or staff. As such, the participants of this study shared the comfort of having personnel at the main campus and satellite schools who are mostly Latina.

Moreover, most of the participants discussed having to continuously seek assistance throughout the financial aid process through different methods such as using the internet, as stated by Lara “Googling things like...What is FAFSA...?”, attending workshops, speaking to different school personnel, and being shifted to other departments. As participants engaged within the financial aid process, some found

themselves having to rescind their college enrollment in order to protect undocumented family members, pay a prior balance, find appropriate childcare, or change employment. While such factors affected their college enrollment, it also affected their college experiences as their college experience is contingent on their interdependent familial environment.

The overall complexity of financial aid is intimidating to Latina students who are often confronting the application process with many obstacles in their path. Specifically, due to the complex and confusing nature of the financial aid process, Latina students are often forced to seek assistance with the process, since those who attempt to educate themselves in the process frequently find themselves in a deeper state of confusion. Moreover, in seeking assistance, Latinas are repeatedly met with non-Spanish speaking financial aid representatives, adding to the confusion as they try to explain the financial aid process which is rooted in acronyms that are not translatable into Spanish. Ultimately, while the obstacles faced lengthened their higher education journey, their perseverance allowed them to find their way back to re-enrolling, back to the financial aid process, and back to their path in their higher education trajectory.

**Research question four.** *How can LatCrit theory inform our understanding of Latinas' experiences with the financial aid process?* Latinx Critical Race Theory (LatCrit) was the conceptual framework that supported this research study. LatCrit provided a lens for understanding the Latinas' experiences with the financial aid process by identifying the racial inequities that contributed to their experiences (Delgado Bernal, 2002; Ledesma & Calderon, 2015; McLendon et al., 2009; Solórzano, 1998; Solórzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Solórzano et al., 2005; Villalpando, 2004).

Most of the participants in this study had the barrier of not being native to this country, having English as their second language, and having the cultural values of familismo and personalismo rooted in how they approached the financial aid process. LatCrit theory was instrumental in yielding a broader view of the need for higher education stakeholders to provide better equity in the financial aid process for Latina students.

The financial aid process, despite the numerous reauthorizations of the Higher Education Act of 1965 (United States House of Representative, 2017), and the continuous implemented methods of FAFSA simplification (National Association of Student Financial Aid Administrators, 2020), has not focused on the cultural and linguistic hegemony that is present within the financial aid process, beginning with how the FAFSA is written. For example, while the FAFSA website is available in Spanish, the verbiage used within the site, and the actual FAFSA application, is written at a 14<sup>th</sup>-grade level (Taylor, 2019), therefore, it is written 2 grades higher than the average graduating high school senior entering college. This continues to be the case despite studies showing that the average adult residing in the United States possesses a reading comprehension of 8<sup>th</sup> grade or below (Kimble, 2012; Taylor, 2019), specifically, 43% of US adults have basic reading skills (Kimble, 2012), and Latinx account for the highest population of US adults having below basic reading skills (Kutner, Greenberg, & Baer, 2006). As such, the FAFSA is not only contributing to the confusion of the applicants but also creating a forum of intimidation for students and families who are unfamiliar with the FAFSA's verbiage, thus reinforcing systemic inequities.

LatCrit theory can expose the systemic inequities that are present in the financial aid process that hinder Latina students from progressing in their educational trajectory



(Delgado Bernal, 2002; Perez Huber, 2010; Perez Huber & Solorzano, 2015; Solorzano, 1998; Solorzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Villalpando, 2004). In this study, LatCrit theory informed my understanding that English is the dominant language within the financial aid industry, as noted by the lack of Spanish translated resources such as prominent financial aid websites, financial aid correspondence, and financial aid representatives, thus promoting the notion that the Spanish language is a deficit (Frempong et al., 2011; Kimura-Walsh et al., 2009; Luna De La Rosa, 2006; Trent et al., 2006), continuing to marginalize Spanish speaking applicants (Solórzano, 1998; Solórzano et al., 2005; Villalpando, 2004). To that end, Latina FAFSA applicants are at a disadvantage when traversing the financial aid process, and as such, they are struggling to navigate the complexity of the financial aid application process. LatCrit theory provided a lens to understand that Latina students are being othered by the restrictive policies that govern the financial aid industry, all of which hinder Latina students' path to higher education attainment (Shelton, 2019).

Moreover, the current financial aid application process is not ideal for students from low socioeconomic backgrounds, students of color, and first-generation college students, due to the hegemonic dominance in which financial aid policies continue to be written. As such, the process continues to perpetuate class and racial dominance. While financial aid policies continue to be rooted in hegemonic practices, the perpetuation of systemic racism in the financial aid industry continues to hinder the success rates of Latina students. To that end, the use of counter-storytelling can expose and challenge the current racial undertones of financial aid practices, thus, giving a voice to Latina students who continue to be marginalized within the financial aid application process (Delgado

Bernal, 2002; Solórzano, 1997; Solórzano et al., 2005; Solórzano & Yosso, 2002; Villalpando, 2004).

## **Implications**

Considering the literature review, the findings derived from the lived experiences of this study's participants, and the current trends of Latina students' enrollment, I offer my recommendations in relation to policy, practice, leadership, theory, and future research, specific to Latina students. The implications discussed are particularly important to Latina students who are facing a multitude of barriers in obtaining the appropriate financial aid assistance to fund their higher education.

**Policy.** Financial aid professionals are bound by the federal and state legislative and regulatory mandates that govern the financial aid industry. As a result of legislative and regulatory mandates, financial aid professionals' ability to assist students are limited to fund availability which is contingent on institutional sector, institutional cost of attendance, student's program of choice, student demographics, and allocated federal, state, and institutional funding (McLendon et al., 2009; Okunade, 2004; Trent et al., 2006). Therefore, while financial aid professionals strive to assist students with the financial aid process, the extent of their assistance is contingent on the available funding and the policies which govern said funds (McLendon et al., 2009; Okunade, 2004; Trent et al., 2006).

The findings of this study have the potential to create an impetus for additional professional development across all college departments that have contact with Latina students, specific to educating Latina students in the financial aid application process. With changing demographics across the State of New Jersey, there is a need for policies

that support the education of Latina students and a focus on eliminating barriers. This study can inform policymakers at the state, federal, and institutional level about the importance of cultural competence and its impact and influence on Latina student's educational success. As reflected by the literature review and this study, Latina students face many barriers and hardships in their path to higher education attainment that are difficult to overcome (Baird, 2006; Sanchez & Smith, 2017; Solórzano et al., 2005; Solórzano et al., 2005; McLendon, Heller, & Lee, 2009), however, for those who overcome these barriers, their innate resilience is notable.

Lamentably, many institutions of higher education do not have the allocated funding available to provide students with financial aid awareness, specifically in the form of in-depth financial literacy, thus, students and families are left to self-educate or seek assistance from parties who are not thoroughly versed in the financial aid process (Jackson & Reynolds, 2013; Trent, Lee, & Owens-Nicholson, 2006). Providing students with financial literacy is crucial as it assists the students in gaining financial knowledge which ultimately assists the students to make informed financial decisions that can lead to positive financial behaviors (Frempong, Ma, & Mensah, 2011; Gonzalez, Stoner, & Jovel, 2003; Heller, 1994, 1996, 2006, 2017; Hillman, 2014; Houle, 2013; Jackson & Reynolds, 2013; MacLeod, 1995; McLendon, Heller, & Young, 2005; Trent et al., 2006).

As previously discussed, the FAFSA is written at a 14<sup>th</sup>-grade level, contributing to the confusion and intimidation of the applicants and their families. To reduce the confusion that is associated with the financial aid application process, an overhaul of the financial aid process would be ideal, however, such an approach would have to be initiated at the federal level. Although at the institutional level pivoting our efforts to

meet the needs of all students, implementing a FAFSA completion guide, and restructuring and rewriting institutional financial aid correspondence and the financial aid website at an 8<sup>th</sup> grade level will provide better clarity to students and families. This is especially ideal as studies have shown that in the state of New Jersey, approximately 45% of students entering college need remedial courses (Jimenez, Sargrad, Morales, & Thompson, 2016). Therefore, while restructuring efforts to meet the needs of the student body, such restructuring can be done with the same items translated into Spanish to better assist Latina students.

Moreover, while funding initiatives may be an area of concern for higher education stakeholders, a resolution in reducing the confusion of the financial aid process can be initiated through soliciting the assistance of institutional Federal Work Study (FWS) students. Federal Work Study students provide a key advantage as they have completed the financial aid process and are seeing the process through the same lens as their peers. Specifically, shifting resources to provide additional assistance from federal work study students in the financial aid department, who can be trained in the financial aid process, will help the financial aid staff to address the confusion students experience. Federal Work Study students can be utilized to create financial aid guides, format workshops, and provide clarity on the financial aid areas their peers find confusing. In addition, the implementation of short-term task forces with three-month resolution plans, can assist leadership with gathering information about the areas in which Latina students feel most intimidated with the financial aid process, thus allowing for a broader view from a student perspective.

**Practice.** The findings of this study highlight the barriers that are faced by Latina students and the mediocre resources allotted to these students. As noted in this study, Latina students are struggling with the complexity of the financial aid application process. To better serve Latina students, institutional leaders should consider incorporating educational strategies specific to the financial aid process. Educational strategies such as incorporating financial aid awareness through faculty led initiatives, may assist in bringing financial aid awareness at an institutional scale. Also, faculty led initiatives may help strengthen the relationship between faculty and financial aid staff, thus providing Latina students with additional parties whom they can trust when seeking assistance in navigating the financial aid process.

Historically, this institution has promoted financial aid workshops to assist students and families. In addition, this institution also provides one-on-one FAFSA completion assistance. However, there are several factors that affect the success of these workshops and the FAFSA completion. Primarily, there are time constraints regarding participation of Latina students. Many Latinas and families have a very short window of availability, thus leading to late attendees, partial attendees, and often attendees who are continuously being interrupted by their small children whom they had to bring due to lack of childcare. Also, there is a lack of funding at the institution to provide all attendees with an electronic device to complete the FAFSA, ample financial aid personnel to assist on the spot with FAFSA completion, and ample translation devices when opening the workshops to all students and families needing FAFSA application assistance.

In addition, this institution has adopted a one-stop model in which the Enrollment Services department is the first line of staff to assist students. Due to this one-stop model,

the enrollment services staff are not financial aid professionals, and instead hold basic financial aid knowledge. Also, the enrollment services department is in an open area encompassing several student assistance lines, thus leaving Latinas vulnerable in disclosing private information in a room filled with people. While students can request private assistance from a financial aid professional, the sheer volume of work that must be done to process financial aid funds does not allow for daily one-on-one sessions. Specifically, financial aid professionals are tasked with the administration of financial aid funds which requires interaction with many federal and state agencies. Therefore, the availability of financial aid staff to meet directly with students and families can be quite challenging due to time constraints, and staff to student ratios. As such, the incorporation of campus wide initiatives is vital in assisting Latina students.

Furthermore, as population demographics continue to change globally, nationally, and in the state of New Jersey, the findings of this research study have significant implications for practice at all levels of the educational system. In K-12 school districts, the findings support development of an increased awareness of cultural identity among staff, as well as the awareness of the students' cultures to support student financial learning (Frempong et al., 2011; Kimura-Walsh, Yamamura, Griffin, & Allen, 2009; Luna De La Rosa, 2006; Trent et al., 2006). Professional learning communities (PLCs) are an ideal forum to initiate professional conversations (DuFour, & Eaker, 1998; Putnam, Gunnings-Moton, & Sharp, 2009) related to meeting the needs of Latina students in preparing financial aid applications prior to college enrollment. The participants of this study all discussed the lack of financial aid information provided to them in high school. Specifically, all ten participants discussed having little to no

introduction to financial aid prior to enrolling at their local county college. In addition, four participants discussed being misguided by high school staff on the financial aid application process, prompting further confusion on the process. Moreover, the findings of this study indicate the need for all educational parties to have difficult conversations related to students and families who are undocumented, in order to better assist them in navigating their higher education without fear of governmental retribution.

**Leadership.** This study provided evidence of the unique role that financial aid professionals have within institutions of higher education, a vital role for the success of Latina students. The institutional culture, especially for a Hispanic Serving Institution, must be aligned to ensure that the unique attributes of Latina students are recognized in order to deviate from practices that would further marginalize this population of students. To that end, institutional leadership should consider promoting grassroots leadership practices through their students, faculty, and staff, in order to create changes to institutional practices which currently promote the status quo instead of stimulating social change (Kezar, Bertram Gallant, & Lester, 2011). Specifically, grassroots leaders are individuals who normally do not possess authority but are willing to pursue change within their organizations through means which challenge the organizations existing conditions (Kezar & Lester, 2011). The promotion of grassroots leadership practices can be uncomfortable for current institutional leadership as to be successful; grassroots leaders must be willing to maneuver within the institution's policies and procedures in order to efficiently manage the risks associated with effecting change (Kezar et al, 2011). However, to align the institution with social justice practices, students, faculty, and staff must cease relying on persons of authority to create the changes needed, as to do so, will

result in the perpetual cycle of Latina students' attributes being mistaken for detriments, thus adhering to practices that continue to other Latina students.

**Theory.** Continuous and uncomfortable discussions, pertinent to dispelling the stigma associated with how higher education stakeholders view Latina students, must be at the forefront of institutional strategic initiatives. In order to deviate from the status quo, discussions based on LatCrit perspectives can assist institutional leaders better understand the complexities surrounding such uncomfortable discussions. In addition, higher education stakeholders must commit to critical engagement, specific to understanding the forms of oppression that manifest in Latina students' educational experiences (Perez Huber, 2010). In this study, the use of LatCrit theory informed my understanding of the barriers Latina students currently face when navigating the financial aid process. Specifically, those barriers include their struggle to initiate the financial aid process, seek assistance from multiple people, and disclose private and sensitive information about themselves and their families. Higher education stakeholders must have continuous discussions about the barriers Latinas are facing and work tirelessly to promote social justice through breaking these barriers and actively seek agents of change. To that end, the premise of LatCrit in higher education is based on a commitment to change current status quo practices, thus benefiting those who have been historically marginalized (Perez Huber, 2010).

The personal narratives of the participants of this study speak to a financial aid system that encourages the status quo, thus promoting the systemic racism that is embedded in higher education policies and procedures (Solorzano & Delgado Bernal, 2001). Specifically, the complexities of the financial aid application process encourage a



system in which students with educated parents, parents born as US citizens, and parents for whom English is their primary language, are better equipped with comprehending the financial aid application process, thus adhering to their innate privileges and in the process promoting the systemic racism upon which the US educational system was built (Delgado Bernal, 2002; Perez Huber, 2010; Perez Huber & Solorzano, 2015; Solorzano, 1998; Solorzano & Delgado Bernal, 2001; Valdes, 1996, 2005; Villalpando, 2004). Privileges that are noted by statistical data specific to the demographic of students who are awarded financial aid funding, showing that Latinx students are less likely to receive financial aid in comparison to other historically marginalized groups (“Status and Trends in the Education of Racial and Ethnic Groups”, 2019).

**Future research.** While a plethora of literature exists regarding Latina students’ resiliency (Cavazos et al., 2010), attributes (Cerna et al., 2007, 2009), coping responses of Latina first-generation college students (Gloria & Castellanos, 2012; Gloria et al., 2005), Latina student non-persistence (Gloria et al., 2005), Latina higher education experiences (Hernandez, 2015; Kimura et al., 2009; Kiyama et al., 2016; Reyes & Rios, 2005) and Latina educational inequities (Solorzano et al., 2005), there is a paucity of literature regarding how Latina lived experiences influence their understanding of the financial aid application process.

This research study has limitations pertinent to the following: the sample represents Latina students at one county college out of eighteen county colleges in the state of New Jersey, a limited time in the data collection process, and a small sample size. While this study provides insight on how Latina students understand the financial aid process at this institution, it is not all inclusive of the entire Latina student population. As

such, future research recommendations include expanding the participant pool in size, inclusion of Latina students who did not apply for financial aid assistance, students who initiated the application process but failed to complete it, and students who applied for financial aid assistance and were denied.

Future research may also include expanding the participant sample to other county colleges in the state of New Jersey. A comparative study encompassing the entire county college sector in the state can further illuminate results based on regional awareness of Latina students. As county colleges are designed for short term educational commitments and for students who are commuters, future research specific to Latina students enrolled in four-year institutions and who reside in the institution's dormitories, may yield different results. Lastly, longitudinal studies following the progress of Latina students can yield results specific to their lived experiences as they transition through the financial aid process from one year to the next, exploring whether the complex nature of the financial aid process continues to be a barrier for Latina students throughout their entire higher education experience.

## **Conclusion**

Latina students have a unique set of attributes that are rooted in their familial interconnectedness and their regard for placing high value on personal relationships. These attributes are apparent in the unique set of skills and experiential knowledge that drive Latina students' resiliency. The findings of this research study suggest that institutions of higher education need to redirect their focus on Latina students' attributes to better serve the needs of Latina students specific to navigating the financial aid application process. To effectively promote the changes needed to assist Latina students,

institutional policies, procedures, and practices must be rooted in social justice. Specifically, social justice, as it pertains to education, is the inclusion of all students through methods that steer away from oppression and include “respect, care, recognition, and empathy” (Theoharris, 2007, p. 223). Social justice leaders actively participate in bringing change while addressing oppression, thus social justice and leadership must be present collectively for effective change. A social justice platform is vital for the success of Latina students, as it will raise the consciousness of higher education leadership on the factors of oppression that lead to Latinas having a negative experience with the financial aid process (Bensimon, 2005), as students who encounter such experiences are more likely to drop-out of college (Scott-Clayton, 2011). Negative experiences with the financial aid process are incurred through missed deadline dates, large educational balances, unavailability of financial aid one-on-one assistance, information barriers, and the overall complexity of the financial aid process (Scott-Clayton, 2011), all factors that lead to financial aid ineligibility.

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## Appendix A

### Key Information and Consent to Take Part in a Research Study Adult Consent Form for Social and Behavioral Research



**TITLE OF STUDY:** Exploring Latina Students' Understanding of the Financial Aid Process: A Qualitative Narrative Inquiry

**Principal Investigator:** MaryBeth Walpole, PhD

You are being asked to take part in a research study. This consent form is part of an informed consent process for a research study and it will provide key information that will help you decide whether you wish to volunteer for this research study.

Please carefully read the key information provided in questions 1-9 and 14 below. The purpose behind those questions is to provide clear information about the purpose of the study, study specific information about what will happen in the course of the study, what are the anticipated risks and benefits, and what alternatives are available to you if you do not wish to participate in this research study.

The study team will explain the study to you and they will answer any question you might have before volunteering to take part in this study. It is important that you take your time to make your decision. You may take this consent form with you to ask a family member or anyone else before agreeing to participate in the study.

If you have questions at any time during the research study, you should feel free to ask the study team and should expect to be given answers that you completely understand.

After all of your questions have been answered, if you still wish to take part in the study, you will be asked to sign this informed consent form.

You are not giving up any of your legal rights by volunteering for this research study or by signing this consent form.

After all of your questions have been answered, if you still wish to take part in the study, you will be asked to sign this informed consent form.

The Principal Investigator, MaryBeth Walpole, PhD, or another member of the study team will also be asked to sign this informed consent.

**1. What is the purpose of the study?**

The purpose of this research is to explore Latina students' understanding of the financial aid process.

**2. Why have you been asked to take part in this study?**

You have been selected to participate in this study because you are a current student who identifies as Latina, are at least 18 years of age, and are a financial aid recipient.

**3. What will you be asked to do if you take part in this research study?**

If you agree to participate in this study, you will be asked to participate in one in-person 30-40 minute interview, and one 10-15-minute completion of a graphic elicitation, and to answer follow-up questions through telephone call.

**4. Who may take part in this research study? And who may not?**

In order to participate in the study, you must be at least 18 years old. Additionally, you must be a student, you must identify as Latina, and you must be a financial aid recipient.

**5. How long will the study take and where will the research study be conducted?**

This study is expected to take approximately 6 months to complete. However, your participation in this study will consist of one in-person 30-40 minute interview, and one 10-15-minute completion of a graphic elicitation, and to answer follow-up questions through telephone call.

**6. How many visits may take to complete the study?**

To complete this study, your participation is needed for one visit and one follow-up telephone call, if applicable.

**7. What are the risks and/or discomforts you might experience if you take part in this study?**

Minimal risk is involved from participation in this research study. Security of the data is paramount for the researcher; thus, data will be secured by the researcher to ensure confidentiality of the data collected. If you choose to take part in the study, your identity will be obscured through the use of pseudonyms that will be assigned for each of the participants. Any information provided by participants will only be used in this research project that will be presented in summary form without participants' names.

**8. Are there any benefits for you if you choose to take part in this research study?**

Participants may not benefit directly from participation in the study, but the information you provide may advance discussion regarding how Latina students' understand the financial aid process.

**9. What are the alternatives if you do not wish to participate in the study?**

Your alternative is not to participate in the study.

**10. How many subjects will be enrolled in the study?**

There will be approximately 10-12 participants in the study.

**11. How will you know if new information is learned that may affect whether you are willing to stay in this research study?**

During the course of the study, you will be updated about any new information that may affect whether you are willing to continue taking part in the study. If new information is learned that may affect you, you will be contacted.

**12. Will there be any cost to you to take part in this study?**

There are no costs associated with the research.

**13. Will you be paid to take part in this study?**

You will not be paid for your participation in this research study.

**14. Are you providing any identifiable private information as part of this research study?**

We are collecting minimal identifiable private information in this research study. Specifically, all participants will be assigned a numeric character in lieu of their name.

Your identifiable information will not be used in any future research projects or disclosed to anyone outside of the research team.

**15. How will information about you be kept private or confidential?**

All efforts will be made to keep your personal information in your research record confidential, but total confidentiality cannot be guaranteed. Your personal information may be given out, if required by law. Presentations and publications to the public and at scientific conferences and meetings will not use your name and other personal information.

All data will be securely stored in a locked cabinet in my home office. Interviews will be conducted in a private room to ensure the anonymity of participants. No information from the study will be shared with institutional faculty or personnel.

**16. What will happen if you do not wish to take part in the study or if you later decide not to stay in the study?**

Participation in this study is voluntary. You may choose not to participate or you may change your mind at any time.

If you do not want to enter the study or decide to stop participating, your relationship with the study staff will not change, and you may do so without penalty and without loss of benefits to which you are otherwise entitled.

You may also withdraw your consent for the use of data already collected about you, but you must do this in writing to Dr. MaryBeth Walpole, Rowan University College of Education James Hall, 201 Mullica Hill Rd, Glassboro, NJ 08028

If you decide to withdraw from the study for any reason, you may be asked to participate in one meeting with the Principal Investigator.

**17. Who can you call if you have any questions?**

If you have any questions about taking part in this study or if you feel you may have suffered a research related injury, you can call the Principal Investigator:

Dr. MaryBeth Walpole

Rowan University College of Education James Hall

201 Mullica Hill Rd, Glassboro, NJ 08028

856-256-4706.

If you have any questions about your rights as a research subject, you can call:

Office of Research Compliance

(856) 256-4078– Glassboro/CMSRU

**18. What are your rights if you decide to take part in this research study?**

You have the right to ask questions about any part of the study at any time. You should not sign this form unless you have had a chance to ask questions and have been given answers to all of your questions.

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#### **AUDIO/VIDEOTAPE ADDENDUM TO CONSENT FORM**

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You have already agreed to participate in a research study conducted by MaryBeth Walpole, PhD. We are asking for your permission to allow us to audiotape (sound) part of that research study. You do not have to agree to be recorded in order to participate in the main part of the study.

The recording(s) will be used for analysis by the research team.

The recording(s) will include audio of your voice.

The recording(s) will be stored in a locked cabinet in my home office until the completion of the study. All audiotapes will be destroyed upon publication of the study results.

Your signature on this form grants the investigator named above permission to record you as described above during participation in the above-referenced study. The investigator will not use the recording(s) for any other reason than that/those stated in the consent form without your written permission.

#### **AGREEMENT TO PARTICIPATE**

I have read the entire information about the research study, research risks, benefits and the alternatives, or it has been read to me, and I believe that I understand what has been discussed.

All of my questions about this form or this study have been answered and I agree to volunteer to participate in the study.

Subject Name: \_\_\_\_\_

Subject Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### **Signature of Investigator/Individual Obtaining Consent:**

To the best of my ability, I have explained and discussed the full contents of the study including all of the information contained in this consent form. All questions of the research subject and those of his/her parent or legal guardian have been accurately answered.

Investigator/Person Obtaining Consent: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## **Appendix B**

### **Interview Protocol for Participants**

Thank you for agreeing to meet with me today and be a participant in this study. As discussed, you have been invited to participate in a qualitative research study titled “Exploring Latina students’ understanding of the financial aid process” which is being conducted by me, Ms. Taina Morales, doctoral candidate at Rowan University.

1. There continues to be a debate as to the appropriate term for those of us who are from Latin descent. Some identify as Hispanic, Latina, or Latinx. For this study, I specifically sought participants who identify as Latina, before we proceed, can you confirm that you identify as Latina?
2. Can you tell me what identifying as Latina means to you?
3. Please tell me a little bit about your upbringing? (i.e. where were you born? Parents? Siblings?)
  - a. Is this your first time enrolled in college?
  - b. Are you the first in your immediate family to enroll in college?
4. Tell me about coming to college and how and when you decided?
5. Can you tell me what you knew about Financial Aid before you started school?
6. How would you describe the financial aid process here at this institution? Specifically, what was your journey?
7. Can you tell me about any help you received through the financial aid process? If so, how did they help you?
8. Thinking about your experience with the financial aid process, what, if any, would you change? Why?
9. Lastly, if you were asked to provide an upcoming student with a financial aid toolbox of items, they will need to help them better understand the financial aid process, what would you put inside that toolbox? Why?

## Appendix C

### Graphic Elicitation

*Instructions:* Please take a moment to recollect your experience of the financial aid process at your current institution. Kindly use the diagram below to depict this process with the female image below representing you. As you complete the diagram, please indicate at what point(s) you interacted within the financial aid process.

