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THE UNSPOKEN AUDIT: A CLOSER LOOK AT THE IMPACTS OF FINANCIAL AID VERIFICATION

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THE UNSPOKEN AUDIT: A CLOSER LOOK AT THE IMPACTS OF FINANCIAL AID VERIFICATION

by

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A Thesis

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Dedication

I dedicate this thesis to my former financial aid director and mentor, Sonia Martinez. She gave me my start in the financial aid profession and was my foundation for all the passion I experience for this field. Her faith in me propelled my knowledge and drive, and she was always there to have my back as a professional, as well as a friend.

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Abstract

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AID VERIFICATION
2021-2022
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Master of Arts in Higher Education

The purpose of this quantitative study was to determine to what extent the undergraduate students from low socioeconomic and minoritized backgrounds are targeted by financial aid verification at Rowan University, as well as explore whether being selected for verification impacts students' cumulative grade point average (GPA) and first-year retention rate compared to students who are not selected. Analyses included frequencies and crosstabulations of the total undergraduate, degree/certificate-seeking student population ($N = 15{,}976$) and first-year, full-time student population enrolled for the Fall 2018 semester at Rowan University $(N = 2{,}871)$. Results indicated minority students had a +12.7-percentage point gap to being selected, while White students showed a -5.9-percentage point gap. Low-income students were also the most targeted at 84.1% having an expected family contribution (EFC) below 8,000. A calculation of means difference was performed between the GPAs of first-year, full-time selected students and not selected students. Results found selected students on average had a lower GPA which showed statistical significance, yet there was no statistically significant difference in retention rates. However, the findings indicated a significant statistical impact between students' race/ethnicity for those selected for verification and their retention rates which highlights the need for targeted intervention methods and additional assistance during the verification process which is discussed.

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Chapter 1

Introduction

With the Higher Education Act (HEA) of 1965, federal aid programs were established to provide higher education institutions the financial support to maintain their facilities, perform research, and overall further their goal of educating those wishing to continue their studies in postsecondary education (Shaffer et al., 2016). The Title IV of the Higher Education Act (HEA) then established federal financial aid programs that would consist of monetary support to the students, which served as the initial attempt to improve access to higher education for all students across the United States (Capt, 2013). Reauthorizations of the HEA over the years eventually brought financial aid programs to where we are today, however, legitimate concern has been placed on its efficiency to provide the level of access needed to attend college (Page & Scott-Clayton, 2016).

Research has indicated higher education contributes to greater levels of social and economic success (Bettinger et al., 2007) and access to financial aid plays a significant role in students intending to enroll in postsecondary education. It is well documented that access to higher education in America has been met with multiple barriers including the high costs, the complexities of the college application process, informational impediments, and academic disadvantages (Page & Scott-Clayton, 2016). Those barriers tend to ultimately overlap and compound, especially for students from low socioeconomic backgrounds, which can influence the timing of their enrollment, choice of institution, and whether they attend at all (Page & Scott-Clayton, 2016). One of the barriers that often takes prominence is financial aid, from the limited funding available to the rising costs of attending a four-year university. The disparity in access has expanded

with the rising costs of education, and students from underserved and minoritized populations, first-generation, and low socioeconomic backgrounds have to not only overcome limited financial resources and academic disadvantages but may also need to navigate a complicated financial aid process called verification. With filing the Free Application for Federal Student Aid (FAFSA) already being a barrier to college affordability and access due to its complexity and confusion surrounding it (Bettinger et al., 2007; Dynarski & Scott-Clayton, 2006), verification creates an additional challenge that many students need to maneuver through to qualify for federal financial aid in addition to several state financial aid programs (Davidson, 2015; Lee et al., 2021).

Statement of the Problem

Affordability and college access have been a critical area of concern within the United States for years, with the federal and state governments funding need-based financial aid programs with billions of dollars every year in an effort to assist low-income students access higher education (Page et al., 2020). With not only rapidly increasing tuition, but also other costs such as books, transportation, food, and housing costs accumulating, the need for financial aid is paramount to overcoming barriers in affordability (Page and Scott-Clayton, 2016). However, the complexity of the financial aid process has furthered the strain placed on students, with the Free Application for Federal Student Aid (FAFSA) being long recognized as a complicated and confusing process for students and families (Davidson, 2015; Lee et al., 2021; Page et al., 2020).

While the complexities and issues surrounding the FAFSA have been well documented, much less research and attention have been placed on the impact of the FAFSA verification process, particularly in regard to student success and enrollment.

Students selected for verification will need to provide additional documentation to substantiate their information reported on the FAFSA or lose their eligibility to receive federal financial aid, and potentially state aid as well (Lee et al., 2021). The design of the verification process is intended as a safeguard to ensure financial aid is being awarded to those who need it most, but in doing so it is disproportionately affecting students from low socioeconomic and minoritized backgrounds who already face multiple barriers in postsecondary attainment (Lee et al., 2021; Page et al., 2020). This study aims to fill this gap in the literature in regard to the possible detrimental effects of being selected for verification.

Significance of the Problem

Financial aid is a key component of college student retention and therefore has a close relationship within strategic enrollment management practices that are so widely researched today (Hossler et al., 2015). Aside from an institution's financial incentives to keep students enrolled, retention rates are also widely used in competitive academic national rankings (Olbrecht et al., 2016). It is important to consider the role verification plays concerning accessing financial aid when students face an already complex application process. It is also essential to identify the subpopulations of students who are targeted the most by these financial aid policies, to better address their needs (Lee et al., 2021). Identifying these students, who face the most harm, will provide future insight into policies that seek to mitigate that harm and contribute to higher retention and academic success rates.

Purpose of the Study

The purpose of this quantitative study is to identify in what ways FAFSA verification impacts undergraduate students at Rowan University concerning enrollment outcomes and academic success. Additionally, this study aims to discover if Rowan University students from minoritized and/or low socioeconomic backgrounds are being disproportionately targeted by verification. In this study, enrollment outcomes will be measured by retention rate, which is defined as the "percentage of a school's first-time, first-year undergraduate students who continue at that school the next year" (Federal Student Aid, n.d.-a). Students' academic success will be defined and measured by their Grade Point Average (GPA). The goal of this study is to determine which students would benefit the most from targeted interventions or additional assistance during the verification process and develop effective methods to prevent negative enrollment and academic outcomes.

Assumptions and Limitations

This study assumes that all the first-year, first-time undergraduate students for the 2018-19 award year at Rowan University enrolled with the intent to continue to their next year at Rowan University. A limitation of this study is these results may not be generalizable to other states and colleges. Rowan University is a 4-year, public institution located in a suburban area in the densely populated state of New Jersey with nearly 20,000 enrolled students, therefore these results may not apply to smaller, rurally or central city located, and/or nonpublic institutions. Another limitation to consider is that students from low socioeconomic backgrounds tend to have had less access to academic resources and advantages, therefore may represent lower GPAs in comparison to those

who come from higher economic status regardless of verification status. This study uses the students' cumulative GPA to measure academic success, however, student success can be measured in additional ways. According to Kuh et al. (2006), student success can also be measured by their engagement in educationally purposeful activities, their satisfaction, obtainment of the knowledge, skills, and competencies desired, and persistence. Therefore, a limitation of this study is solely using the students' GPA to measure their academic success.

Operational Definitions

1. Academic Success: For this study, the term academic success refers to a student's academic performance measured by their cumulative grade point average (GPA).

2. Retention: For this study, first-year retention will be used which refers to "first-year undergraduate students who enroll again for their second year at the same university" (Federal Student Aid, n.d.-a).

3. Verification melt: Describes the percent of students who have filed a FAFSA who drop out of the financial aid process and are unable to receive federal aid (Lee et al., 2021).

4. Summer melt: Defined as high school seniors who intend on enrolling in college the fall semester following high school graduation but do not end up enrolling (Holzman et al., 2020).

5. DOE: The acronym for the Department of Education.

6. FAFSA: The acronym for Free Application for Federal Student Aid.

7. FSA: The acronym for Federal Student Aid (FSA), which is an office within the Department of Education.

8. EFC: The acronym for Expected Family Contribution, an index number provided by the FAFSA that is used to determine a student's eligibility for federal student aid (Federal Student Aid, n.d.-b).

Research Questions

The following research questions have been created to identify the impact FAFSA verification may have on undergraduate students in relation to their academic success and persistence in college, and provide data that can be used to develop enrollment management strategies that address this particular barrier that students face.

1. What characteristics describe undergraduate students selected for FAFSA verification during the Fall 2018 semester at Rowan University?

2. Is there a difference in academic GPA between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a means difference in academic GPA.

3. Is there a difference in retention rate between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a difference in retention rate.

Organization of Remaining Chapters of Study

There are four additional chapters to this study. Chapter two addresses a review of the literature that will detail the significance of this topic and highlight the importance of this study. This chapter includes research on the formation and continual updates made to financial aid policies in relation to the theme of affordability and access, as well as a compilation of the limited prior studies of verification to establish a frame of reference for the current study. Chapter three consists of the methodology used in this study.

Within that chapter includes the context of the study, study purpose, sample selection methods, data collection instrument and processes, and how the data will be analyzed. Chapter four includes the findings of the performed tests in order to answer this study's research questions. Chapter five includes the summary of the study, a discussion on the findings, conclusion to the study, and recommendations for further practice and research.

<center>**Chapter II**</center>

<center>**Review of the Literature**</center>

Introduction

Despite the crucial role postsecondary education and attainment plays within individuals' social and economic success (Bettinger et al., 2007), several barriers have continued to exist regarding the level of access to higher education. This gap in access has continued to widen, particularly when encountering issues such as the rising costs of attendance, misinformation surrounding the actual costs of college, and a perplexing application process (Lee et al., 2021; Page & Scott-Clayton, 2016). With this gap widening, Dynarski & Scott-Clayton, (2006) discovered that students who have the least ability to pay have been met with a disproportionate impact regarding the barriers being placed on them when accessing their financial aid.

The FAFSA

The FAFSA serves as the initial step to determine a student's eligibility for most financial aid programs. The FAFSA is required to be completed to obtain any type of federal financial aid and student eligibility is cross-referenced through multiple databases such as Selective Service, Homeland Security, the Social Security Administration, and others to determine whether a student meets basic eligibility to receive federal financial aid funding (Feeney & Heroff, 2013). Apart from basic eligibility requirements, students will also be asked to provide household income and asset information to eventually receive their Expected Family Contribution (EFC) which will be used to determine the students' financial aid eligibility from federal, state, and institutional programs (Feeney & Heroff, 2013).

<center>8</center>

The complexity of the FAFSA has been a known issue for decades, particularly for first-generation students who, as Feeney and Heroff (2013) noted, do not have familiarity with the process and often lack the social capital and personal networks that can provide information and resources to assist in completing the application process. The lack of understanding surrounding the financial aid process coupled with the uncertainty of the actual net price a student will need to pay has deterred many students from attaining a postsecondary degree, with a large portion coming from those who need access to financial aid most (Bettinger et al., 2007). Page & Scott-Clayton (2016) identified students from low-income backgrounds tend to have the highest levels of misconceptions about the actual costs of colleges, and this confusion over net costs and the financial aid process has been steadily contributing to the widening of the enrollment gap by race and socioeconomic status.

Congress has examined the issues surrounding the FAFSA for decades, attempting to provide simplification to the form itself. Congress subsequently made changes to the FAFSA, including eliminating specific questions that would lead to more Federal Pell Grant and loan eligibility to students, using tax return information rather than other fiscal data elements, and allowing IRS data to be transferred into the form (Davidson, 2015). Starting with the 2017-18 award year, the FAFSA began using prior-prior tax year data, allowing students more time to file their FAFSA early, utilize the IRS Data Retrieval Tool, and obtain their EFC to determine what need-based aid they may qualify for and determine college affordability (Shaffer et al., 2016).

The Department of Education most recently announced in 2020 the *FAFSA Simplification Act*, which aims to expand access to federal aid for students and streamline

the process of completing the FAFSA (Federal Student Aid, 2021a). Within this act, it is mandated that the office of Federal Student Aid receive additional data that can be transferred directly from the Internal Revenue Service (IRS) to calculate Federal Pell Grant eligibility (Federal Student Aid, 2021a). The expansion of this data exchange is being made possible by the *Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act*, which was signed into law by President Trump in December 2019. Another recommendation for simplifying the financial aid process itself, along with overhauling the FAFSA, was the call on states to not require additional data to be collected from students (Davidson, 2015). The Higher Education Student Assistance Authority (HESAA), which handles the New Jersey state financial aid programs, only as recently as the 2020-21 award year removed the requirement for NJ residents to complete additional state questions after filing the FAFSA to be considered for state aid.

While FAFSA simplification continues to be addressed by Congress, the complexity of the FAFSA is not the lone issue creating a significant barrier to students. A lack of information and understanding about the process is frequently associated with low levels of FAFSA completion. Feeney and Heroff (2013) discussed how many students who came from first-generation backgrounds were not aware of the financial aid resources available to them through the FAFSA, which couples with Davidson's (2015) discussion regarding survey responses of why students fail to complete the FAFSA. Many of the most popular responses indicated students believed they had missed deadlines, not thinking they would qualify for aid as well as not knowing how to apply. With the challenge of misunderstanding deadlines, the process to apply, and the complexity of the FAFSA application itself, many students fail to access the financial aid

they could receive, including the Pell Grant, which those from low-income backgrounds would otherwise qualify for.

FAFSA Verification

During the FAFSA simplification discussions, concerns from Congress and financial aid professionals arose over retaining the integrity of the federal and state programs as a result of eliminating some income and asset information (Davidson, 2015). Congress and financial aid administrators ultimately concluded the integrity of the Federal Student Aid program would remain intact with the minimal amount of changes that were being made (Davidson, 2015). FAFSA simplification continues to be an ongoing effort. However, there is another step in the financial aid process that attempts to ensure the accuracy of what is reported on the FAFSA and that financial aid is going to those who need the funding the most. The process of verification seeks to prevent improper payments of financial aid. Financial aid programs, such as the Pell and direct loan programs, are subjected to higher levels of scrutiny due to being considered high-priority programs by the Office of Management and Budget (OMB) (Warick, 2018), which is the office of the White House that oversees and administers the federal budget. Federal Student Aid (FSA), an office within the Department of Education (DOE), uses verification to substantiate the information students have reported on the FAFSA and seeks to correct any misreported information (Lee et al., 2021). However, the DOE does not provide any publicly accessible data to demonstrate whether there is any direct relationship between verification and the rate of improper disbursements of federal aid.

There are currently three verification groups that a student's FAFSA may be selected for: The Standard Verification Group (V1), the Custom Verification Group (V4),

and the Aggregate Verification Group (V5). Depending on which group a student is selected for, they will need to provide documentation to their college that confirms items such as their household size and number in college, income, high school completion, and identity documentation before their financial aid eligibility can be finalized and awarded to them (Warick, 2018). Those selected in the V1 group are required to verify their household size, number in college, and income information, the V4 group are required to verify their identity and high school completion, and finally, the V5 group is a combination of V1 and V4 that verifies all information in both previous groups. However, as of the upcoming 2022-23 award year cycle, the requirement for high school completion to be provided for V4 and V5 groups has been eliminated (Federal Student Aid, 2021b).

The process can be complicated and time-consuming, creating an additional barrier to students already faced with multiple hurdles in accessing higher education. The burden of verification falls not only on students but also on the financial aid administrators who are not only required to resolve conflicting information on the FAFSA itself, but also on students' and parents' tax forms. As Cochrane et al. (2010) observed in their study, the verification process can be comparable to a tax audit in some more extreme cases. These extreme cases may require the student and/or their parents to fix errors on their tax forms by providing the financial aid office amended tax returns before being able to move forward in the financial aid awarding process.

Prior to the 2012-13 award year, institutions were only required to verify 30% of students selected for verification. After 2012-13, FSA removed the 30% cap and now requires institutions to verify every student selected for verification before disbursing aid.

However, despite every applicant who is selected for verification now needing to be

verified, the rate at which DOE flagged student records for verification dropped from

30% to 22% in the 2019-20 award year, and as many as 900,000 fewer FAFSAs were

selected in the 2019-20 award year compared to 2018-19, which alleviated some strain on

students and universities (Federal Student Aid, 2019). The rate of verification dropped

down to 17.1% during the first three quarters of the 2021-2022 award year, and in an

effort to offer students relief during the COVID-19 pandemic, DOE waived income and

household verification for the remainder of the 2021-22 award, which appeared to be an

acknowledgment by the DOE of the burdensome nature of verification (NCAN &

NASFAA, 2021). However, this flexibility was not extended to the 2022-2023 award

year.

Community colleges are often faced with the brunt of verification, particularly

during the 30% cap rule. Cochrane et al. (2010) found that these 2-year institutions often

verified every student as a result of their rolling admissions processes, which makes it

difficult to predict the number of aid applicants the school would have for an aid year, as

well as when they will meet their 30% threshold. Even with the removal of the 30% cap,

2-year institutions continue to be disproportionately impacted, as they tend to have a

higher share of students selected for verification than 4-year universities. One survey of

45 institutions by the National Association of Student Financial Aid Administrators

(NASFAA) showed that 2-year institutions had a selection rate as high as 37% in the

2018-19 award year, compared to the national average of 26% (NASFAA, n.d.).

Overall, the topic of verification has received much less attention as a barrier to

students compared to the emphasis that has been placed on the FAFSA. While the

FAFSA is decidedly a challenging part of the financial aid process, it is important to highlight the under-researched aspect of verification and the impact it has on student success and postsecondary attainment. Lee et al. (2021) befittingly addressed in their study how the DOE has made it difficult to quantify whether verification has helped prevent fraud in the Pell Grant program and within the FAFSA without publicly accessible data, therefore the evidence is not clear if the cost of verification on schools and the students are outweighed by its benefits. While the purpose of verification is meant to ensure the integrity of financial aid programs and that the neediest students can receive their aid, these are the very students who are more likely to be targeted for the verification process.

Targeted Policies

More than 50% of Pell Grant recipients are selected for verification every award year (Warick, 2018), which is deliberate. Lee et al. (2021) explain that verification intends to protect against improper payments of the need-based Pell grant, therefore low-income students are predominantly the ones selected for verification, as they are the students most likely to be receiving the Pell grant award. Researchers have developed a term to describe the percent of students who have filed a FAFSA who drop out of the financial aid process and are unable to receive federal aid as *verification melt*. Verification melt has a much more disparate impact on low-income students expecting to receive the Pell Grant than those who are not (Lee et al., 2021). Cochrane et al. (2010) identified about one-third of students selected for verification in their analysis of 13 California community colleges who had filed a FAFSA and appeared to be eligible for a Pell Grant but did not receive it due to not completing the verification process. Using the

limited data that DOE has available, in the End-of-the-Year Pell Grant report for the

2016-17 award year, 81% of Pell Grant-eligible students that had not been selected for

verification received the award, compared to the 56% of Pell-eligible students who were

selected for verification (U.S. Department of Education, 2018; DeBaun, 2018). This

shows a full 25 percentage points of these potentially eligible students experiencing

verification melt, and how low-income students selected for verification are not accessing

financial aid at the same rate as others (Warick, 2018).

In addition to verification melt, recent studies have shown the impact verification

plays on *summer melt*, which is defined as high school seniors who intend on enrolling in

college the fall semester following high school graduation but do not end up enrolling

(Holzman et al., 2020). From a study following two cohorts of Houston, Texas high

school seniors performed by Holzman et al. (2020), verification was identified as a

statistically significant predictor of summer melt, with those selected for verification

being six percentage points more likely to delay their college enrollment. Additionally, to

further investigate the impact verification has on college enrollment, Lee et al. (2021)

performed a multicohort study on high school seniors in Tennessee expected to enroll in

college the fall semester after their high school graduation. Their findings indicated

students who had been selected for verification were 3.8 percentage points or 4.9% less

likely to enroll in college the fall semester following their high school graduation, with

students filing their FAFSA later even more greatly impacted at 10.8% (Lee et al., 2021).

Both studies focused on identifying the characteristics of those in their population

that had been selected for verification. It was revealed students who were flagged for

verification were more likely to be less academically successful in high school, scoring

lower on both the ACT (Lee et al., 2021) and the SAT (Holzman et al., 2020). In the study performed by Lee et al. (2021), those selected for verification were much more likely to be Black or first-generation in college and had much lower reported incomes than those in their control group (not selected). Similarly, Holzman et al. (2020) found racial and ethnic minorities were more likely to be selected for verification than White students, with Black students 34% more likely, Hispanic 33%, Asian or Pacific Islanders 28%, and those of other racial and ethnic backgrounds at 36% more likely, while White students were significantly lower showing only at 21%. Similarly, a mixed-methods study performed by Graves (2019) on students selected for verification at a California community college revealed that Hispanic/Latinx students make up the majority of those selected at the institution. Interestingly, in interviews with the students, Graves (2019) noted that despite his quantitative data highlighting inequities, the students did not feel their race or that racism had been a factor in them being selected for verification.

A press release issued by the DOE itself identified more than three million potential Pell Grant eligible students are routinely selected for verification each year, with some students never completing verification as a result of challenges in acquiring the documentation needed, and therefore do not receive the financial aid they need to enroll (U.S. Department of Education, 2021). The press release was a direct admission of the DOE's aim to alleviate the strain millions of students from low-income backgrounds experience in order to access their federal financial aid, as well as relieve the burden placed on financial aid administrators during a time when emergency grant funding also needed to be administered (U.S. Department of Education, 2021). However, despite the U.S. Department of Education (2021) outlining in the press release the current tools and

oversight measures used to monitor potentially fraudulent activity during this waiver period, DOE ultimately did not extend this verification flexibility into the 2022-2023 filing cycle.

Research on the topic of verification has aligned to suggest that students from minoritized populations and first-generation backgrounds are more affected by these policies. Additionally, these students typically have fewer resources at their disposal to help navigate them through not only the college and FAFSA applications but then through the verification process (Lee et al., 2021). Pell Grants are awarded to assist low-income students in overcoming the financial barriers to access higher education, yet the financial aid process appears to disparately target these students who need this funding the most. These studies implicate verification as a significant barrier to students, keeping eligible students from receiving their aid (Cochrane et al., 2010), and are associated with poorer student enrollment outcomes.

Summary of Literature Review

This literature review provides further insight into how FAFSA verification is an additional barrier that many students, particularly those from low socioeconomic, minoritized, and first-generation backgrounds, must face in regard to college access. While federal financial aid policies were first enacted to reduce the impact of the financial barriers placed on students, the rising costs of higher education in America combined with limited expansion in financial aid awards have contributed to furthering the racial and economic enrollment gaps (Page & Scott-Clayton, 2016). Concerns exist regarding the financial aid process with its complexities and lack of understanding surrounding both the FAFSA application and subsequently the verification process due to

it hindering the very students who need access to financial aid the most. Despite the limited research on verification and the lack of transparency from the DOE, what has been shown highlights how verification accentuates the additional burden placed on disadvantaged student groups, therefore specific strategies must be developed to identify at-risk student groups and minimize the harm on those students completing the financial aid process.

Chapter III

Methodology

Context of Study

This study is a quantitative analysis conducted at Rowan University, which is a public, 4-year, state university with its main campus located in Glassboro, New Jersey, along with two medical schools, located in Stratford, New Jersey (Rowan School of Osteopathic Medicine) and Camden, New Jersey (Cooper Medical School of Rowan University). The university first opened in 1923 as Glassboro Normal School, and as a normal school, its mission was to educate and train teachers within the South Jersey area. The college would then receive a $100 million donation from Henry Rowan and his wife Betty in 1992, and the college renamed itself to Rowan College of New Jersey (Rowan University, n.d.-a). In 1997, the school achieved university status and was thus re-named Rowan University. Rowan offers various degrees from bachelor's through doctoral programs to nearly 20,000 students as of the 2020-21 academic year across three campuses and is a Carnegie-classified doctoral research institution (Rowan University, n.d.-a).

Rowan University is a predominantly White institution, with the most recent data showing a makeup of 66% of the undergraduate student body identifying as White, 12% as Hispanic, 10% as Black or African American, 5% as Asian, 4% as two or more races, 2% unknown, and 1% non-resident alien based on Fall 2019 enrollment history (NCES, n.d.). The majority of the students enrolled at this university use some type of financial aid. As of the 2018-19 award year, 86% of full-time beginning undergraduate students received any type (federal, state, and/or institutional) of student aid at Rowan University.

Of these students, 65% received grant or scholarship aid, and 63% borrowed student loans (NCES, n.d.). Rowan University has had consistently high retention rates, the most recent five-year (2014 to 2019) average retention rate was 84.6%, with the national average retention rate at 67% (National Student Clearinghouse Research Center, 2020). During the 2014-15 to 2018-19 academic years, retention rates were 86%, 85%, 85%, 84%, and 83%, respectively (NCES, n.d.).

Purpose of the Study

The purpose of this study is to determine in what ways financial aid verification impacts students' academic success and enrollment outcomes. Additionally, it will measure to what extent Rowan University students' subpopulations are more targeted by financial aid verification. The goal of this study is to determine if FAFSA verification is creating an additional barrier to student success that students may be facing and recommend strategic methods to alleviate harm to those students.

Research Questions

1. What characteristics describe undergraduate students selected for FAFSA verification during the Fall 2018 semester at Rowan University?

2. Is there a difference in academic GPA between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a means difference in academic GPA.

3. Is there a difference in retention rate between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a difference in retention rate.

Population and Sampling

The target population is all degree/certificate-seeking undergraduate Rowan University students enrolled in the Fall 2018 semester (N = 15,976). The dataset used for analyses consists of degree/certificate-seeking undergraduate Rowan University students during the 2018-19 award year. The dataset sample was generated by the Rowan University Office of Information Resources and Technology (IRT) and it includes the total population stated above. Students enrolled as non-matriculated, in graduate-level studies, or enrolled in non-Title IV eligible programs are excluded from the sample due to the fact that verification does not apply to these students. The dataset fully represents the target population.

For research question one all enrolled, undergraduate, degree/certificate-seeking students for the Fall 2018 semester at Rowan University was pulled with characteristics such as their race/ethnicity, expected family contribution (EFC), whether they were selected for verification, sex, grade level, cumulative academic GPA and amount of credits enrolled for the semester. Research questions two and three are filtered down to only the first-time, first-year degree/certificate-seeking undergraduate students enrolled full time (12+ credit hours) for the Fall 2018 semester. This was purposefully chosen to address retention, as the retention rate is the "percentage of a school's first-time, first-year undergraduate students who continue at that school the next year" (Federal Student Aid, n.d.-a). Rowan University had 15,976 enrolled degree/certificate-seeking undergraduate students according to the report built by IRT department, and 2,871 full-time enrolled freshman students.

Data Instrumentation and Collection

The data used in this thesis was provided in a report by the Rowan University IRT department with the permission of the Financial Aid director. The report generated all enrolled undergraduate, degree/certificate-seeking students for the Fall 2018 semester at Rowan University with characteristics such as EFC, race/ethnicity, sex, grade level, cumulative academic GPA, whether they were selected for verification, and whether they had enrollment in the Fall 2019 semester. The data was requested after receiving IRB approval and was de-identified by the IRT department. Personally identifiable information was removed from the dataset to ensure student privacy.

Data Analysis

The data was entered into Statistical Package for the Social Sciences (SPSS) software. The independent variable in this study is whether the student is selected for verification or not. Frequencies and crosstabs were used to analyze research question one to compare percentages between the characteristics of students selected for verification and those who are not, therefore the dependent variables in this test will be the students' characteristics: EFC, race/ethnicity, sex, and grade level. Race and ethnicity for the data were coded "1" for American Indian or Alaska Native, "2" for Asian, "3" for Black or African American, "4" for Hispanic, "5" for Native Hawaiian or Pacific Islander, "6" for Nonresident Alien, "7" for race and ethnicity unknown, "8" for two or more races, and "9" for White for the frequencies test. The crosstabulation test excludes students whose race/ethnicity are unknown and coded students as "1" for Nonwhite and "2" for White. The students' sex was coded "1" for female, "2" for male, "3" for neither, and "4" for

unknown. The students' grade level was coded "0" for certificate, "1" for freshman, "2" for sophomore, "3" for junior, and "4" for senior.

Research question two calculated the means between GPA for first-time, full-time undergraduate students enrolled in the Fall 2018 semester that were selected for verification and those who were not. Students who were selected for verification are coded "1" and those not selected are coded "0" with their corresponding cumulative academic GPAs for the Fall 2018 semester. One full-time freshman student was excluded due to missing a cumulative academic GPA for the Fall 2018 semester. Bannon (2015) explains that the removal of 5%-10% cases due to missing data elements is permitted when analyzing large samples without impacting the findings, therefore the removal of one student out of the 2,871 full-time freshman students accounts for .0003% and will not have an effect on the results. A t-Test was used to determine if there is a significant difference between the means.

For research question three, the first-time, full-time freshman are coded "1" for selected verification and "0" for not selected, and to determine first-year retention, coded using "1" for those who returned for the Fall 2019 semester, and "0" for those who did not return for the Fall 2019 semester. A crosstab was used to analyze the difference, if any, in retention rates between the group of students who were not selected and the group of students who were. To analyze further, retention rates by race and verification were compared using crosstabs. For this analysis, students coded as "7" for race or ethnicity unknown were excluded.

The reliability of the dataset is established by Rowan's grade reporting policy that is published in the university policies which was adopted in 2015 and has remained

consistent as of 2016. Clerical error is minimized by assigning the report to the business

analyst within the Rowan Office of Information Resources and Technology that works

exclusively with the Financial Aid Office in setting up and maintaining financial aid

software systems, and assists in gathering enrollment information for Rowan University

to send to the Integrated Postsecondary Education Data System (IPEDS) on the National

Center for Education Statistics (NCES) website, therefore familiarity with the data being

pulled is achieved. Rowan University is a Carnegie-classified national doctoral research

institution and consistently provides institutional research data for faculty, students, and

industries (Rowan University, n.d.-b). Therefore, validity of the data is strengthened due

the enrollment numbers of the dataset matching Rowan University's IRT department's

enrollment numbers for the Fall 2018 semester as of January 2022.

Findings

Profile of the Population

Subjects for the quantitative study were all degree/certificate-seeking undergraduate Rowan University students enrolled in the Fall 2018 semester ($N =$ 15,976). The dataset sample was generated by the Rowan University Office of Information Resources and Technology (IRT) and it included the total population stated above.

For research question one the above 15,976 undergraduate students were utilized to address the demographic breakdown of Rowan University's undergraduate student population. For research question two, only first-time, full-time undergraduate students enrolled for Fall 2018 were pulled, with one student excluded due to missing a GPA, which was a total of 2,870 students. Research question three also utilized first-time, full-time undergraduate students enrolled for Fall 2018, however, without any exclusions, therefore a total of 2,871 students were utilized to address first-year retention between selected and not selected students. When examining retention with a breakdown of race/ethnicity, those whose race/ethnicity were unknown were excluded, utilizing 2,839 students.

Analysis of the Data

Research Question One

What characteristics describe undergraduate students selected for FAFSA verification during the Fall 2018 semester at Rowan University? Table 1 provides a breakdown of the characteristics of the undergraduate student population enrolled at

Rowan University for the Fall 2018 semester. Rowan University is a predominantly White institution, with 67.5% of the population reporting their race/ethnicity as White. Excluding students whose race/ethnicity are unknown, there are 4,943 undergraduates enrolled from minoritized groups, which make up 31.4% of Rowan's undergrad population, as compared to the 10,778 or 68.6% White.

Table 2 shows the breakdown of the characteristics of students selected for verification. There were 4,199 out of the 15,976 enrolled students that were selected for verification for the Fall 2018 semester. Excluding those whose race/ethnicity are unknown, there were 1,933 students from minoritized groups that were selected (46.6%), and 2,212 White students who were selected (53.4%). Students with lower EFC's were among the highest population within the selected group, with 84.1% of selected students having an EFC below 8,000. Students with a zero EFC (highest financial need) accounted for 28.9% of all students selected for verification.

Tables 3 and 4 include the breakdown of percentages of students selected by their race/ethnicity for the Fall 2018 semester. The row that indicates race shows the percentages within each subpopulation that were selected and not selected. The verification row indicates the percentages of that student population within the selected for verification student population. This calculation excludes students whose race/ethnicity were unknown. A chi-square test of independence was performed to examine the relation between White and Nonwhite students selected for verification, and by each race/ethnicity, as shown on Tables 3 and 4, respectively. There was a significant relationship between the two variables, X^2 (1, $N = 15{,}721$) = 602.747, $p<.001$ (Table 3), and X^2 (7, $N = 15{,}721$) = 736.677, $p<.001$ (Table 4).

Table 1

Characteristics of Undergraduate Students Enrolled Fall 2018

Variable	*N* (%)
Student total	15,976 (100)
Students' race/ethnicity	
American Indian or Alaskan Native	22 (0.1)
Asian	808 (5.1)
Black or African American	1,643 (10.3)
Hispanic	1,759 (11)
Native Hawaiian or Pacific Islander	20 (.1)
Nonresident Alien	132 (0.8)
Race/ethnicity unknown	255 (1.6)
Two or more races	559 (3.5)
White	10,778 (67.5)
Students' sex	
Female	7,260 (45.4)
Male	8,661 (54.2)
Neither	48 (0.3)
Unknown	7 (0.0)
Students' grade level	
Certificate	95 (0.6)
Freshman	2,915 (18.2)
Sophomore	3,528 (22.1)
Junior	4,447 (27.8)
Senior	4,991 (31.2)

Note. For discussion on race comparisons, race/ethnicity unknown students (255) are excluded. Therefore, when discussing percentage calculations, *N* = 15,721 is used.

Table 2

Characteristics of Students Selected for Verification Enrolled Fall 2018

Variable	*N* (%)
Student total	4,199 (100)
Students' race/ethnicity	
American Indian or Alaskan Native	7 (0.2)
Asian	316 (7.5)
Black or African American	736 (17.5)
Hispanic	693 (16.5)
Native Hawaiian or Pacific Islander	4 (.01)
Nonresident Alien	6 (0.1)
Race/ethnicity unknown	54 (1.3)
Two or more races	171 (4.1)
White	2,212 (52.7)
Students' sex	
Female	2,008 (47.8)
Male	2,179 (51.9)
Neither	11 (0.3)
Unknown	1 (0.0)
Students' grade level	
Certificate	1 (0.0)
Freshman	1,024 (24.4)
Sophomore	1,050 (25)
Junior	1,127 (26.8)
Senior	997 (23.7)
Students' EFC	
Below 8,000	3,530 (84.1)
Above 8,000	657 (15.6)
No EFC	12 (0.3)
Zero EFC	1,212 (28.9)

Note. For discussion on race comparisons, race/ethnicity unknown students (54) are excluded. Therefore, when discussing percentage calculations, *N* = 4,145 is used.

Table 3

White/Nonwhite Student Verification Crosstabulation

			Verification		
			Not selected	Selected	Total
Race	Nonwhite	Count	3,010	1,933	4,943
		% within Race	60.9%	39.1%	100.0%
		% within Verification	26.0%	46.6%	31.4%
	White	Count	8,566	2,212	10,778
		% within Race	79.5%	20.5%	100.0%
		% within Verification	74.0%	53.4%	68.6%
Total		Count	11,576	4,145	15,721
		% within Race	73.6%	26.4%	100.0%
		% within Verification	100.0%	100.0%	100.0%

a. Chi-Square test computes $p<.001$

Table 4

Race and Verification by Race/Ethnicity Crosstabulation

			Verification		
			Not Selected	Selected	Total
Race	American Indian or Alaska Native	Count	15	7	22
		% within Race	68.2%	31.8%	100.0%
		% within Verification	0.1%	0.2%	0.1%
	Asian	Count	492	316	808
		% within Race	60.9%	39.1%	100.0%
		% within Verification	4.3%	7.6%	5.1%
	Black or African American	Count	907	736	1,643
		% within Race	55.2%	44.8%	100.0%
		% within Verification	7.8%	17.8%	10.5%
	Hispanic	Count	1,066	693	1,759
		% within Race	60.6%	39.4%	100.0%
		% within Verification	9.2%	16.7%	11.2%
	Native Hawaiian or Pacific Islander	Count	16	4	20
		% within Race	80.0%	20.0%	100.0%
		% within Verification	0.1%	0.1%	0.1%
	Nonresident Alien	Count	126	6	132
		% within Race	95.5%	4.5%	100.0%
		% within Verification	1.1%	0.1%	0.8%
	Two or more races	Count	388	171	559
		% within Race	69.4%	30.6%	100.0%
		% within Verification	3.4%	4.1%	3.6%
	White	Count	8,566	2,212	10,778
		% within Race	79.5%	20.5%	100.0%
		% within Verification	74.0%	53.4%	68.6%
Total		Count	11,576	4,145	15,721
		% within Race	73.6%	26.4%	100.0%
		% within Verification	100.0%	100.0%	100.0%

a. Chi-Square test computes $p<.001$

Research Question Two

Is there a difference in academic GPA between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a means difference in academic GPA. Table 5 provides a description of the sample of students used to address this question. An independent-samples t-Test was conducted to compare the cumulative academic GPA for first-year, full-time, degree/certificate-seeking students enrolled for the Fall 2018 semester that were selected for verification as compared to those not selected for verification. Normality in this analysis was not supported as skewness was left-skewed and kurtosis values were greater than one. However, Privitera (2012) states under normality in "larger sample sizes ($n >$ 30), the standard error is smaller, and the assumption of normal distribution becomes less critical" (p. 274-275). Equality of variances assumption was supported using Levene's test, and the assumption was met since *p* was greater than 0.05 (*p* = .378).

Table 7 shows that there was a statistically significant difference in the academic cumulative GPA for students selected for verification (*M*=2.78, *SD*=0.95) and those not selected for verification (*M*=2.87, *SD*=0.98); *t*(2868)= 2.501, *p* = .012, 95% CI [0.02045, 0.16881]. Table 6 shows the effect size for this analysis (*d*=0.10) was found to not to exceed Cohen's (1988) convention for a small effect (*d*=0.20). These results suggest that there is a statistically significant difference, yet very small effect, between the cumulative academic GPA's of students selected for verification and those not selected for verification. The null hypothesis is accepted.

Table 5

Group Statistics of First-Year GPA's

	Verification	*N*	Mean	Std. Deviation	Std. Error Mean
GPA	Not selected	1,859	2.8710	.97874	.02270
	Selected	1,011	2.7764	.94826	.02982

Table 6

Effect Sizes

				95% CI	
		Standardizer[a]	Point Estimate	Lower	Upper
GPA	Cohen's *d*	.96811	.098	.021	.174
	Hedges' correction	.96837	.098	.021	.174
	Glass's delta	.94826	.100	.023	.176

Table 7

Means Test of GPA Between First-year Selected vs. Not Selected Students

		Levene's Test		t-test for Equality of Means								
						Significance					95% CI	
		F	Sig.	*t*	*df*	One-Sided *p*	Two-Sided *p*	*MD*	*SE*	Lower	Upper
GPA	Equal variances assumed	.777	.378	2.501	2868	.006	.012	.09463	.03783	.02045	.16881
	Equal variances not assumed			2.525	2130.585	.006	.012	.09463	.03748	.02113	.16813

Research Question Three

Is there a difference in retention rate between students who underwent the verification process versus those who did not? The hypothesis for this question is that there is a difference in retention rate. A chi-square test of independence was performed to examine the relation between being selected for verification and retention rate as shown on Table 8. There was not a significant relationship between the two variables, X^2 (1, $N=2,871$) = 0.969, $p>.05$. The null hypothesis is rejected.

Table 9 shows a further examination of race, verification and retention. Students with race/ethnicity unknown were excluded from this sample. The chi-square test of independence performed examined the relation between being selected for verification and retention rate broken down by each students' race/ethnicity. There was a significant relationship between the two variables for those who did not return for the Fall 2019 semester, X^2 (5, $N=2,839$) = 34.165, $p<.001$, for those who did return, X^2 (7, $N=2,839$) = 149.191, $p<.001$, and total X^2 (7, $N=2,839$) = 181.893, $p<.001$.

Table 8

Retention and Selected Students Crosstabulation

			Verification		
			Not selected	Selected	Total
Retention	Did not return	Count	365	214	579
		% within Verification	19.6%	21.2%	20.2%
	Returned	Count	1,495	797	2,292
		% within Verification	80.4%	78.8%	79.8%
Total		Count	1,860	1,011	2,871
		% within Verification	100.0%	100.0%	100.0%

a. Chi-Square test computes *p*>.05

Table 9

Race and Verification with Retention Crosstabulation

Retention				Verification Not selected	Verification Selected	Total
Did not return*	Race	Asian	Count	15	11	26
			% within Race	57.7%	42.3%	100.0%
			% within Verification	4.2%	5.2%	4.6%
		Black or African American	Count	26	42	68
			% within Race	38.2%	61.8%	100.0%
			% within Verification	7.3%	19.7%	11.9%
		Hispanic	Count	49	45	94
			% within Race	52.1%	47.9%	100.0%
			% within Verification	13.7%	21.1%	16.5%
		Nonresident Alien	Count	8	0	8
			% within Race	100.0%	0.0%	100.0%
			% within Verification	2.2%	0.0%	1.4%
		Two or more races	Count	15	8	23
			% within Race	65.2%	34.8%	100.0%
			% within Verification	4.2%	3.8%	4.0%
		White	Count	245	107	352
			% within Race	69.6%	30.4%	100.0%
			% within Verification	68.4%	50.2%	61.6%
	Total		Count	358	213	571
			% within Race	62.7%	37.3%	100.0%
			% within Verification	100.0%	100.0%	100.0%
Returned*	Race	American Indian or Alaska Native	Count	3	1	4
			% within Race	75.0%	25.0%	100.0%
			% within Verification	0.2%	0.1%	0.2%
		Asian	Count	79	71	150
			% within Race	52.7%	47.3%	100.0%
			% within Verification	5.3%	9.0%	6.6%
		Black or African American	Count	81	139	220
			% within Race	36.8%	63.2%	100.0%
			% within Verification	5.5%	17.6%	9.7%

Retention				Verification		
				Not selected	Selected	Total
Returned*	Race	Hispanic	Count	135	116	251
			% within Race	53.8%	46.2%	100.0%
			% within Verification	9.1%	14.7%	11.1%
		Native Hawaiian or Pacific Islander	Count	0	1	1
			% within Race	0.0%	100.0%	100.0%
			% within Verification	0.0%	0.1%	0.0%
		Nonresident Alien	Count	24	2	26
			% within Race	92.3%	7.7%	100.0%
			% within Verification	1.6%	0.3%	1.1%
		Two or more races	Count	54	35	89
			% within Race	60.7%	39.3%	100.0%
			% within Verification	3.6%	4.4%	3.9%
		White	Count	1104	423	1527
			% within Race	72.3%	27.7%	100.0%
			% within Verification	74.6%	53.7%	67.3%
	Total		Count	1480	788	2268
			% within Race	65.3%	34.7%	100.0%
			% within Verification	100.0%	100.0%	100.0%
Total*	Race	American Indian or Alaska Native	Count	3	1	4
			% within Race	75.0%	25.0%	100.0%
			% within Verification	0.2%	0.1%	0.1%
		Asian	Count	94	82	176
			% within Race	53.4%	46.6%	100.0%
			% within Verification	5.1%	8.2%	6.2%
		Black or African American	Count	107	181	288
			% within Race	37.2%	62.8%	100.0%
			% within Verification	5.8%	18.1%	10.1%
		Hispanic	Count	184	161	345
			% within Race	53.3%	46.7%	100.0%
			% within Verification	10.0%	16.1%	12.2%

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			Verification		
			Not selected	Selected	Total
Retention					
Total* Race	Native Hawaiian or Pacific Islander	Count	0	1	1
		% within Race	0.0%	100.0%	100.0%
		% within Verification	0.0%	0.1%	0.0%
	Nonresident Alien	Count	32	2	34
		% within Race	94.1%	5.9%	100.0%
		% within Verification	1.7%	0.2%	1.2%
	Two or more races	Count	69	43	112
		% within Race	61.6%	38.4%	100.0%
		% within Verification	3.8%	4.3%	3.9%
	White	Count	1349	530	1879
		% within Race	71.8%	28.2%	100.0%
		% within Verification	73.4%	52.9%	66.2%
Total		Count	1838	1001	2839
		% within Race	64.7%	35.3%	100.0%
		% within Verification	100.0%	100.0%	100.0%

a. *Chi-Square test computes $p<.001$

Chapter V

Summary, Discussion, Conclusion, and Recommendations

Summary of the Study

The aim of this study was to identify to what extent Rowan University's minoritized and low socioeconomic student populations are being targeted by FAFSA verification. Additionally, the study explored the impact verification has as a barrier to students' academic success and enrollment outcomes in regard to GPA and retention rate, respectively. This study utilized the total undergraduate, degree/certificate-seeking student population enrolled at Rowan University for the Fall 2018 semester for research question one, and only the first-time, full-time undergraduate, degree/certificate-seeking students for the Fall 2018 semester for research questions two and three.

The Rowan IRT department generated the dataset using the base population used for the Integrated Postsecondary Education Data System (IPEDS). This includes students' demographic information, enrollment status, sex, and degree level. For this study, the inclusion of the students' EFC, cumulative academic GPA, and whether they were selected for verification was added. For tests that examined the relationship between race and verification, students who had reported a race/ethnicity of unknown were excluded.

Discussion of the Findings

Results of this study revealed 26.4% of undergraduate students enrolled for the Fall 2018 semester were selected for verification, with 39.1% of the total minoritized student population being selected, and only 20.5% of the total White student population being selected. Therefore, students from minoritized backgrounds at Rowan University

had a +12.7-percentage point gap on being more likely to be selected for verification whereas the White student population had a -5.9-percentage point gap when being selected. With minority students being over selected at rate of 2.5 times higher than the White student population, the results support that verification selection disproportionally targeted Rowan University's minoritized student groups. As with previous research, Holzman et al. (2020) identified in their study students from racial and ethnic minority backgrounds selected for verification were statistically different from verification rates of White students, which is represented similarly at Rowan. The total undergraduate population of minority students enrolled for Fall 2018 was 31.4%, yet 46.6% of the selected student population were students from minoritized backgrounds. This is compared to White students representing 68.6% of the Rowan University student population, and yet only making up 53.4% of the student population selected for verification.

Black or African American and Hispanic students had the highest percentages of selection within their own populations, with nearly half of Rowan's Black or African American population being selected at 44.8% and Hispanic students at 39.4% selected. This supports previously completed analyses on federal data showing a disproportionate selection rate within Black and Hispanic students. Douglas-Gabriel (2021, as cited in NCAN & NASFAA, 2021) determined these students were selected at a rate of 1.8 times and 1.4 times more likely from Black-majority and Latinx-majority communities, respectively, than peers from White-majority communities.

Students from low-income backgrounds made up the majority of those selected for verification at 84.1% with an EFC lower than 8,000, and students with the highest

financial need with a zero EFC making up 28.9% of students selected for verification. As Lee et al. (2021) has indicated, verification is designed to protect against improper payments of need-based aid, therefore, it is expected that students from lower income levels eligible to receive this type of aid will be heavily targeted, which is represented here.

First-year students selected for verification did show to have a small statistically significant means difference in cumulative academic GPA than those who were not selected, with selected students on average having a lower GPA than not selected students. Similarly, Lee et al. (2021) identified that the high school seniors within their study selected for verification were overrepresented on the lower end of the GPA distribution, as well as scoring on average 1.5 points lower on the ACT than students who were not selected. Holzman et al. (2020) additionally identified students within their sample who had higher SAT scores were less likely to be flagged for verification. As noted, most students selected for verification were from low socioeconomic statuses, and these student populations tend to have less access to "college-preparatory coursework and college-counseling resources, as well as overall 'college knowledge' about what is expected" (Page & Scott-Clayton, 2016, p. 14). Therefore, these students are met with multiple academic disadvantages, while also being disproportionately targeted by verification. Additional research here is needed to determine to what extent verification itself played in the lower GPA of these students.

While verification status did not have an overall statistical significance on first-year retention, retention was significantly disproportionately impacted among race and ethnicity of those selected for verification. Over half (61.8%) of the Black or African

American population that did not return for the Fall 2019 semester at Rowan were selected for verification. The Pearson chi-square results for selected students regarding retention by each race/ethnicity indicated *p*<.001 which is a substantial statistical significance. Close to half (47.9%) of the Hispanic student population that did not return were selected for verification. Low socioeconomic and minoritized student groups that are most targeted within verification frequently experience overall higher levels of academic unpreparedness, and more limited financial resources, therefore it is unclear whether verification itself resulted the students' ultimate decision against re-enrolling, yet the data show statistically significant results signaling the need for further attention.

Conclusion

This study of the examination of the extent FAFSA verification targets students from minoritized and low socioeconomic backgrounds, and the impact it has on students' academic success and retention rates of undergraduate students at Rowan University, provide meaningful insight to the disproportionate burden these students face compared to their unselected peers. It has been demonstrated that these students already face a multitude of barriers to postsecondary attainment, and the added barrier of verification has been given much less spotlight than needed. While the FAFSA does not select students based on race or ethnicity, it is clear the selection process impacts these students at a significantly higher rate. More research is still needed to evaluate the role verification plays in regard to student academic and enrollment outcomes. However, Rowan University includes in its own strategic pillars that the school is committed to access, quality, and affordability, therefore to uphold these pillars the needs of these students

must be addressed to ensure they are being provided quality assistance and resources throughout the verification process and are able to access their financial aid.

Recommendations for Practice

In concluding this study, the following recommendations for further practice are as follows:

1. As verification rates highly target those from minority groups, partnering the Office of Financial Aid with the Office of Diversity, Equity, and Inclusion for events that provide verification information, resources, and hands on assistance may prove beneficial for students struggling to complete the process.

2. The formation of verification workshops may assist in navigating students through the verification process and provide additional counseling to alleviate potential confusion and delay of needed financial aid.

3. Design and develop live and recorded verification webinars for students to actively engage with financial aid officers in regard to questions about tax forms, how to complete verification forms, accessing Rowan's verification software, as well as provide a resource these students may refer back to when unable to appear at in person events.

Recommendations for Further Research

In concluding this study, the following recommendations for further research are as follows:

1. Other methodologies, such as qualitative research, may assist in determining the level of significance the verification process had in regard to students' academics and retention. It could be further explored whether the inability to complete, or

solely having to complete, the verification process impacted these students'

decision to not re-enroll, as well as the impact it had on their studies.

2. Only first-year retention rates were researched with this study, future research
   might seek whether graduation rates of those selected for verification versus not
   selected show statistically significant results, as students can be selected for
   verification for multiple award years.

3. As the results of this study supported that students from minoritized backgrounds
   are disproportionately impacted and Rowan University is a predominantly White
   institution, replicated studies at historically Black colleges and universities as well
   as Hispanic-serving institutions and minority-serving institutions may provide
   additional insightful information of the impact verification has on student
   academic success and retention in those settings.

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Appendix

IRB Approval

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Title: The Costs of Financial Aid Verification
Creation Date: 10-5-2021
End Date:
Status: Approved
Principal Investigator: Stephanie Lezotte
Review Board: Glassboro/CMSRU
Sponsor:

Study History

Submission Type		Review Type		Decision	
Submission Type	Initial	Review Type	Exempt	Decision	Exempt
Submission Type	Modification	Review Type	Exempt	Decision	Approved