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Cooling Out in the Verification Process: A Mixed Methods Exploration into the Relevance of
Racism in Community College Students' Financial Aid Experiences

A dissertation submitted in partial satisfaction
of the requirements for the degree Doctor of Philosophy
in Education

by

Devon Lomes Graves

2019

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ABSTRACT OF THE DISSERTATION

Cooling Out in the Verification Process: A Mixed Methods Exploration into the Relevance of
Racism in Community College Students' Financial Aid Experiences

by

Devon Lomes Graves

Doctor of Philosophy in Education

University of California, Los Angeles, 2019

Professor Cecilia Rios-Aguilar, Chair

Through this dissertation, I seek to study the experiences of community college students in the financial aid verification process and to learn how this process may cool out these students.

Utilizing Burton Clark's concept of cooling out, a five-step process that lowers the aspirations of community college students, the dissertation makes the argument that the cooling out process is a function of racism. I seek to answer the following research questions: 1) What are the

characteristics for community college students that are selected for financial aid verification? 2)

To what extent does cooling out exist within the financial aid verification process? If so, how does the financial aid verification process cool out community college students? 3) How does

systemic racism play out in the experiences of students in the financial aid verification process?

In order to answer the research questions, I employ a mixed methodology that utilizes the

analysis of institutional data and interviews in order to learn about the impact that verification

has on students attending a community college in California. Based on the analyses of

institutional data from the site where study was conducted, only 23% of students selected for

verification had received their financial aid disbursement. From the qualitative interviews, student participants expressed their experiences with the financial aid process, shared their interactions with the financial aid staff and how they navigated the verification process. The interviews also discussed financial aid fraud and how students' race influenced their experience in the financial aid process. The implications for this study provide insight to policy makers and practitioners through a better-informed understanding of the difficulties that students experience in the verification process, how they perceive the verification process, and how racism influences financial aid policies and practices as it pertains to verification.

The dissertation of Devon Lomes Graves is approved.

Walter R. Allen

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Jessica Christine Harris

Cecilia Rios-Aguilar, Committee Chair

University of California, Los Angeles

2019

Dedication

I dedicate this work to my family. To my grandparents, siblings, aunts and uncles, and cousins.
Thank you for the love and support you have shown me throughout this journey.

To my parents and first teachers, Cynthia and Xavier Graves, thank you for all of the love you have given, the sacrifices that you have made, and the strength you have shown. Thank you for always believing in me and my dreams. I love you.

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CHAPTER 1 : INTRODUCTION

College Affordability and Financial Aid

College affordability has been at the forefront of national conversations surrounding higher education for the past decade (Broton & Goldrick-Rab, 2016; Goldrick-Rab, 2016; Long, 2010; Perna, 2010; Rios-Aguilar, Kurlaender, Lyke, & Martinez, 2019). Since the Great Recession, tuition costs in the United States have significantly increased (Goldrick-Rab, Harris, & Trostel, 2009; Tierney & Venegas, 2009). In addition to tuition costs, the cost of living for students has increased as well; students no longer just worry about paying for tuition, concerns about paying for housing and basic necessities such as food exist as well (Broton & Goldrick-Rab, 2017). Since the rising costs of higher education, financial aid has been increased to support students who are achieving a higher education (Hossler, 2000; Tierney & Venegas, 2009).

According to Baum, Ma, Pender, and Bell (2015) *Trends in Student Aid Report*, the total amount of aid distributed during the 2014-15 academic year was \$238.9 billion dollars. This aid came in forms of grants, work-study, federal loans and tax credits. Compared to ten years ago, this reflects a 64% increase from an estimated \$146.1 billion dollars in 2004-05 (Baum et al., 2015). Out of the several types of state and federal financial aid, the most borrowed aid was in the form of federal loans, which totaled \$33.9 billion dollars. In comparison, Federal Work Study has the smallest percentage of the total aid received, which totaled 1% or \$1.6 billion (Baum et al., 2015). Financial aid is composed of different types of awards and loans that provides a sizeable amount of money for students achieving a higher education. Based on prior scholarship, it has been proven that financial aid is an important aspect for students to decide whether to go to college, and once they are there, whether to stay enrolled (Goldrick-Rab, Kelchen, Harris & Benson, 2016; Hossler, 2000; Hossler, Ziskin, Gross, Kim, & Cekic, 2009; Long & Riley, 2007).

Prominent scholars (Dougherty, 1994; Dowd, 2003) have also found that there is a misconception that the community colleges are an affordable institution. Most literature on financial aid has centered on students attending four-year institutions, but a majority of students are enrolled in the community college sector. Though the community colleges are believed to be the “affordable college” (Dowd, 2003, p 104), tuition costs are strenuous for students with the most financial need during times of the rising cost of education. Similarly, to four-year institutions, tuition costs are expenses that students are charged for instruction usually charged at a per unit rate. Financial aid provides a significant fiscal impact for both students and institutions. At the community colleges, in 2012-13 students received 36% of Pell Grant awards and saw an increase in the amount of Stafford Loan dollars borrowed from 6% in 2004-05 to 10% in 2010-11 and 2013-14 (Baum et. al, 2015). Simply put, financial need has risen at community colleges. Though financial aid can provide a benefit for students, scholars (Deil-Amen & Rios-Aguilar, 2014) have found that the process to apply for financial aid can be a significant undertaking for students. The confusion of financial aid extends throughout the entirety of its process from when students first apply until they receive their financial aid disbursement from their institution.

The financial aid process is cumbersome for students and families (Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2012; Campbell, Deil-Amen, & Rios-Aguilar, 2015; Deil-Amen & Rios Aguilar, 2014). I define the financial aid process into three steps. The first step is when students apply for financial aid, whether through the Federal Application for Student Aid (FAFSA) application or other applications. Students tend to apply for financial aid the year before they enroll in college. For example, high school seniors have the opportunity to submit a FAFSA starting October 1 for the following academic year when they anticipate enrolling in

college. Second, once students apply for the aid they learn about their eligibility for the aid and can be asked to verify the information that they submitted on the FAFSA. Thirdly, once students receive their aid for school, they have to maintain their aid by adhering to federal and state guidelines to remain eligible to receive financial aid. These guidelines establish minimum GPA requirements, courses enrolled and completed, and time to degree. This is also known as satisfactory academic progress requirements. In addition, maintaining financial aid has been found to be unclear and confusing for students (Campbell et al., 2015; Deil-Amen & Rios Aguilar, 2014). An area that has not been further explored is the limbo stage where institutions are determining student eligibility for financial aid. The most common practice that institutions use to verify the accuracy of what students have submitted on their FAFSA application is the verification process.

Problem Statement

Financial Aid Verification Process

According to the Federal Student Aid office, the office that administers FAFSA in the U.S. Department of Education, verification is the process a school uses to confirm the accuracy of what students reported on the FAFSA form. This seems straightforward and an important function, but prior scholars (Campbell et al., 2015; Hoover, 2017) have found that the verification process is not that simple for students. The verification process, or the “verification trap” (Hoover, 2017), happens after students submit their FAFSA to the U.S. Department of Education and the campuses that they are applying to for admission. After the student identifies the school that they are attending, the Department of Education ‘randomly’ selects students to be verified by the institution to confirm that their information is accurate. Little research has explored the process of verification and how students experience it. Essentially what happens in

this process is that the Department of Education notifies the college with a list of students who have applied for financial aid via the FAFSA to verify the information that they put on their application is accurate. Students comply with verification by submitting required documents to the financial aid office for their review. Once financial aid offices review the forms and documentation that students submit to verify the accuracy to what students placed on the FAFSA, the students are approved or asked to make corrections to their FAFSA. Verification happens often and a student can be required to go through verification multiple times throughout their time in higher education (Hoover 2017).

Students comply with the verification requirement by submitting verification forms and documents that are requested by the financial aid office at a higher education institution that is conducting the verification. Financial aid offices can request tax transcripts, W2's, birth certificates, and letters of support from community members. Once students submit these documents to the financial aid office, the staff in the financial aid office confirm the information that they filled out in the FAFSA of financial aid application with the support documents that they submitted. If the information matches, the student is approved and will be able to receive the financial aid that they have been awarded.

In a report for *The Chronicle of Higher Education*, Hoover (2017) found that the verification process “often has no impact” (p. 3) on students’ eligibility for financial aid. Which means that, for students that are selected for verification, after going through the review process there are no changes made to the awards that they are eligible for. Hoover’s reporting on this issue comes at a time when students and college campuses saw in some cases “doubling or tripling” of verification requests from the U.S. Department of Education in the 2017-18 academic year. The reasoning for the increase in verification request is in part due to the

transition to the FAFSA using prior-prior year tax information for calculating students' financial aid eligibility. Though this is part of the cause, it is yet to be determined if the change to prior-prior year will help to decrease the need for verification. In the 2013-14 aid cycle, 32% of federal financial aid applicants were selected for verification, which estimates out to a total of 6.9 million people (Hoover, 2017). In the following academic year, verification had a significant impact on students that have the most financial need, "of the 5.3 million students who were selected for verification in 2014-15, nearly 5.2 million-or 98%-were eligible for the Pell Grant, which helps lower-income students pay for college" (p. 7). Additionally, colleges and universities do not have consistent practices in place to support students in the verification process. For example, "once selected, students must complete the process for each college they're considering, only one of which they can possibly attend. There are no standardized forms; college make their own, and the wording varies" (p. 7). The National College Access Network (NCAN, 2017), in their study of 1.8 million low income high school seniors, found that of the 817 thousand that submitted a FAFSA, 50% of the students were selected for verification. Of the 409 thousand students selected for verification, 22% experienced "verification melt" meaning they stopped out of the financial aid process (NCAN, 2017).

It is clear that the verification process can be detrimental to students. Campbell and colleagues (2015) recommend that the U.S. Department of Education change its practices by providing campuses with subsidies instead of awarding financial aid to each individual student. If this recommendation were in place, there wouldn't need to be financial aid verification, which would alleviate individual students having to go through verification. Besides this recommendation, there has been little research that has specifically studied the verification process and how it impacts students during the financial aid process. Additionally, because the

verification data is not publicly accessible or made available by the U.S. Department of Education, researchers are not able to determine who is selected for verification and why they are selected for verification.

Besides recent reporting by advocacy organizations and news outlets (Hoover, 2017; NCAN, 2017; TICAS, 2016) about verification there is a lack of research specifically examining the financial aid verification process and how it influences the experiences of students, it is imperative that further research delves into this topic. In addition to understanding the hurdles presented in the verification process, community college students are the most vulnerable to leaving their pursuit of a higher education (Deil-Amen & DeLuca, 2010; Rosenbaum, Deil-Amen, & Person, 2009). Thus, there needs to be further research that seeks to understand the connection between affordability and the arduous financial aid process and students' ability to pursue a higher education.

It is important to contextualize the multiple missions that the community colleges serve in the larger higher education context, while meeting the financial aid needs for students. As described by Brint & Karabel (1989), community colleges are the segment of higher education that are tasked with degree completion, transferring to baccalaureate granting institutions, and lifelong learning or credentialing. Specifically, when it comes to enrollment, community colleges are tasked with the responsibilities of transferring students to four-year universities and program completion (Brint & Karabel, 1989; Dougherty, 1994; Rosenbaum et al., 2009). The process for students to transfer is difficult. There are requirements that students must make which proves to be a "difficult adjustment" (Dougherty, 1994, p. 93) for students. For students of color, transferring has been found to be a significant barrier compared to their white and Asian colleagues (Jain, Herrera, Bernal, & Solorzano, 2011). In addition to transfer, degree completion

has proved to be challenging for the sector as well. “Many community college baccalaureate aspirants fail to transfer because their desire to do so is diminished (‘cooled out’) or not encouraged (‘not warmed up’). And even if students still wish to transfer, they often are denied financial aid or even turned away by four-year colleges” (Dougherty, 1994, p. 93). Because of the many missions that the community colleges serve, financial aid adds an additional layer of complexity. Financial aid is factored into this mission by default because the community colleges serve a larger portion of low-income students (Goldrick-Rab, 2016).

The fast-changing racial composition of the community colleges have proved to be an important turning point for the study of higher education. The racial composition has changed the way research looks at the community college students and the role of the community college. In states like California, Florida, and Texas, students of color make up a majority or close to a majority of students enrolled in the community colleges (Malcom, 2012). In these states, community colleges are either quickly approaching or have already reached ‘majority-minority’ status” (Malcom, 2012, p. 20). Furthermore, if estimated trends are correct, the community college sector will continue to be a college made up of students of color facing difficulties of transferring, degree attainment, and remedial education (Deil-Amen, 2011).

Research Questions and Objective

The issues presented above center around the difficulties within the financial aid verification process, enrollment issues at the community colleges, and addressing the changing racial and demographic composition of the institution. Each of these issues are important to understand separately, but when these issues are combined, it provides an opportunity to investigate a specific niche of the community colleges: financial aid recipients who are being cooled out of the community colleges. This dissertation seeks to understand this phenomenon

and identify where experiences within these structures may in fact be racist. The conceptual framework that guides this dissertation is Burton Clark's (1960) cooling out concept. This concept derived from Clark's research of a community college, where he identified five steps that cool out community college students from pursuing a higher education.

Based on the issues that plague the verification process and the persistence of students in the community colleges, it is imperative that this study utilizes methodologies that learn to what extent the verification process exists within a community college campus and how students experience the process. In order to research these phenomena, I apply a mixed methodology and utilize Burton Clark's (1960) cooling out concept.

In order to explore the issues of student experience within the financial aid verification process, the following research questions have been established to guide this study:

1. What are the characteristics of community college students who are selected for financial aid verification at a single community college located in Southern California?
2. To what extent does cooling out exist within the financial aid verification process? If so, how does the financial aid verification process cool out community college students?
3. How does systemic racism influence the experiences of students of color in the financial aid verification process?

Based on the research questions, the objective of this dissertation is to learn how many students at a single community college located in California are selected for verification, who these students are, and to understand if the verification process has impacted their educational aspirations at all. In order to answer these research questions, I rely on Burton Clark's (1960) concept of cooling out. This concept identifies how community college students' aspirations are cooled out through a five-step process. In addition, I utilize systemic racism to critique the

experiences that students have within the financial aid process by identifying systems of oppression and areas where financial aid policies inflict racist mechanisms towards low income students and students of color attending the community colleges.

Significance

The significance of this dissertation is the additional exploration that it provides to understanding college students' experiences within the financial aid process. This dissertation also seeks to understand if and how racism plays out in the experiences of students in the community colleges. I argue that the cooling out process is in fact racist, which provides a significant critique to the well-known concept. This dissertation also makes that argument that the verification process is a function of racism, which provides a critical approach to examining the oppressive structures that exist within the community college sector and the financial aid process.

Based on the findings from this dissertation, I make recommendations to both policy makers and financial aid administrators, which can provide them with insight on improvements that can be made to the financial aid process. Through the significance of this research, there can be significant improvements made to the student and institutional experience throughout the verification process. There can be best practices put into place for both students and colleges that can improve the verification process. There is also the possibility of improving the success rate for students who are selected for verification, which will ensure that students get the money they need for their education.

Summary of the Chapters

In chapter two, I provide the conceptual framework for the study. Utilizing cooling out, I explain the application of the concept to this dissertation and I review the five steps in the

cooling out process. The literature review is structured around scholarship about community colleges, financial aid, and racism in higher education. These areas of the literature support the utilization of the cooling out concept for this study. Chapter three provides the proposed methods for the dissertation. I provide an explanation into the usage of a mixed methodology, the study design, and a plan for analysis of the data. I conclude the chapter by discussing my positionality as a researcher and limitations of this research. Chapter four presents that findings for the dissertation. I first present the quantitative findings before presenting the qualitative findings. In chapter five, I provide a discussion based on the findings and lastly, in chapter six I provide the implications of this dissertation for research, policy, and practice.

CHAPTER 2 : CONCEPTUAL FRAMEORK

In this chapter, I explore the concept of cooling out and how it has derived from its creation by famed sociologist, Erving Goffman, and was applied in Clark's (1960) study of a community college. I provide the significance of utilizing the concept of cooling out and present some limitations to this concept. I then examine prior literature that has utilized the concept of cooling out and present literature that studied the different steps of cooling out based on Clark's (1960) original study. From there I bring in literature about community colleges, financial aid, and racism. I conclude the chapter by discussing the conceptual approach that will be utilized for this dissertation. I have taken the approach of combining both the conceptual framework and the literature review in order utilize the prior research to shape my application of the concepts to this dissertation. Conceptual frameworks build on existing theory and literature to provide a design for what the study is seeking to answer (Maxwell, 2013).

The Concept of Cooling Out

The concept of cooling out has been applied to higher education studies based on Clark's (1960) application of the concept to the study of a community college. This section provides a background into Goffman's (1952) concept of cooling to provide a better understanding of how this concept was originally applied. Cooling out derives from sociology and was coined by Erving Goffman in his essay *On Cooling the Mark Out: Some Aspects of Adaptation to Failure*, which describes how individuals within organizations are "cooled out". Goffman (1952) defines a person within an organization as an individual, or someone who possesses "value or property" (p. 461) within an organization. The focus of Goffman's essay is to explore the phenomenon of "cooling the mark out", or influencing an individual to leave an organization. Goffman utilizes 'mark', a term used to describe victims of crimes, which he describes as a term that, "refers to

any individual who is a victim or prospective victim of certain forms of planned illegal exploitation” (p. 451). In his essay, Goffman explores the different ways individuals or ‘marks’ are cooled out of organizations and ways in which an individual can avoid being cooled out.

Goffman’s overall argument in his essay is that there will be people who are cooled out in organizations because they do not possess the necessary talents to remain with the organization. Goffman describes this person as someone “who can no longer sustain one of his social roles and is about to be removed from it, he is a person who is losing one of his social lives and is about to die one of the deaths that are possible for him” (p. 462). Goffman describes the different individuals that exist in the cooling out process. Cooling out happens within an organization, and there is a person who is cooled out of the organization, and there is someone who conducts the cooling out of that person. Failure is defined as the individual losing their position and being cooled out of the organization. He describes the process as, “...a difficult one, both for the operator who cools the mark out and for the person who receives this treatment” (p. 461). Managers within organizations are identified as the “specialists” (p. 455) or ‘coolers’ within the organization that have to conduct the cooling out. There is an emphasis placed on the role of the individual throughout the entirety of the essay. Goffman places all failure on the individual and does not mention the managers or organizations having a role in the failures of the individual, but only playing a role in cooling out individuals from the organization. Goffman explains this as he further defines that mark as, “a person who has compromised himself, in his own eyes if not in the eyes of others” (p. 452).

Goffman argues that an individual can be cooled out of an organization in three ways: leave for a better position, leave for an entirely different role, or forcibly removed from the position. A person may leave a current position that they are in for a better position. In

comparison, “a person may be involuntarily deprived of his position or involvement and made in return something that is considered a lesser thing to be.” (p. 454). Within this loss, Goffman states there are two types of losses. One of the losses is not at the fault of the person, and the other loss is due to the lack of capacity of the individual (Goffman, 1952).

In order to provide guidance on how to cool out people, Goffman offers general solutions to the problem. Some of the solutions that are discussed are having someone of similar status to cool the mark out, offer the mark a different status, provide the mark with an opportunity to redeem themselves, let the mark vent out their frustrations, stalling the mark so that they can become familiar with their change in status, and allowing the mark to leave on their own accord (Goffman, 1952, p, 457-459). Most notable of these solutions, and a close connection to Clark’s (1960) application of cooling out is to offer someone a different status, meaning that a person is offered “a status which differs from the one he has lost or failed to gain but which provides at least a something or a somebody for him to become” (p. 457). One of the examples that Goffman uses for this solution is a student of medicine being switched to study dentistry. In contrast to a person being cooled out, Goffman also provides an example for when a person refuses to be cooled out. In this situation, Goffman describes that a mark can formally complain to higher authorities in the organization, a person can turn bitter which will have a negative effect on the rest of individuals within the organization, or a person can leave and start their own organization where they can retain their stature (p. 459-460). The options that are presented still does not leave the mark with a lot of power within the situation of being cooled out, but it does show that the mark has some agency.

Overall, Goffman’s portrayal of an individual’s failure within an organization provide a bleak perspective of the processes of how failure plays out for individuals within organizations.

The idea of failure and being removed from an organization that Goffman presents has been applied largely to the education sphere with the application of cooling out at the community colleges.

Cooling out in the Community Colleges

Utilizing Goffman's (1952) concept of cooling the mark out, Clark (1960) applied the concept to his study of a single community college located in San Jose California. Clark reviewed the community college's informational brochure, a resource provided to students that enroll in the college, to learn about how the college operated.

Clark's cooling out function establishes five steps that make up the process in which latent terminal students, students that will not transfer to a four year or achieve a community college degree, are cooled out of the community colleges. The five steps are: 1) Pre entrance testing, 2) Interview with counselor and class schedule, 3) Mandatory orientation classes, 4) Dissemination of needs of improvement notices, and 5) Probation placement. Clark (1960) identified each of these five steps as the different ways that latent terminal students experience cooling out based on his analysis of a single community college brochure. Clark defines latent terminal students as individuals who will not transfer to a four-year institution or complete a degree at the community college. Based on Clark's work, I describe each of the steps in the cooling out process. Before I go into depth about the cooling out process, I first describe the types of students in the community college, as classified by Clark, and define the latent terminal student.

Types of Students in the Cooling Out Process

Clark identifies three types of students in the community college: terminal, transfer, and latent terminal students. Because he refers to the different types of students throughout his work,

it is important to breakdown how he described these types of students and their role in the cooling out process. Transfer students are student who have the academic skills and quality that will lead them to transfer into a four-year university (Clark, 1960). Terminal students are students that know that they only have a certain level of academic skill and only want to achieve a two-year degree (Clark, 1960). Neither of these students are an issue for the community college and their “destiny is in line with intention” (Clark, 1960, p. 69). The student that Clark finds to be of most concern for the community college are the latent terminal students. Clark defines latent terminal students as students who are, “destined to be a terminal student but who [do] not know it or refuses to recognize this likelihood at the time of entry” (p. 69).

The latent terminal student is the student that the community college identifies as students who most likely will not be able to transfer to a four-year institution or be awarded a two-year degree. The purpose of the cooling out process is to serve as one of the “devices for managing the latent terminal” (p. 71) students. According to Clark, the latent terminal students perform poorly in high school and continue that poor performance at the community college. The cooling out process is a set of devices or steps that the community college utilizes to try and make the latent terminal students realize that they are not fit to transfer (Clark, 1960). The following sections explains the five steps of cooling out originally described by Clark: Pre-entrance testing, interview with a counselor and creating class schedule, mandatory orientation classes, reorientation and needs for improvement notices, and probation placement.

Pre-Entrance Testing

Testing takes place to determine which level students will be placed in for course requirements that they have to take while enrolled at the community college. Community colleges have played a role in remediation for students who have not met reading or math

requirements at the college level (Brint & Karabel, 1989). Clark found that testing was a way for students who scored low on standardized tests to be required to enroll and pass remedial courses. Testing that leads to remediation can have a significant cooling out effect on students because it impedes their progress for taking classes that will count for their certificate or transfer requirements (Deil-Amen & DeLuca, 2010; Rosenbaum, et al., 2009). The impact on the individual student for this step in the cooling out process can, “cast doubt on the promise of some latent terminals and slows their movement toward the bona fide courses” (Clark, 1960, p. 71). Additionally, the test scores remain with the student on their academic records for counselors to be aware of the difficulties they had with pre entrance testing, which means that the test scores stick with the students for their entire time at the college (Clark, 1960).

Interview with Counselor and Class Schedule

As Clark observed, counselors met with students to help them choose their class schedules after they tested into a certain level based the pre-entrance testing. An individual student has more power over maintaining their initial goal upon entering into higher education in the initial meetings with the counselor, but as time passes and the student accumulates more grades, the counselor becomes “more severe” (p. 72). An example that Clark uses to show the role of the counselor in the interviews is when a counselor shifts the student’s trajectory. Clark used as an example of when “the student who wants to be an engineer but whose test scores and school grades indicate that he is a nearly hopeless candidate” (p. 71). As time goes on and the student accumulates more academic credit, the counselor plays a bigger role as an actor that cools out the latent terminal student.

Mandatory Orientation Classes

The next step for latent terminal students is to enroll in a mandatory counseling course at the college which is taught by counseling staff. In the orientation course, Clark found that the structure of the courses were designed to provide students with the opportunity to explore different areas of interest. The courses were structured with aptitude tests to help students learn more about their strengths and weaknesses, an assignment to research different occupations and the education needed to be eligible for that occupation, and conducting course planning for the remainder of the student's time at the college (Clark, 1960). The purpose of "this procedure is intended to heighten the student's awareness of his own capacity in relation to educational and occupational choices and particularly to strike at the latent terminal student" (Clark, 1960, p. 73). During these courses, Clark describes how the counselors and the students are able to have more interactions. With the interactions that the counselors are having with the students, they are able to discuss the students' "disparity between personal objective and capacity" (p. 73). As mentioned in the previous step, the counselors play a direct role in serving as an agent that cools out the latent terminal student. Though this form of cooling out is taking place, a latent terminal student can choose whether or not to take the advice they gain from this course because they are evaluated on how they perform in their academic courses. Clark notes that, "realistic deterrence actually begins in the regular classes" (p. 74). Ultimately, if a student ends up not succeeding in their other courses, they will be required to go back to counseling, which Clark labels this as a "reorientation" (p. 74).

Reorientation and Needs for Improvement Notices

The reorientation process begins when students consistently perform poorly in their course work, so faculty notify the student through needs improvement notices that they are in

danger of failing (Clark, 1960). When students receive the notice, their counselor is copied on the notice as well so that they are made aware of the students' circumstances. Through this method, Clark finds that, "the procedure leads the student to self-assessment" and it solidifies that "If [the student] does not seek advice, the advice will seek him" (p. 74). As noted in the previous steps, this information leaves a paper trail and remains on the student's record as a reminder of their non-fulfillment of the necessary requirements to remain out of this process.

Probation Placement

Students that do not make improvement are ultimately placed on academic probation. From here, students are given a set of requirements that must be met in order to have their probation removed. Clark summarizes this step as, "the real meaning of probation lies in its killing off the hope of some of the latent terminal students" (p. 75). In the probation step, counselors persuade students to change their academic goals of transferring to "accepting a terminal curriculum" (Clark, 1960, p. 76). There is also the point that the student is not forced to leave the institution. The student can remain taking courses for a certain number of semesters after being placed on probation before being asked to withdraw from the institution (Clark 1960). Probation placement is the final step in the cooling out process because the institution hopes that ultimately the counselor will advise students to change their academic trajectory or to withdraw from the institution.

Each step is unique and impacts students differently during their pursuit of a higher education. As Clark originally outlined, the steps take place linear, meaning that a student has to go through each step in order to be cooled out. I will explore further studies that have examined the specific steps in the cooling out process to test Clark's (1960) original findings.

Limitations of Cooling Out

The concept of cooling out provides an opportunity to view the difficulties that students encounter in the community college and to learn if these difficulties continue to exist in the college. It also provides a blueprint to study future issues or to learn if “steps” function in new ways to cool out students. Though there are benefits to the application of the cooling out concept to this dissertation, there are also limitations based on how the concept was conceived. As explained earlier, Clark established the steps to cooling out based on the study of one community college’s brochure. Because the study based its findings on the examination of one site means that there was no other empirical evidence that was taken into account for the design of the cooling out concept. The lack of empirical evidence limits the applicability of the concept because it is not known if these steps of cooling out existed at other colleges in the region or across the United States. Though the study design flaw is a limitation to the empirical soundness of the concept, later applications of the concept in studies since Clark were able to find these issues in other colleges.

Another limitation of the cooling out function is its absence of race and racism. I am referring to how his study does not mention race and simply treat community college students as a homogeneous group. Because race has not been considered when examining students in these categories, there is the possibility that vital information has been overlooked that can provide deeper understanding of how students of color experience the cooling out process. Even when he revisited the topic of cooling out years later, Clark (1980) does not consider the racial composition of the community colleges. When research ignores race, it severely limits the understanding of how the racial make-up of the community colleges factors into research conducted about the institution. In the case of community colleges, race is imperative to research because a majority of students of color start their higher education at the community colleges

(Deil-Amen, 2011). Both Black and Hispanic/Latino students are overrepresented in the community college (Ma & Baum, 2016). In addition, there is further emphasis made for looking at social class in the revisiting of the cooling out function, “hence there is a social class difference in who is subjected to the cooling out process, with the community colleges seen as a generally operating to maintain the social class system as it is” (Clark, 1980, p. 26). Social class does not go far enough. Therefore, I use a critique of racism to help identify areas within cooling out that operate racist structures. I discuss the usage of systemic racism later in this chapter.

Cooling out in the literature

Literature since Clark’s adaptation of cooling out has focused around three main areas. The three areas focus on the role and function of the community college, explorations of the different steps in the cooling out process and its differences, and similarities to warming up community college students.

Scholarly debate about cooling out was led by Karabel (1972) in his explanation of the cooling out function as a process that fortifies stratification, leading students into lower educational tracks, or out of higher education entirely. Karabel (1972) utilized Clark’s cooling out as a mechanism to explain how social stratification exists within community colleges. Karabel’s application of cooling out states that, “a conflict between low-status students demanding upward mobility and a system unable to fully respond to their aspirations because it is too narrow at the top” (p. 240). Karabel argues that Clark misses the importance of how class conflict can play out in the experiences of students. He goes on to further state that cooling out happens because of the “conflict between cultural aspirations and economic reality” (p. 204). He uses the example that community colleges are enrolling more students from low income backgrounds, but the colleges have not increased degree attainment for low income students.

Karabel also believes that cooling out was created “organically” out of this conflict. Karabel raises strong points about cooling out and provides an opportunity to further explore the impacts of the concepts on the experiences of community college students.

Bahr (2008) applied the cooling out concept to explore if advising had a cooling out effect on community college students. Bahr’s study collected data from the 106 California community colleges to analyze how academic preparation, financial aid, and length of enrollment tested against the amount of advising that the students had. In addition, Bahr hypothesized if cooling out was a function of institutional racism. He explored if “cooling out may be predominantly a phenomenon of students of historically disadvantaged racial/ethnic groups, particularly Blacks and Hispanics” (p. 721). Based on quantitative analysis, it was concluded that there was no difference in the effect of advising between remedial students of color and remedial white students for successful remediation. Though this is one of the few explorations of cooling out and its reflection of racism, Bahr’s study does not present individual students experiences with advising. Though quantitative can provide some understanding, qualitative research captures the lived experiences of participants (Maxwell, 2013).

Also notable in the literature is the concept of warming up. Defined as the opposite of Clark’s cooling out, warming up has been used to explore different institutional actors in the community college that provide support for students who are in the various cooling out steps. Rosenbaum and colleagues’ (2006) work provides an alternative to cooling out with their concept of ‘warming up’. In contrast to cooling out, the authors focus their research on the warming up process, a process that “is the raising of students’ initial aspirations after they enroll in college” (p 41). Their research focuses on the warming up process because of their quantitative findings which conclude that warming up happens more often than cooling out

(Rosenbaum et al., 2006). I do not seek to dispute their claims, but the authors do note that, “little research has examined the process within community colleges or the extent to which cooling out occurs” (p 41). Therefore, there should be more research conducted to fully understand the phenomena of cooling out. Rosenbaum et al. (2006) state that cooling out exists in, “counseling, testing, assigning students remedial classes” (p 40), though this is a great start at identifying where cooling out can take place, this definition may not fully capture the vast ways that cooling out takes place within community colleges and who conducts the cooling out of students. The warming up concept is a great addition to scholarship and focuses on institutional actors that do in fact encourage and sustain student aspirations, but I argue that the cooling out function has not been explored further enough and through a lens focusing on race and racism to understand its implications for students attending community college.

In addition to the exploration of the differences between cooling out and warming up, Alexander, Bozick, and Entwisle (2008) explored cooling out and warming up further through their study on inner city African-American students who have experienced cooling out, warming up, or holding steady in higher education. Alexander and colleagues’ (2008) study sought to learn how individuals’ expectations of obtaining a bachelor’s degree changed over the course of ten years and to understand the conditions participants were in when their expectations for achieving the degree changed. The sample that they used to explore these changes was a regional data set that consisted of data collected from a Baltimore public school system. The researchers selected a stratified random sample of 790 students for participation in the study. The variables that the researchers utilized centered on socioeconomic resources, academic resources, academic engagement, and enrollment history. Both the variables of race and sex were kept constant when tested against the different age groups.

The researchers tested the variables at two time points, when students were at the age of 22 and again at 28 years of age. Some of the findings from the study were that participants with higher SES at age 22 warmed up and that there was no significance of difference of warming up for students who were 28. The authors note that the SES effect is more prominent at age 22 rather than 28 because the older participants may not have direct impact of family issues which can “become less relevant” (Alexander et al., 2008, p. 384) as they get older. They found evidence that “...low-resource youths indeed are more prone to cooling out than are high-resource youths” (p. 389). In addition to this finding, the authors note that not all low-resource youths cool out. Some of the factors in the resource variable factored into this variable are financial resources such as financial aid and financial support from family (Alexander et al., 2008).

This study is unique because it looks at the effects of expectations utilizing the concepts of cooling out, warming up, and holding steady to understand participants’ changes in expectations over two different time points in their lives. Using different variables to test the changes, most notable is the socioeconomic status of students. Though this study provides a different look at changes in expectations, we still do not understand how financial aid may have factored into the socioeconomic status of the students. Alexander and colleagues (2008) only provided a quantitative analysis of these concepts. Without hearing directly from participants, there isn’t much known from personal experience with the different concepts that the authors explored. The authors also find that cooling out, warming up, and holding steady can happen at both two-year and four-year institutions. It is important to note that this is looking at cooling out as leaving the institutions, but not necessarily the different steps in the cooling out process established by Clark (1960). The authors note a limitation to their study is that they did not learn

what different steps in the cooling out process may have played a factor in cooling out students. Anderson, Alfonso, and Sun (2006) utilized Clark's concept of cooling out to study how the increasing of articulation agreements between community colleges and four-year universities can affect the role of community colleges to "cool out students". Statewide articulation agreements are agreements that are put into place by community colleges and universities to establish requirements for a path to transfer for students (Anderson et al., 2006). There has been an increase in these types of agreements and the agreements provide a clearer path for students that wish to transfer to a university. In order to explore the increase of the agreements, Anderson and colleagues (2006) utilize different theoretical approaches as a way to explain the phenomenon of the agreements. The authors draw on functionalist perspective, neo Marxism, Institutionalism, and Stasis (p. 425-427).

Through these different analyses of articulation agreements, one constant between the different theories that Anderson et al., (2006) found was the role that government played in shaping the creation of the agreements between community colleges and universities. The authors found that, "The proliferation of these agreements can be viewed as an attempt by state governments to remain in power while balancing several competing priorities" (p. 431). Through looking at the fiscal trends during 1985-1995, when an increase of articulation agreements were created, the authors found that "stagnation and decline of state appropriations for higher education as a share of total state expenditures..." (p. 431). Based on their findings, Anderson et al., (2006) provide the "new cooling out process" to explain how articulation agreements may become a more "selective transferring process" (p.442). Through this selective process, middle class students will be encouraged to take advantage of the cheaper and clearer access to a four-year degree (Anderson et al., 2006).

The new cooling out process that Anderson et al., (2006) hypothesize is a macro approach compared to Clark's (1960) specific steps that impact individual students at a campus level. The new cooling out process is informed by, "government spending, standards and accountability, changing demographics, and the demands for the electorate" (p. 444). Though the authors do not go into specifics about what should make up the cooling out process, I agree that researchers have to take into account changing demographics of students and the issues of affordability that students experience while at the community college. My dissertation enters into the conversation by discussing race and financial aid, two topics that were not discussed in Clark's (1960) cooling out process. It is problematic for cooling out not to address financial aid because of the benefits that it can provide students for improving persistence and success in higher education. Because of the context that the community colleges operate, and the expansive role financial aid serves with financing students' educational journey, the complexities in the financial aid process can cool out students.

Community Colleges

In order to understand the cooling out function, it is important to discuss the role of the community college in the larger context of higher education. Community colleges were created, in part, to serve as the democratization of higher education in American society (Brint & Karabel, 1989; Dougherty, 1994; Thelin, 2011). Across the United States, almost half of all undergraduate students attend a community college (Rosenbaum et al., 2006). Though viewed as an avenue of access, community colleges have been plagued with the issues of completion and lack of transfer to four-year universities (Dowd, 2003; Rosenbaum et. al, 2006; Bailey, Jaggars, & Jenkins, 2015). All the while community colleges and students face a multitude of issues such as scarcity of class offerings (Rosenbaum et al., 2006), an increase in required remedial courses

(Deil-Amen, 2011), and in some parts of the United States there is a lack of program availability and campus locations (Hillman, 2016). Because- community colleges are fast approaching becoming minority-majority institutions in state like California, Florida, and New York (Malcolm, 2012), students of color are at most risk for being impacted by these barriers to persistence and completion. The evidence of this stratification still exists within the community college, especially a racial stratification (Anderson, Barone, Sun, & Bowlby, 2015; Deil-Amen, 2011).

History and Context

Community Colleges, also referred to as junior colleges or two-year colleges, took their role in higher education to respond to a gap between high school and the start of a four-year bachelor's granting institution. By the 1920's the American higher education system was structured similarly how it looks today, a three-tiered structure with community college, regional four-year universities, and doctoral granting research institutions (Brint & Karabel, 1989). The tiered system places community colleges function on transferring students to four-year institutions, while the four-year institutions developed teachers and researchers (Brint & Karabel, 1989). Community Colleges has ties to the local and regional labor market that surrounded the campuses. As Brint and Karabel (1989) state, "the emergence of a hierarchically differentiated educational system closely linked to the labor market provided an alternative pathway to success... (p. 5)." The expansion of the community colleges by states in the late 1960's led by the belief of the democratization of higher education, in which young people had access to a higher education (Brint and Karabel, 1989).

Today's community colleges look similar but find themselves at the crossroads of their original function of democratization of higher education and preparing students for the labor

market. In addition to preparing students to transfer to four-year institutions and preparing other students to enter into the workforce with certification, colleges have also focused on adult education (Dougherty, 1994). Adult education has become a significant undertaking for the colleges and has devoted to education mostly older workers with hopes to gain skills for an ever-changing job market (Montero-Hernandez & Cerven, 2012). In addition, remedial education continues to be a significant barrier for students and for lack of program completion (Deil-Amen & DeLuca, 2010).

Outside of the mission of the college, but important for understanding that the community colleges exist in the larger higher education field, is the racial composition of the institution. Because Hispanic and Black students are over-represented in the two-year sector (Ma & Baum, 2016), the connection between race and financial aid is made by the fact that financial aid does not keep up with the rising costs of colleges (Rios-Aguilar & Deil-Amen, 2019). This leads to low income students, who are more likely to be students of color, to decide to enroll at the community colleges. Rios-Aguilar and Deil-Amen (2019) further state the connections between race and financial aid as, “the importance of financial aid is compounded for this demographic, given that the majority of community college students have greater financial needs than traditional students attending four-year research institutions” (p. 129). Ensuring that community colleges provide access to financial aid resources is an emerging function of the colleges.

With all these responsibilities placed on the community colleges, there are issues that have raised over the years due to the competing roles and functions of the college. Like most higher education institutions, issues of decline of support for higher education has had a significant impact on community colleges (Heller, 2006; McGuinness, 2011). The competing responsibilities of the college has led to the issues that plague the financial stability of

community colleges. As stated earlier, there is still a need for financial support for students attending the community colleges.

Financial Aid

Financial aid has been studied through various lenses that explore how financial aid influences the college choice process (Hossler & Gallagher, 1987; Hossler, Braxton, & Coopersmith, 1989), how institutions determine the packaging of financial aid (Moore, Studenmund, & Slobko, 1991; Novak & McKinney, 2011; Parker & Summer, 1993), and the external influence that the federal government has over financial aid (Hossler & Kwon, 2015). These areas of study are important and provide an understanding of how students and families experience financial aid and how institutions have changed over time with different demands from government oversight. Also, an extensive amount of research (Goldrick-Rab, Harris, & Trostel, 2009; Perna, 2010; Deil-Amen & Rios-Aguilar, 2014) has shown that financial aid management can be a difficult process for students because of additional requirements needed for students to receive and maintain their eligibility for financial aid. The study of financial aid is vast and for the purposes of this section on financial aid, I focus the discussion on three areas of financial aid literature that is most relevant to my study: college access and enrollment management, persistence, and the student experience with financial aid.

College Access and Enrollment Management

Long and Riley (2007) study shifts in Federal financial aid programs from supporting low income students to middle class and upper-class families. This shift can be seen in the creation of merit-based programs and tax credits to focus on affordability of a higher education. For example, with the creation of the higher education tax credits, most families that benefit from this program are in upper income brackets (Long & Riley, 2007). The authors also explore the

changing definition of unmet need. Unmet need can be defined as what is left for the student to pay after grants are applied to their costs or after grants and loans are applied to their costs. Long and Riley (2007) found that there is a higher percentage of low-income students that have unmet need compared to higher income students. The authors recommend restoring the purchasing power of the Pell grant in order to increase access for low income students.

Hossler (2000) explored the connections between financial aid and enrollment management in an essay with the goal of discussing the importance of “the role of financial aid on new student recruitment and retention” (p. 77) that higher education institutions now operate with. Enrollment management has the goal of “attracting and retaining students” (Hossler, 2000, p. 78) and there is a direct connection to how financial aid can play a role in meeting that goal. Though Hossler (2000) states that financial aid scholars have been critical of financial aid being used to meet goals for enrollment for the institution, this helps to provide a context for how financial is situated within higher education institutions.

In addition to Hossler’ (2000) extensive research on enrollment management and financial aid, Perna (2010) makes the argument that research on financial aid in enrollment management lacks exploration into other areas that influence financial aid or context. By context, Perna (2010) is referring to, “characteristics of other financial aid programs, students and their families, the high school attended, available higher education options, and the broader economic, social, and policy environment” (p. 129). The conceptual framework that Perna develops looks at financial aid and enrollment through both a macro and micro lens. At the macro level, financial aid can help increase the demand of students attending higher education institutions and at the micro level, financial aid becomes an individual resource that students and families can use to support their education. Within the social, economic, and policy context, Perna (2010) notes how

financial aid programs vary amongst the different states and that financial aid programs change over time. The differences between financial aid programs in the states and how requirements of the financial aid programs change over time are significant barriers for students (Long, 2004; Perna, 2010).

Persistence and Success

Looking at students awarded the federal Pell grant and their persistence while in higher education, Bettinger (2004) found that need-based aid reduced students that stopped out of higher education. Utilizing an economic model, Bettinger tested Pell grant attainment against tuition levels, amount of financial aid received, GPA, and other variables. His work provides further evidence that need-based aid programs, like the Pell grant, has an impact on students who persistence in higher education. For example, students that received an increase in their Pell grant award were more likely to persist than those who did not (Bettinger, 2004).

Castleman and Page (2015) studied the use of a text-messaging platform that allowed community colleges to communicate with students about submitting and renewing their FAFSA through frequent reminders or 'nudges'. Their study compared two student groups, those who were receiving text messages against those who did not receive any reminders to measure if there was any effect on persistence. Findings revealed that students who participated in the text message group increased persistence to 75% compared to 64% for the non-texting students. Castleman and Page's (2015) study highlights the importance of students having access to information and support while they navigate through the financial aid process. Their findings also highlight that there is not an issue only for new incoming students, their sample was made up of first year students who had already gone through the financial aid process and been on a college campus.

Deil-Amen and Rios-Aguilar (2014) studied how students navigate the financial aid process by utilizing a mobile application (i.e., the Schools App). The goal of the application was to determine if student persistence and success could be improved through utilization of the app. Though the original intention of the app was not for financial aid, over time the students began to express questions and concerns about the financial aid process on the app. The two challenges that students experienced were with the disbursement of financial aid and the difficulties with figuring out the various eligibility requirements. The authors also found that there was lack of support from financial aid counselors and that there was significant disconnect from academic progress and satisfactory academic progress through unit caps and course completion requirements. The authors recommend that social media be used as a tool for communicating with students about their financial aid.

Campbell, Deil-Amen, Rios Aguilar (2014) additional analysis of the School App found that community college students were at most risk to suffer from the difficulties of complex financial aid requirements. Based on interviews with participants that used the app and text analysis, the authors recommend that community colleges should receive direct subsidies instead of paying out to individual students. Similar to what their previous study found, students experienced difficulty with the financial aid process especially with having difficulty finding out information about eligibility requirements. Their work notes that there is a “climate of penalty” (p. 68) for poor students at the community college levied by the policies established by the federal government and individual institutions. In addition to this research, I provide a diagram in the appendices of financial aid literature that further emphasizes the breadth of work that has been conducted on the study of financial aid.

In order to view financial aid, cooling out, and community colleges with a more critical lens focusing on the experiences of students of color, I provide the application of racism to this study.

Racism

Racism in Higher Education

Throughout this section and the entirety of the dissertation I use Bonilla-Silva's (2014) definition of racism, "a structure, that is a network of social relations at social, political, economic, and ideological levels that shapes the life chances of the various races" (p. 26). For the purposes of this dissertation I rely on systemic racism, to critique Clark's (1960) concept of cooling out, community colleges, and financial aid. I use systemic racism as a critical lens to examine cooling out and financial aid verification. I argue that cooling out, as it operates through the financial aid verification process, reflects systemic racism. Additionally, I use the concept systemic racism to identify where the literature on these various topics miss out on discussing the role that racism can play in the experiences of students. This webbing of topics challenges the dominant narrative presented in previous work by incorporating the discussion of racism. These concepts provide a critical lens to critique these different topics that make up my dissertation. In the following section I define the two concepts and then I apply the concepts to this dissertation.

Systemic Racism

I utilize systemic racism to critique how racism plays out within the institutional structures of the community colleges and financial aid policies set by the U.S. Department of Education and carried out by individual campus financial aid administrators. Pérez Huber and Solorzano (2015) define institutional racism as anything that "can be understood as formal or informal structural mechanisms, such as policies and processes that systematically subordinate,

marginalize, and exclude non-dominant groups and mediates their experiences with racial microaggressions” (p 303). In their figure on microaggressions, the authors situate their conceptualization of institutional racism in between macroaggressions and microaggressions. Macroaggressions are the combination of the daily functions of microaggressions and the policy implications of systemic racism. Racial microaggressions are forms of racism that individuals experience daily.

Figure 2.1 From Pérez Huber & Solorzano (2015) Figure for Racial Microaggressions.

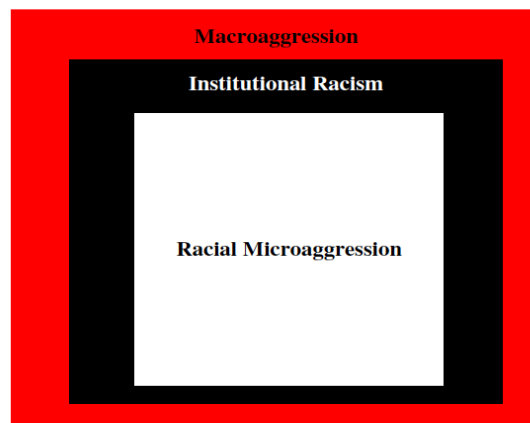


Figure 2.1 From Pérez Huber, L., & Solorzano, D. G. (2015). Racial microaggressions as a tool for critical race research. *Race Ethnicity and Education*, 18(3), 297-320.

Systemic racism can be applied to Clark’s (1960) original inception of cooling out, community colleges, and the financial aid process because of the many avenues that racism can impact students navigating through each of the structures.

As discussed earlier, Karabel (1972) argued that cooling out was something that naturally occurs. Utilizing a critical lens, scholars (Harper, 2012; Pérez Huber and Solorzano, 2015) would push back on Karabel’s idea that cooling out is something that just happens. As we know from Clark’s (1960) original work and Goffman (1952) there are actors within organizations that take part in the cooling out of individuals. Future research should explore the experiences of students

in the cooling out process and utilize their experiences to understand how they experience the cooling out process and if it does connect to larger structures of racism in the community colleges.

Both community colleges and the financial aid process perpetuate systemic racism (Anderson et al., 2015). As discussed above, racial stratification exists in the community college and part of the cause for this is the difficulties that students have navigating the remedial requirements and the transfer process. The community colleges were designed in part to manage the aspirations of students who could not succeed at four-year institutions (Clark, 1960). For example, the stratification of higher education institutions has led to the over representation of students of color in community colleges, many of whom are students of color (NCES, 2013), who have been cooled out from transferring to four-year institutions.

Similarly, financial aid has proven to be a difficult and complex process that can be an overwhelming process for students (Campbell et al., 2015; Deil-Amen & Rios-Aguilar, 2014). The complexity of financial aid stems from its structure of having multiple levels that students have to navigate. Students have to engage with the federal government, sometime a state financial aid entity, and their individual campus. Prior research has shown that applying for and obtaining the aid can be a burdensome process for students and their families especially for community college students who a majority are students of color (Campbell, et al., 2015; Deil-Amen & Rios Aguilar, 2015). My work will explore the issues that students face within the financial aid process and identify other issues that further perpetuates the systemic racist design and structure of financial aid.

Racism in Wealth and Income

The issue of racism and people having to navigate financial challenges exist in other facets of American society. This idea of inequality and wealth was explored by Shapiro (2017) in his study, where he interviewed 184 participants at two time points in the late 90's and post Great Recession in 2010. Shapiro uses the concept of toxic inequality to explore the differences between Black and white participants. He uses the concept to explore the differences between income and wealth. It is Shapiro's argument that wealth goes "beyond providing a safety net, wealth also allows people to improve their education and skills, buy a home, invest, start a business, and help other family members through tough times or get ahead" (p. 33). In order to support his claim, the author explores the factors of home and work, inheritance, and government policy and their impact on income and wealth through the stories shared from the participants. Shapiro (2017) ultimately finds that there is a connection to wealth and race and the inequities that perpetuate among people of color.

Shapiro defines these inequities as toxic which, "describes a powerful unprecedented convergence: historic and rising levels of wealth and income inequality in an era of stalled mobility, intersecting with a widening racial wealth gap, all against the backdrop of changing racial and ethnic demographics" (p. 18). These inequities that Shapiro describe connect to higher education through the influence of government and that can have an impact on students while attending college, such as state and federal financial aid policies. I plan to explore if the concept of toxic inequality can provide further insight into how factors of race and racism factors impact community college students in the financial aid process.

Ultimately, Shapiro's idea that policy and institutions play a role in shaping an individual's wealth is the connection to this dissertation. Shapiro argues that there is a significance to the exploration of the intersections of race and wealth. "Wealth and race map

together to consolidate historic injustices, which now weave through neighborhoods and housing markets, educational institutions, and labor markets, creating an increasingly divided opportunity structure” (p. 18). As this dissertation seeks to explore, what role do education institutions play in the injustices that plague society? The concept of toxic inequality helps make a connection between financial aid in higher education and the larger issues of wealth, income, and race in society.

Conceptual Approach

It is imperative for the study of community colleges to consider race and racism, which can help to better understand the institutional barriers that students of color face. Because cooling out is a theory that was derived from the study of a community college, it is still appropriate for capturing the institutional context in which community colleges are situated. Yet, previous scholars have missed an opportunity to address the lack of discussions about race and racism and their impacts at the community colleges. Harper (2012) has found that some social scientists in leading educational journals do not cite racism as a possible cause for differences among races in education institutions. This has challenged researchers to not overlook how racism can play a role in educational structures. The importance of utilizing a race consciousness lens to conceptualize cooling out will help identify how racism plays a role in the experiences of community college students to leave higher education.

The concept of systemic racism can support a new angle on empirical research, which can advance the discussion of racism in the cooling out process. When conducting empirical research on community colleges, it is not enough to discuss institutional practices without taking race and racism into account. As stated before, the racial makeup of community colleges overwhelmingly exemplifies the importance for the focus on race and racism at the community

colleges. Furthermore, the cooling out function needs to be studied to a greater extent.

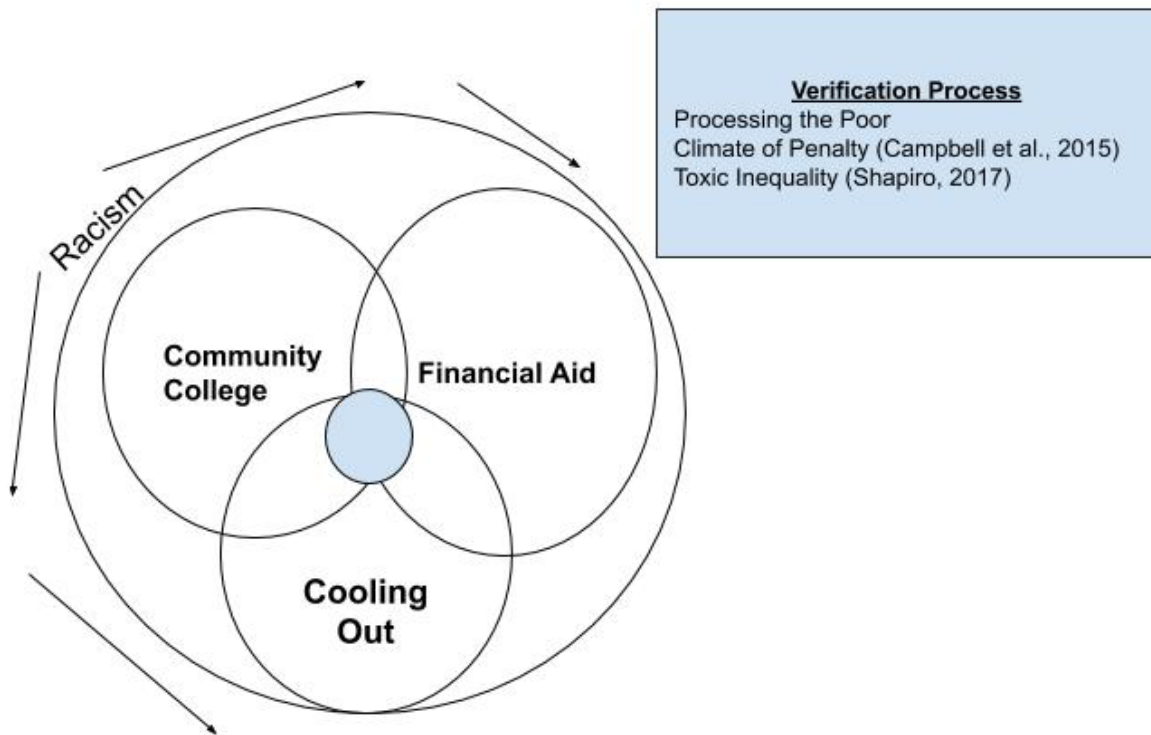
Scholarship can benefit from studies that utilize empirical approaches that identify and explain the extent of the functions of cooling out, what the functions are, and how they exist and perpetuate the systemic issues of racism that plague the community college sector.

Based on the prior literature and the concepts of cooling out, I expect to find that the financial aid process can cool out students and that students of color do experience racism while navigating these processes. I also expect to find that the cooling out process is a function of racism. As Campbell et al., (2015) found that the financial aid process is a way to “process the poor” and rates and “climate of penalty”, I believe that these issues can cool out a student from completing their higher education. In addition, Shapiro’s (2017) concept of toxic inequality makes the connection that financial systems have a detrimental effect on people of color, especially African Americans and Latinos. Because my dissertation is applying a critical lens identifying how racism plays out in the financial aid process where this “climate of penalty” exists,

As stated earlier, besides Bahr’s (2008) unproven hypothesis that cooling out is a function of institutional racism is the only critique that has examined the connection between cooling out and racism. My work enters this conversation to make and support the argument that cooling out is a function of racism. The context provided by this conceptual approach further supports the idea that the oppressive structures in place at both the community colleges and the financial aid process can support the cooling out of students. Illustrated in the figure below (figure 2.2), this conceptual approach shapes the study by looking at how the financial aid verification process upholds the ideas of processing the poor, climate of penalty, and toxic

inequality. This conceptual approach guides the methodology for the dissertation because it gathers both an institution perspective and student perspective about cooling out and financial aid.

Figure 2.2 Conceptual Approach



This conceptual approach is best for this study because it identifies that community colleges and financial aid function in racist structures, which has adverse effects on students and staff. The conceptual approach guides the methods employed for this study to specifically inquire about racism and other barriers that can exist in the context of community colleges and financial aid.

CHAPTER 3 : METHODS

In order to explore the student experience in the financial aid verification process, I provide a detailed methodology and study design for researching this phenomenon. In this chapter, I begin by providing the California financial aid context, which helps justify the methodological approaches utilized for this dissertation. I then discuss the mixed methodology that is employed for this dissertation. I follow up this section with information about the site for the study, discuss the quantitative and qualitative data, and sample. I provide a timeline for data collection, recruitment protocol, and I address validity concerns for the study. I conclude this chapter by discussing my positionality related to this study.

California Financial Aid Context

Because this dissertation focuses on California students that attend community college and receive financial aid, it is important to provide the context for financial aid in California. In order to assist with explaining the financial aid context, I rely on the consequential matrix below to illustrate the context. Both literature and policies provide the landscape for how financial aid is structured in the larger American higher education context. California students have to interact with multiple entities when applying for, receiving, and maintaining their financial aid. Financial aid starts with the FAFSA application. The application is administered by the U.S. Department of Education and almost all higher education institutions rely on the FAFSA to determine a student's financial aid eligibility. Upon completion of the FAFSA application the students is provided with an estimated family contribution (EFC) score. The EFC score is sent to higher education institutions and in the case of California it is also provided to a state agency that administers state financial aid, the California Student Aid Commission (CSAC). CSAC administers 2 billion dollars in state financial aid and a bulk of this aid is in the form of Cal

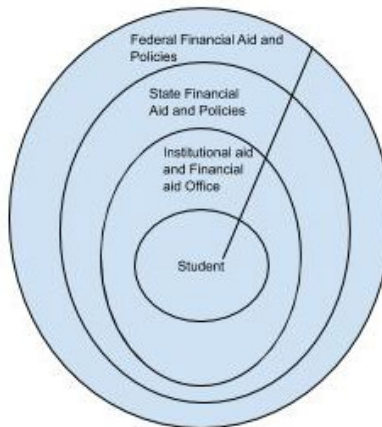
Grant, a needs-based award. Even though the EFC score is sent to CSAC, California students have to fill out a separate application to find out what their eligibility will be for state financial aid.

Once the student submits the FAFSA and the California financial aid application, then the campuses that they applied to are able to process their financial aid and inform the students about what awards they are eligible for. This strenuous process requires that the student juggle applications with two government entities, U.S. Department of Education and CSAC, and have two accounts with separate username and passwords. Once a campus receives a student's FAFSA application the process of verification begins here. The U.S. Department of Education send the campus financial aid department with a list of students that need verification. As described earlier, the verification process is when financial aid applicants are requested to submit additional documentation to their campus in order to complete the financial aid process. Once the student submits the requested information to the financial aid department, it can take an average for three to five weeks before the process is over and the student is determined eligible or not eligible to receive financial aid. This provides further insight on the context that the student is situated in. Because of the context that this study is situated in, there are opportunities to study this issue both through quantitative and qualitative methods. I propose a mixed methodology because applying both approaches to this study will provide a complimentary understanding of the financial aid process through quantitative data and qualitative interviews from participants. This context informs the methodological approach because the financial aid process can impact students at both a macro and micro level.

Mixed Methodology

The chosen methodology for this study is explanatory sequential methods (Creswell & Creswell, 2017). This methodology consists of a mixed methodology in which conducting quantitative research first and following with qualitative research to build on the results (Creswell & Creswell, 2017). This method was selected because as Creswell and Creswell (2017) describe, mixed methods are best used for “developing a more complete understanding of changes needed for a marginalized group...” (p. 215). Because this study is looking at a select sample of students who have gone through the financial aid verification process and to also learn how racism plays out in their experiences, this methodology will be best because it employs designs that seek to understand the extent to which students are subjected to the verification process and how the process personally reflects in their experiences.

Figure 3.1 Consequential Matrix.



The cooling out theory will be used to understand what steps that students are in the cooling out process, and to learn if verification lowers students' aspirations for higher education. The racism theories will help to highlight oppressive structures that student encounter in the financial aid process. Additionally, the authors describe that the mixed methods approach can assist with, “evaluating both the process and the outcomes of a program, an experimental intervention, or a

policy decision” (p. 215-216). It is important that this study examines how the verification process and any changes at the Federal level and institutional level impact students who are in the process of obtaining their financial aid. The explanatory sequential will allow for me to make recommendations for possible improvements and solutions to the student experience with the verification process. In order to effectively execute the explanatory sequential methods, I rely on Creswell and Creswell’s recommended study design.

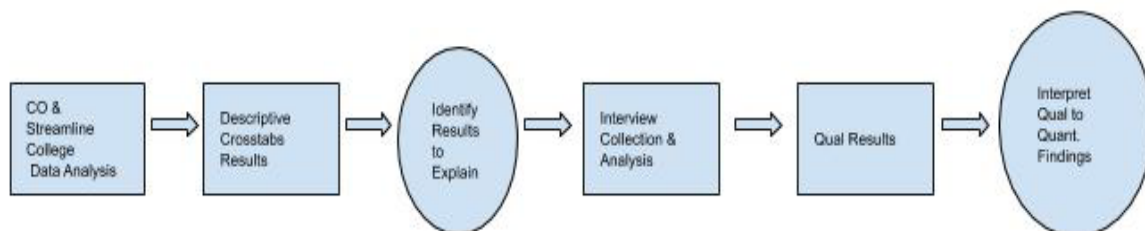
Study Design

The study design for this dissertation is modeled after Creswell and Creswell’s (2017) explanatory sequential methods model. Their model outlines the process of how a mixed method, quantitative and qualitative data collection and analysis should be conducted. Based on their model, the authors recommend that the quantitative data is collected first and then analyzed. After the analysis, the results are identified and explained. After the quantitative analysis, interview data collection and analysis take place followed by the identification of results. Finally, both the quantitative and qualitative findings are interpreted in order to shape the findings. This design allows for the quantitative and qualitative data collection and analysis to happen at two different times to allow for a better comparison of the results at the end. The design is best for this study because it allows for further exploration through qualitative interviews to gain insight into the quantitative findings.

Applying this model of study design to this dissertation, the design of the study will be as follows. I first analyzed the Chancellor’s Office Data Mart data and the Streamline College institutional data. The data sets were analyzed separately to gather a system wide perspective on the different financial aid awards awarded to help identify how much financial aid awards are utilized at Streamline College. The Streamline College institutional data provides a deeper

analysis into the students who receive those awards and their specific demographics. Once the results were identified, they helped to shape the specific students that made up the sample to recruit from for the qualitative portion of the study. Once the sample was identified and purposeful sampling was conducted, the interview data collection and analysis took place during spring semester 2019. Following the analysis, the qualitative results were identified and compared to the quantitative findings. In addition to this explanation of the study design, I have provided a figure of the study design below.

Figure 3.2 Research Design.



Before discussing the specific analysis for the quantitative and qualitative portions of the study, I provide a brief description of the site selected for this dissertation.

Site

The site that was selected for this study to conduct research and data collection is the Streamline College, a community college located in California. The college is a part of the larger California Community College system which consists of 114 campuses, which is the largest public higher education system in the United States. There are 72 independently governed community college districts that provide oversight for the individual colleges. In addition, the Community College Chancellor’s Office provides statewide leadership for the institutions. I selected the California Community Colleges because this system reflects the most diverse higher education systems in the country. Because of the structure of the higher education system in

California, the community colleges are an ideal site to conduct a study because of the structure and pathways in place that separate between K-12, and between CCCs, California State University (CSU) and the University of California. This will provide a review of structures and how systemic racism does or does not play out in the experiences of the students who are navigating the educational sphere.

In order to gain a more specific and in-depth analysis to financial aid data, I examined data from a single community college. This college, referred to as pseudonym Streamline College, provides a closer look into more specific data that is collected at an institutional level. This college was selected because of its student financial aid demographics and racial demographics. Based on publicly accessible data found on their website, the college enrolls approximately 20,000 students with and a majority of those students, approximately 77%, are Latino. This population reflects the overrepresentation of Latinos in the community college sector, but it also reflects the increasing Latino population in California and the United States. In addition, approximately six percent of the students are white, six percent Asian, and two percent African American or Black. In addition, most students live in households with incomes well below the poverty line, which means that most of these students would be eligible for some type of financial aid during their time in higher education.

Quantitative Data

As stated earlier, the quantitative data comes from two data sets. The first data set is the California Community College Chancellor's Office system wide data set which is publicly accessible through the online Data Mart. The second data set is the institutional data from Streamline College, which was accessed directly through the campus. The Chancellor's Office system wide data set provides access to following variables: financial aid options (California

Promise, grants, loans, scholarship, and work study), award amount, award count, gender, age group, and ethnicity. These variables will provide insight into what financial aid is utilized in the community college system and who utilizes the financial aid. Because the data collected by the Chancellor's office is made up of data from each of the 114 campuses, the data set provides a system wide overview in comparison to a more specific look into an individual institution's data. The institutional data from Streamline College has a more in-depth data into specific information about financial aid. In addition to the variables from the Chancellor's Office system wide data set, the Streamline College institutional data set has the following variables: verification status, financial aid eligibility status, estimated family contribution (EFC), student grade point average (GPA), aid awarded, award amount, and units enrolled. These variables allow for analyses that look at more specific characteristics of students that attend the college.

Quantitative Sample

The sample for the quantitative data came from two sources. As stated earlier, the two sources are the California Community College Chancellor's Office and institutional data from Streamline College. The Chancellor's Office data sample consists of data on all enrolled students at the California Community Colleges. For the purposes of this study, I used the Data Mart financial aid summary report for Streamline College from fall 2018. The institutional data set from Streamline college consists of all students that were selected for financial aid verification in fall 2018 ($n=5,351$).

Qualitative Data

The qualitative data for this dissertation was conducted with Streamline College students and staff that work in the financial aid office. Participants were recruited for the study utilizing purposeful and snowball sampling (Maxwell, 2013). Purposeful sampling was conducted

because the quantitative data only consisted on students selected for verification, the qualitative sample purposefully recruited students who had been selected for verification. Snowball sampling was conducted by interview participants recommending friends and acquaintances that had been selected for financial aid verification to participate in the qualitative interviews. The interviews were conducted using a semi-structured format. Semi-structured was utilized for this study because it allowed for a specific line of questioning about financial aid verification, but also allowed for the interviews to be flexible to individual participants' experiences. The interviews focused on participant's educational journey, their overall experiences with financial aid, experiences with the financial aid verification process, experiences with financial aid institutions and actors, and their recommendations to improve the verification process. This style of interview was selected because it provides an intentional approach in order to probe for the specific issues in financial aid that this study is exploring.

Throughout the interview collection, I took copious field notes about my interactions with participants and the overall interviewing experience. Field notes allowed for me to recall specific challenges and areas of inquiry that happened during the data collection process. In addition to field notes, I wrote reflections after each interview with the participants. During the analysis of the qualitative interviews, I used analytic memos to keep track of certain codes for the analysis. These analytic tools were used as an organizational tool for the analyses of the interview transcripts.

The interviews that were conducted for this study were semi-structured. Semi-structured interviews allow for the researcher to focus the interviews in specific areas of inquiry from the participant (Maxwell, 2013). This style of interviews was selected because this study sought to learn about participants' experiences about specific areas in their higher education journey. For

the purposes of this study, the semi structured interviews focused on the students' background and higher education journey, experiences with the financial aid process, experiences navigating the financial aid verification process, and interactions with financial aid personnel at Streamline College. The interviews with staff from the financial aid office focused on their experiences working with students through the verification process, learning about how they perceive their role in the verification process, and recommendations that they have to make improvements to the verification process. The quantitative data allowed for the selection of the qualitative sample and provided insight into areas to probe for. The specific interview questions are included in the appendix. These areas of inquiry helped to provide participants with the opportunity to share their personal experiences and observations.

In addition to the interviews, I conducted document analysis of verification forms that Streamline College uses for financial aid verification. The document analysis provided the opportunity to review verification forms that Streamline College requires students to fill out when they are notified that they have been selected for verification. The document analysis is important because there are no standardized forms for the verification process, so conducting the document analysis allowed for the review of how Streamline College conducts their verification. Both the interviews and the document analysis will allow for me to gather personal experiences from participants about the verification process.

Sample and Recruitment

The sample for the qualitative portion of the study consists of twenty-one student participants and four financial aid office staff, which totals to twenty-five participants ($n=25$). This sample size was selected because it provides an opportunity to gain in depth qualitative information from a range of students and financial aid office staff. The students that were

recruited for the sample were informed by the quantitative data analysis, which helped with pinpointing certain demographics of students within the financial aid process. I factored in balancing for race and gender based on the demographics identified in the quantitative results in order to maintain the study design of having the quantitative results inform the qualitative. At the minimum, students who attend Streamline College and receive financial aid and were selected for verification were recruited for the study. The financial aid office staff that were recruited for this study are staff members that work in the Streamline College financial aid office, and directly advise student financial aid recipients.

For the interviews, participants were recruited using purposeful and snowball sampling (Maxwell, 2013). Purposeful sampling is the recruiting of a specific sample of students that meet a criteria for the study, while snowball sampling is when a participant refers the researcher to another potential participant (Maxwell, 2013). Purposeful sampling was conducted through sending out emails to students that had been selected for verification. Snowball sampling was used by interview participants recommending fellow students that had been selected for verification. The purpose of interviewing them was to gather direct insight into what students at Streamline College were experiencing in the financial aid verification process. These forms of sampling were best for this dissertation because they connected me with students that were selected for financial aid verification. In addition, utilizing Clark's (1960) steps of the cooling out process, the data from the interviews help to identify students who are in the cooling out process and required to go through verification. Snowball sampling can be an effective tool for student recruitment because as Deil-Amen and Rios-Aguilar (2015) found in the financial aid study that students sought out other students for advice when they were experiencing difficulties. Based on the analysis of the institutional data, I requested the Streamline College financial aid

office contact information for students that meet the sample requirements for the study. I emailed students about the study and asked if they would be willing to participate in an interview for approximately sixty minutes. Students who participated in the full interview received a \$20 Amazon gift card at the end of the interview and staff did not receive any incentives for participating in the interview.

Data Collection & Timeline

Institutional data from the Community College Chancellor's Office was gathered from their publicly accessible data platform, Data Mart. Data Mart can be accessed online and provides data on system wide, district level, and at the individual campus level. Because this data is publicly accessible, I was able to download the specific data that I needed from data mart for analysis of Streamline College data. The institutional data from Streamline College was accessed from a larger study that looked at the impact of text messaging on improving students' experience with the financial aid process. The quantitative data was analyzed during the fall of 2018. Once the analysis of the quantitative data was complete, I examined the results for differences amongst student demographics, award types, and financial aid paid dates to help identify a sample to seek participants for the qualitative portion of the study. Qualitative interviews were conducted at Streamline College during spring semester 2019. The interviews were transcribed utilizing a transcription service and were completed in March 2019.

Analyses

Because of the sequential explanatory design of the study, the quantitative data was analyzed first in order to inform the sample for the qualitative interviews. The quantitative data sets informed which students to interview and provided insight into specific topics to probe for in the interviews. The analyses of the quantitative data happened in two parts. The first part was

accessing data from the California Community College Chancellor's Office Data Mart. The data from Data Mart provided a general view of all students at Streamline College. The data accessed from here provides race and ethnicity data, gender, age, and financial aid awards for all students attending Streamline College in fall 2018. The second part of the analysis was conducting descriptive statistics of the Streamline College institutional data set. The data set consisted of all students selected for financial aid verification for the 2018-2019 academic year. Descriptive statistics was conducted to provide insight into race and ethnicity, gender, parent educational attainment, dependency status, and academic characteristics for students selected for verification. Additionally, the data set consisted on key financial aid dates and financial aid award amounts. The descriptive statistics assisted with gaining a better understanding of who are the students that are selected for verification.

For the qualitative portion of the analysis, the interviews with students and financial aid staff were transcribed. The transcriptions were analyzed using a qualitative coding software Dedoose. The staff interviews were transcribed separately from the student interviews, but a similar coding process was used for both groups. For the first cycle of coding I used concept coding. Concept coding is a style of coding that identifies words or phrases that represent larger meaning (Saldaña, 2016). This style of coding is best for this study because the concept coding helps make connections that the participants share to the larger context of financial aid and identify areas of racism that the participants would not specifically identify. For example, when participants discuss their experiences with financial aid, they may not realize that the experience they are describing operates at a federal, state, or institutional level. Each interview transcription was transcribed separately, and similar codes were grouped together. In order to remain organized, I used code mapping and landscaping to keep track of the data. After the first cycle of

coding, I used axial coding for the second cycle of coding. Axial coding assists with determining the dominant codes that exist in the analysis (Saldaña, 2016). The axial coding was conducted by identifying codes that have further developed and have evidence to support as themes for the qualitative findings. For example, I ensured that the participants' confidentiality is kept by assigning each participant a pseudonym and masking any identifiable information.

The document analysis of the Streamline College verification forms was conducted using one round of open coding. Open coding is the process of identifying concepts and developing categories (Saldaña, 2016). This style of coding was best for the document analysis because it provided a structured approach for the review of the different verification materials. The codes gathered from the document analysis were used to describe the verification forms that Streamline College uses for the financial aid verification process.

Once the qualitative findings were established, the findings were compared to the quantitative results which helped to establish the results for the dissertation. This methodological approach allowed for there to be a quantitative and qualitative explanation to student's experiences in the verification process. The table below identifies how each of the research questions were answered based on the data source and analysis that was conducted for this study.

Table 3.1 Research Questions, Data Source, and Analysis.

Research Questions	Data Source	Analysis
What are the characteristics for community college students that are selected for financial aid verification?	California Community College Chancellor's Office Data Mart & Streamline College Institutional Data	Descriptive Statistics identifying what the characteristics are for students at Streamline College that are selected for verification
To what extent does cooling out exist within the financial aid verification process?	Interviews with student participants	Analyses of the interview transcripts and campus verification documents. Understanding what steps of the cooling out process students are in and if going through verification lowered their educational aspirations.
How does systemic racism play out in the experiences of students in the financial aid verification process?	Interviews with student participants and financial aid staff	Analyses of interview transcripts specifically looking for how race influenced the students or staff in the verification process.

Limitations

This dissertation provides non-deficit conceptual and rigorous methodological approaches to exploring financial aid experiences of community college students. Though these approaches advance research about the financial aid verification process, this study also has important limitations. First, the data for this study is based on one site, a community college located in California. Both the quantitative and qualitative data reflects the reality at this site and cannot describe the broader experiences of community college students in the state of California. Second, specifically with the quantitative data, there were several difficulties accessing the institutional data from Streamline College. The college had issues compiling the requested data and was only able to provide the researcher with a limited number of variables and one academic year of data. Additionally, for the data that we did receive from multiple years, the variables were not consistent across the year, which constructing a coherent and analyzable data challenging. The lack of data limited my ability to conduct significance tests that could test

important hypotheses. Indeed, I attempted to calculate significance and correlation tests but was unable to successfully execute the calculations due to the lack of data for the academic year 2018-2019. Additionally, the quantitative data set was compiled from multiple departments at Streamline College. Typically, financial aid data and student outcome data are not placed in the same location, so accessing it proved complicated and compromise the quality of the data and the analyses that you were able to conduct. Because of the data being collected from different departments and merging of data from different data systems, there was an increased risk of data inaccuracies. In order to address the limitation of the quantitative data, the qualitative data provided further inquiry to understand if the quantitative results were reflected in the participants' experiences at Streamline College. The limitations of the qualitative data are the small sample size of participants that participated in the interviews. The interviews reflect the experiences of the individual participants and may not be reflective of the broader experiences of staff and students at Streamline College. Though these limitations exist, the triangulation of data assisted with ensuring that the data were not one-sided and therefore increased the reliability of the results for the study.

Positionality

The positionality of the researcher can be influential in the research process (Seidman, 2013). For me, my positionality helps inform how I approach the study of financial aid. I was inspired by this research from working in financial aid policy and other research projects that studied technology in the financial aid process. There are also limits to my positionality. I have never attended a community college and may not be able to fully understand the lived experiences of my participants. In order to make up for this, I utilized the interviews to provide

participants with the opportunity to explain how they experience higher education as a community college student.

In addition, I interviewed that are different race and ethnicity from me, which meant that I was not able to connect with some of the racial and cultural experiences of the students. In order to ensure that I consider racial and cultural experiences that participants share, I rely on prior academic literature to help inform how race and culture may play a factor in a participant's experience. Personally, I am able to tap into my own experiences as an African American who relied on financial aid to achieve my undergraduate education.

My approach to this dissertation is also shaped by my experiences serving as a financial aid policy maker in the U.S. Department of Education and as a gubernatorial appointee as a member of the California Student Aid Commission. In the various roles that I have served in, I have had the opportunity to work with multiple stakeholders who have influence in financial aid reform.

Chapter 4 : FINDINGS

The following results are structured according to the Creswell and Creswell (2017) study design for explanatory sequential methods. First, I present the results for the quantitative analyses of the institutional data, for which I use descriptive statistics and cross tabulations. Next, I detail the process for how the quantitative results informed the qualitative approach. Finally, I present the qualitative findings for this study, which were based on a two-cycle coding process of the student interviews. The topics discussed in the qualitative findings are students' experiences in the financial aid process, communication difficulties between students and staff, reliance on other campus programs/departments, verification process and disbursements, and fraud and race.

In order to contextualize the institution for this study, Streamline College, I utilized data from the California Community College Chancellor's Office Data Mart, a publicly accessible database for statewide, district, and individual colleges' data. Though student-level data are not available, there is still insightful information regarding the demographics of the students and general financial aid information. Illustrated below in Table 1 is the race/ethnicity breakdown for Streamline College. Hispanic students make up 77% of the student population, with Asian or Pacific Islander and White students composing the next highest percentages of students, at approximately 6 % each.

Table 4.1 Race/Ethnicity for Students Enrolled in Streamline College Fall 2018.

Race/Ethnicity for Students Enrolled in Streamline College Fall 2018 (N=20,207)

Race/Ethnicity	N	%
African-American	393	1.94
American Indian	43	0.21
Asian or Pacific Islander	1317	6.52
Hispanic	15630	77.35
Multi Ethnicity	173	0.86
White	1336	6.61
Unknown	1315	6.51

In terms of gender breakdown, over half (55 %) of all students at Streamline College identify as male (Table 4.2). Regarding age, 27 % of students are 19 years of age or younger, 30% are 20 to 24 years of age, and 15 % are 25 to 29 years of age.

Table 4.2 Gender for Students Enrolled in Streamline College Fall 2018.

Gender for Students Enrolled in Streamline College Fall 2018 (N=20,207)

Gender	N	%
Female	8719	43.15
Male	11190	55.38
Unknown	298	1.47

Table 4.3 Age for Students Enrolled in Streamline College Fall 2018.

Age for Students Enrolled in Streamline College Fall 2018 (N=20,207)

Age	N	%
19 or Less	5604	27.73
20 to 24	6195	30.66
25 to 29	3086	15.27
30 to 34	1580	7.82
35 to 39	1129	5.59
40 to 49	1457	7.21
50+	1153	5.71
Unknown	3	0.01

Before taking a deeper dive into a specific subpopulation of students, it is important to contextualize financial aid at Streamline College. Between 2017 and 2018, 12,322 students received some type of financial aid support (see Table 4.4 below). Most students received the California College Promise Grant (formerly known as Board of Governors' Fee Waiver), as well as the Pell Grant.

Table 4.4 Streamline College Financial Aid Awards 2017-2018.

	<u>Student Count</u>
<i>Streamline College Financial Aid Awards 2017-18 (N=12,322)</i>	12,322
California College Promise Grant Total	12,254
California College Promise - Method A-1	2
California College Promise - Method A-2	3
California College Promise - Method B based on income standards	29
California College Promise - Method C based on financial need	12,210
Fee Waiver – Dependent	21
Fee Waiver – Dependent	111
Grants Total	5,497
Cal Grant B	1,648
Cal Grant C	59
Full-time Student Success Grant	1,159
Pell Grant	5,398
Loans Total	66
SEOG (Supplemental Educational Opportunity Grant)	766
Federal Direct Student Loan - subsidized	54
Federal Direct Student Loan - unsubsidized	48

Table 4.5 Disbursement Dates for Streamline College.

Disbursement Dates for Streamline College	Award	Date	% Amount
	Pell Grant		
		17-Aug	30
		17-Sep	*
		21-Sep	30
		26-Oct	40
		7-Dec	*
		25-Jan	30
		22-Feb	*
		22-Mar	30
		12-Apr	40
		10-May	*
	Cal Grant		
		28-Sep	50
		16-Nov	*
		8-Mar	50
		TBD	*
	Loans		
		12-Oct	50
		2-Nov	50
		15-Mar	50
		3-May	50

*Make-up Disbursement Dates

As the literature states, financial aid can have an impact on students’ enrollment and persistence in higher education (Bettinger, 2004; Campbell et al., 2015; Castleman & Page, 2015; Deil-Amen & Rios-Aguilar, 2015). More than half of the students attending Streamline College receive some type of financial support. Though a sizeable population of students utilize financial aid, Streamline College has several barriers in place within the financial aid process, namely, financial aid verification and disbursement dates. As discussed in Chapter 1, the verification process is not unique to this college and is required by any higher education institution participating in a federal financial aid program. However, the college’s practices

surrounding the disbursement of financial aid are certainly unique and warrant further attention. At most colleges, once financial aid applications are approved and students' accounts are paid for, students receive the remaining disbursement to pay for their additional educational and living costs. Typically, disbursement occurs one time at the beginning of each academic semester or quarter. It should be noted that Streamline College does not operate in a similar manner and instead engages in a process that I term "structured disbursement." Structured disbursement means that rather than distribute all of students' financial aid at the beginning of each semester, the college only disburses a certain percentage of financial aid to students throughout the semester. As shown in Table 4.5 above, Streamline College disburses the Pell Grant by 30%, 30%, and then 40% each semester. For example, if a student receives the maximum Pell Grant award of \$6,095 for an academic year, the amount is divided into \$3,047.50 for fall semester and \$3,047.50 for spring semester. At Streamline, the \$3,047.50 each semester would be disbursed by the 30-30-40 rule, meaning that a student would receive \$914.25 at the first disbursement date, \$914.25 at the second disbursement date, and \$1,219 at the third disbursement date. As the data will show, if a student is delayed in the verification process and misses the initial disbursement date for the semester, they experience delay in receiving their financial aid.

Before focusing on more Streamline College students who were selected for financial aid verification, it is important to note the data issues experienced throughout the data collection for this study. As noted earlier, the Chancellor's Office Data Mart does not contain student-level data, so I had to rely on data at the campus level collected and stored by Streamline College. The data at the campus come from multiple sources: financial aid office, counseling, admissions, and academic affairs. Additionally, there are multiple data management systems on the campus, meaning that departments and divisions are all storing data in different ways, making it difficult

to compile one complete data set. While some areas of the campus use Banner, a data managing software, the financial aid office, for example, uses a program called Campus Logic. Because there is no codebook for the data, it is often the case that the campus institutional research office on the campus does not know what certain variables and codes mean.

The different ways the data are collected and stored contributes to data inequities. The campus does not have the capacity to utilize data to identify a problem and work toward solving it. As Rios-Aguilar (2015) notes, the benefits from higher education institutional data are having access to real-time data, a window into students' experiences, colocation of services, and analytics. Those benefits to higher education institutors are important, but Rios-Aguilar (2015) further states the importance of being critical with data. This means that institutions are using data to “provide equal educational opportunities to all students” (p. 55).

For example, the college could not identify all the students who applied for financial aid in an academic year. This limits the scope and ability to have a comparative group for the students selected for verification. Though this is the case, the data set consisting of students selected for verification illuminates issues that allowed me to explore more in-depth during the qualitative interviews.

Descriptive Statistics, Streamline College: Students Selected for Verification

Because of several data issues that took place during the data collection and analysis period, this study utilizes a data set compiled by Streamline College consisting only of those students who were selected for financial aid verification in the 2018-2019 academic year.

Based on the analysis students selected for verification were majority Hispanic (87.6%, with the next group Asian or Pacific Islander at 4.9%. The high number of Hispanic students reflects an overrepresentation, given that they only make up 77% of students enrolled at

Streamline College. The full racial and ethnic background are reported in Table 4.6. The gender breakdown for students selected for verification is 43% male and 55 % female (Table 4.7).

Additionally, 10 % of students' parents' highest education was middle or junior high school and 27.3 % high school (Table 4.8). Lastly, 77.8 % of students were dependent, compared to 20.3 % of students identifying as independent (Table 4.9).

Table 4.6 Race/Ethnicity for Students Selected for Verification.

Race/Ethnicity for Students Selected for Verification (N=5,351)

Variable Name	N	%
African-American	44	0.8
American Indian	12	0.2
Asian or Pacific Islander	260	4.9
Hispanic	4687	87.6
White	157	2.9
Unknown	84	1.6
Missing	107	2

Table 4.7 Gender for Students Selected for Verification.

Gender for Students Selected for Verification (N=5,351)

Variable Name	N	%
Male	2318	43.3
Female	2945	55
Missing	88	1.6

Table 4.8 Parents' Education for Students Selected for Verification.

Parents' Education for Students Selected for Verification (N=5,351)

Variable Name	N	%
Middle/Jr. High School	537	10
High School	1461	27.3
College or Beyond	758	14.2
Other/Unknown	1162	21.7
Missing	1433	26.8

Table 4.9 Dependency Status for Students Selected for Verification.

Dependency Status for Students Selected for Verification (N=5,351)

Variable Name	N	%
Dependent	4163	77.8
Independent	1084	20.3
Missing	104	1.9

For the academic variables, the average grade point average (GPA) for students selected for verification is 2.475. The average number of academic units students were enrolled in is 9 units, which means, on average, students were not at full-time enrollment status. Additionally, the mean for overall total units that students have been enrolled in enrolled for students is 29.7 (Table 4.10).

Table 4.10 Academic Characteristics for Students Selected for Verification.

Academic Characteristics for Students Selected for Verification

Variable Name	Mean	Std. Deviation	N
Total Grade Point Average (GPA)	2.475	1.568	3197
Units Enrolled	9.09	3.98	4159
Total Units Enrolled	29.7	24.4	3197

With regard to financial aid application submission, the mean date on which students submitted their financial aid applications was in February 2018, approximately three weeks before the

March 2 priority deadline set by California. The priority deadline is used to prioritize competitive state grants known as Cal Grants, which have a limited number of awards to allocate on an annual basis. Though students submitted applications by February, the average paid date was in October. This is important to note because fall semester began in August, meaning that students who did not receive their financial aid disbursement until October did not have financial aid support for educational expenses until halfway through the fall semester. Beyond that, students as recently as January 2019 had barely received approval for their financial aid applications and had yet to receive any financial aid disbursement, with less than half the academic year remaining.

Financial aid applications for the 2019-2020 academic year were submitted on October 1, 2018, the first day that students could submit FAFSA and California Dream Act applications. As Table 4.11 illustrates, applications were still being submitted in spring semester as late as January 24.

Table 4.11 Financial Aid Dates for Students Selected for Verification

Financial Aid Dates for Students Selected for Verification

Variable Name	Mean	Min	Max	N
Fin Aid Application Date	2/15/2018	10/01/2017	01/24/2019	4109
Fin Aid Requirement Completed Date	10/12/2018	6/5/2018	01/25/2019	2351
Fin Aid Approved Date	10/10/2018	12/23/2017	01/25/2019	2356
Award Paid Date	10/15/2018	08/09/2018	11/07/2018	1253

With regard to financial aid awards, 92% of students received the California College Promise Grant, waiving tuition and fees charged by the college. Of students selected for verification, 70% received the Pell Grant, with an average award amount of \$2,310.34. Lastly, of the 23% of students who have been paid awards, those students received an average of

\$1,960.75. This money is reserved for both tuition fees and other educational expenses, such as textbooks.

Table 4.12 Streamline College Financial Aid Award Paid Dates

Streamline College Financial Aid Award Paid Dates (N=1253)

Date	Freq.
9-Aug-18	6
20-Aug-18	3
27-Aug-18	3
5-Sep-18	2
10-Sep-18	16
17-Sep-18	2
18-Sep-18	1
25-Sep-18	4
4-Oct-18	2
17-Oct-18	1198
23-Oct-18	2
24-Oct-18	10
26-Oct-18	1
29-Oct-18	1
6-Nov-18	1
7-Nov-18	1

Table 4.13 Financial Aid Characteristics for Students Selected for Verification.

Financial Aid Characteristics for Students Selected for Verification

Variable Name	Mean	Std. Deviation	N
Pell Amount Offered	2310.34	992.26	3749
Pell Amount Accepted	2310.34	992.26	3749
BOG Amount Offer	678.34	33.48	4939
BOG Amount Accepted	678.34	33.48	4939
Award Paid Amount	1960.75	920.2	1253
EFC	1359.93	3388.33	4088

The prior tables help to answer the first research questions by providing an illustration of the characteristics of students selected for financial aid verification at Streamline College. Based

on the descriptive statistics for students selected for financial aid verification in the 2018-2019 academic year, one area that stands out is the paid date for students. As stated earlier, though an average application completed date was in October 2018, only 23% of students received their financial aid payments. The low payment rate to students raises concerns because students are over halfway done with the academic year; so, why are students not receiving their aid earlier in the academic year? In order to answer this and expand my inquiry, a sample of students was selected to participate in the qualitative portion of the study.

Qualitative Findings

Through interviews with students, I was able to capture several issues with regard to the verification process. Findings are presented in the following order: (a) students' overall experience with financial aid at the college, (b) difficult interactions with staff and email communication issues, (c) issues with completing verification and late disbursements, (d) and claims of fraudulent practices. The following table provides demographic information about each of the student participants based upon the demographic sheets that they filled out before the interview that they filled out before their interview.

Table 4.14 Student Interview Participants Demographic Sheet Information

Pseudonym	Age	Gender	Ethnicity/Race	Major	Educational Goal	Parent's Highest Education	Years Attended	Types of Aid Expected to Receive
Ricardo	20	M	Hispanic	Film/CIT	Transfer	High School	No Response	No Response
David	20	Male	Mexican American	History	PhD Higher Education	High School Diploma	2	No Response
Ethan	19	Male	Hispanic	Japanese	Masters		2	Pell Grant, BOG
Melissa	19	Female	Hispanic	Biology	Transfer to Four Year UCI	High School Diploma	1	BOG, Pell Grant
Kiara	21	Female	Hispanic	Ultrasound Tech.	Complete AA	Some High School	1	Cal & Pell Grant
Martin	19	Male	Latino	Criminal Justice	Complete AA & Transfer to 4 yr.	Medical Certificate	2 years	FAFSA, Cal Grant, BOG Waiver
Kim	18	Female	Hispanic	Political Science	Transfer to 4 yr. Law school	High School	1	Cal Grant, BOG Waiver
Brenda	21	F	Chinese/Asian	English	Transfer to Four Year	High School	3	FAFSA
Raymond	18	Male	Mexican American	Nursing	Complete AA Transfer to Four Year	N/A	First Year	I don't Know
Ignacio	20	Male	Hispanic	Theater Arts	Complete AA	Diploma	2	N/A
Fernando	21	Male	Latino	Criminal Justice	Transfer to Four Year	No Response	Second Semester	No Response
Paul	20	Male	Asian/Chinese	Cyber Security	Complete AA Transfer to Four Year	Middle School	1st year	Cal Grant, Pell Grant, BOG
Michaela	33	F	Hispanic	RN	AA & Degree	High School	1 year	Pell BOG
May	36	F	Hispanic	Sociology	Advanced Degree	Never Graduated High School	1	Bog, Pell, Work Study
Maria	19	F	Hispanic	Administration of Justice	Complete AA	Bachelors	2 yrs.	Pell, BOD, Federal Work Study
Sam	23	M	Asian American	General Studies	Transfer to Four Year	High School	5	No Response
Jessica	21	Female	Mexican	English	Advanced Degree	High School	3 years	Pell Grant & BOG
Annie	18	Female	Asian (Chinese/Vietnamese)	Busies Administration	AA for Transfer	Some College	1 semester	PELL, Cal, BOG
Jorge	19	Male	Latino	Fire Technology	AA	High School Diploma	2	PELL, Cal, BOG

Sergio	20	Male	Mexican	Automotive	BA Program	Middle School	1 1/2	PELL, Cal, BOG
Miguel	20	Male	Mexican-American	Computer Science & Business Economics	AA then Transfer and get my doctorate/professional	High School Diploma	3 1/2 Years	BOG, PELL

Table 4.15 Financial Aid Staff Interview Participants’ Demographic Sheet Information

Pseudonym	Age	Gender	Ethnicity/Race	Highest Degree Earned	Parent(s) Highest Degree Earned	Years Employed at Institution	Estimated Income
Hector	43	M	Hispanic	High School Diploma	High School Diploma	2.5 years	\$43K
Sonia	43	Female	Hispanic	High School	N/A	3 years	N/A
Stephanie	30	Femala	Latina (Mexican)	Masters of Arts	Doctorate	3 years	\$45K
Yesenia	29	F	Hispanic	Bachelors of Arts	High School Diploma	3 years	N/A

Students’ Overall Experience with Financial Aid at Streamline College

“I think it’s still they care that you get your financial aid, but it’s not a top priority.”

—Kim, Hispanic, first-year political science major

Students expressed difficulties with the financial aid process in general. Students shared that they did not know much about financial aid before college and had to figure things out on their own. This lack of knowledge, coupled with beliefs that the concepts and terminology used for financial aid were difficult to understand, created challenges for them as they navigated the financial aid process.

Paul, an Asian/Chinese first-year student majoring in cybersecurity, shared how he learned about financial aid from a counselor:

No. I didn’t even know financial aid really existed because I’m telling you, nobody went to college in my family, so I came over here, and then later I found out you could apply because I told them, “Wow, it was going to get expensive, but I could do it.” That’s what

I told the counselor that I met with, and he was like, “No. That’s why you have financial aid.” And that’s when he gave me all of the information about that. . . . Honestly, when I heard you have to apply to financial aid, I didn’t know what it was. I asked one of the counselors when I came here, “Oh, what is that?” And he explained to me, and I was like, “Wow, it sounds like a process.” I was like, “Damn, sounds like a lot of work.”

As a first-generation college student, Paul was leery of the cost of college. If it had not been for the counselor providing information about financial aid, Paul would not have been aware of it. Paul also showed that he was determined to get his education whether he had the support of financial aid or not. While applying for financial aid, Paul found out what the process consisted of.

After finding out about financial aid, students had to figure out how to apply for it, a process that proved very difficult for them. Most of the student participants were dependent students, meaning they had to provide their parents’ tax information on the FAFSA. However, for many students this presented a particular issue. For example, Sergio, a Mexican second-year automotive major, did not have his father’s tax information to input:

There was when I very first did FAFSA was the parents’ section. A lot of it was . . . especially when it asked for both parents, it’s like, I only got one. So when I saw that and the teachers were saying like, “Oh, fill out your second parent,” for you know that, I was like, I can’t do that so what does that mean? That was the only time, but then it was cleared up that like, oh you can actually just do one parent. So I didn’t know that though. Though Sergio learned that he could simply input one parent’s information and the issue was eventually resolved, he still felt discouraged by the fact that he could not provide information for two parents on the FAFSA. The FAFSA application makes assumptions about student

populations that can be detrimental to students who do not have access to two parents' financial information that the FAFSA is structured for.

When faced with questions about financial aid, students first sought assistance from the financial aid office, often visiting multiple times to figure things out. Melissa, a Hispanic first-year biology student said:

Yeah, definitely. Because I was already on campus, I might as well stop by here and ask a couple of questions or just reassure that everything is good. I don't know, I'm not sure why, I like to double-check everything. Even though I had no purpose coming to the financial aid office I would still come and ask, "What's going on, is my amount still the same?" And they'd be like, "Yeah, it's still the same."

Ethan, a Hispanic second-year Japanese Major shared how he would repeatedly seek help from the financial aid office:

I just went to the financial aid office any time I had a question. If I didn't do something at home or if it didn't require my parents' verification stuff, then I would go to them. If I had a question, I would go to them, because my family doesn't know everything about financial aid, so that's the best thing to do. Just if you have any questions, no matter how redundant it may be, just go to them.

Students showed individual determination to engage with the financial aid office to get help and to check on their financial aid. Because of students' insistence to figure out their financial aid, they would visit the office multiple time when they had a question. When asked why he was determined to figure out his financial aid, Paul described what set his experiences apart from those of other students:

Well, I feel that a lot of the . . . not a lot . . . I feel like some of the students are not motivated in trying to understand financial aid. I'm not sure if that's on the staff's part or on the student's part. But I just feel like if either one of the sides of the coin would really motivate the students on financial aid, I feel they would retain more knowledge about the financial aid.

From the staff perspective, each of the participants shared that students experience difficulty with adhering to the satisfactory academic progress (SAP) policies. SAP policies are the rules that students must follow while receiving financial aid in order to continue to receive aid. This means that students must maintain a certain GPA and successfully pass courses. As one staff member, Hector, shared, in his experience students have difficulty understanding the SAP policies. Hector describes adhering to SAP to students as an important piece because the students' grades factor into their eligibility to receive financial aid.

For example, Hector noted that there are differences between what another department on campus will accept as a grade compared to what financial aid will accept. A student can drop or withdraw from a class and it may not impact their overall academic standing, but financial aid will count the course units for SAP purposes. This one of several examples that staff encountered with supporting students in the financial aid process.

Students shared how knowing that they were eligible for financial aid or were going to receive financial aid encouraged them to enroll and maintain enrollment at the college. Most of the students who shared this sentiment came from low-income families and believed that they could only achieve a higher education through some type of financial support. Maria, a Hispanic second-year administration of justice student, is an example of how receiving financial aid made a difference for her:

I think it's super important because without it, it would be really hard paying for my classes and all that. Some students pay \$500 and I don't have that just right away on me.

I'd probably have to be working and right now financial aid is my only job.

Maria explains that if she did not receive financial aid, she would have to seek employment, so she sees financial aid payments as compensation for a job. Not having to seek outside employment was a topic that was raised by other participants. Brenda, a Chinese/Asian third-year English major, discussed this as well:

Well, 'cause it's from the school and, I mean, everything here at college you have to pay for, and I'd be thankful that they're giving me this money so I can use it towards school. 'Cause I don't have a job right now and right now I kind of rely on my sister for things, and I kind of feel bad about that, that's why I'm looking for a job. So, I'm thankful for financial aid and I'm gonna use that towards school for the best that I can.

It is clear that financial aid makes a difference for the students who receive it. In talking about their own experiences accessing financial aid, students also discussed what it was like for their friends and peers to not get financial aid and their experience of having to pay out of pocket for expenses. Jessica, a Mexican third-year English major, made the following comparison:

I think really a big deciding factor was the BOG waiver because I have a couple friends here that have come here, and they applied for financial aid, and they got some financial aid, but they didn't get that BOG waiver, and that's a really big thing. I had a friend who paid like almost \$800 a semester, and me, personally, I just have to pay that little service fee, that \$35 fee, so that was actually really big for me.

In this example, Jessica shared how receiving the BOG or California College Promise Grant made a difference because it covered the tuition fees for college. It is clear that receiving grants

such as these on top of federal financial aid plays an important role in defraying the cost of attendance.

Another area related to financial experience that was illuminated through interviews was that students talked about using their financial aid to help with their families' expenses. Though financial aid is designed to support an individuals' cost of attendance, most participants used their money to help support their families. Jessica shared how she supports her family by providing some of her financial aid to help support cost-of-living expenses for her entire family. As she explains, her family is experiencing financial hardship and is using her financial aid to support them through this experience:

Jessica: It's very important, especially at this time in my life right now. My dad's been out of work for about a year, so I've been depending on that financial aid even more than I was before. So right now it's really, really important.

Interviewer: Okay. That makes sense. Are you using any of your financial aid to help support costs at home?

Jessica: A little bit, yeah. My parents, they tell me sometimes. They don't like to ask me, but of course I'm not going to object. So yeah, I do help them out with that now currently.

Even though her parents do not like that she does this, Jessica still provides financial support.

Family hardship was an experience that resonated with other participants as well. Similarly, Raymond, a Mexican American first-year nursing student, is in a situation where his mother is not currently working.

Well, 'cause there's a lot of people in the house. My mom doesn't work right now, so 'cause of her low income, and since my sister pays us for everything, I guess, she's the one that guided me to what to do on campus and everything. And also my mom's friend had helped me as well with everything, so that's how I knew I qualified for financial aid.

Because of the financial hardship that his family is currently experiencing, Raymond knew he would be eligible for aid. His sister, who is also a student at Streamline College, is utilizing the financial aid that she receives to help support costs at home. As we see with students who are living at home with their parents or students with dependents or their own children, many of them have to use their financial aid to help support their family. First-year sociology student May, who identifies as Hispanic, has children that she needs to provide for. She shared that she uses her financial aid for her family and other expenses that take place:

Because we are low income. I am low income, like pretty, pretty low income. So getting to take them out to eat or getting to take my kids to the movies, it's nice to be able to do that sometimes. I do . . . I save it for my car. My car needed repair, I don't know where, like \$300. And I was like, okay, well, I have \$300, great. And so it kept my car going so that I can get here, which is better than having to ride the bus because that would be horrible if I had to ride the bus over here and get my kids to school and do all that stuff. It wouldn't work as well.

These stories provide a base for understanding how students navigate the financial aid process at Streamline College. It is clear from these students' stories that the financial aid process is fraught with many hurdles. Once students navigate the process, financial aid becomes an important resource for helping to support students beyond traditional educational expenses (e.g., textbooks and food). For many students, financial aid is a resource to help them to support their families.

Engaging with Financial Aid Staff, Ineffective Communication, and Reliance on Other Campus Departments

They're speaking, I guess you could say, another language to . . . they'll tell you, "Okay, this is what you need and these are the transcripts, and this is it."

—Miguel, Mexican American, fourth-year computer science major

The second finding that emerged from the interviews is the role of financial aid staff, communication, and students' reliance on other departments on campus. Students often mentioned meeting with financial aid staff as their first recourse for their financial aid needs. For the most part, students found the staff to be helpful. For example, students felt that they could go to the financial aid office whenever they had a question. A few students mentioned feeling as though they had not received the best treatment from the financial aid office, and these complaints often revolved around issues related to communication. As previously discussed, according to some of the accounts by the participants, some students had issues interacting directly with staff and did not think the financial aid office was consistent with emailing students about their financial aid. Because of these communication issues, some students chose to utilize other resources on campus, such as Extended Opportunity Program and Services (EOPS), California Work Opportunity and Responsibility to Kids (CalWORKs), and First Year Success Center. Each of these programs is designed to serve a specific population of students and provide some sort of funding support or counseling resources.

In the interactions between students and financial aid staff at Streamline, the students expressed issues with not understanding explanations about their financial aid. Many students felt that with the high volume of visits the financial aid office receives from other students seeking help and the short amount of time they have at the counter to engage with the staff, they were not able to understand the explanations that the financial aid staff provided. For example,

Raymond categorized his experience with financial aid staff as helpful, but also confessed that he did not always understand what the staff was explaining to him about financial aid. He detailed the following about his staff experience:

Really helpful, they answered all my questions. But sometimes I'd ask a question, they would give me a response back and I don't know how to comprehend it, 'cause I don't know how financial aid works, so they'll say things and I kind of just agree to it. But for the most part they do answer my questions and they help me, they walk me step-by-step, and tell me if I need certain things to qualify for it, like I need mail with my name on it, or step-by-step on the computer.

Even though the staff assisted him and made sure to walk him step-by step through the process, he still did not fully understand. His experience was not unique. Similarly, Kim, a Hispanic first-year political science major, was intimidated by the office staff because of the complexities of financial aid.

I don't know. I just feel like sometimes I'm intimidated by the office people. They're nice, but I'm slow sometimes when they explain a concept to me, I'm like, oh, okay. I get it but in my mind I'm like, I don't get it.

Both Kim's and Raymond's experiences highlight two examples of students feeling as though the questions they were asking were not answered completely or in a manner they could understand. Other students also shared that financial aid staff seemed to want to answer questions quickly and move on to the next person. Miguel shared the following experience of engaging with financial aid staff:

It seemed they wanted you to have your questions already pre-prepared. But it was really tough because I didn't really know what questions really to ask. It was more like, "Okay,

I see that this area is popping up on my financial aid. I see I got an email on this, what does this specifically mean? Or maybe can you clarify this, or something?” That was more the part where it started to get a little bit more rushed. They would try and be like, “Okay, well this is what you need. No, this isn’t what it means.” Or, “This is how you should take it,” and stuff like that. So it was definitely more of a, “Oh, you need help? I’ll rush. And there you go, I gave you the information. I rushed through it. Now you can definitely do it, or you can try to figure it out with everything that I’ve given you. And if you still need help with it, wait in line again. Now you know the questions.”

For Miguel, the most difficult part of the process was not knowing what questions to ask and feeling as though he was being rushed. Though the staff explained what he needed to do, they did not make sure he understood what he had to do. His experience was echoed by other participants who reported that they had to get back in line each time they ran into an issue with their financial aid. Because of this experience, Miguel decided to seek help elsewhere on campus so that he could make sure he understood what he had to do in order to receive his financial aid. He explained this further:

But after I would say okay, so the first time around when it was taking such a long time I had actually stopped going to the financial aid office and ended up going to different departments and saying, “okay, well how do I do this?” And getting information. Because it seemed like . . . it seemed, I guess, it was more friendlier or more inviting. At the same time, it was . . . they were really more a little bit . . . I guess, hands on with, “Okay, well this is what you need. Well, oh, what part of your step are you on and everything?” So eventually I did stop going to the financial aid other than when I needed to turn in the

paperwork once it was already filled out. And maybe ask questions here and there about certain forms that I would need to turn in.

As evident from his response, Miguel chose to go to other departments on campus to seek help with his financial aid. Other students similarly chose this alternative, citing that the other departments were easier to access, in part because they had prior experiences receiving funding and resources from staff members in these departments. With easier access, students shared that they did not have to wait in long lines and could engage with professional staff one-on-one to understand what the financial aid office was requesting from them. The funding that the other departments provided to students varied. For example, EOPS and CalWORKs provided funds to students to purchase textbooks for classes and general school supplies such as notebooks, pens, and pencils. These support services became important resources for the students.

Kim is one of the students who sought out the First Year Success Center as her first resort to figuring out her financial aid questions. She explained:

The wait [at the financial aid office] sometimes is super-long and the wait in the First Year since it's only first years, it's not as long as it is here, so I just figured I'd go there to see if they help me fix it and if not then I would come here.

Jorge, a Latino second-year fire technology student, shared a similar approach to seeking help with his financial aid. He utilized his counselor in EOPS as a resource and the financial aid website for help with anything related to financial aid.

If I have a problem with [financial aid], I talk to my counselors in EOPS. Or I'll just figure it out myself, because the website is pretty informational and very direct with their thing, so I don't really come to financial aid. Only if, like, I have an actual problem.

Evident in all of these students' stories is a mismatch in effective communication with financial aid staff. The interpersonal communication with the staff and the emails that the financial aid office use to communicate with students about financial aid led to students seeking help elsewhere on campus.

Similarly to the students, the financial aid staff have to work with other campus departments for the purposes of explaining changes to financial aid policies or practices or if the financial aid office requires any information from other departments on campus about students. The staff participants shared that they work with other departments such as counseling, admissions, and the First-Year Success Center. The staff did not describe their relationships with other departments as collaborative, but more so transactional in order to receive pertinent information. For example, Stephanie shared which departments they work with and how they request specific information from them

Like last year we had the Community College Completion Grant, and the chancellor's office made it a requirement for the students to receive that extra grant. They have to have an educational plan on file with Financial Aid.

That means that we have to work very closely with counseling. It's like, I can't pay this student this extra \$750 unless you give me their ed plan. They had a high number of students going to get ed plans, more than they're used to. That freaked them out. They were like, "Why are you asking for this?" Then I would look at the ed plan and I would tell a student, "You're not in these classes. We're in fall. You're telling me you're taking these classes. You're not taking these classes." Then I would say, "Go back to counseling."

Then the counselors would come and say, “This is the same class. It’s the same requirement.” I’m like, “I’m not a counselor. I don’t know that.” I don’t get paid as a counselor, and I literally cannot do that work because it’s not under my job title. I could technically do it, but if that’s times 100 ed plans, then I have to say, “Is this class the same as this class?” Little things like that. Those are policies that I have to follow but other departments don’t know those are the policies that we’re following.

Stephanie’s example shows her frustration with having to assist other departments with accessing information they need in order to provide students with their financial aid. In her example, the completion grant, which gives students money for enrolling full-time and completing their courses, requires students to have an education plan on file with the counseling office. Her confrontation with the counseling office about how to determine the appropriate classes provides a glimpse into how the financial aid department interacts with other departments.

Students shared frustrations with how the financial aid office would conduct communication. For the most part, the financial aid office utilized students’ campus email to send them notifications regarding their financial aid. Several of the participants shared how this communication via email was unreliable. Ignacio, a Hispanic second-year theater arts major, shared his own experience of not receiving email communication from the financial aid office”

I think there needs to be better communication. The workers are great. [The financial aid staff] help out the best they can. But I think sometimes when they tell you, “Oh yeah, you’ll receive an email,” I never get that email. “We’re going to set up an appointment.” I never had an appointment and I never met with this person that I was supposed to meet.

Ignacio never received any email communication, nor did he receive a confirmation about a scheduled appointment. Instead, the onus was placed on him to continually go into the financial aid office until the issue was resolved and, unfortunately, this experience was not unique to him.

Communicating through email was one of the biggest complaints students shared about the financial aid process. Many of them were unaware that their assigned campus email was used to send out emails regarding financial aid, which was a problem given that most students admitted to not checking this email regularly. Miguel noted:

There's been times where, at least for me, my first semester I didn't know that they would send you things through the email. I didn't know which email was the one I had put on the [Streamline College] application, where they would forward all the emails to me. So getting that like, "Oh, okay. This is really important that I do have to know which email I put. Then that I do have to be checking regularly, or at least on a schedule base, at least for financial aid," is something that has to be reminded, or told on them, or enforced on that a little more. So, "Hey, we're doing the best that we can," or they're doing the best that they can to send out the information. You have to work with them like, "Did you get it? Yeah, we did send it."

The communication issue described between staff and students and the email issue highlight some of the hurdles students must face throughout the financial aid verification process.

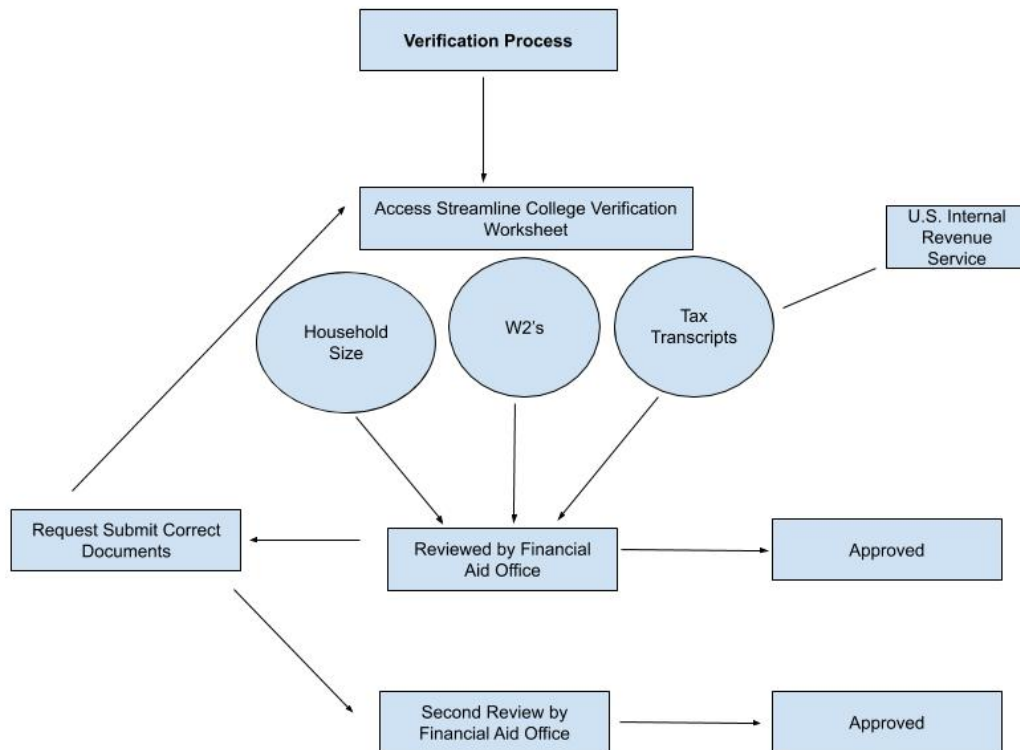
Verification and Disbursement Dates

It was a little frustrating, but now that I know, okay, my papers weren't turned in on time and I was being verified, so it had to . . . every year I get verified. I'm one of those lucky persons that get verified every year.

—Michaela, Hispanic, first-year nursing student

The bulk of the interviews focused on how students experienced financial aid verification. Upon finding out that they had been selected for verification, students shared how they experienced the process. The data that follow highlight how students experienced the process, the difficulty of submitting the forms and documents needed for verification, and the structured disbursement dates that delayed students' receiving their financial aid after completing verification.

Figure 4.1 Verification Process.



The above figure 4.1 outlines the verification process at Streamline College. After students are notified that they have been selected for verification, the financial aid office directs them to the office's verification worksheet. The worksheets are separated for dependent students and independent students. The difference between the two forms is that the dependent form asks

for parents' tax and W-2 information, while the independent form only seeks information about the individual students.

After obtaining the verification worksheets, students fill out the form and search for the necessary support documents and information (i.e., tax transcripts, W-2s, household size, etc.). For some students, if they or their parents did not have the documents that they needed, they had to contact an external organization like the IRS to request tax transcripts or non-filer status forms. The process of collecting these documents varied, with some students only taking a day, to others waiting weeks for the IRS to send them their documents. Once students completed the verification and obtained all supporting documents, they submitted them either electronically or in person to the Streamline College financial aid office. Upon submission, the financial aid office informs students that it takes eight to twelve weeks to review the documents to verify the accuracy of information on the documents and what was originally reported on the FAFSA. If everything checks out correctly, the students' financial aid is approved, and they are eligible to receive their financial aid disbursement at the next scheduled disbursement date. If there are inaccuracies between the FAFSA and the verification worksheet or documents, or the student submitted an incorrect document, they are asked by the financial aid office to resubmit the correct information. Some of the student participants had to submit information to the financial aid office multiple times; in the most extreme case a student submitted a verification worksheet four times. After another review by the financial aid staff, the application is approved, and the student is eligible for disbursement.

Student participants were not discouraged by the verification process, though many of them expressed confusion and frustration at having to go through the process in order to receive their financial aid. For most of the students, they submitted their FAFSA months before school

started and were alarmed to be notified that they had to go through verification. Kim is one such student who was shocked to find out that she had to go through verification:

I was confused because I thought everything was in order, because like I said, I did it in high school and they said it was fine. And then I think they have a summer bridge program here, so they revise everything to make sure that you have it and they said it was fine, so I was like, “What possibly could be wrong?”

Even after having her FAFSA completed while she was still in high school and having it double-checked during a summer program offered by Streamline College, Kim was still selected for verification. Because the U.S. Department of Education randomly selects students, a student can still be selected even after checking over their FAFSA application multiple times. Once a student is selected for verification, it is the responsibility of the financial aid office to conduct verification. Upon being notified about being selected for verification, Kim, like most students, figured it meant something was wrong with her FAFSA.

In order to complete verification at Streamline, students have to complete the financial aid office’s internal verification form. The forms look similar, apart from one being for independent students and another for dependent students. The form titled “Verification Worksheet” provides the following message:

Your 2019–2020 Free Application for Federal Student Aid (FAFSA) was selected for verification. The law says that before awarding Federal Student Aid, we may ask you to confirm the information you and your spouse if married, reported on your FAFSA. To verify that you provided correct information on your FAFSA a comparison will be made with the information on this worksheet and with any other required documents. If there are differences, your FAFSA information may need to be corrected. You must complete

and sign this worksheet, attach any required documents, and submit the form and other required documents to the Financial Aid Office.

The dependent verification form is longer because the form requests the students' individual tax information in addition to their parents' information. Similar to Kim, David, a Mexican American second-year history major, shared his confusion with having to submit the verification form:

It was really just who lives in your house. Write their names. And yeah, I think that was it, actually. Your name, where you live. It was honestly stuff they could've pulled from my FAFSA, so that's where I was like, "Why am I doing this again?" But yeah, it was stuff that they could've pulled from my FAFSA, so I don't know.

David questioned the redundancy of having to submit information that was already required in the FAFSA. This redundancy led many participants to question why they even had to provide this information and go through verification at all. At one point during the process of turning in his documents for verification, David thought he had done something wrong with his financial aid:

Yeah. I thought they weren't gonna give me financial aid because of my first time doing it, and so my very first semester here, they said to fill it out. I'm like, "Oh, my gosh. What happened? Like, what? Did I do it wrong?" Like, I was freaking out at first. But then I took it home and my mom was like, "Okay, well let's just fill it out. Turn it in, see what happens." I'm like, "Okay."

David's experience exemplifies how, though students were initially alarmed with their notification about being selected for verification, they followed the directions to fill out the forms and provide necessary documentation.

After receiving notification about verification, Paul anticipated that other students had also received notice about verification and rushed to submit his documents to miss the rush of other students who would be doing the same:

In my experience, as soon as I received that notice, I was on top of it because I knew that a lot of people would receive those emails. The financial aid office would have a really tough time with verifying each and every student. I feel like if I did it earlier, it would be processed earlier. I submitted the documents, and so as soon as I submitted the documents, the website said that everything was okay. It just needs to be verified.

Paul believed that if he submitted the necessary documents earlier, the financial aid office would be able to review and approve his financial aid faster.

The most difficult task that students experienced with verification was compiling the documents to be submitted to the financial aid office. When a student is selected for verification, they can be asked to submit several documents to confirm the accuracy of what they stated on the FAFSA. Documents that were requested from the participants included tax transcripts, W-2s, and birth certificates. The financial aid office assists students through the verification process by providing two forms for students to complete verification: an independent verification form and a dependent verification form. The forms differ to reflect that dependent students will provide their parents' tax information and independent student will not. In order for the financial aid office to review a student who has been selected for verification, the student must submit these internal campus forms in addition to other external documents requested of them.

Among the many delays brought on by financial aid verification for students were correctly locating, identifying, and submitting the necessary forms. Financial aid verification can be delayed longer if the student submits the incorrect documents or fills out any forms incorrectly. In Miguel's experience going through verification, he had to repeatedly go back to the financial aid office to clarify that he had the correct documents and forms:

So it was definitely more of a "I know what I need, I just don't know what it is exactly and how to get it." . . . I had to come back, and a back-and-forth thing. Whereas, "Okay, I have this, now what do I need to do? Okay, is this the correct document that I would need? Is there someone that can help me fill it out? Or what do I need to fill out on certain things like that?" So my first time around it definitely took a lot longer than it should have or that it had to because of the fact that I was confused and then it wasn't as helpful, I guess you could say.

Students had to navigate working with their parents and external entities to retrieve the documents. Several participants shared having to contact the United States Internal Revenue Service or their tax preparers to track down documents. In Jessica's case, she had to contact her parents' tax preparer to locate their W-2s:

The first it's like, and it's kind of funny because it would be a thing. Around the same time it would be like, "Mom, where's your tax folder?" And she'd be like, "Okay, it's over here." And I'd be, "Okay, what do the W-2s look like again?" And I would look, I would scan every page because I didn't want to bother her. I would be like, "Mom, I can't find them." She'd be, "What do you mean you can't find them?" "They're not here!" And then it'd just be a hassle of next step, call the tax man. Not answering. Secretary's not answering. And then finally when he would get back to us, he could have

trouble finding them himself on his own system. I don't know if it was just by coincidence, just our file or whatever, but now we kind of superglue those W-2s to the folder whenever we get them now.

In this example, Jessica not only had trouble, but her tax preparer also had difficulties locating the form. Having to locate these additional forms can delay how quickly a student can return their information to the financial aid office to be verified.

After students locate the forms and submit them to the financial aid office, they are informed by the staff that it will take eight to twelve weeks to review the documents. It should be noted that this review period does not take into consideration whether students have made a mistake on the verification form or submitted incorrect documents, meaning that students could have to wait an additional two to three months for the resubmitted documents to be reviewed.

Ignacio expressed his frustration with verification after waiting two months, only to be told that the documentation he submitted was incorrect. As a result, he had to retrieve the correct forms and wait again:

I remember when that first happened. In the beginning of the semester they were telling me it's just wrong forms and the dependent verification wasn't going through. It wasn't processing. So when that happened, I come in . . . When that happened eight to ten weeks later and I come in and they tell me, you have to wait eight to ten weeks for things to get reviewed and confirmed. And then they tell me that it's not the forms, it's the 1098 form. It kind of made me mad. I'm like, "It took you guys eight to ten weeks to find out it's not the forms you guys been begging me to come in personally and give you or hit up the IRS for the certain transcripts. It's not even those that you needed. It was something else that I could have just gone on the computer for." I don't know. That's what made me mad.

Ignacio had contacted the IRS by phone and in person to get tax forms that he thought were needed to complete verification. After the review from the financial aid office, he learned that he could have accessed the correct form via the internet. Though this was an easy fix, he was upset that it took the financial aid office so long to inform him that he needed different documents. Because of this, at the time of the interview, Ignacio was not expecting to receive his first disbursement until the end of March, two months before the academic year was over.

For dependent students in particular, another hurdle in the verification process involved needing to get their parents to sign the verification form. Several of the students shared needing to work with their parents to find the forms and wait for their schedules to align to get their signature. Miguel was one of the students who was waiting to find a mutual time for him and his mother to complete the verification form:

Just because we would forget on the weekends to do it, and then yeah, we just forget because we wouldn't see each other during the weekdays. It was always the weekend we would see each other, but like, she's doing stuff on the weekends, or I was doing stuff, so it just kind of ended up stacking . . . No, no I told her. I told her . . . It took me like . . . So, let's just say I got it Monday, I think I told her like sometime during the weekend on that Monday. I ended up telling her a few days later and then she'd be like, "Oh, okay," but she was actually the one reminding me, so it would be like the next week and be like, "[foreign language], don't forget, we still have to do that."

The financial aid staff at Streamline College each agreed that the issue was that students did not understand the verification process. For the staff, they view the verification process as the following: why financial aid verification exists, what is needed from the student to complete financial aid verification, and the length of time it takes to conduct financial aid verification.

Sonia, a member of the financial aid staff, shared the difficulties that students experience in the verification process:

If the student does not use the IRS retrieval tool, it's kind of difficult for the student to understand, especially like the older students maybe because they're so used to if they're selected for verification they have to submit their tax transcript. So a lot of students try and submit their 1040s so we have to tell them like, "No," and then they ask like, "But why? I've submitted these for many years." And I'm like, "Well, yeah, the rules changed with the regs [regulations] so we need the tax transcripts. We need it directly from the IRS." But other than that, that's probably the only challenging one would be is when the student is selected for verification to help them understand what we need to get them paid.

The process of verification is complex and leads to a delay in students receiving their aid. Because students are often navigating verification beyond the first disbursement date for the academic year, they experience further delays in receiving their aid. The structured disbursement at Streamline College causes further delays for students waiting to receive their financial aid. As shown in Table 5, there are only certain dates that the financial aid office disburses financial aid awards for students. For example, if a student completes verification and is approved to receive their aid after the first disbursement date of August 17, the next time their aid will be able to be disbursed is September 7. Based on the institutional data, students who participated in the interviews were at different stages of obtaining their financial aid. Table 14 illustrates the participants' FAFSA submission dates, verification completion date, date their financial aid was approved by Streamline College, and the day their financial aid award was paid. According to

the institutional data, only 10 of the participants had received their disbursements as of mid-spring semester 2019. Of those 10, only one received their financial aid at the August disbursement date, while the others received theirs in October. Out of the remaining 11 that had yet to receive their disbursement, four had had their financial aid approved. Five of the participants have no data inputted, which reflects inaccuracies in the institutional data, because each student interviewed had submitted a FAFSA and been flagged for verification.

Table 4.17 Participants Financial Aid Dates.

Name	Submission	Verification Completed	Approved	Award Paid Date
Ricardo	26-Jan-18	26-Jun-18	26-Jun-18	17-Oct-18
David	21-Feb-18	10-Jan-19	10-Jan-19	27-Aug-18
Ethan	20-Jan-18	10-Dec-18	10-Dec-18	*
Melissa	*	*	*	*
Kiara	16-Oct-17	14-Aug-18	14-Aug-18	17-Oct-19
Martin	3-Oct-17	16-Jul-18	16-Jul-18	17-Oct-18
Kim	13-Dec-17	*	*	*
Brenda	1-Mar-18	13-Nov-18	13-Nov-18	*
Raymond	*	*	*	*
Ignacio	10-Apr-18	*	*	*
Fernando	*	*	*	*
Paul	11-Oct-17	21-Jun-18	21-Jun-18	17-Oct-18
Michaela	17-Oct-17	14-Jan-19	26-Jun-18	17-Oct-18
May	9-Jul-18	22-Aug-18	22-Aug-18	17-Oct-18
Maria	6-Nov-17	2-Nov-18	2-Nov-18	*
Sam	28-Feb-18	13-Nov-18	13-Nov-18	*
Jessica	16-Oct-17	19-Jun-18	19-Jun-18	17-Oct-18
Annie	18-Nov-17	15-Oct-18	15-Oct-18	17-Oct-18
Jorge	*	*	*	*
Sergio	*	*	*	*
Miguel	14-Mar-18	5-Oct-18	5-Oct-18	17-Oct-18

* Data Missing

Based on the interviews, the student participants differed in their opinions on whether they liked the 30-30-40 percentage or structured disbursement for the Pell Grant. Some of the participants saw the structured disbursements as a way to receive regular income. Other students

found the structured disbursements to be detrimental. Annie, a first-year business administration major, shared that because of the structured disbursement, she did not have enough funds to make all of her purchases:

I think it's a good idea, but at the same time, I wasn't able to afford all of my textbooks with just the one disbursement from . . . I think it was Pell Grant. So I had to pay out of pocket for about two textbooks . . . at the beginning of the year? Last year, I had to pay out of pocket because when I . . . I had to decline my financial aid at Cal State LA, and then that took like two months or like a month or so. And then I had to register it here, and then there was the BOG waiver, and then I had holds on my account because my financial aid wasn't coming in. And then, so, I basically got all my financial aid at the end of the year with the makeup disbursement. So I had to pay it all out of pocket, and then I just got the money, and then I paid my mom back for the textbooks and everything.

The structured disbursement allocates only a percentage of the funds that students are supposed to receive. With this being the case, Annie's first disbursement amount was not enough to cover all of her textbook costs for the semester.

For students who were experiencing late disbursements for their financial aid, they had to go to other resources in order to support their educational costs. Many relied on their parents to lend them money and later paid them back once they received their disbursement. Students shared that they borrowed approximately \$200 to pay for school supplies, books, or food and transportation costs for school because they were waiting for aid. Fortunately, all of the participants were able to receive support from their parents, but some students did not like the idea that they had to borrow from their parents. The following students shared their experiences of asking their parents for money. Jorge, a Latino second-year fire technology major, explained:

I had late disbursements last semester. I had to borrow money from my mother because I didn't have it for three months. I didn't get it until three months later and I had already paid everything off.

Fernando, a Latino first-year criminal justice major, shared how he discussed the financial difficulties brought on by waiting for his financial aid to be disbursed:

I know my Mom was telling me, "Oh, yeah, just pay the stuff." I'm like, "You'll get that money back," and I was like, "I don't want to go through the same problem that I went through this semester because I was going through all my checks as quick as I was getting them." And I don't like doing that because I don't like staying broke. So I'm going to save that money that I have now and use it for my next semester.

Martin, a Latino second-year criminal justice major, had similar experiences having to borrow money from his mother:

At that time she was working. So I told her, I was like, "You know what. I need to borrow some money. Roughly like a couple, \$150, \$200 to pay for my books and the materials I need." And she goes, "All right. That works. I will just give you the money and then just give it back to me when you get your FAFSA." But I got it in December and I gave it back to her, the \$200. And yeah, I mean, at the time I didn't Uber so there was like no need for it, like, right away. You know what I mean?

David discussed how he is fortunate for his mothers' financial assistance while he waits for his financial aid:

I'm very fortunate because I'm able to tell my mom, "Hey, I get my disbursement in a week. Please help me out and I'll pay you back." So I'm very lucky to have that. I acknowledge it. I'm not gonna shy away from that. Like, yeah, my mom helps me out in

that. And in the moment, at least. Like I owe her the money, of course. But yeah, so I'm very fortunate for that.

These students were fortunate to have parents who were able to support them while they waited for their financial aid disbursement. Though students were able to come up with short-term solutions for the issues brought on by the verification process, they still wondered why verification exists in the first place and what it means in a broad context for higher education institutions to conduct this practice.

Financial Aid Fraud and Race

“I know there are some people out there who use financial aid or abuse it when they don't really need it.”

—Ignacio, Hispanic second-year theater arts major

When I asked students why they believed that financial aid verification existed, the overwhelming answer was for the Streamline College financial aid office to check if students were lying. When pressed further about this, some of the participants described how they had heard of stories about financial aid fraud being committed. Miguel is a student who works within the financial aid office as a student staff member. In his conversations with financial aid staff, they shared how fraudulent activity happens. He explained:

Since I started attending Streamline College, in general, staff would tell me. Sometimes I would bring it up, I was like, “What's really the whole point of verification?” Either jokingly or in all seriousness. They would be like, “Well, there are times when students do lie about how much they make, or to falsify their taxes, or they apply to different schools and once financial aid kicks in then they completely leave. And leave with cash

in hand.” Stuff like that. So it was definitely like “Wow.” It was eye-opening. Also from working here, stories that they would tell me. They were like, “Yeah, students try and get away with this.”

Miguel’s comments highlight the idea that staff in the financial aid office believe that there are students who have committed or will commit financial aid fraud, whether by lying on their financial aid forms or waiting to receive financial aid and then dropping out of college. However, not once in my interviews with staff were they able to speak to an incident of fraud that they personally experienced while working in financial aid. Though the staff never experienced seeing a student commit financial aid fraud, they still believed that conducting verification served a purpose. Staff members Stephanie and Yesenia shared why they believe conducting financial aid verification is important. Stephanie shared:

I’m just making sure that we’re staying in compliance so that as a school we can keep getting money.

Yesenia’s perspective is to make sure students that need financial aid receive it. She shared that:

Not trying to take advantage because taking advantage actually takes away from another student who does need it.

Though both staff and students believed that financial aid fraud happens and could happen at Streamline College, neither students nor staff had actually seen financial aid fraud take place. Miguel shared that the closest experience he had to this was working with a fellow student:

Like a specific example, I remember I helped a student. They weren’t doing it on purpose, but it would have still been considered fraud where they had a fee at a previous school that they had to pay off from financial aid, I guess. So something that they owed

because they had a . . . they needed to . . . they needed to give back their financial aid because they had dropped their classes or something. Basically, financial aid was charging them. So what they did was . . . I don't know if they knew about it or anything, if they had any knowledge on it, is that they applied here. Then they called and they were like, "Okay, when does my financial aid kick in? Why is it taking so long?" And everything. When we looked up the fact that no, the student came from a previous school and then had an outstanding balance on that, it was like, "Oh, well we can't give you anything because you have an outstanding balance with financial aid from a different school already as it is. That's holding you back from receiving it here. Because you would be basically committing fraud. It would be like you're bouncing from it and you owe money to that school, but you're going to be applying to another school and you're going to be receiving financial aid from here." It was like . . . when I had talked to that student and I got information from other advisors on what they needed to do, the student was like, "Oh, I didn't . . ." They were confused and like, "Oh, I didn't really know about that," and everything.

Staff participants were under the impression that financial aid fraud exists, and students could exploit financial aid. Yesenia shared the following sentiments regarding hearing stories about students committing financial aid fraud:

Interviewer: Okay. And you mentioned the potential for fraud, and that's why verification exists, which, that makes sense. In your experience, have you ever encountered students being fraudulent and trying to game the system?

Yesenia: No.

Interviewer: No?

Yesenia: Not here.

Interviewer: Not here?

Yesenia: But no.

Interviewer: And have you heard of stories or any numbers or statistics about students committing fraud?

Yesenia: Stats, no, but I have heard stories.

Interviewer: And do you hear those stories from colleagues, from . . . ?

Yesenia: Some colleagues who had worked at other institutions, but hardly any from here.

Another area that the interviews probed for was race: Did students' race influence their experience with the financial aid verification process? Most of the students did not believe that race was a factor in their experience, due to the ethnically diverse nature of the college and financial aid staff. Martin and Kim did not believe that they were selected for verification because of their race. Martin shared:

No. I don't believe so. I mean, that never crossed my mind that because I'm Mexican they're probably like delaying it or something. No, I mean, we're in California so Mexicans are more of a higher race. So I was like, "Eh, I'm pretty sure it doesn't matter." Half the population of the school is Mexican. I mean it's not like, "Oh, just 'cause me, just 'cause I have brown skin doesn't mean like another Mexican that has white skin gonna also get a delay." You know what I mean?

Kim shared a similar perspective:

No, not that I think so. I don't think it's like they picked me for verification because I'm Hispanic, or at least I'd like to think so.

Still, other students shared that they felt that their race may have been a benefit for them in the verification process. Sergio believes that his race made the process be more easier on him:

Yeah, like I don't know who does the paperwork on it, but I do feel like they're a little more lenient when they see that it's like a Mexican or something, just because the stereotypical poor, but I do think that's like the only thing that really influences. I don't know if they decide how much you really get or anything, but if they did, I think that would kind of influence a little.

Not all students specifically referenced their own race as a factor, but understood that race is a factor in some sense. They may have not experienced their race or the staff's race influencing their experience with financial aid, but they were cognizant of race:

Well, knowing what I know from sociology and different things, I know that it plays a role in everything now. It shouldn't, but it does.—May, Hispanic, second-year sociology major

On the contrary, the staff identified Hispanic students as the population that struggles the most with the financial aid process. Most of the staff members noted this was the case because Hispanic students make up a majority of the population of students enrolled at the college. One of the staff members, Yesenia, believed that Hispanic students had difficulties because of not having access to certain information:

The Hispanic[s], yes, because for some don't have [Social Security Numbers] or their parents just don't understand the process of "this is what we need in order for your son or daughter to continue with their education."

Though the students shared that they don't believe race had an influence on their experience within the verification process, they do identify racial demographic make-up at the institution and the race of the financial aid staff as a potential reason for race not being an issue. Because a majority of the student and staff participants are Latino, there seems to be a notion that because they are of the same race, then race is not an issue. Though race was an explicit topic that came from the interviews, the policies in place at Streamline College are influenced by systemic racism, which influences the administration of financial aid.

Chapter 5 : DISCUSSION

Based on the analyses of the quantitative and qualitative data, the following findings were identified and discussed in chapter four:

- Twenty-three percent of students selected for verification in the 2018-2019 academic year at Streamline College had received their financial aid disbursement.
- Streamline College operates with a structured disbursement, where the financial aid award amount is disbursed to students throughout the academic year in percentages (30-30-40).
- Students experience difficulties related to the financial aid process, whether through communication issues, navigating the complexities of the financial aid process, or having to use their financial aid towards their families' living expenses.
- Communication issues exist between financial aid staff and students, which results in students seeking assistance from professional staff in other departments and programs on campus.
- Students experience difficulties completing verification due to confusion filling out verification forms and locating documents, such as tax transcripts and W-2s, in order to complete verification. The difficulties that students encounter ultimately lead to students missing disbursement dates to receive their financial aid.
- Students and staff believe that financial aid verification exists to stop fraudulent actions taking place against the financial aid system, but none of the participants have encountered or experienced any example of financial aid fraud.
- Neither students nor staff believed that race influenced their experiences in the verification process.

The descriptive statistics of students selected for financial aid verification at Streamline College revealed that Hispanic/Latino students make up most of the students that are selected for verification. Additionally, only 23% of students selected for verification had received their financial aid. A small amount of financial aid dollars being delayed is impacting a quarter of the population at the institution. Streamline College utilizes a structured disbursement model, where only a certain percentage of financial aid is disbursed to students as they progress throughout the academic year. Due to this approach to financial aid disbursement, students experienced delays in receiving their financial aid after they completed financial aid verification.

The interviews conducted with staff and students at Streamline College provided further insight into how students experienced the financial aid and verification processes. The students shared the difficulties they experienced navigating the financial aid process: figuring out how to apply for financial aid, relying on aid for expenses, and using aid to support their families. As students sought help with the financial aid process among financial aid office staff, they encountered communication issues. The communication issues stemmed from personal interactions between staff and students and ineffective communication mediums on the part of the financial aid office. Because of these communication issues, students relied on other campus departments and programs at Streamline College to assist them in the financial aid process.

In addition to experiencing communication issues when applying for financial aid, students were also often confused by the verification process. Within the financial aid verification process, students experienced initial confusion about how to go about completing verification. As students navigated the process, they experienced the hurdles of completing internal financial aid office verification forms and locating external documents that were requested by the financial aid office to conduct verification. The difficulties that students

encountered resulted in them submitting forms and documents late, which caused delays in their financial aid disbursements. The delays in disbursements that students experienced through the academic year required them to find other areas of financial support as they waited for their financial aid to be approved.

Lastly, students and staff expressed the belief that financial aid verification exists to stop students from committing fraud. Though this was a shared belief amongst the participants, neither students nor staff had any direct experience with financial aid fraud. In addition, students believed that their race was not a factor in their being selected for financial aid verification.

The findings of this dissertation connect to prior academic literature and the conceptual approach that was used to guide the methodological approach and analyses. With regard to prior literature, the findings reflect previous findings among research about financial aid. The participants in this study experienced a complex financial aid process, and prior scholars (Campbell et. al, 2015) have discussed the complexity of the financial aid process. In their work, they specifically identify a climate of penalty where “policing of federal financial aid create[s] overwhelming inefficiencies that can harm the success of students who need [financial] aid the most” (p. 67). Overall, findings from this dissertation highlighting the experiences of students in the financial aid process do not come as a surprise and confirm prior scholarship documenting similar issues. I build on these findings through documenting the specific complexities that students have to navigate in order to complete financial aid verification. The verification process shown in figure 4.1 provides a blueprint for future researchers to study specific points during the verification process. For example, what role do parents and/or guardians serve in assisting students with locating documents and completing forms? This example is just one of several areas that can be further explored.

Prior academic scholarship has examined financial aid awards not being utilized by students. Friedmann and Martorell (2019) found that in one semester, community college students who are eligible for Pell Grants forgo approximately \$130 million in financial aid. The authors explain that one of the reasons this money is left on the table is the verification process. In their survey of community college financial aid administrators, respondents reported that most students don't complete the verification process because of "uncooperative parents, lack of follow through or follow-up, frustration with the process, [or] lack of understanding the benefit" (p. 2). Their research provides a broader understanding and perspective from financial aid administrators.

Findings identified in this dissertation that contribute to the larger body of literature are the issue of structured disbursements, other departments and programs assisting students in the financial aid process, and verification serving as a way to stop financial aid fraud. The structured disbursement dates assigned a specific date and percentage of the financial aid award for the students. For the most part, four-year higher education institutions administer financial aid throughout the year and disburse to students the full amount for the academic semester or quarter. Prior literature has not spoken to how financial aid is disbursed and why it is disbursed differently at community colleges.

The finding of academic departments providing financial resources and support to students in the financial aid process highlights additional areas of support that students are relying upon while in the financial aid process. As seen in prior literature, programs such as educational opportunity programs provide support and increase the likelihood that students persist in higher education (Burkheimer, Riccobono, & Wisenbaker, 1979).

Reporting about financial aid verification has increased in recent years due to the U.S. Department of Education doubling or tripling requests for campuses to verify (Hoover, 2017). Prior reporting and research on financial aid verification has found that very few students, if any, who are selected for verification have to make corrections to their financial aid applications, which means being selected for verification has little impact or change to the awards students are supposed to receive (Hoover, 2017; Kreighbaum, 2019; NASFAA, 2018; Smith, 2018). In a survey of its member campuses, the National Association of Student Financial Aid Administrators (NASFAA, 2018) found that, on average, 84% of applicants selected for verification experienced no change in their Pell Grant award. Given that very little research exists about students committing fraud, it is interesting that staff and students at Streamline College believe that it is a common phenomenon. In their responses, the participants shared that they heard about financial aid fraud from news sources and incidents that happened at other institutions, but they had not seen it for themselves or at their own college.

With regard to communication between students and staff, it is clear that the communication strategies used by the financial aid office are not effective. The financial aid office uses campus-based email, though several students were not aware of this fact. In a prior study at Streamline College, Rios-Aguilar and colleagues (2018) utilized text messaging to communicate with students about their financial aid. Based on their “nudging” (Thaler & Susnstein, 2008) of students, their findings noted that students who participated in the text messaging received more financial aid than those who did not receive text messages. Their research argues that text messaging is a preferred method of communication with students in the financial aid process because it “leverage[s] the ways that students actually communicate” (Rios-Aguilar et al., 2018, p. 5).

Another area of interest in the communication of financial aid information is students seeking support for the financial aid process from other departments and programs on campus. Some of the participants chose to go to other departments on campus such as counseling, the First Year Success Center, EOPS, or CalWORKs to receive help with their financial aid. Prior literature has not focused on how other departments can help students navigate the complexities of the financial aid process. Participants from this study expressed feeling more comfortable seeking help from other departments and noticed the other departments were easier to access because of shorter lines and direct contact with professional staff. These departments and programs in a sense filled a void of supporting students while the financial aid office processed applications.

The findings of this dissertation speak to the conceptual framework that guided this study. As a reminder, the conceptual approach utilized Clark's (1960) theory of cooling out and Pérez Huber and Solorzano's (2015) work on institutional racism to help identify at which points in the process cooling out and racism were influencing students' experiences with financial aid verification. With regard to cooling out, based on the findings, it is difficult to apply a theoretical framework that was originally created to speak to the larger community college system and apply it to a smaller component of a student's higher education experience. As previous scholars and research have shown, financial aid is complex. Based on this study, cooling out is too broad to apply to the financial aid process. In each of the 21 interviews with students, though some felt discouraged about financial aid and/or their higher education experience, none wanted to stop out of the financial aid process. Some participants did express wanting to leave college at some point, but not because of their experience with financial aid. In some cases, the verification

process motivated the students to complete their requirements so that they could receive their aid in a timelier fashion.

Table 5.1 Student Participants' Cooling Out Diagram.

Pseudonym	Step #1 Pre-Entrance Testing	Step #2 Interview with Counselor and Class Schedule	Step #3 Mandatory Orientation Classes	Step #4 Reorientation & Needs for Improvement Notices	Step #5 Probation Placement
Ricardo	X	X	X		
David	X	X	X		
Ethan	X	X	X	X	X
Melissa	X	X			
Kiara	X	X	X		X
Martin	X	X	X		
Kim		X	X		
Brenda		X	X	X	
Raymond	X	X	X		
Ignacio	X	X	X		
Fernando	X	X	X		
Paul		X	X		
Michaela	X	X	X		X
May		X	X		
Maria		X	X		
Sam	X	X	X	X	X
Jessica	X	X	X		
Annie		X			
Jorge	X	X			
Sergio	X	X			
Miguel	X	X			X

Illustrated in the figure above are the student participants and the steps of the cooling out process that they identified in their interviews. At the minimum, each of the participants had met with or regularly meets with a counselor. For most of the students the purpose for meeting with the

counselors was to make sure that their education plan, the plan that keeps them on track for program completion or transfer, was kept up to date. Some of the students utilized the counseling department, while others sought counseling from other departments like EOPS or the First Year Success Center. What is surprising is that not all students were required to take a pre-entrance test to enroll at Streamline College. Some of the students placed out because of courses that they took in high school or because they had previously been enrolled in community college. In California, the requirement for students to take a pre-entrance exam will no longer exist. The recent passage of California Assembly Bill 705 has eliminated the developmental courses for students who don't need math or English for their program of study. Out of the 21 study participants, only five have been on academic probation. Based on the interviews, getting off probation was the most difficult process for the students. In order to get back into good standing, students had to take courses that could boost their grade point average to show that they could handle the academic curriculum.

From this study it was clear that participants were experiencing the steps of the cooling out process, but none of them were cooled out by financial aid verification. Each of the students was determined to get the financial aid that they were eligible for. This further supports the idea that cooling out may exist, but it is not the strongest theoretical application to understand students' experiences with financial aid verification.

In addition, the limitations of the study only focusing on one cohort of students during an academic year does not allow for insight into whether students who are selected for financial aid verification end up leaving higher education altogether. This would need to be studied further at a later time with the same cohort of students. The interviews did provide an understanding of what steps of the cooling out process the students had navigated or were currently experiencing

at the time of data collection. Each of the student participants had encountered at least one step of the cooling out process.

The other piece of the conceptual approach for this dissertation was the application of institutional racism to the cooling out concept. In the interviews with both students and staff, race is mentioned, but none of the participants explicitly mention racism or describe verification as inequitable to students of color. Though this is what the participants expressed, the quantitative data highlights inequities found among those students who are selected for verification. A majority of the students selected for verification received both the Federal Pell Grant and the California College Promise Grant. This means that these students are from low-income households and based on the racial and ethnic makeup of the sample, a majority are students of color. With the addition of the structured disbursement, it leads us to question how and why this came to be.

The structured disbursements primarily exist to prevent students from receiving their financial aid disbursement and then leaving the institution. In the community colleges, there are claims of “Pell runners” (Field, 2011), defined as students who enroll in college and stop attending courses after they receive their financial aid disbursement. There has been little research to substantiate these claims. The idea of Pell runners or scammers has been used as a derogatory term to paint community college students as individuals who are gaming the financial aid system, which raised concerns for institutions. Because of these concerns, community college financial aid offices can choose to disburse aid in portions throughout the academic year. As this study found, students who are selected for verification or submit their FAFSA later experience delays in their disbursement because their aid will not disburse until the next scheduled date.

This means that students must wait for the financial aid they need for educational (e.g., books, school supplies, etc.) and cost of living expenses.

Strict regulations regarding administering the Pell Grant have been put into place after an investigation found high rates of fraud occurring in for-profit institutions. As reported by the National Association of Scholars (2017):

The Apollo Group, which runs the University of Phoenix, detected more than 21,500 fraudulent students between 2008 and 2013, and referred about 750 fraud rings to the Department of Education’s Office of the Inspector General (OIG). There are so many fraud cases that it’s overwhelming the OIG. They only prosecute fraud ringleaders, because they don’t have time to go after individual Pell runners (p. 1).

In order to respond to these increases in fraud, higher education institutions, especially community colleges, began implementing structured disbursements to incentivize students to remain enrolled throughout the semester and academic year. Community colleges implemented changes to how they administer financial aid because, according to Cheston (2013), “Outside of criminal rings, Pell grant running tends to occur at community colleges and technical colleges, because tuition is low. . . . [t]hus a Pell grant—the excess over tuition going to the student—can provide a lot of spending money” (p. 1). Because of community colleges’ mission of open access, they are more susceptible to students enrolling in classes to receive financial aid and then dropping out. Though this can be the case, there is no data that shows overrepresentation of financial aid fraud taking place at community colleges.

Claims of excessive rates of fraud happening at higher education institutions or specific institutional types is unsubstantiated, particularly given that the Obama administration’s 2017 report found that financial aid fraud happens at a rate of approximately 2.7% (Cheston, 2013).

Furthermore, the Obama administration reported that “improper payments”—money distributed erroneously due either to fraud or mistakes—to Pell recipients totaled 2.7% of disbursements in 2011 (Cheston, 2013). Based on the concerns of financial aid fraud taking place, community colleges across the country implemented financial aid reforms that overregulate low-income students and students of color. Given the context in which verification and structured disbursements take place within community colleges, it is clear that institutional racism does have an influence in the financial aid process.

In order to make sense of the findings of my inquiry into racism, I utilize Pérez Huber and Solorzano’s (2015) model for racial microaggressions (Figure 2.1). In their figure, the authors situate their conceptualization of institutional racism in between macroaggressions and microaggressions. Macroaggressions are the combination of the daily functions of microaggressions and the policy implications of systemic racism. Racial microaggressions are forms of racism that individuals experience daily. The authors utilize Solorzano’s (1998) adaptation of critical race theory (CRT) as a framework for their microaggressions concept. The authors argue that macroaggressions are informed by white supremacy. Their acknowledgement of white supremacy emphasizes the root cause of racism and what informs both macro- and microaggressions and institutional racism. Racial microaggressions, the basis of their model, are defined as the constant reminder of racism that individuals experience. The authors describe microaggressions as a “a form of systemic, everyday racism used to keep those at the racial margins in their place” (Pérez Huber & Solorzano, 2015, p. 302).

Using their model as a guide for the discussion of racism, the findings from this dissertation mostly relate to the macroaggressions and institutional racism that influence financial aid policy in higher education. Though this study interviewed individual students to

learn about their experiences with financial aid at Streamline College, their experiences with microaggressions were not as prominent because, as detailed in the findings chapter, the students ultimately did not feel that their race hindered their experiences with financial aid at the college.

At the macroaggression level, the experiences of the students and the administration of financial aid are informed by white supremacy. White supremacy influences how financial aid policies are carried out on college campuses. The most relatable form of macroaggressions that informs the overregulation of financial aid is the idea that there are Pell runners committing fraud against the financial aid system. As previously stated, the term Pell runners is used in the financial aid context to refer to students who drop out of classes after receiving their financial aid. I argue that the term Pell runners is similar to and has gained traction like the term “welfare queens.” Welfare queens is a derogatory term that became popular in the 1970s and 1980s that depicted African American women as gaming the welfare system (Gilliam, 1999). Its use rose in the 1976 presidential election when then candidate Ronald Reagan used it to champion his platform for welfare reform (Gilliam, 1999).

In a sense, the term Pell runners has become a tool to inform policies such as verification and structured disbursement, which overregulate financial aid for students who need aid to access their higher education. This took shape because the idea that students were gaming the financial aid system caused colleges to implement policies that target and penalize low-income students and students of color who must go through the cumbersome process of verification and structured disbursements. The overregulation of students leads to the overregulation of community colleges as a sector because the institutions must remain in compliance with stringent policies, such as Return to Title IV. The Return to Title IV policies require colleges that participate in Federal financial aid programs, such as Pell Grant, must ensure students complete

more than 60% of an academic semester. If students withdraw before then, they must return the financial aid that they have received to the college and/or the U.S. Department of Education. The colleges must use resources to track the enrollment practices of Pell grant recipients to ensure that they complete their coursework, hence structured disbursements are put into place to regulate how much aid a student receives before the completion of an academic term.

NCES (2010) data on race/ethnicity of students that receive financial aid show that Black students receive the most financial aid awards. The NCES found that “approximately 92% of full-time, full-year Black undergraduate students received financial aid, compared to 85% of Hispanic students, 77% of White students, 68% of Asian students, 80% of Native Hawaiian or Other Pacific Islander students, and 83% of students of two or more races” (NCES, 2010).

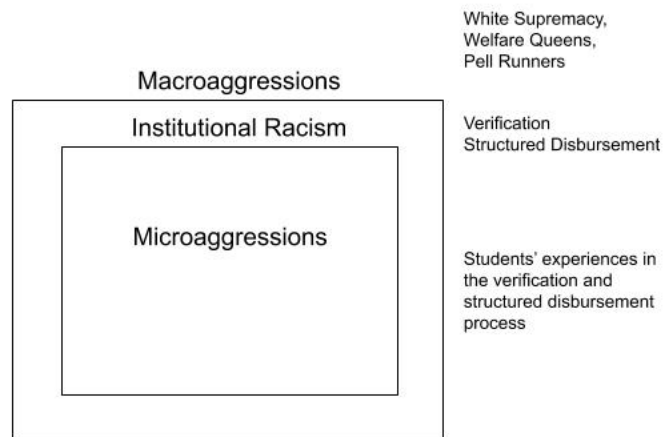
Though this is the case when factoring in all types of financial aid, Kantrowitz (2011) found that minority students are less likely to be awarded private scholarships or merit-based institutional grants than white students. It is important to note that there are racial inequities amongst the types of financial aid students of color receive compared to whites. Scholars (Shapiro, 2017; Addo, Houle, & Simon, 2016) have found that students of color take out loans more than their white counterparts. Student loan debt is concerning, especially when prior research has found that Black borrowers are defaulting on student loan debt at twice the rate of their white counterparts (Kelchen, 2017).

Next, in Pérez Huber and Solorzano’s figure as applied to this study, the policies that the U.S. Department of Education implemented for financial aid verification are functions of institutional racism. The policies are informed by the idea that students are gaming the system or participating in fraudulent actions against financial aid programs.

Referring to the level of microaggressions in their figure, this level captures the individual experiences of students who seek financial aid and staff that administer financial aid. The ideology that informs the financial aid policies influences individual experiences for students and staff. As a reminder, the findings from the interviews with students did not identify any specific microaggressions that students experienced with the financial aid staff because the students felt that the staff treated them fairly because they were at a majority minority institution. Though I was not able to identify specific microaggressions, this is the level at which microaggressions would take place, and qualitative interviews would be the best way to learn about students' experiencing such instances of overt racism.

Pérez Huber and Solorzano's model captures the findings of this dissertation in a way that organizes the complexities of how financial aid policy has been shaped by racism and how white supremacy-informed ideology has impacted financial aid policy and therefore the individual students and staff. I provide a figure that places my findings and discussion in Pérez Huber and Solorzano's figure for microaggressions.

Figure 5.1 Dissertation Findings Applied to Pérez Huber and Solorzano's (2015) Figure for Microaggressions.



Chapter 6 : CONCLUSION

Financial aid verification is a complex process that serves as a barrier for students who are attempting to access the financial aid that they are eligible for. Verification is one of several steps in the larger financial aid process, which is complex and challenging for first-generation students and students of color to navigate. The findings from this dissertation illuminate that students who are selected for verification experience delays in receiving their aid, encounter communication issues with financial aid staff, and believe that verification helps to discourage students from committing fraud. Despite these findings, students did not experience cool out by being selected for verification, and staff and students did not believe their race factored into their experiences with verification. The conceptual approach and findings from this dissertation provide a blueprint for continuing to advance scholarship on financial aid.

Recommendations

Because of the difficulties experienced by students navigating the verification process and the delay in students receiving their financial aid, the U.S. Department of Education should only require institutions to verify at the rate at which confirmed financial aid fraud occurs, which, based on the most recent data, is approximately 3% (Cheston, 2013). Currently, verification is required for approximately 30% of financial aid applicants at an individual institution. There is no justification for such a high number of students to be selected. If verification happened at the rate at which confirmed fraud takes place, it will have a justifiable number and fewer students will be verified overall. For example, if the U.S. Department of Education produces a report that confirms fraud is approximately three percent, institutions should only have to verify three percent of the population seeking financial aid. If fewer

students are selected for verification, financial aid staff may be able to provide greater support to students as they navigate meeting the requirements to complete verification.

It is important to note that the U.S. Department of Education has recently taken steps to try to simplify the verification process for students. In January 2019, the Department announced that it would allow educational institutions to accept students' and parents' signed tax returns in lieu of their official tax transcripts. This change has the potential to shorten the time it takes for students to wait for the official documents from the IRS if they cannot locate the transcripts. Additionally, for the 2019-2020 FAFSA cycle, the Department launched a FAFSA mobile application, which makes filling out and submitting the FAFSA easier and more accessible to a more technologically savvy student population. These changes are positive steps forward, but there is still more work to be done.

The complexities of verification extend beyond random selection by the U.S. Department of Education. This study illuminated several complications related to verification: Students can be selected for verification at more than one institution at the same time; students from the same household can be selected for verification simultaneously; and students can be selected for verification multiple times during their time in college. Given these complexities, it is important to question whether the verification process is actually random. There is no current mechanism to answer this question, because there is a lack of data shared by the U.S. Department of Education. The Department of Education will not share the algorithm it uses to "randomly" select students. Until it is able to produce evidence that refutes reports about verification not being random, researchers must continue to study who is selected for verification.

In regard to structured disbursements of financial aid, students should be given options for how they would like to receive their awards. The student participants in the study provided

varied perspectives about the issue of how Streamline College disburses financial aid. Some participants saw benefits in the structured disbursement approach, while others felt the model limited access to their financial aid. To better meet students' diverse financial needs, colleges should give students a choice between receiving all of their aid at the beginning of the quarter or having it disbursed incrementally throughout the semester or quarter. Through this approach, students would have more agency to make the best financial decision for themselves.

Specifically, in the California context, there are areas in which this study can inform how the community college system and state administer financial aid. I recommend that the California Community Colleges take a system-wide approach to reviewing their financial aid regulatory practices. The colleges should review how they administer financial aid and make a strategic effort to make the process more equitable and student-centered. Because there is no specific way to conduct verification, the California Community Colleges should establish system-wide verification standards. Through this approach, the system can take a lead in ensuring that students attending multiple colleges at the same time do not have to go through different verification processes at different colleges.

If the California Community Colleges take a proactive approach to examining financial aid, they should also focus on understanding how the College Promise programs across the state rely on FAFSA to determine students' eligibility for these programs. College Promise programs are a national trend that encourage free tuition at community colleges for local high school graduates (Perna & Leigh, 2018). Though this is an important step in broadening access to and affordability at community colleges, there is one major roadblock that can hinder the financial component: the FAFSA. Most promise programs require that students submit the FAFSA to determine what aid they are eligible to receive, which will lessen the costs for the institution. As

prior literature has found, and my study has noted, FAFSA difficulties and verification can impede students' success with getting the aid they need in order to gain the full benefits of the promise programs. As promise programs continue to expand in California and across the country, it is important that higher education administrators examine the financial aid process and its implications for students' success in obtaining the aid they need for college.

Through my research, I was able to identify that data inaccuracies and inconsistencies exist at this specific institution, and this may also allude to the lack of data infrastructure in the community college sector. In order to strengthen the inquiry of research about financial aid verification, colleges need to actively collect data about the different time points in the verification process: when a person is first notified that they are selected for verification, when students submit forms to the financial aid office, how long the financial aid staff take to conduct verification, and when students receive their approval notice. These data would be helpful for future research to be able to test the significance for different points in the verification process. As I noted in the findings, the financial aid disbursement dates listed in the institutional data was helpful with providing further context to how Streamline College administered financial aid. These examples of different types of variables in financial aid data is not regularly accessible but can provide richer analyses into the topic of financial aid. Lastly, longitudinal data is needed in order to track trends in the verification process. With longitudinal data, future researchers can investigate how verification takes place overtime at an institution, and track students that are selected for verification.

Implications

Implications from this dissertation inform practice, policy, and research. Financial aid administrators serve an important role in facilitating students' access to higher education, as they

ensure that financial aid that many students need to attend is administered correctly. They also serve the vital role of supporting students through navigating the financial aid process. Financial aid administrators should not just administer aid, they should be advocates for students in the process. It should be financial aid offices' main priority to support students so that they receive the money they need to attend and be successful in college. Professional associations for financial aid administrators should focus on policy changes at state and federal levels, and should engage in a broader discussion about the role of financial aid administrators on college campuses. Financial aid administrators should be seen and act as student affairs professionals. The National Association of Student Personnel Administrators (NASPA, 2019) clearly states that good practice:

“Engages students in active learning; helps students develop coherent values and ethical standards; sets and communicates high expectations for student learning; uses systematic inquiry to improve student and institutional performance; uses resources effectively to achieve institutional missions and goals; forges educational partnerships that advance student learning; [and] builds supportive and inclusive communities” (NASPA, 2019, p. 1)

Financial aid professionals should center the experiences of students through utilizing direction from associations that engage in the betterment of professionals who work with college students.

In regard to financial aid policy, practitioners and researchers should question and review the purposes behind it. Structured disbursement, a form of administering financial aid that Streamline College practices, was created in response to a small fraction of students engaging in fraudulent behavior. Besides the incident that occurred at the University of Phoenix, there is no

real evidence to support the claim that financial aid fraud happens at alarming rates. The policies that shape how institutions administer financial aid should be equitable. This is not currently the case. Additionally, policy discussions surrounding financial aid should extend beyond FAFSA simplification. As we see from this study, the FAFSA is minimally troublesome for students, as more difficulties exist in completing verification and understanding complex disbursement schedules. FAFSA simplification, though important to ensure students have easier access to understanding the cost of college and the awards that they are eligible for, leaves out significant areas of concern. Policy makers and educational institutions should reexamine the entirety of the financial aid process to ensure that financial aid policies are equitable.

Continued research on financial aid verification should factor in students' race. Because the FAFSA does not collect students' race or share data about verification, research is limited in examining connections between students' race and verification. Race is an important factor to consider in tandem with verification in order to gain a better understanding of whether verification is being applied equitably amongst students of color compared to their white counterparts. If verification is truly a random process, then it would be expected that all students are selected proportionally equal to the racial demographic make-up of the institution. I cannot make this claim because of the high number of students of color in the sample, but other institutions could possibly provide better insight into race. The U.S. Department of Education should embrace research that tests whether their policies are in fact centered on equity of all students regardless of income status, institution type, or race.

This study also generated several implications for future research. Research conducted about financial aid must account for how financial aid policies and the administration of aid are not equitable. As prior scholars (Campbell et al., 2015; Rios-Aguilar et al., 2018) have argued,

the financial aid process is complex, especially for low-income students and students of color. The policies that dictate practice should be examined with a critical lens, taking into account the historical background in which the policies are formed.

Future research on financial aid should further advance knowledge about verification. What are the long-term impacts for students selected for verification? Does verification deter students from completing the financial aid process? As long as financial aid verification exists in its current form, it is important to understand the extent to which it hinders students' success at all institution types. Possible future studies could examine students who are selected over time. Since students can be selected for verification multiple times during their time in higher education, a longitudinal study can provide insight into how students' experiences with verification change over time. Additionally, the family aspect could be studied to learn how students' families, specifically their parents or guardians, experience the verification process. As noted in the findings for this dissertation, most of the student participants who were dependent relied on their parents' help to find necessary tax information and other documents to complete verification. Future research focusing on families can provide insight into understanding the impact that verification has on families.

The conceptual approach employed in this study to examine financial aid, and specifically verification, can provide further insight into the administration of aid and the experiences of students and staff within the process. Though the cooling out concept provided an opportunity to contextualize financial aid as a possible step in the larger cooling out process, there are other theoretical approaches that can be utilized that may speak more specifically to the financial aid verification process. For example, one such theory that could be used to highlight the overregulating of financial aid is Piven and Cloward's (1993) theory on regulating the poor.

Their theory seeks to understand how low-income individuals are processed through welfare-like programs that over process them and do little to actually help them out of their hardship. Future researchers studying financial aid could use their theory to explain how instances such as structured disbursements penalize students who need financial aid support the most. Utilizing a more critical lens in the study of financial aid verification can help to address inequities that exists in the broader higher education context.

Appendix I Financial Aid Literature

Financial Aid Conceptual and Theoretical Approaches

- Perna (2010)
- Goldrick-Rab, Harris, & Trostel (2009)

Student Experience and technology with Financial Aid

- Bettinger, E. P., Long, B. T., Oreopoulos, P., & Sanbonmatsu, L. (2012)
- Bird, K., & Castleman, B. L. (2016)
- Castleman & Page (2016)
- Deil-Amen & Rios Aguilar (2014)
- Campbell, Deil-Amen, & Rios-Aguilar (2015)
- Broton & Goldrick-Rab (2017)

Financial aid access, enrollment, and persistence

- Bettinger (2004)
- Goldrick-Rab, Kelchen, Harris & Benson (2016)
- Hossler (2000)
- Hossler, Ziskin, Gross, Kim, & Cekic (2009)
- Long, B. T., & Riley, E. (2007)
- Tierney and Venegas (2009)

Financial aid policy

- Long (2004a)
- Long (2004b)

Race/Ethnicity, SES, and Financial Aid

- Hossler, Schmidt, & Bouse (1991)
- Tierney, Sallee, & Venegas. (2007) - American Indians
- McDonough & Calderone (2006).

Appendix II Semi-Structured Interview Questions- Student Participants

Research Questions:

1. What institutional and financial aid factors are predictors for students that are selected for financial aid verification?
2. To what extent does cooling out exist within the financial aid verification process? If so, how does the financial aid verification process cool out community college students?
3. How does systemic racism play out in the experiences of students of color in the financial aid verification process?

Interview Questions:

Demographics-

1. How long have you been attending SGVCC?
2. What is your area of study? (Prompt: Why did you select that major?)
3. Why did you choose to attend SGVCC? (Prompt: Why?)
4. How far do you commute to get to campus?
5. Are you the first person in your family to attend college?
6. What is your education goal? (Prompt: Associate's Degree, Transfer, and Employment)

Word Association Activity-

1. What is your first thought when I mention financial aid? (Prompt: Why)
2. Describe to me your financial aid experience in one word?
3. If there is one thing that you could change about financial aid what would it be? (Prompt: Why)

Financial Aid Process Questions-

1. How did financial aid influence your decision to attend SGVCC? Would you be able to continue your studies without it?
2. How did you become aware that you were eligible financial aid?
3. What types of financial aid do you receive?
4. How do you receive your financial aid disbursement? (Prompt Disbursement: Direct Deposit, Check...)
5. What do you use your financial aid for? (Tuition, Books, Food, Rent)
6. How important is financial aid for you to be able to attend college?
7. Have you ever had any issues with your financial aid? (Prompt: Late disbursement, additional forms needed etc.) What was your experience? How did the financial aid office assist in this matter?
8. How many times have you come to the financial aid office for help? (Prompt: Can you describe one of those times?)
9. How have your interactions with the financial aid staff been? (Prompt: Can you provide an example?)
10. At any point have you been on financial aid probation? If yes, what has your experience? If no, what do you know about financial aid probation?

Financial Aid Verification Questions-

1. When you were first notified that you were selected to go through financial aid verification?
2. How did you feel when you found out what verification meant?

3. How was financial aid verification explained to you?
4. What forms were requested for you to submit to the financial aid office? (RQ 1)
5. How did you feel when you found out about which forms that financial aid asked for? Did you have difficulty locating and providing the forms? (Cooling Out)
6. How long did the verification process take for you? (Prompt: From when you were first notified about it until you were able to receive your financial aid?)
7. At any point during the verification process, did you no longer want to pursue a higher education? If so, why or why not? (RQ 2)
8. How did your race or ethnicity influence your experience with the verification process or your interactions with the financial aid office? (RQ 3)
9. In your opinion, why do you think financial aid verification exists? (RQ 3)

Thoughts and Advice about Financial Aid-

1. Is there anyone or any resources that you use to help you with understanding your financial aid? (Prompt: If so, who or what?) (Cooling out vs. Warming Up)
2. What suggestions would you give your college to improve the financial aid process?
3. What advice would you give to other students or incoming students about financial aid?

Cooling Out Process Questions-

Pre-entrance Testing:

1. Did you have to take any pre entrance exams before you could enroll at community college?
2. Are you currently enrolled or have you been enrolled in remedial courses? If so, which courses? (Prompt: How have your experience been enrolled in these courses)

Interview with Counselor and class schedule:

1. How often do you meet with your academic counselor?

Mandatory orientation courses:

1. Are you currently enrolled or have you been enrolled in the counseling courses? If so which courses?
2. In your opinion, do you think financial aid should be a topic explored in these courses?

Reorientation and needs for improvement:

Probation placement:

1. Have you ever been placed on academic probation? If so, what was the experience like?

Appendix III Semi-Structured Interview Questions- Financial Aid Staff

Interview Questions:

Demographics-

How long have you been employed at SGVCC?

What is your position title and main responsibilities?

Why did you choose to work at SGVCC?

Can you describe for me your educational background? (prompt: Did you receive financial aid?)

How far do you commute to get to work?

How long have you been working in a financial aid role?

Are you a member of any professional associations? If so, which ones?

Word Association Activity-

What is your first thought when I mention financial aid? (Prompt: Why)

Describe to me your financial aid experience in one word? (Prompt: Student and/or Staff experience)

If there is one thing that you could change about financial aid what would it be? (Prompt: Why)

Work environment - Structure of the financial aid office

Can you describe to me the structure of the financial aid office?

Can you describe to me what a typical work day looks like for you? (Prompt: From start to finish)

How do you remain up to date about changes to financial aid processes or policies? (State, Federal, Institutional)

What is the most challenging aspect of your job?

What is the most rewarding aspect of your job?

Experiences working with students through the verification process-

What is your role in working with students in the verification process?

How often do you work with students as they are going through the verification process? (Prompt: How much time do you spend interacting with students?)

What are some of the types of issues that you see students experience within the verification process? (PROMPT: What is most difficult/easiest part of the process for students?)

Can you describe a time when you assisted a student in the verification process?

Role in the Verification Process-

How do you view your role in the verification process? (prompt: Help students, process paperwork, protect money)

Recommendations for Improving Verification Process-

What suggestions would you give to the U.S. Dept. of Education to improve the verification process?

What suggestions would you give your college to improve the financial aid process?

What advice would you give to students or incoming students about the financial aid verification process?

Text Messaging Study

In what ways has the text messaging service impacted your role as a financial aid staff member?
What do you like about the text messaging service?
What do you not like about the text messaging service?
What recommendations do you have for the text messaging service?

Appendix IV Quantitative Variables

California Community College Chancellor's Office Data Mart Variables	
Variable	Definition
Financial Aid Award	The type of financial aid award (ex: Pell Grant, Cal Grant, BOG)
Financial Aid Amount	The dollar amount of the financial aid award
Race	The race or ethnicity of the student
Age	The student age
Gender	The student identified gender

Streamline College Institutional Data Variables	
Variable	Definition
Financial Aid Award	The type of financial aid award (ex: Pell Grant, Cal Grant, BOG)
Financial Aid Amount	The dollar amount of the financial aid award
Race	The race or ethnicity of the student
Age	The student age
Gender	The student identified gender
FAFSA EFC Score	Estimate family contribution as determined by the FAFSA
Grade Point Average	The student grade point average on a 4 point scale
Fin Aid Probation Status	The status of the student warning or no longer eligible for aid
Verification Status	If a student is selected for verification

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