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Student Loan Debt and First-Generation Community College Students

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STUDENT LOAN DEBT AND FIRST-GENERATION
COMMUNITY COLLEGE STUDENTS

By

Sandra A. Fuentes

A Dissertation Submitted to the

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By

Sandra A. Fuentes

DEDICATION

This dissertation is dedicated to my family, first to my loving husband, Ross, for all your unconditional love, patience, and support with managing our household and caring for our children while I completed my educational goals. Next, thank you to my three beautiful children, Gabriel, Matthew, and Madeline, for your patience, hugs, notes, and words of encouragement when you watched me struggle at trying to manage school, work, and family responsibilities.

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STUDENT LOAN DEBT AND FIRST-GENERATION COMMUNITY COLLEGE STUDENTS

Abstract

By Sandra A. Fuentes

University of the Pacific
2022

The rising costs of college attendance and changes in financial aid packages leave students with little option other than to incur a debt of some amount. Unfortunately, colleges often fail to provide adequate financial literacy and student loan information so prospective students planning to attend college can make informed decisions. Student loans may seem attractive in the short term because, unlike other loans, repayment does not begin immediately. However, the accrual of student loan debt leads to long-term financial consequences, including the opportunity to build economic wealth after graduation. Utilizing a basic qualitative research design, I explored first-generation community college students' experiences with financial aid, financial literacy, and the challenges and individual circumstances of using student loans to fund expenses related to their postsecondary enrollment. A human capital framework supported students informed financial decision-making experiences to effectively persist confidently in pursuing their educational goals. Collectively, students' detailed statements provided a powerful voice for first-generation students accessing financial resources at the community college. The six themes included (a) Student-Centered, (b) Understanding Consequences of Student Loans, (c) Development of Financial Aid Literacy, (d) Student-Connection, (e) Simplifying Financial Aid Access for Students, and (f) Support From Campus-Based Programs. Findings provide helpful insights for community college practitioners and financial aid administrators.

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LIST OF ABBREVIATIONS

CALWORKs	California Work Opportunity and Responsibility to Kids
ECCC	El Centro Community College
EOPS	Extended Opportunity Programs and Services
FAFSA	Free Application for Federal Student Aid
IRB	Institutional Review Board
SSS	TRIO Student Support Services

CHAPTER 1: INTRODUCTION

Student loan debt in the United States is increasing at an alarming rate. The student loan debt in the United States stands at a growing \$1.5 trillion, with more than 45 million individuals having outstanding student loan debt (Friedman, 2019). With this increase in student loan debt, students across all demographics need support in covering their college attendance costs. This is a particular concern for underrepresented groups of students and one that college administrators must continue to assess in their outreach on financial aid, literacy, and student loan practices.

The cost of attendance for many first-generation students is often provided through need-, merit-based aid awards from the institution and parental financial planning and preparation activities and is often limited in coverage (Hillman et al., 2015). The costs of higher education have also led to inadequate coverage in federal financial aid grant assistance that has left these vulnerable population of students with no choice but to obtain student loans to attend college. Although there is a substantial need to improve all students' financial aid and literacy practices (Schickel, 2016), there is an even greater need to adequately prepare first-generation students for informed financial aid decision making when obtaining college student loans.

In this introduction, I provide a broad overview of student loan debt with a focus on first-generation students and the ways their needs are different from traditional students. Next, I provide a broad overview of student loan borrowing practices and describe the research problem. I present the research questions that guided the study, describe the significance of the study, and introduce the theoretical framework used in the study. Finally, I conclude the chapter with a description of the qualitative analysis used in the study and an introduction to the issues related

to first-generation students' experiences with student loans, financial aid, and literacy practices while attending the community college.

Student Loan Borrowing Practices

The increase in borrowing for higher education has supported the rise in all student groups attending colleges (Akers & Chingos, 2016). Today's higher education institutions offer more access to all students than initial access in the early 1900s, particularly first-generation groups, contributing to their rise in economic stability (Baum & McPherson, 2008; Heller 2008). Students are often challenged by finances when enrolling in college and feel they have no other options but to go into debt. Recent figures on student loans show the seriousness of the vast increase of student loan borrowing across all ethnic groups and ages (Archuleta et al., 2013; Cho et al., 2015; Friedman, 2018). A growing number of studies indicated that, with the increasing cost of attendance, students' needs are no longer being met with local, state, and federal grants, requiring them to rely more heavily on subsidized and unsubsidized student loans to cover their unmet needs (Chen & Hossler, 2017; Cho et al., 2015). According to Friedman (2019), students who received federal Pell grants were also more likely to incur larger amounts of student loans over their academic careers. In a recent study by Salinas and Hidrowoh (2018), in which Latino students were asked how they elicit, engage, and explore financial literacy information, most Latino students expressed a disconnect with planning and learning about financial aid literacy before attending college. Salinas and Hidrowoh (2018) explained how Latino students were often too proud and embarrassed to let anyone know they needed assistance with the financial aid and literacy process and were willing to drop out of school before asking for any help or assistance. *Machismo*, a social term used in Latino culture to refer to male pride, was a critical factor that inhibited students from asking for help (Salinas & Hidrowoh, 2018). With rising

costs in postsecondary education systems, Latinx parents and students are often left with little choice but to select any college; this dilemma affects families with limited English, low-income status, and first-generation students (Salinas & Hidrowoh, 2018).

Description of Research Problem

The rising costs of college attendance and changes in financial aid packages leave students with little option other than to incur a debt of some amount. College leaders typically provide limited information for prospective students on financial literacy and student loan information that would facilitate more informed decision making for those planning to attend school. Student loans may seem attractive in the short-term because, unlike other loans, repayment does not begin immediately. However, accrual of student loan debt leads to long-term financial consequences, including the opportunity to build economic wealth after graduation.

In 2021, the average amount in the United States for an undergraduate student's loan debt is \$33,000, an amount higher than in previous years and one that continues to increase each year (Friedman, 2019). Although student loans have supported increasing enrollment of first-generation student populations, there continues to be an increase in total amounts borrowed (Baker et al., 2017; Craig & Raisanen, 2014). To contest this threat of uninformed decision making about student loans, higher education leaders, school administrators, and student loan policymakers must work collaboratively to create systems that better inform students. Higher education leaders have a responsibility to their constituents to create educational programs that help students, and their families, gain knowledge and skills about financial literacy (Salinas and Hidrowoh, 2018).

According to Bush et al. (2000), financial education can improve financial literacy and contribute to change in financial behavior among Latino males. Salinas and Hidrowoh (2018) emphasized the importance of colleges in student success and supporting students in making sound financial decisions during and after college. Such institutional practices will improve opportunities for students to make better-informed decisions when borrowing to fund and support their educational goals. Schickel (2016) found financial literacy is critical in a student's development, financial wellness, and overall financial security for groups of students entering higher educational institutions now and in the future.

In this research, I provide an in-depth look at first-generation students' financial aid and literacy experiences and their current understanding of student loan borrowing practices. The findings and recommendations can be helpful to college leaders and financial aid administrators for adopting new financial aid and literacy practices that ensure students have access to financial literacy. Such knowledge can help students be more confident in their college financial decisions. This inquiry also contributes to current scholarship and practice by exploring students' experiences with student loans.

First-Generation Financial Aid Challenges

The costs associated with higher education are on the rise at a pace that exceeds the rate of inflation (Archuleta et al., 2013; Cho et al., 2015). Growing costs in education require many first-generation students and families to prioritize financial aid decisions, financial planning and preparation activities long before deciding on school attendance (Hillman et al., 2015). First-generation students historically struggle in applying for financial aid, often seeking advice from school personnel near the completion of their first academic year. First-generation students may lack clear enrollment and completion goals or accurate knowledge of student aid policies and

student loan literacy (Eitel & Martin, 2009; Greenfield, 2015; McDonough et al., 2015). Many college students find funding their college and completion goals problematic and an arduous undertaking. Research indicates students' challenges include (a) completing and submitting the Free Application for Federal Student Aid (FAFSA), (b) unreliable institutional guidance, (c) lack of familiarity in applying for financial aid early, and (d) limited parental understanding of the real costs of attending college (Greenfield, 2015; McDonough et al., 2015).

Greenfield (2015) indicated students who are first in their families to attend college develop early impressions about finances. These impressions often aligned closely with their familial view, morality, and cultural principles and often included limited or mistaken information. Greenfield also found numerous students concluded lack of robust financial information before attendance required them to develop essential financial literacy skills after college enrollment.

Higher education leaders have fallen short in their receptivity and planning in developing financial literacy practices that teach and inform all student populations early in the college application process on the effects of college debt. Eitel and Martin (2009) found early literacy related to finances is critical to students' future economic security. Colleges leaders, school administrators, and financial aid professionals must commit to increasing students' awareness of the long-term economic impact on students' financial security later in adulthood.

Effects of Current Financial Aid Practices

First-generation students are attending colleges and universities in the United States in increasing numbers. These first-time students enter with the intention and goals to persist and complete their college degrees. McKinney and Burrridge (2015) found more than one-third of

low-income students who borrowed federal student loans at community colleges began borrowing in the first year of college.

First-generation students often face the difficult decision of balancing employment and education; the result is they may take fewer college units each term and delay their degree completion (Davis, 2012). Davis (2012) also found students often decide to use loans to reduce barriers toward completion and improve their academic performance. Research supporting improved financial aid practices found many parallels in behavior across first-generation groups that, if not addressed, indicate they are susceptible to adverse consequences such as (a) large student loan debt, (b) limited understanding of the long-term consequences of such debt, or (c) dropping out of community college before completing (Chen & Hossler, 2017; Eitel & Martin, 2009; Lee & Mueller, 2014).

First-Generation Students Enrolled in California Community Colleges

California community colleges are the largest postsecondary system of higher education in California (California Community Colleges, 2021a), serving 1.8 million students at more than 116 California community college campuses. Twenty-five percent of community college students in the nation attend a California community college (California Community Colleges, 2021a). First in their families to attend college, first-generation students are the largest student group represented across community colleges today (California Community Colleges, 2019a). In California, first-generation students comprise more than 43% of the full-time student population and more than 60% of part-time students (California Community Colleges, 2019a).

First-generation students often (a) face challenges in accessing college, (b) lack role models who have completed college, and (c) lack understanding of college processes that support student success (Bennett et al., 2018; Paulsen & Smart, 2001). Known for low fees and

affordability, California community colleges provide postsecondary access at an affordable cost. First-generation students often select community colleges for easy access, diverse educational programs, and affordability. California community colleges are a practical path for increasing social mobility through improving skills, preparing and training for the workforce, completing an associate degree, or transferring to a 4-year institution to complete a baccalaureate degree.

California community colleges provide tuition fee waivers and financial aid assistance to almost 80% of enrolled students (Community College League of California, 2019). However, first-generation students' actual cost of attendance often exceeds the amount awarded in state and federal grant aid programs (Bruecker et al., 2017) leaving students challenged with covering basic-need costs such as food, housing, and transportation (Broton & Goldrick-Rab, 2018). California community colleges are often a cornerstone for their communities and for the first-generation students they serve. Through access to various education programs, underrepresented populations can be afforded education and training for industry and meaningful careers.

Purpose of the Study and Research Questions

The purpose of this study was to explore the experiences and challenges first-generation community college students experience in accessing financial aid and student loans and to develop a set of recommendations for practice that strengthen students' financial literacy. Three research questions guided this study:

1. How do students make sense of the myriad avenues for financing their postsecondary education? Specifically, what is their understanding of the consequences of using student loans to finance their education?
2. In what ways can students' experiences with financial aid options support the development of early intervention financial literacy programs?
3. What can community college educators do to support students' financial aid practices?

Significance of the Study

This study focused on first-generation student experiences related to their financial aid, financial literacy, and student loan practices in college. The study makes an important contribution to the existing scholarship and practice on student financial aid practices and student loan debt at the community college level. There has been substantial research on student loan debt across higher education; however, there is a lack of scholarship on student aid experiences, financial literacy, and student loan practices among first-generation community college students.

There is a gap in scholarship on first-generation students' loan experiences and in developing early financial literacy interventions at the community college. There is also a lack of research on the financial aid practices that most influence and support first-generation students while pursuing higher education. These financial aid practices often guide first-generation students in making informed decisions when accessing student financial aid. The impact of the challenges and students' ultimate decision to procure a student loan can be profound, including degree completion and the impacts of staggering student loan debt. Because first-generation students are often the majority student population at community colleges and may often be the first in their family to attend college, they may lack the guidance needed to make well-informed decisions about ways to finance their postsecondary education (Bruecker et al., 2017).

My aim in this study was to draw on community college students' financial aid experiences for insight into the decision-making process that led them to take out student loans. By exploring the lived experiences of first-generation students, this project consolidated powerful and cascading student experiences. By focusing on one aspect of the student experience—financial literacy—my goal was to provide recommendations that can help students make informed financial aid, financial literacy, and loan choices that contribute to best practices

and informed scholarship on this topic. The assessment of financial literacy practices in support of informed financial aid decision making is limited for first-generation student populations. My study helps assess current financial literacy practices and evaluate their effectiveness in meeting the needs of first-generation community college students.

Another goal of the study is to help improve current institutional efforts in financial literacy practices, explicitly targeting early intervention, knowledge, financial aid processes, and budgeting information that ultimately contribute to community college student success and completion. It is my hope that financial aid administrators, educational counselors, and institutional leaders across community colleges will see the value of improving opportunities to assist first-generation students in making informed financial literacy and student loan decisions. Higher education institutions have fallen short in responding and addressing early financial literacy in a way that educates students on the challenges of obtaining student loans and the potential impact of those loans on their future financial wellness and stability (Craig & Raisanen, 2014). Though student loans can be a powerful resource, personal financial literacy is critically important now and to a student's future financial security.

Theoretical Framework

Human capital theory was used as the theoretical framework for this research. Becker (1993) defined human capital as the “knowledge, information, ideas, skills, and health of individuals” (p. 3). Though there are various capital systems, Becker asserts human capital to be the greatest in our current markets. Financial experts understand people's accomplishments, and more extensive systems also rest on individual and personal investment. Research across education and professional business points to information that supports an individual's investment in education and the financial advantages for the person and our society. History has

demonstrated individuals with postsecondary education earn substantially more throughout their lifetime than those with only a 12th grade education or less.

Cho et al. (2015) proposed human capital happens when the reward exceeds the profit expectation. A person is more likely to invest in human capital if the potential profits surpass the costs. This framework provided a lens to help me better understand first-generation students who obtain college loans. I will describe this theoretical framework more fully in Chapter 2.

Description of the Study

For this study, I conducted a basic qualitative research analysis of first-generation students' experiences with student loans and their financial literacy practices while attending community college. I defined first-generation college student in the same manner as the California community college system—those for whom no parent has earned more than a high school diploma or has any college experience (California Community Colleges, 2021b).

In this study, I obtained a representative sample of five students from the community college student population. The research took place in the spring of 2021 using the online Zoom video platform. The study included a short financial aid survey and one-on-one interviews. The five participants were all enrolled at El Centro Community College, a multi-college district located in the central San Joaquin Valley of California. Participant recruitment requirements were clearly outlined and distributed through the college's student emails, Canvas student portals, and flyers posted on the college's social media accounts. Pseudonyms were used for the community college site and participants.

All participants had completed at least 12 units prior to Spring 2021 and were enrolled in at least 6 units during the Spring 2021 semester. All participants had applied for and were receiving financial aid for the 2020–2021 academic year. I focused on community college

students who had obtained student loans. I describe the research design in greater detail in Chapter 3.

Researcher Perspective

As I began this study, my perspective was as a community college practitioner and administrator. Having experience over 2 decades working with college students, I was challenged and motivated to explore the ways to support and improve the financial aid application, financial literacy, and student loan practices for first-generation students at the community college. My perspective as a first-generation community college student and former student loan borrower provided an insider perspective. I understand some of the reasons that compel a person to take out a loan, including the advantages and disadvantages of borrowing to pay for postsecondary education. I am also aware of the difficulties first-generation students encounter when confronted by systems and processes that are complex and unfamiliar. In this study, I was transparent with participants about my role as an academic administrator in the community college system, though the study was not conducted on the campus where I work. Although I did not share all characteristics of study participants, I believe participants were authentic and honest with me in my desire to conduct research that offered an opportunity for research that may improve the processes for first-generation students in the community college.

Chapter Summary

Students obtaining a postsecondary education benefit from paying for their education from student loans; however, they lack education in personal budget management, planning, and informed decision making (Montalto et al., 2019). According to Salinas and Hidrowoh (2018), the investment of providing educational opportunities for students also benefits society and supports a growing economy that promotes investment in future social and economic progress.

Higher education systems need assistance from all government levels to help students receive the support they need in financing their dreams and goals of degree completion (Salinas & Hidrowoh, 2018).

The aim of this research was to examine current financial literacy processes that support informed financial aid, financial literacy and student loan decisions. These findings include recommendations to enhance community college financial aid practices that explicitly address application processes, access, and campus-based support for first-generation students. The findings can be valuable for institutional leaders and administration who desire to assess and improve practices targeted at assisting students in making informed financial aid and student loan decisions. A human capital framework was used to explore how students informed decision-making experiences can help them effectively accomplish their educational goals with confidence in their financial decisions.

The findings from these student experiences can help inform college administrators, financial aid directors, and community college counselors on what students need, including transfer impact and long-term effects of student loans. Ultimately, recommendations from this study can benefit students by supporting effective financial literacy awareness and implementation.

CHAPTER 2: REVIEW OF LITERATURE

Students attending higher education institutions are deciding to incur debt in exchange for a chance to earn a college degree and improve their future life prospects. This opportunity comes at the cost of borrowing massive amounts of money and, in many cases, making uninformed decisions before accepting a student loan. The average amount for an undergraduate student loan debt is approximately \$33,000, an increase from previous years' graduates (Friedman, 2019). Although student loans have supported increased enrollment of underserved student populations, such as first-generation students, current trends indicate an increase in amounts borrowed (Baker et al., 2017; Craig & Raisanen, 2014). The borrowing results in an increased burden on students who are economically disadvantaged, including those whose parents are middle-income earners (Goldrick-Rab & Steinbaum, 2020).

The vast numbers of students with loan debt often lack information, assistance, and knowledge of current policies at higher education institutions about student loans (Baker et al., 2017). To combat challenges faced by first-generation students, higher education leaders and legislators must adopt policies and practices to educate students. Improvements to financial literacy practices will allow students to make knowledgeable choices when using student loans to fund their educational goals. In this literature review, I will analyze first-generation students' experiences with student loans and student loan debt.

There is a growing concern about student loan borrowing and teaching students to make educated and informed decisions when deciding to incur student loan debt for postsecondary enrollment. In this literature review, I examine community college history and the current state of community colleges in California. Next, I provide a broad overview of financial aid in the

United States, the state of student loan debt, and why college students borrow. I then examine student loan practices in California community colleges with an emphasis on first-generation students. Finally, I discuss the social impact and challenges of student loans with traditional first-generation students.

History of the Community College

Community colleges in the United States have an extensive history of providing the fundamental foundations of early postsecondary education. The goal of early community colleges was focused on occupational training opportunities and preparation for transfer to liberal study programs (Dougherty, 2001; Laden, 2002). Such programs provided a pathway for traditionally underrepresented individuals in communities across the country to join a higher-skilled workforce with the prospect for upward mobility (Brint & Karabel, 1989; Cohen et al., 2014). Early efforts focused on equalizing social opportunities for students. Developing a skilled workforce and providing opportunities for those seeking to transfer to 4-year degree programs was also in the best interest of local communities (Brint & Karabel, 1989; Dougherty, 2001). As states established and shaped the first community colleges, initial efforts lagged in the number of available students graduating from high schools and the lack of guidance and support from K-12 leaders and a growing university leadership interested in their own direction and growth (Cohen et al., 2014).

Early visionaries including vested business owners, community leaders, and political figures were champions of junior colleges and resisted the early junior college system's design as a mere extension of the K-12 system. Instead, they advocated for community college access for all students in every community (Brint & Karabel, 1989; Cohen et al., 2014). Leaders of K-12 schools struggled with the competing goals of (a) extending the secondary grade levels to offer

students the opportunity to academically mature or (b) allowing community colleges to provide the skills for students to transition directly into the workforce (Brint & Karabel, 1989). These new challenges suggested lack of (a) structure and support from K-12 leaders, (b) properly trained faculty to meet industry and workforce demands, (c) critical support services for students, and (d) appropriate funding for creating a stable postsecondary system (Cohen et al., 2014).

What is considered the first junior college was established in Joliet, Illinois, in 1901 (Brint & Karabel, 1989; Cohen et al., 2014; Laden, 2002). With advocacy and support from the presidents of Baylor University and the University of Chicago, Joliet Junior College opened as the first official junior college in the United States (Brint & Karabel, 1989; Cohen et al., 2014; Laden, 2002). In the early 1900s, a small number of junior colleges emerged as an extension of secondary schools to (a) prepare students for growing employment demands, (b) improve access to postsecondary enrollment, and (c) promote social equality for underrepresented student populations (Brint & Karabel, 1989; Cohen et al., 2014).

In 1920, the American Association of Junior Colleges (American Association of Community Colleges, 2020) joined forces with state universities and local politicians to support the colleges' collective launch in all communities (Dougherty, 2001). Community colleges became a pillar to provide opportunity and access for U.S. students in all states (Cohen et al., 2014). According to Brint and Karabel (1989), the District Junior College Law of 1921 was pivotal in funding and administering junior colleges. This law supported the acceleration and expansion of community colleges across the United States and promoted the community college goal of serving students with diverse academic needs.

Financial aid options in community colleges grew significantly following World War II. New funding allowed veterans and traditionally underrepresented student populations to attend

college using governmental benefits. Support for vocational institutions gained momentum and boosted funding for veterans, providing economic support for their educational goals (Cohen et al., 2014). Brint and Karabel (1989) suggested all community college students benefitted from this new emphasis on vocational programs. The support and direct aid to veterans led to increased access to financial aid for undergraduates across all higher education sectors (Brint & Karabel, 1989; Cohen et al., 2014). These new financial aid subsidies were supported by community business leaders, politicians, and university leaders and provided momentum for increased funding and greater support for students (Dougherty, 2001).

Community stakeholders saw this trend as a success for their businesses as prospective employees would receive the occupational training and labor skills needed to help them achieve their business goals (Brint & Karabel, 1989). Politicians capitalized on the fact that more community colleges meant a more highly skilled workforce engaged in gainful employment (Brint & Karabel, 1989; Dougherty, 2001). Universities, challenged by the increasing numbers of first-time student applicants, also benefited by the increase in the number of community colleges because they could become more selective in admitting students (Brint & Karabel, 1989; Dougherty, 2001). In contrast, Dougherty (2001) wrote:

The community college critics interested in explaining the rapid growth in vocational programs at the community college in the last three decades before that time was because they see occupational education as the quintessential expression of the community college subversion of equality and opportunity. (p. 29)

Still, the vocational education movement provided an opportunity for individuals from the most vulnerable population to acquire the skills and expertise for better employment and greater stability (Dougherty, 2001).

In the 1960s, community colleges drew support from university and private college leaders across the country in establishing themselves as a system of higher education open to all

students across all areas of academic studies. Community colleges offered educational access for (a) those not eligible to attend universities directly from high school, (b) students who had dropped out of school, (c) adult learners, and (d) those seeking workforce and employment opportunities (Brint & Karabel, 1989; Cohen et al., 2014). Subsequently, by the end of the 1960s, there was an increase in the number of students enrolled across postsecondary education in the United States, 34% of whom were enrolled in over 1,100 community colleges (Cohen et al., 2014). Student enrollment grew at a rate of 15% in the 1960s; coupled with increased financial aid and the rise in baby boomers coming of age, there was a rapid increase in community college enrollments among 18–24-year-olds (Cohen et al., 2014). Community college goals during this time emphasized (a) specific trades and skills training, (b) vocational development, and (c) career technical applications for entry or re-entry into the workforce.

Funding opportunities for students in community colleges grew as a result in substantive changes in laws and their implementation on college campuses. The Higher Education Act of 1965 (1965) provided funding to support traditionally underrepresented student populations to attend postsecondary education (Umbricht, 2016; U.S. Department of Education, 2020). The Higher Education Act (1965) was signed into law by President Johnson on November 8th, 1965 and opened doors for students to attend higher education institutions (Brint & Karabel, 1989). This funding of federal student aid in the form of grants and loans provided financial aid awards for all eligible full- and part-time students. The enactment of this legislation provided direct aid to students in postsecondary institutions and universities. It demonstrated Congress's commitment to ensure marginalized populations, including first-generation students, across the country would have the same opportunities (Laden, 2002).

Today, following decades of student financial aid and subsequent amendments to the Higher Education Act (1965), federal funding for students has not kept up with inflation and the increasing costs of higher education (Brint & Karabel, 1989; Cohen et al., 2014; Goldrick-Rab & Steinbaum, 2020). The cost of community colleges—often the most affordable option—has increased over the years and now surpasses the financial aid available to students to (California Community Colleges, 2021a). Community colleges bring economic value to communities and are still a primary occupational training ground for the first-generation students most in need of upward mobility (Brint & Karabel, 1989; Cohen et al., 2014). For this reason, the low cost of attendance and additional support at community colleges is often appealing to students. According to Broton and Goldrick-Rab (2018), students experience more than academic challenges and low wages; they are experiencing financial, housing, and food insecurities at increasing numbers. First-generation students attending community colleges are among the most vulnerable populations in higher education (Broton & Goldrick-Rab, 2018; Whatley & Raby, 2020).

From the 1940s through the 1970s, funding for most community colleges remained steady and categorical. Early funding for students attending colleges came from states and the federal government and was restricted to funding for direct grants to students, loans, and federal work-study programs (Cohen et al., 2014). The financial aid packages resulted in a \$5,650 Pell Grant award for those with full-time attendance (Cohen et al., 2014). Notably, the shift to part-time student enrollment began a steady increase; today, there are twice as many part-time students as full-time students enrolled in community colleges (American Association of Community Colleges, 2020; Cohen et al., 2014).

During this upswing in enrollments and funding, community colleges saw an increase in student attendance and the addition of college student development programs and services. College leaders began to address issues such as (a) increasing academic preparedness, (b) diversity of students, and (c) supporting students in reaching their educational goals (Brint & Karabel, 1989; Cohen et al., 2014; Dougherty, 2001). Because increasing numbers of community college students were attending part time, they were managing multiple roles as students, parents, and, often, full-time employees (Cohen et al., 2014). According to Goldrick-Rab and Steinbaum (2020) community college students became even more diverse in age, race, and experience, creating new challenges in navigating the completion of educational goals (Cohen et al., 2014). In 2020, the American Association of Community Colleges (2020) reported 15% of current students were single parents and 29% could be categorized as first-generation; almost half of the students came from underrepresented demographic categories. The data also showed 62% of full-time students and 72% of part-time students worked in some capacity while attending school (American Association of Community Colleges, 2020). Most importantly, 59% of the students attending community college were receiving some type of financial aid (American Association of Community Colleges, 2020).

Community college students also encounter a lack of academic preparedness for transition into higher education. Faced with the absence of these educational skills, community colleges played a pivotal role in offering necessary skills development for the growing number of less-prepared students (Cohen et al., 2014). Cohen et al. found overall SAT scores for community college students were lower than for students who matriculated to universities straight out of high school.

Based on their desire to grow and meet the needs of all students, some community college leaders developed programs to target high-achieving students through (a) special honors programs, (b) waiving tuition and fees, and (c) providing materials for top entering students. For example, for more than 2 decades, Dade Community College in Florida has awarded tuition waivers to students who graduated at the top of their high school class (Cohen et al., 2014). Such community college policies and programs can provide greater access and funding for students.

Following the rapid evolution of community colleges, some colleges developed collaborative relationships with high schools, allowing growing numbers of students to attend high school on a community college campus and earn an associate degree while simultaneously completing their high school diploma (Cohen et al., 2014). Partnerships between secondary schools and community colleges, offering dual enrollment courses, were pivotal for the emerging system. This practice remains a highly sought-after pathway for high school students and remains good practice for many community colleges.

Today, there are 936 public community colleges across 50 states (American Association of Community Colleges, 2020; Duffin, 2020; Ratcliff, 2020). According to Duffin (2021), community college enrollment growth is still rising, with a current enrollment of 5.4 million undergraduates across all 2-year public institutions in the United States. The early vision of community colleges has not wavered in the goal of enrolling significant numbers of students annually (Ratcliff, 2020). Initially free, the California community colleges came at no cost to the student until later growth and education plans led to enrollment fees to cover noninstructional costs. Although students pay some fees in most states, legislators in many states have also successfully lobbied to provide free access to college for first-time students. Half of attending

students in California receive a free college access benefit (California Community Colleges, 2021a). This subsidy to increase student access allows students to receive free college program benefits (Goldrick-Rab & Steinbaum, 2020).

In 2017, California passed Assembly Bill 19 (2017), the California College Promise, which covers a broader spectrum of students (Rauner & Smith, 2020). Many supporters of tuition-free colleges believe an investment in the most vulnerable groups of students in postsecondary education will benefit the greater community (Chen & Hossler, 2017; Eitel & Martin, 2009; Lee & Mueller, 2014). Goldrick-Rab and Steinbaum (2020) found free college programs increased overall financial aid awards per student from 12% to 142%, while higher education systems' annual budget allocations saw a decrease. This transition toward legislation supporting free college suggests the increase in free college programs will reduce dependency on additional student aid funding.

California Community Colleges in the 21st Century

California community colleges provide open access and opportunity for students of all ages to obtain the education and skills necessary for a competitive workforce. By enrolling over 2.1 million students annually across 116 campuses, California community colleges serve a significant number of postsecondary students (California Community Colleges, 2019a). Historically known for leading occupational and career technical training programs, community colleges are also a cornerstone for further academic preparation (Brint & Karabel, 1989; Cohen et al., 2014). Many scholars, including Whatley and Raby (2020), have explained students often gravitate to those institutions they readily have access to. This growth in access has expanded the diversity of community college students from earlier decades. The expansive variety of students, programs, and degrees has long afforded admission for students from diverse academic

backgrounds that broadly includes underrepresented student populations (Whatley & Raby, 2020).

As such, Assembly Bill 19 (2017), also known as the California College Promise, was approved by the California state legislature in 2017 and allows 1st-year, full-time students to attend California community colleges without paying enrollment fees (Assembly Bill 19, 2017). First-time, full-time students are granted full financial aid funding for tuition and fees for the first 2 years of college (California Community Colleges, 2021a). Legislative strides such as Assembly Bill 19 and similar programs are among the many recent changes the California community colleges have made to support first-generation student populations (Whatley & Raby, 2020).

Leaders of California's community colleges are also aware of the low number of degrees attained throughout the state. On average, only 40% of community college students obtain a certificate or degree within 6 years of first enrollment (Bailey et al., 2015). This low degree attainment remains at the forefront for first-generation student populations (Broton & Goldrick-Rab, 2018; California Community Colleges, 2019a). In 2019, the California community colleges adopted efforts to support a new vision for student success that seeks to address student achievement, success, and transfer and increase career technical degree completion (California Community Colleges, 2019b). This vision will allow colleges to (a) limit unit accumulated by students, (b) increase transition to the workforce, and (c) address first-generation student populations' equity gaps. The purpose of this initiative is to help students' complete degrees in less time and spend less money on achieving their educational goals (California Community Colleges, 2019b). Critics of the community college have long scrutinized the institution for the

low number of students who transfer. Although the criticism is a legitimate concern, it is beyond the scope of this present study, which focuses on student experiences with student loans.

Financial Aid in the United States: The Broad Perspective

Since the beginning of the 20th century, federal financial aid has provided students access to financial aid funding to support their pursuit of college goals and a professional career.

Instituted in 1953, the College Board Scholarship service which provides support and guidance for higher education institutions to determine students' economic and financial funding need for postsecondary enrollment (White, 2015). The costs of postsecondary attendance in the United States have increased substantially compared to the growth of financial aid awards over the last several decades (Broton & Goldrick-Rab, 2018). With the inception of the first Pell grants in 1973, students across the country benefited from awards for attending postsecondary institutions (Dortch, 2018). In 2017, Pell grants provided \$29 billion in direct aid to over 7.2 million students and were the largest source of federal government aid to undergraduates in higher education (Dortch, 2018). According to Ma et al. (2019), public 2-year higher education institutions provide half of the direct aid to students from federal Pell programs and where students have continued to see increases in cost of attendance and reduction in need-based aid. Financial aid assistance provides an immense amount of financial support annually for undergraduates and graduate students in need of financial assistance across the United States.

Total federal aid packages through the Free Application for Federal Student Aid (FAFSA) include federal grants, loans, federal work-study, and state-specific grants (Dortch, 2018). According to Baum et al. (2019), in 2018–2019, 33% of federal financial aid was need-based; this was a sharp fall from 91% in 1988–1989 and 58% in 1998–1999. The average award for full-time, first-degree-seeking students was \$15,210, and graduate student awards were

\$28,120 (Baum et al., 2019). Although higher education has seen some increase in overall student aid awarded annually, overall grant programs to support the most vulnerable students have not kept up with inflation and cost of college attendance (Chen & Hossler, 2017; Cho et al., 2015).

Data reported from Baum et al. (2019), which included students at 2-year and 4-year colleges and universities, indicated a record \$246 billion in total financial grant aid was distributed to the combined undergraduate and graduate students enrolled in school during the 2018–2019 academic years. Moreover, approximately 70% of the aid was federal grants, and where almost 30% of students took federal student federal loans (Baum et al., 2019). Ma et al. (2019) also reported the latest figures from 2017–2018 and revealed a steady increase in student borrowing with an estimated average of \$29,000 in student loan debt. In total undergraduate students received \$186.9 billion of the total financial aid monies distributed across higher education institutions during the 2018–2019 academic year (Ma et al., 2019).

State of Student Loan Debt

The tuition rates of postsecondary schools have increased rapidly, surpassing the rate of inflation (Archuleta et al., 2013; Cho et al., 2015). Total student loan debt in the United States stands at a growing \$1.5 trillion, with more than 44 million individuals having unsettled student loan debt (Friedman, 2018). Today, securing a student loan is as simple as a qualified student completing an online FAFSA and viewing a counseling video on the Department of Education website, after which they sign and submit a promissory note (McKinney & Burrige, 2015). Student loan debt across the country has continued to increase at a rapid and alarming rate. The most current data on student loans demonstrate how severe the student loan situation has grown for students across all demographic backgrounds and ages (Archuleta et al., 2013; Cho et al.,

2015; Friedman, 2018). Approximately 50% of 1st-year students are borrowing loans to pay for college, and many more will assume significant amounts of debt before college completion (Baker et al., 2017; Craig & Raisanen, 2014). Although home loan debt is the highest debt category in the United States, student loan debt is the second highest and surpasses all other areas of consumer and personal debt categories (Goldrick-Rab & Steinbaum, 2020).

Research on student loan borrowing supports a need for financial literacy education and financial aid best practices. Eitel and Martin (2009) suggested colleges need to incorporate financial literacy practices and provide knowledgeable financial personnel to help make favorable long-term economic decisions with their students. Duquaine-Watson (2007) found students viewed their education decisions as an economic investment and were willing to go into maximum debt with student loans. Students also believed the benefits of student loans, even with long-term debt, offered a greater opportunity of education and transitioning out of poverty (Duquaine-Watson, 2007)

Student Loan Debt in California Community Colleges

California community colleges are the access point for achieving educational goals for the most at-risk student populations (Kolbe & Baker, 2019; Whatley & Raby, 2020). Many community college students are not living at home; instead, they pay rent and have food insecurities and additional costs not covered by financial aid (Broton & Goldrick-Rab, 2018). Because community college students often must work, they take fewer classes each term and are, reluctantly, left with the need to borrow. There is not one typical community college student or experience.

Even with over 2 million students attending public community colleges in California, and with over half eligible to receive state-subsidized grants (e.g., the California College Promise

Grant), community college students remain financially challenged and must often rely on taking student loans to cover costs (Baker et al., 2017; Kolbe & Baker, 2019; Whatley & Raby, 2020). Despite over \$6 billion in state and federal financial aid assistance given to community college students nationwide, approximately 19% of community college students in 2017–2018 were awarded student loans, an increase of 4% since 2010 (U.S. Department of Education, 2020). Data from Community College Review (n.d.) indicated the national average community college graduate debt is \$13,606. The public community college debt average is slightly lower at \$11,094, and private community colleges are significantly higher at \$17,538 (Community College Review, n.d.). Although the averages vary for community colleges, these data further confirm the need to explore community college students' financial literacy practices.

Why Traditionally First-Generation Students Borrow

Present trends in the economy have resulted in increased financial responsibilities for first-generation students. These students borrow to pay for rising college costs to complete higher education. Studies have indicated, with the increasing cost of attendance, students' needs are no longer met with local, state, and government grants, requiring them to rely more heavily on subsidized and unsubsidized student loans (Chen & Hossler, 2017; Cho et al., 2015).

First-generation students are a growing population across educational institutions, and they seek opportunities to persist in higher education and achieve their goals of degree completion. This vulnerable group of students shows numerous similarities in their characteristics and interpretation of financial aid policies (Chen & Hossler, 2017; Eitel & Martin, 2009; Lee & Mueller, 2014). They are often low-income students, students of color, and first-generation students with lower persistence and degree completion rates due to inadequate support systems. (Thayer, 2000). This broad population of students lacks financial aid resources,

financial debt literacy education, and financial aid policies from their institutions that adequately support and prepare them for future financial wellbeing while persisting toward completion and graduation (Chen & Hossler, 2017; Eitel & Martin, 2009; Lee & Mueller, 2014). Research across studies has found the lack of institutional practices related to financial aid, financial aid policies, and financial literacy education is fundamental (Chen & Hossler, 2017; Eitel & Martin, 2009; Lee & Mueller, 2014). Students transitioned into the college climate with limited financial resources and support.

First-generation students are often the most in need of supportive financial aid policies. Students and parents have limited knowledge of institutional processes and find it challenging to obtain critical financial aid information and guidance on the decision to take out student loans: According to McKinney et al. (2015), “When asked what they had learned about loans before enrolling in college, nearly all said ‘nothing’” (p. 339). First-generation students are (a) not often sufficiently prepared, (b) may struggle with their transition into higher education, and (c) may be concerned with choosing careers (Thayer, 2000).

Nontraditional Students

The growing enrollment in higher education includes nontraditional student populations who are a broad group of diverse students in terms of race, background and economic class (Goldrick-Rab & Steinbaum, 2020). Nontraditional students make up 70% of college enrollment (Choy, 2002; Horn & Carroll, 1996; Snyder & Dillow, 2011). Nontraditional students (a) have often delayed attendance in college, (b) are employed full-time or have others dependent on them for support, (c) are the sole provider for their children, or (d) have not completed high school (Choy, 2002; Horn & Carroll, 1996; Snyder & Dillow, 2011). Chen and Hossler (2017) studied the effects of financial aid on college success of nontraditional students and found that, along

with state aid, obtaining subsidized and unsubsidized loans appeared to lower the risk that students would drop out. Similarly, the total financial aid loans students can access could positively affect college retention and achievement (Baker et al., 2017). Although state grants are the most significant financial aid resource for students, unsubsidized and subsidized loan borrowing has increased consistently with time (Baker et al., 2017; Chen & Hossler, 2017).

Low-Income Students and Students of Color

Low-income students and students of color are more likely to borrow money and incur more considerable student loan debt than other student populations (McKinney & Burrige, 2015; McKinney et al., 2015). In general, low-income and students of color often borrow out of a need to cover necessary living expenses, lacking the knowledge and understanding of the loans' future economic impact on their lives (Baker et al., 2017; McKinney et al., 2015; McKinney & Burrige, 2015). Moreover, more than one-third of low-income students who obtained federal student loans at the community colleges began borrowing in the first year of college (McKinney & Burrige, 2015). First-time students may benefit from increased information and support on the total amount necessary to earn a bachelor's degree and subsequent financial consequences in adulthood.

First-Generation Students

First-generation students are more likely to depend on federal student loans when the possible gain surpasses the costs of obtaining the educational goal (Chen & Hossler, 2017; Cho et al., 2015; Lee & Mueller, 2014). First-generation students also perceive their higher education goals and completion can be met through acquiring student loan debt (Cho et al., 2015; Lee & Mueller, 2014; McDonough et al., 2015). Utilizing a debt management survey with 500 1st-year undergraduates at a 4-year public institution, Lee and Mueller (2014) found first-generation

students were more dependent than other students on student loans and more likely to borrow.

According to Dumais and Ward (2010), “Because first-generation students lack the informational and social capital, they may believe their financial aid options are more limited than they are” (p.

1). Financial literacy is an area of much-needed improvement and education across higher education (Eitel & Martin, 2009; Greenfield, 2015; McDonough et al., 2015).

Financial Literacy Needs

Current research on students’ college financial literacy demonstrates students have difficulty and often lack access to college financial aid resources, financial aid application assistance, and information from administrators until well into the end of their first semester of college. Studies have indicated students often have limited access and inaccurate information about financial aid and financial debt literacy practices (Eitel & Martin, 2009; Greenfield, 2015; McDonough et al., 2015). In a 1-year ethnographic study of low-income students of color, exploring how students are informed about the finances of college enrollment and applications for financial aid services, Greenfield (2015) found students’ early views concerning funding their education were lacking and, on some occasions, incorrect. Many students were naïve in their financial aid process and lacked knowledge of early financing options for school. Akers and Chingos (2016) noted people in the United States see higher education as a new start and offers all students an opportunity to thrive, even when the risk of borrowing is unbalanced by debt.

According to McKinney and Burrige (2015), “Financial aid counselors should provide a realistic assessment of the potential consequences of using loans for students who may be at heightened risk for future loan hardships” (p. 316). The current financial aid system falls short in providing confidence for students. It supports the belief that many share growing concerns with the value of their loans as an educational investment (Goldrick-Rab & Steinbaum, 2020). Many

students and families have found financing college to be a complicated and arduous task. The difficulties are often with (a) the FAFSA, (b) unpredictable college support, (c) low assurance, and (d) parent confidence in the college to provide informed financial aid options (Greenfield, 2015; McDonough et al., 2015).

In effect, Eitel and Martin (2009) concluded (a) most students' knowledge of financial aid was low, (b) large numbers of students lacked confidence in gaining new information, and (c) many students were comfortable in not knowing valuable information and risking costly errors with finances. In their study, Eitel and Martin (2009) worked with first-generation female college students exploring perceived financial literacy needs and obstacles to postsecondary completion. In this mixed-methods approach, the females in the study were found to be financially illiterate. They had a limited amount of information about financial aid and personal finances. Numerous students gained knowledge and information about financial aid options after enrollment in their programs and some students in the last semester of their educational program (Eitel & Martin, 2009).

Personal Belief Systems of Financial Aid

Greenfield (2015) found low income, first-generation students' initial perceptions around finance often developed early and in line with their belief system, life morals, and family values and were often incomplete or incorrect. Many students who believed they were financially literate had considerable perceived needs relating to financial literacy. Similarly, Latino families needed to feel their children had access to financial aid resources to attend school and that the financial aid packages adequately covered and met their child's needs. According to McDonough (2015), "Social trust had greatly circumscribed the degree to which students and parents felt they had reasonable access to needed aid and college information" (p. 141).

Consequently, students and their families saw college staff members and counselors as lacking in offering the needed information to be successful (McDonough et al., 2015).

Social Challenge and the Impact of Student Loans

College and university leaders have lacked responsiveness and forethought in implementing financial literacy programs that prepare and educate students on the effect of student loans on future college enrollment, employment, and life (Coles et al., 2020). Craig and Raisanen (2014) suggested college policies (a) influence borrowing, (b) affect students in accepting sizable loans, and (c) affect future educational choices and employment. The research reported students with larger loans often accept employment that offers substantially less starting wages and less financial potential. Similarly, Baker et al. (2017) found students who complete their studies with debt may delay pursuing investments, and significant life decisions due to the responsibility to pay off loans before going into further debt. Eitel and Martin (2009) asserted financial education is paramount to students' financial stability and affects future generations. Higher education leaders and leading policymakers must attend to the growing concern that financial illiteracy can lead to more significant repercussions in life, such as homeownership and securing financial stability.

Studies on college completion have found students believe the opportunities and access to borrowing significantly added to their educational drive and attainment of higher educational goals (Dwyer et al., 2012; McKinney & Burrridge, 2015; McKinney et al., 2015). Similarly, students who borrowed in their first year were more successful in completing and persisting in their 2nd year (Dwyer et al., 2012; McKinney & Burrridge, 2015; McKinney et al., 2015). According to Eitel and Martin (2009), "Student loan utilization can, if it results in full-time attendance, increase persistence, provide the student an opportunity to work fewer hours and

spend more time on schoolwork” (p. 617). McKinney et al.’s (2015) qualitative study, which used a case study design and in-depth interviews of 12 loan borrowers, looked at the value of student loans to fund higher education and completion goals. The prevailing viewpoint was that loans helped assuage many of the immediate and financial barriers and stressors in pursuing a college degree. One participant in McKinney et al.’s (2015) study stated, “[Loans] helped me live and go to school too. Because if going to school you are uncomfortable, you are not going to do too good anyway” (p. 343). Instead of constantly worrying about making ends meet and how they were going to pay their monthly bills, borrowing had assuaged many of the day-to-day financial pressures the students were facing.

The study indicated a definite benefit and perception of borrowing for most students and that student loans enabled behaviors that helped them move toward their educational success and completion. Likewise, a review of research on student loans and college enrollment and completion by Baker et al. (2017) concluded borrowing impacts enrollment, access, and college completion. Furthermore, researchers across several studies supported such initiatives as (a) timelier completion efforts for students, (b) success strategies, and (c) financial workshops that supported students’ information in financial literacy practices.

Theoretical Framework

Human capital theory provides the theoretical framework for this research. According to Becker (1993), human capital is the “knowledge, information, ideas, skills, and health of individuals” (p. 3). However, there are various systems of capital. Becker asserted human capital and knowledge capital to be the greatest in our current markets. Financial experts understand the accomplishments of both people and larger systems rest on individual and personal investment. Cho et al. (2015) proposed human capital occurs when the investment

return outweighs the investment. A person is more likely to invest in human capital if the potential profits surpass the costs. Researchers across education and similar endeavors argue information supports an investment in education and the associated financial and communal advantages for the person and society. History has demonstrated that individuals with postsecondary educational attainment earn substantially more throughout their lifetime than first-generation students and those with only a 12th-grade education or less.

This framework's application provides a lens through which to understand the knowledge and information of the traditionally first-generation student population's experience when obtaining loans for college. This approach theorizes that borrowing for educational attainment is mostly a choice the student makes. The current financial and student aid practice situation requires access to protocols and information on borrowing to ensure students have the necessary information upon entering postsecondary education institutions. The human capital framework would support students informed decision-making experiences to persist through their educational goals with confidence in their financial decisions.

Research conducted by Cho et al. (2015) found students believe borrowing provides access and supports a positive return on their investment in education. The quest for higher education is a goal sought by many students across all college types and is often viewed as an investment of time and ability that will result in higher dividends for the student and, in some instances, changes in their entire family's economic mobility. The rise in student loan borrowing appears to contribute to the number of students enrolling (Akers & Chingos, 2016). Colleges provide a significant number of students, particularly those in disadvantages student populations, the prospect of attending postsecondary education, supporting their enrollment in a dependent loan culture with increasing college fees (Baum & McPherson, 2008; Heller, 2008). Craig and

Raisanan (2014) reported an increase in students' inclination to borrow at more substantial levels to complete their degrees than ever before. A 2011 panel study of 841 U.S. colleges and universities confirmed the higher the cost of education, the higher the level of student willingness to borrow to obtain their college degree (Craig & Raisanen, 2014). Similarly, researchers have indicated students from first-generation backgrounds use debt to move upward in status and class mobility (Craig & Raisanen, 2014; Dwyer et al., 2012; McKinney et al., 2015).

Conclusion

The need to educate students about the impact of accruing student loan debt is significant. In this literature review, I explored community college history, financial aid across the United States, and students' experiences with borrowing money for college. However, the impact of education on first-generation college students' loan borrowing behaviors remains underexplored. Although higher education institutions provide significant aid packages for first-generation students, local, state and federal loan agencies must work collaboratively to support student loan borrowers' education. The number of traditionally first-generation students is on the rise, and the lack of support causes students to borrow to attend colleges and universities. Students are challenged by their financial literacy needs, personal belief systems, and financial aid policies that affect their ability to secure the resources needed when borrowing to attend these colleges and universities.

Student loans can be a powerful resource for supporting educational attainment. Nevertheless, student loan borrowers are challenged with debts today that may cause many to advocate for students to receive critical and timely information on the effects of long-term borrowing. Financial literacy education is crucial for students and may lead to future changes in

combating student loan debt. This increase in student loan debt information may support educators, policy leaders, and funding agencies as they move to assist student success, equity, and access for all students. Financial literacy practices that allow information on student loans can help ensure students are prepared to enter and successfully persist through their educational goals with confidence in their financial decisions.

CHAPTER 3: METHODOLOGY

My aim in this research project was to develop new college financial literacy practice recommendations for community college administrators, counselors, and financial aid professionals seeking to better serve first-generation students at California community colleges. The focus of the research was to identify new financial literacy practices to help students make informed decisions in pursuing their educational goals. The recommendations were based on the experiences of first-generation students who have obtained student loans while attending community college.

This research produced a summary of financial aid recommendations for community colleges in California. I designed these recommendations for financial aid staff, faculty and administrators who advise and administer financial literacy information and policies for students. According to Lusardi and Mitchell (2014), people need to engage in early financial literacy practices to ensure they engage in informed decision-making: “Endogenizing financial knowledge has important implications for welfare, and this perspective also offers insights into programs intended to enhance levels of financial knowledge in the broader population” (p. 6). There is a growing concern for understanding student loan borrowing and teaching students to make educated and informed decisions when incurring student loan debt for postsecondary enrollment (Best & Best, 2014). Scholars can use this study’s findings to help students better understand the short- and long-term consequences of accepting student loans, which will provide significant financial benefits now and later in life.

Three research questions guided this study:

1. How do students make sense of the myriad avenues for financing their postsecondary education? Specifically, what is their understanding of the consequences of using student loans to finance their education?
2. In what ways can students' experiences with financial aid options support the development of early intervention financial literacy programs?
3. What can community college educators do to support students' financial aid practices?

In this chapter, I provide an overview of (a) the research design, (b) a rationale for choosing a qualitative inquiry, (c) the methodology, (d) a description of participants, (e) the data collection process, (f) the data analysis process, and (g) issues related to the trustworthiness of the data and ethical considerations.

Inquiry Approach

For this study, I used a qualitative inquiry approach. According to Merriam and Tisdell (2016), a qualitative method process aims to develop abundant concepts from all participants. Such an approach is built on the conviction that individuals build information as they participate and make meaning from their experiences. I chose a qualitative approach to capture the complex and valuable insights from human experience. My goal was to capture the first-hand experiences of first-generation community college students about their understanding of financial aid, financial literacy, and student loan debt.

A qualitative methods approach was approach for this study due to the limited scholarship on experiences of first-generation community college students and their understanding of financial aid, financial literacy, and student loan debt. According to Creswell (2012), examining the central phenomenon in qualitative research leads to understanding and a rich summary of data. Creswell (2012) identified several characteristics that are central in a

qualitative research approach: (a) understanding the central phenomenon, (b) reviewing literature that supports the concern, (c) identifying all-encompassing research questions, (d) gathering of words used as data from individuals and (e) examining data to identify themes and draw greater importance. Through this qualitative approach, a researcher can summarize an abundant amount of data that reflects their process of individual assessment and understanding of their known biases and influences.

My aim was to identify promising practices based on students' experiences and to develop financial literacy recommendations. Because students from traditionally underrepresented groups, particularly first-generation college students, may lack insight into the short- and long-term economic impact of student loan debt (Bruecker et al., 2017), this study could provide a framework for financial aid officers to help students make fully informed decisions related to funding their postsecondary education.

Methodology

I used a basic qualitative research methodology approach for one-on-one, in-depth personal interviews with participants. The basic qualitative approach produced a collection of rich descriptive data of words that provided insight, meaning, and understanding of the participants' individual experiences. The qualitative approach is often synonymous with naturalistic and interpretive approaches in striving for understanding the meaning people have constructed from their experiences in the world (Merriam & Tisdell, 2016). Qualitative data offers researchers a glimpse into how individuals understand experiences in natural settings (Merriam & Tisdell, 2016). According to Patton (2015), qualitative data encompasses the direct quotations from people about their experiences and provides detailed descriptions of activities, behaviors, and actions from a broad collection of data processes.

My goal through this research was to draw from first-generation students' personal experiences and to depict a student's understanding of financial aid. I was interested in learning more about the lived financial aid experiences of first-generation students who have obtained student loans while pursuing their community college goals and the processes that led to those decisions. This encompassed "an array of interpretive techniques [that] seek to describe, decode, translate and otherwise come to terms with the meaning, not the frequency, of certain more or less naturally occurring phenomenon in the social world" (Van Mannen, 1979, p. 520).

In a qualitative approach, the researcher is the data instrument and the source. The analysis of qualitative data centers upon the researcher's ability, skills, and expertise throughout the comprehensive and formal process (Yin, 2018). The researcher's understanding and communication are pivotal to analyzing and interpreting data (Merriam & Tisdell, 2016). Because I want to know what it is like to be a student today and to identify what students need to know about financial literacy, a qualitative process offered an effective way to explore these phenomena. Understanding the first-generation student experience can help shape the practices and policies related to financial aid and helps student become better informed about the options for pursuing their postsecondary education at the community college. This approach offered a detailed description of first-generation students' storied lives.

In the next section, I provide an overview of participants, participant recruitment, and participant selection. This overview is followed by a description of data collection and analysis. The chapter concludes with a discussion of trustworthiness, ethical considerations, and limitations.

Description of Participants, Selection, and Recruitment

Research participants were students enrolled and attending El Centro Community College (ECCC) in the heart of California's central San Joaquin Valley in Spring 2021. The college enrolls approximately 24,000 students annually and is the largest college in a multi-campus community college district. According to a college website, the student population is mostly comprised of underrepresented students, primarily Latino students; approximately two-thirds of the student population attends part time. Almost 90% of the students receive financial aid assistance and approximately 2,400 incoming students accept student loans each year. A college website shared the 2021 default rate was estimated at 16% higher than the average 3-year student loan default rate of 9.3%. I intentionally chose to conduct my research at ECCC due to the large and diverse student population and high participation in financial aid programs. This research site was also appropriate because of the high default rate and the prevalence of student loans acquired annually by students at the college.

The participant selection process was critical in this study. To answer the research questions, I used purposive sampling to identify the five student participants. Purposive sampling is a nonrandom sampling approach not requiring any underlying theory or minimum number of participants (Alkassim et al., 2016). The purposive sampling technique affords a practical use of accessible resources for identification and abundant selection of participants in a qualitative study (Patton, 2002). Alkassim et al. (2016) suggest purposive sampling is the intentional selection of research participants based on a broad spectrum of traits.

To be eligible for this study, students were required to (a) be first-generation (i.e., the first in their immediate families to attend college), (b) have completed at least 12 units at the community college, (c) be enrolled in a minimum of six units in the Spring 2021 term, (d) have

submitted a completed FAFSA, (e) be willing to respond to a short survey, (f) be willing to participate in a 60-minute interview about their experiences with financial aid, student loans, and students who currently have a student loan, and (g) have a student loan at the time of the interview. These inclusion criteria for participants are summarized in Table 1. Students interested in joining the study completed a short interest form (see Appendix A). Next, I reviewed each interest form to determine which respondents met eligibility criteria and invited them to join the study.

Table 1
Participant Inclusion Criteria

Criterion	Description
1	First in family to attend college (first-generation college student)
2	Completed at least 12 college units
3	Enrolled in a minimum of six units at the community college
4	Applied for Free Application for Federal Student Aid (FAFSA) at any time
5	Willing to respond to a short survey (less than 5 minutes)
6	Willing to participate in a 60-minute interview about experiences with financial aid and student loans
7	Currently have a student loan

District policy requires district institutional research board (IRB) approval for all persons conducting research and data collection on any college campus within the district. IRB approval required an email to the office of the director of institutional effectiveness, who also serves as the IRB chair, requesting an initial meeting to discuss the details of the research project. A meeting was held with the IRB chair over Zoom. I subsequently submitted a detailed description of the research study. Simultaneously, I submitted my research project to the University of the Pacific for IRB approval. Once approval was received from the university, the informed consent form

(see Appendix B) was submitted to the research site IRB chair and committee for review and approval. IRB approval from ECCC was received within a week. As a researcher in the district, I supported and adhered to clear and defined boundaries that were critical in conducting this research study. The protection and safety of student participants was a top priority and a foundational principle in data collection across all procedures. I completed a Collaborative Institute Training Initiative program certificate for the protection of human subjects in social and behavioral research. A copy of this certificate is found in Appendix C.

Recruitment efforts commenced with a variety of requests sent through email and a recruitment flyer sent to the director of the campus public information office, the director of financial aid, and the directors of the college equity, support, and retention programs. All agreed to send out the recruitment flyer. The flyer included a hyperlink to an interest form for completion by students interested in the research. The participant recruitment flyer was also sent through campus email, canvas flyer announcements, (see Appendix D), and flyers placed on the college's social media sites. I sent follow up emails to the directors from the Extended Opportunity Programs and Services, TRIO Student Support Services (SSS), and California Work Opportunity and Responsibility to Kids (CalWorks) program on campus to ensure the information was sent. The support and retention programs are categorically funded through the state and federal governments and offer academic support and retention services for underrepresented student, which includes first-generation and low-income student populations. Retention services often include providing additional financial aid support, navigating and completing education goals, transitioning into the workforce, and moving toward degree completion.

After emailing the recruitment flyer to support and retention and equity programs, I immediately received multiple interest forms from four participants who met the study criteria. I continued to review participant interest forms (see Appendix A) to identify those who met the research criteria; participants were selected on a first-come basis. A few days later, a fifth participant met the eligibility criteria. Simultaneously, I reached out to the directors of financial aid and public information officer requesting they send out the recruitment flyer again. All recruitment efforts were repeated multiple times through the college's public information office, financial aid, and the college's support and retention programs. However, exhaustive outreach and recruitment efforts did not result in additional student participants.

Due to the COVID-19 global pandemic, ECCC made a complete transition to online classes and student services. My initial goal was to recruit six to eight participants for this study, but recruitment efforts for additional eligible participants became a challenge. Therefore, I continued the study with the five participants who met the criteria and agreed to participate in the study. It is important to note there was significant interest from 26 students to participate in the study; however, only five participants met all criteria.

Data Collection

Data collection took place from March through May of 2021. Given the restrictions associated with COVID-19, all research processes were conducted through the Zoom online platform, email, and over the phone. I began by emailing all students who met the eligibility criteria, notifying them of their eligibility, scheduling their short survey and interview date, and informing them of the informed consent form (see Appendix B) that would follow. The informed consent form was completed by each student participant before they participated in any

aspect of data collection. Informed consent also included a statement identifying me as an administrator in the college district (see Appendix B).

Semi-structured interviews followed and allowed for both consistency and flexibility. I started each interview by thanking the participants for their participation in the study. I explained the purpose of the study and asked if they had any questions for me. I also reminded the participants that their participation was voluntary and that they had the freedom to withdraw or stop participation in the study at any time.

The short survey and interviews were scheduled and conducted consecutively online and lasted approximately 1 hour each. Participants completed 10 short survey questions (see Appendix E) prior to their individual interviews through the Zoom platform. The survey responses were recorded on a secured and password-protected Google survey document. Following the survey, I conducted the interview with each student, asking the same basic 11 interview questions (see Appendix F). I also asked follow-up questions during each interview, which provided opportunities to clarify points raised by each participant. A secured folder for each participant consisted of Zoom audio recordings and Zoom transcripts of the interviews. All folders were stored on a password-protected computer and will be secured for a minimum of 3 years post collection to ensure quality of the data and procedures. I used pseudonyms to identify each participant.

Short Survey

Upon receiving email confirmation from participants for the scheduled short survey (see Appendix E) and interview, the informed consent signature was verified and completed through Adobe Sign. Data collection commenced by completing the short student financial aid survey online through Google forms. The initial intent was for participants to complete the survey just

prior to the online interview through a secured link to ensure participant safety and confidentiality protocol. However, because the first participant was using Zoom on a cell phone, I asked the student if he would prefer me to read the survey questions and answers. The participant welcomed the support and ease of verbally being asked the short survey questions. The survey included 10 questions used to gather qualitative data about students' experiences related to their financial aid process at the community college and their knowledge of student loan information processes.

The survey was used to collect preliminary data using a Likert scale and multiple choice and open-ended questions at the start of individual interviews to allow students' the opportunity to begin processing the many experiences they have encountered with financial aid and financial literacy at the community college. Due to all interviews being conducted online through Zoom, I provided the option to ask the survey questions verbally to all participants and they accepted. The 10 survey questions were asked of each of the participants to help validate participants' impressions, perceptions, and understandings about financing their community college education. The survey took approximately 5–10 minutes to complete and responses were submitted directly online through the Google survey form. Data collected from the short surveys was password protected through Google forms and secured through a password-protected computer. Survey questions were collected, evaluated, and analyzed to understand students' experiences with financial aid and student loans.

Interviews

Interviews followed completion of the short survey. I adhered to the interview protocol (see Appendix F) for the one-on-one interviews. As previously mentioned, the 1-hour interviews were scheduled, and informed consent was emailed and verified through Adobe Sign prior to the

scheduled interview date and time. I reviewed the informed consent form with each participant. The 11 participant interview questions (see Appendix F) were open-ended and allowed me to gather large amounts of handwritten notes in the margins and audio transcription data to better understand students' impressions, perceptions, and experiences about financing their postsecondary education. Recordings and transcripts were secured and password protected.

I offered a \$25 gift card for participants only at the completion of data collection to avoid any hint of coercion or undue influence. Interviews were recorded, transcribed verbatim, will be kept secure for a minimum of 3 years, and will not be used beyond the scope of this study. However, students understood the information they shared may be used in this dissertation or in publications that support first-generation students' experiences with financial aid, financial literacy, and student loans. Participants were offered the option of receiving a copy of the completed research project.

Data Analysis

I conducted the data analysis during June and July, 2021, and followed all ethical protocols to ensure safety, confidentiality, and integrity. Data included responses to the short surveys, handwritten interviews notes, downloaded transcripts from interviews, and Zoom recordings. I analyzed the data following Braun and Clarke's (2006) six steps of thematic analysis for deeper understanding of each of the participants unique and individual experiences. Braun and Clark's approach to thematic analysis allows for flexibility in a process that is sound and foundational in qualitative research.

Upon completion of each of the participant interviews, I immediately downloaded and began reviewing transcripts as not to forget any details of the student experiences. I read the large amount of transcription data twice once to have clear meaning and a second time to gain a

better understanding. A review of Zoom recordings further clarified transcripts, and my handwritten notes from interviews were compared for a third level of accuracy. Utilizing Braun and Clarke's (2006) six phases of thematic analysis, I was able to follow a plan in which the emergence of themes within data occurred through systematic critiques, identification, and summary of patterns. The six phases, as they relate to my study, are outlined below.

Phase 1: Familiarizing Myself With the Data

To begin data analysis, I wanted to fully immerse myself in the process of learning about student experiences through reading, clarifying, and physically handling the printed transcripts. I printed transcripts and placed them across a large table in front of me and began to review. The short student surveys were also downloaded and printed for review. Braun and Clark (2006) contended immersing yourself in the data is vital to the process of data analysis.

Phase 2: Generating Initial Codes

Wanting to engage in active learning with the data, I placed the 11 interview questions on oversized self-stick sheets across a large wall. I printed and placed the research questions above the oversized sheets, along with the human capital framework as a reference and guide while generating initial codes that stood out from the student experiences. I began the process of coding to gain sense and understanding of the data. I began reviewing printed transcripts one at a time, carefully reading and rereading for meaning. I reviewed responses to each interview question, selecting key experiences that were relevant and resonated from each participant's responses to the interview questions. According to Saldaña (2014), coding encompasses a reflective process of assigning meaning by capturing the data's essence and attributes.

I began handwriting and assigning a color-coded note to each of the participant experiences that resonated from each question. I then placed participant responses on the

appropriate interview question on the wall. I repeated this process through each participant transcript. This coding process was the approach I used in analyzing all the qualitative data for the varying methods. According to Saldaña (2016), “A code in qualitative inquiry is most often a word or phrase that symbolically assigns a summative, salient essence capturing and or evocative attribute for a portion of language based on visual data” (p. 4). Saldaña (2016) also suggested various means of collecting data that include “interviews, transcripts, participant observation field notes, journals, documents, open-ended survey responses, drawings, artifacts, photographs, video, internet sites, email correspondences, academic and fictional literature” (p. 4).

By collecting data from various data sources, I was able to triangulate the results and offer a comprehensive picture of the students’ experiences (Berry, 2017). At the end of this phase, each interview question on the wall encompassed codes that resonated for each of the participant’s experiences. This hands-on approach allowed me to visually see and engage with the data. The colorful and lengthy process systematically generated 76 initial codes.

Phase 3: Searching for Themes

To begin organizing initial codes, I aligned the three research questions with the 76 initial codes. I created a table in Word that listed the five research participants by pseudonyms horizontally across the top of the table. I then listed the three research questions vertically below and in the left margin of the document (see Appendix G). This allowed me to remain organized as I began to transfer each of the 76 initial codes from the wall to the appropriate research question in the table, keeping with the assigned color coding of each participant. This process allowed organization of potential themes by research question (Braun & Clark, 2006). This

experiential learning process of pulling initial codes off the wall and rearranging and typing them into the Word table resulted in 11 initial themes organized by the three research questions.

Phase 4: Reviewing Themes

In reviewing the themes further, I used the same table and physically moved the data on the wall. Understanding the data followed a cycle of in-depth breakdown and separation, at times resulting in varying degrees of patterns and understanding. I carefully followed a process of reflecting and interpreting the meaning of themes in a fully descriptive set of colorfully organized notes and clearly labeled word tables that included a full summary of findings. According to Saldaña (2011), “The more well-versed you are in the field’s eclectic methods of investigation, the better your ability to understand the diverse patterns and complex meanings of social life” (pp. 177–178). This included a meticulous process and focus on coding words and phrases for significance and meaning.

I collapsed initial themes and reworded the notes across the wall and Word table across the three research questions, synthesizing and collapsing the themes into six significant themes. The six themes encompassed data reviewed against the initial 11 themes and in relation to the 76 initial coded extracts representing each participant’s storied experiences.

Phase 5: Defining and Naming Themes

Using the wall and table with the three research questions to guide the analysis, I repeated the intense review and refinement of each of the 11 themes. Use of qualitative research analysis requires planning, intentional organization, handling, and data order (Merriam & Tisdell, 2016). I clarified and selected the specific data relevant to each theme while making sense of the overall storied experience of the data. Through this process, I worked through each theme to find the

deeper story, understanding, and meaning of participants' experiences. This resulted in naming and defining of six themes.

Phase 6: Producing the Report

The final process of data analysis was producing the report of themes. The methods produced an extensive amount of data that were collected, organized, and secured. The six themes captured the essence and experiences of the five participants with financial aid, financial literacy, and student loans. Although I reviewed and incorporated Saldaña's work, I concluded Braun and Clark's (2006) thematic analysis was a better fit for this study and my approach to data analysis. In Chapter 4, I present details and analysis of the six themes generated from data analysis. In Chapter 5, I provide a summary of findings and a final report of data analyses and recommendations.

Upon completion of the data analysis using the six-step process, I contacted all participants by phone and email to conduct member checking. Member checking was completed during August and September 2021. Four of the five participants were open and able to meet with me over the phone. I phoned each participant individually and discussed the themes and direct quotes related to the themes. Each participant confirmed their direct quotes from the one-on-one interviews. The four participants agreed with the themes and with their direct quotes that were included in chapter findings.

Trustworthiness

I established trustworthiness in this study by (a) following established data collection procedures for the qualitative research study, (b) collecting data from multiple sources, and (c) using a rigorous coding and analysis process. The descriptive data collection processes began with defining trustworthiness and understanding why it is crucial in the investigation. Merriam

and Tisdell (2016) defined trustworthiness in research as a multifaceted layer of ensuring the rigor, methods, and processes are appropriate and credible. Following a detailed and rigorous step process in every phase ensures a sound research design. Guba offered four key elements that are vital in demonstrating confidence in the research data, and Guba's constructs correspond to the criteria I employed as the investigator: (a) "credibility (in preference to internal validity); (b) transferability (in preference to external validity/generalizability); (c) dependability (in preference to reliability); [and] (d) confirmability (in preference to objectivity)" (Shenton, 2004 p. 64).

Establishing credibility at the onset is vital. According to Shenton (2004), this is how a study measures what it is intended to measure. Credibility is established through detailed and descriptive data collection processes. The methodology in this study provided clear, outlined protocols for each of the qualitative methods and data analyses. Yin (2018) focused on preparing to ensure the specifics of the design throughout data collection and emphasized the need for continual assessment to adjust after the onset of the data collection process. Yin further suggested returning to the initial step of conceptualization if significant changes are made, emphasizing the vital need to facilitate a well-organized and structured data collection protocol and add to the creditability. The protocol processes used for this study ensured the interview questions, survey, and review of documents and information accurately captured the student experiences, providing meticulous details and ensuring accurate interpretation of all the data. When there was need for adjustments, the adjustments were made to the necessary steps in the process to ensure credibility.

Member checking with students was an additional step used to confirm the data and ensure trustworthiness. Data responses from the short survey further corroborated the

trustworthiness and transferability of the interview data. The data collection process also included steps to ensure transferability and validity, including reviewing the data analysis process by my dissertation advisor and committee chair. According to Yazan (2015), consultation with experienced qualitative faculty provides support for data validity. This process entailed one-on-one meetings to review the data analysis, initial coding process, preliminary themes, and additional information that added value to the assessed data and guided the validity and trustworthiness in interpreting data results.

Furthermore, I engaged in epoché to sustain an intuitive process and ensure the findings' credibility. This process involved setting aside my perceptions and experiences while recognizing how these experiences affected my decisions and conclusions related to the study (Kim, 2011). As researcher, I set a foundation for how a qualitative study design works by describing the essence of the phenomenon from a small group of participants and building a case for this study and future research designs.

Ethical Consideration

The researcher's role is an ethical consideration that was carefully reviewed in the methods, data collection, and analysis. My role as a community college administrator was important when considering the methods used, access, and the influence this had on participants. The district had clearly outlined policies for research and required a rigorous application process approved by the district-wide research and institutional effectiveness committee. The district did not grant access and information on the grounds of my being an administrator in the district but on being a qualified researcher who submitted the required documentation to conduct a research study in the multi-campus college district.

Researcher bias was another area of importance. As the primary instrument for data collection, my influence as an administrator did not cloud my judgment when conducting surveys and interviews. The boundaries of researcher and community college administrator cannot be blurred and must be noted from the onset as it is critically important to ensure proper facilitation of all methods, data collection, and analysis of collected data.

Ethical considerations include in the study contributed to comprehensive research and an inquiry process that included (a) permission granted by the University of the Pacific institutional review board to conduct research, (b) a letter of approval issued to ECCC where data were collected, (c) consent gained from the district's and/or college's institutional research committee, as applicable, and (d) participants signed informed consent forms to meet the human subjects requirements. Maintaining confidentiality was also an ethical consideration. All participant information was kept confidential and held in strict confidence. Data collected and personal information were not identifiable in any way. Participation was voluntary, and the participants were provided the option to withdraw or stop participation in the study at any time.

Limitations

The research was limited to five students who met very specific inclusion criteria and who were in the middle of experiencing the ongoing COVID-19 pandemic. There were 26 people who responded to the call for participants but did not meet inclusion criteria. A challenge, and initial limitation, was building rapport in an online format. I feared the online format added to the limitations by extending the amount of time needed to build trust with each of the participants. I was also concerned the pandemic would limit willingness to participate due to the stress in their lives as a result of the pandemic. Participants' lack of familiarity with the process of completing a survey and participating in online was another concern. However, I

intentionally took time to share the purpose of the study, my commitment to student success with their financial well-being, and the influence their experiences could have in supporting improvements for first-generation students at the community college. I also reiterated my support and understanding if they needed to end the survey or interview at any time.

Financial aid and loan experiences are such a personal aspect of a person's life and can be challenging. I feared participants would withhold information due to embarrassment and stigma, which could be difficult for students to convey. However, participants appeared to voluntarily share explicit details without reservation. This disclosure can be specifically trying for a student when discussing financial concerns, the ability to repay their student loans, and their desire and opportunity to achieve their higher education dreams. When discussing these economic concerns, students can sometimes complicate matters when they experience feelings for the first time or realize the long-term effects of their decisions. It can be difficult to convey the emotional depth of information when discussing finances with a researcher they are meeting for the first time.

My findings are not intended to provide a generalization to all first-generation students who receive financial aid, particularly when considering there were only five participants included in the research. However, following the clearly outlined and rigorous data collection and analysis procedures, the findings including the recommendations for promising practices for financial aid, financial literacy, and student loan processes could be used by practitioners in various settings, such as student services personnel, academic counselors and faculty, directors of financial aid, and community college administrators.

Chapter Summary

Higher education institutions have fallen short in responding to and addressing early financial literacy education that supports students in the challenges of obtaining student loans that may impact their future social costs, financial wellness, and stability (Craig & Raisanen, 2014). Three guiding research questions supported the methods of inquiry in this study and the human capital framework provided a guide for exploring students' desires to invest in themselves and future prosperity. The study methods included a structured data collection process from ECCC in California. The study included five students from a diverse student population. Data came from multiple sources and included a short survey and interview. My ultimate aim in this study is to improve institutional efforts with financial aid and financial literacy practices, particularly targeting early intervention, knowledge of financial aid, and student loan information. This study adds to the scholarship and practices in this area and provides recommendations for early financial aid, financial literacy, and student loan practices for first-generation students at community colleges.

CHAPTER 4: FINDINGS

The purpose of this study was to gain a better understanding of first-generation students' experiences with financial aid, financial literacy, and student loans at a community college. This research study provided first-generation community college students with an opportunity to offer insight into their perceptions of financial aid systems offered at a community college.

Additionally, this study used human capital theory to examine students' educational goals.

This chapter begins with a brief discussion of the human capital framework used in this study. Second, participants are introduced with a detailed description of each participant. Third, I present findings from analysis of participant interviews. The core themes identified captured the rich meaning of each participant's experiences. The chapter concludes with a summary of research findings.

Theoretical Framework

Human capital theory (Becker, 1993; Cho et al., 2015; Paulsen & Smart, 2001) provides a framework to understand experiences of first-generation community college students who are using a student loan to finance their education. Paulsen and Smart (2001) explained human capital as skills, knowledge, or other assets of individuals that can lead to greater earnings for individuals, their employers, or their community. For this study, human capital theory was used to draw on the participants desire related to a person's education and employability, leading to an increased opportunity for upward mobility. Participants' experiences provided an opportunity to explore factors that influenced their decisions to incur student loan debt. In general, participants' decisions to take on student loan debt outweighed not attending college. For some participants, not pursuing student loan would have resulted in dropping out of community college and

delaying their education. Participants' experiences with financial aid processes, student loans, and personal circumstances gave them confidence in their decision to borrow. The first-generation student participants were comfortable investing in themselves and their educational goals to advance their careers and economic futures.

College and Participant Introduction

The following section provides an introduction of the study site and the five participants who participated in the study. Pseudonyms were used for the community college site and participants. Due to the COVID-19 global pandemic, the research site was closed for all in-person courses and college services. Therefore, all communications with the site and participants were conducted through email, phone calls, and Zoom meetings.

The community college site was identified by the pseudonym of El Centro Community College (ECCC). It is in the heart of California's Central San Joaquin Valley. The historic campus enrolls approximately 24,000 students annually. In 2021, the school's population included 80% minority students who were primarily Latino. About 32% of ECCC students attended full time (Community College Review, n.d.). Notably, 86% of students received some form of financial aid assistance, including state and federal grants and scholarships. About 1% ($n = 2,400$) of incoming students accepted federal student loans. At the time of this study, the college website shared a loan default rate estimated at 16%, which was higher than the average 3-year student loan default rate of 9.3%.

I was humbled by the opportunity to interview five participants about their personal experiences as first-generation-student-loan borrowers navigating their financial aid processes at a community college. As a researcher, I had a sense of obligation and responsibility to maintain the integrity of the process and authentically represent each participant. I was amazed at

participants' comfort and willingness to disclose their individual experiences about borrowing student loans. They trusted me with their personal stories, which was invaluable to the research process.

The five participants met all inclusion criteria, including first-generation identity, completed 12 units, and were enrolled in a minimum of 6 units at ECCC. All applied and were awarded some form of financial aid and had borrowed money using a loan. There were no demographic requirements for participation in the study, though participants varied in age, race, and gender. A summary of participant characteristics can be found in Table 2. Participants had some commonalities and differences due to age, ethnicity, and gender. Three males and two females were interviewed, and three of the five were parents. Interestingly, the five participants who met eligibility criteria were all in student support and retention programs.

Table 2
Participant Characteristics

Pseudonym	Student groups	State and federally funded support and retention programs	Type of student loan
Omar	ESL, First time Student	EOPS	Personal student loan from a family member
Jerry	Returning Student	EOPS and CalWORKs	Federal student loan
Farina	Returning Student	EOPS	Federal student loan
London	Returning Student	EOPS	Federal student loan
Sonny	First-time student	EOPS and TRIO	Personal student loan from a family member

Omar

Omar was a young, mild mannered, first-generation male student attending ECCC. At the time of this study, he had completed 2 years of community college course work and was in his last semester. He was a student in the Extended Opportunity Programs and Services (EOPS). He was also seeking employment after being laid off due to the COVID-19 pandemic. He had applied for federal and state financial aid, and at the time of the interview, had only been awarded a California College Promise Grant, which waives enrollment fees. During the interview, he mentioned he was a second language learner (i.e., English is not his first language) and he often struggled with completing financial aid applications due to lack of understanding and familiarity with financial aid. In addition, although he completed most of his units at ECCC, he was taking a course at a neighboring community college in the same district and located 20 miles from ECCC. All participants were asked to meet eligibility criteria that included obtaining a student loan. I reviewed eligibility criteria with Omar while verifying his interview date and time. During the verification process, he mentioned having a loan from a family member rather than a federal student loan. Omar's broad understanding of student loan debt included experience borrowing a personal student loan from a family member.

Jerry

Jerry was a very enthusiastic 40-year-old first-generation male student who had been enrolled at ECCC for several semesters and was studying to be a social worker. He was a participant in the EOPS and California Work Opportunity and Responsibility for Kids (CalWORKs) support program funded through the state for low-income and underrepresented students. At the time of our interview, he was married and had a young son. He applied for

federal financial aid and was receiving the California College Promise Grant (which waives enrollment fees), a Pell grant, and had borrowed a federal student loan.

Farina

A bubbly 30-year-old first-generation female student, Farina had attended ECCC for several semesters. She was working as a student tutor for the college's learning center. She was a participant in the EOPS. She was single with an adult child. Like Omar and Jerry, she had applied for federal financial aid. As part of her aid, she received the California College Promise Grant fee waiver, a Pell grant, and had secured a federal and private student loan.

London

London was a soft spoken first-generation female student who was attending ECCC. At the time of this study, London had completed several semesters of coursework at ECCC. She participated in the EOPS. She was a single parent with two daughters who were also attending ECCC. After a job loss, she applied for federal financial aid and obtained a California College Promise Grant fee waiver, Pell grant, and a federal student loan. She subtly described multiple experiences navigating financial aid processes and that obtaining a student loan was "her last resort and only option" to complete her studies after her job loss.

Sonny

The youngest participant at 20-years-old, Sonny was soft spoken and mild mannered. Like all participants, he was a first-generation student attending ECCC. At the time of the study, he had completed multiple semesters at the college. He participated in the EOPS and TRIO. He was employed. After applying for federal financial aid, he obtained the California College Promise Grant fee waiver and secured a personal loan from family members to finance his first semester of education. Surprisingly, he was apologetic for missing the deadline to apply for

financial aid and regretted having to borrow money from his family to fund his life's goal of obtaining a higher education.

Findings

The student-centered interviews produced sizeable data because I wanted to keep student voices at the center. Data were collected from multiple texts, including detailed notes from individual interviews, Zoom meeting transcripts, video recordings, and web-based student surveys. Braun and Clarke's (2006) outline of the six phases of thematic analysis was used to review data. Braun and Clarke indicated thematic analysis is a subjective process and emergence of themes occurs through systematic critiques, identification, and summary of patterns.

Data from participant interviews and the short surveys were reviewed first. Handwritten notes collected during each interview were reviewed immediately after each participant interview to ensure minor details were captured from interviews. Transcripts from each Zoom interview were downloaded and read twice for accuracy and clarity. To immerse in the data and process each participant's transcript, the review process included printing all the text, spreading out the documents, and writing notes in the margins. Braun and Clark (2006) indicated that immersing yourself in data is vital to familiarizing yourself with data. Interview notes and transcripts were later compared to Zoom video recordings to confirm the accuracy of each student's voice. Lastly, responses from the short surveys were downloaded and the additional data was used to corroborate current themes.

Phase 2 of analysis included active learning by placing the 11 interview questions on oversized self-stick sheets across a large wall. This process allowed me to visualize and engage with the data using a hands-on approach. This process led to the generation of 76 initial

codes. The 76 codes were coded by participant and then aligned with the three research questions.

During Phase 3, initial codes were organized into potential themes by the three research questions; this ensured all data were sorted by the relevant theme (Braun & Clark, 2006). This active learning process generated 11 initial themes that appeared in various colors across a large wall. In Phase 4 of thematic analysis and identifying themes, the 11 themes that emerged from the 76 initial codes generated a visual thematic map on the wall of data that represented each of the participants' experiences.

Finally, during Phase 5, analysis and review of each of the 11 themes was repeated, which included physical movement, collapse, and rewording of the colorful post-it notes across the large wall organized by the three research questions. This step of the process resulted in descriptions of each theme. Ultimately, six themes were identified after data collection and subsequent analysis using a systematic, structured, and phased process. Producing a report is the sixth, and final, phase of Braun and Clark's six steps of thematic analysis, which will be discussed in Chapter 5.

This process resulted in the following six themes: (a) Student-Centered, (b) Understanding Consequences of Student Loans, (c) Development of Financial Aid Literacy, (d) Student-Connection, (e) Simplifying Financial Aid Access for Students, (f) and Support From Campus-Based Programs. Participant experiences are described in the next section. Long quotations from participants are used rather than interpreting their responses. Use of long quotes was an intentional choice because I wanted to explicitly share participant's narratives. These long quotations are essential to hearing directly from students.

The first research question asked: How do students make sense of the myriad avenues for financing their postsecondary education? Moreover, what is their understanding of the consequences of using student loans to finance their education? Unfortunately, there is little qualitative research on first-generation student loan borrowing and financial aid literacy experiences at the community college. For this reason, I wanted to learn from the rich experiences of first-generation community college students. Therefore, I interviewed students and analyzed data collected from narratives they shared about their experiences. This experience altered me as a community college practitioner and the ways I view students' decision making about their financial aid options. Two themes emerged that answered the first research question and identified two themes from which human capital theory informed the process.

Student-Centered

Participants described a need for a student-centered communication plan on financial aid. They indicated the current communication strategies negatively impacted their ability to navigate the community college's financial aid, financial literacy, and student loan processes. Finances played a significant role for all participants and financial aid was a critical component to their success and attainment of their education and employability goals. For participants, education was an avenue to their economic security; thus, they were highly motivated to finance their goals. They all acknowledged and understood that financial aid was available. They also knew they needed to apply for any type of financial aid. However, all felt a lack of intentionality by the college in their communication with students with differing needs about applications for federal and state financial aid programs. Financial aid encompasses a broad umbrella of options for students. However, possibilities for these first-generation college students were difficult to understand. Omar described:

Honestly, I never got any information about financial aid or student loans; they just send you an email and tell you to fill out the Free Application for Federal Student Aid (FAFSA) application that's about it. So, you have to ask for help constantly, and if you are lucky, someone will answer your question. Other than that, I believe it's tough to get financial aid assistance. So, they should tell people more and help them out, especially for first-time students filling out FAFSA applications. . . .because it's complicated and confusing filling out those kinds of things.

Furthermore, they described a lack of student-centered relationships with the college's financial aid staff, faculty, and counselors. From their perspectives, this resulted in processes that were not student-centered. They suggested staff, faculty, and counselors taking time to get to know them, including their unique family and financial circumstances, would have resulted in better assistance and support. As Omar's comment illustrated, students like him can feel they must know the questions to ask about a complex and unfamiliar process. Omar described, however, wanting someone to ask them questions and help align financial aid options with his specific needs.

Omar, Sonny, and Farina described similar experiences. Sonny explained that "communication with students" was vital for him; he indicated that, although he did not check his email regularly, he appreciated the school repeatedly kept sending him emails about applying for federal financial aid and submitting the FAFSA. He expressed:

It doesn't matter if you're going to transfer to another college or go to work for the first time; many first-generation students have to come to this college, a community college, not a state college [university] because this is all they can afford. First-time community college students, first-generation, and especially when you are immigrants, or you just come to the United States, you have difficulty speaking English. So, students need someone in the community college to help them out, understand, and talk to you more about financial aid. If they have any questions, especially English as a second language students, they need someone, a translator, or someone to help them stay in school. But still, they need someone to help them out as they start, or the counselor should refer them to the financial aid office; they should collaborate. . . .the counselor and financial aid office should collaborate. I believe that's the key. . . .to help students fill out the financial aid application correctly. I think the counselor plays a key role in helping students out.

Similarly, Sonny explained:

Go! Read your emails and ask questions from the counselor or from the financial aid staff. The college doesn't always tell you, but you need to go with a plan [education plan] and a financial aid plan. Get all of that taken care of when you are in high school, you know, plan how long you're going to be there, how long you have to transfer, and how you're going to pay for it. Do it as best as you can. That's what I did. . . because, really, at the community college, you only get 2 years [for free]. And save your money; use the money on the books first and buy used books. That's what I learned from the EOPS Counselor and at the financial workshop on campus. Always purchase used books first, it saves you money, and you know. . . students don't have extra money; that's why we are going to school.

Farina's experiences and communication on financial aid were "To try and stay away from student loans, as much as possible, and ask questions!" Motioning with her right hand and index finger, she emphasized and stressed the importance of her words several times. She explained:

Sometimes it is difficult to communicate what you need to financial aid staff. They kind of make you feel intimidated, you know. . .and you get afraid to speak up and ask questions because you're embarrassed about your financial situation. So, I would say, don't be ashamed, ask questions, and find out every single program the community college is offering and apply for everything. Students need to know that they have a good chance of getting into special programs. I had a lady that told me about the EOPS program, she didn't get accepted, but I did. Isn't that crazy? And I was the one that didn't even know about it. So, educate yourself on the financial aid choices and programs that are available.

Understanding Consequences of Student Loans

The need to understand the consequences about student loans emerged clearly from their experiences with borrowing money to fund their educational goals. Interestingly, some participants borrowed a federal student loan, and others borrowed from their families. However, for each participant, access to borrowing student loans was pivotal to remaining in school. For Omar and Sonny, student loans borrowed from family members were a more significant burden and took an emotional toll. Nevertheless, their sense of responsibility and obligation to repay the debt was a strong motivator for completing their educational goals and securing meaningful

careers that would provide an opportunity to repay the loan, become financially independent, and honor their families.

Jerry and Farina described their authentic and vulnerable experiences, especially navigating their financial aid and student loan options. In addition, Jerry shared his challenges as a student and parent. Jerry expressed:

Yeah, we were struggling, financially struggling, and it was terrible. . . .the biggest challenge for me was that you couldn't do what you needed to with your financial aid or student loan. The idea for that money is for you to survive, to get through school, to buy supplies, whatever you need. I don't think they should limit financial aid, loans, or what you use the money for. I mean, you say you need clothes for school, I mean who doesn't or if you're like my case, if financial aid wasn't quite so stringent on what you used the money on. I should be allowed to use it for what I need. . . .if you don't have a roof over your head or transportation to get to school or "a place to wash your damn ass," . . .I mean you're not going to school, who's going to go to school? You're not, and if you're worried about where you're going to live, where your next meal is coming from, your mind's not going to be on your schoolwork. Right? That's just common sense! So, I think financial aid and student loans should be expanded to cover all students' needs. I know the money has to be paid back, and I am willing to borrow what I need to finish school; otherwise, I couldn't finish!

Farina's understanding of the consequences of using student loans to finance her education came early and influenced her behavior when considering community college loans. She explicitly detailed the complicated process of borrowing a loan, the credit variables, and the psychological toll that occurred when accepting these loans. Although she was grateful for the loan options that allowed her to stay in school, she "went to the source" for information on the student loan process:

You have to start paying student loans back after you graduate, and at first, they begin with a low interest rate, and that's how they kind of get you. But it's not a fixed rate, and so, once you get out of school, the interest rate skyrockets, and you can't put it in bankruptcy or anything like that. So, they don't get to go on there. They just follow you around forever like mine is right now. And when you first apply for FAFSA, the financial aid office just gives you the applications, they don't elaborate, you have to go to the source, so I went to the FAFSA website and read all about it. I spoke to a representative. So then, when I still didn't have enough money to complete my education, they were the one's talking to me about getting a student loan. I chose to take

out a student loan, but I don't feel like loan counseling told me everything about what I was to expect from that loan, you know. So, going forward, it wasn't going to stay that same fixed rate you know? . . . the exemptions, because you're a student and once that's done, then it becomes like a regular loan, so to speak. . . meaning you can't defer payments anymore. . . you know they attach your wages if you don't pay the stuff back; it's very, very, very stressful, and it's like this binding contract that never goes away, so it's kind of like a "gray cloud that looms over". . . you know, until you pay it off. And because of the interest rates, I'm paying more in interest than what the loan was, so I feel like I'm paying back way more than I borrowed! [sigh].

London expressed her understanding of student loans in a slightly different way. Although she was provided vague details about student loan borrowing from the community college, she understood student loans were available if she needed the financial resources. Also, life's challenges created a financial barrier for her to attend school. She stated, "There's no option for quitting." London explained without regret:

Well, I didn't know many details other than they [student loans] were available, and my first goal was to get through college without using a student loan. I was working part time, and then I lost that job, so my only other option was to stay in school. So, when I went to school, I said, "There's no option for quitting, I'm staying in." So, I took out the student loan. I took out the maximum amount the first time and half of that amount the second time. My advice is to use them very sparingly if you have to borrow them. I always took up the least amount needed to stay in school, and I plan to pay it off quickly when I finish. . . .at least that is the plan!

The first two themes provide explicit details on how students made sense of financing their postsecondary education and understood the consequences of using student loans to finance their education. Their ideas and understanding of financial aid, financial literacy, and student loans provided an introduction to their experiences as first-generation students attending community college. Research findings offer a glimpse of their personal stories of navigating the financial aid process with the goals of completing their education and obtaining meaningful careers for themselves and their families. Their collective storied life experiences were reflective and profound. Rich data captured through powerful words were abundant and provided

understanding about students' decision-making process when funding their postsecondary education.

Participants made sense of financing their postsecondary education and the consequences of student loans through a lack of student-centered experiences and truthful accounts of student loan borrowing. This data demonstrated a foundational need for these community college students to seek additional support to meet their needs and help them understand strategies and programs available as they made informed decisions about student loans and financing their education.

The following theme focused on ways to develop this support through early development of financial aid literacy. Research Question 2 asked: In what ways can students' experiences with financial aid options support the development of early intervention financial literacy programs? Students experienced various financial aid options when applying at the community college. Some options were pursued, but others were not. Collectively, these students candidly shared their experiences and ways to support early financial aid literacy and development of a foundation with money.

Development of Financial Aid Literacy

There was a recurring message expressed by most participants on development of financial aid literacy, especially for first-generation community college students. Jerry shared that, being a first-generation student, he needed help getting started:

We need literature up front, a 'how to guide,' to let them know what information is necessary so that they can inform their parents of what they need for financial aid, where you go to apply for financial assistance, where you can go to physically complete the FAFSA.

As first-generation college students, participants experienced difficulties. Many experienced difficulties related to their financial aid options, timely submission of the initial FAFSA

application online, personal financial aid management, and budgeting. They were challenged by learning about financial aid and becoming financially literate. Sonny, somewhat reluctantly admitted his challenges related to learning about financial aid, resources, and deadlines. He explained:

Yeah. . . I can't stress how important it is always to know the financial aid dates; the deadlines are also good to know. . . because time goes by quickly when you're in high school and registering for college for the first time. You're not thinking about financial aid deadlines at that time. I missed the priority deadline for my first semester in college. I didn't get financial aid. . . That's when I had to borrow a student loan from my family. It was hard. So, I would say. . . know when it's time to apply! Especially when the FAFSA application opens up on the FAFSA website.

Similarly, Jerry described how the online financial aid application process could create barriers for students who do not fully understand how to correctly apply and use their financial aid. The online application process is especially difficult for "those of us, who are coming to school for the first time." He went on to say:

The income and tax questions on the application are difficult to understand. I never filled out anything like this before coming to college. Students don't know what they are filling out. Most students need their parent's information to complete the FAFSA, and that's not something that students have access to, especially when they are filling the application out in the computer lab like I was. If they said, something like "this is what you need to complete the FAFSA application," or "these are the important dates," it would be much easier for students. But they don't do that. . . or at least it wasn't a priority for me at the time.

Although multiple participants had difficulty applying online, others had an additional challenge related to their lack of understanding of certain questions on the FAFSA application. Omar shared, "I made a mistake. . . I didn't even know I had made a mistake. I only found out after I didn't qualify for the Pell grant." Frustrated with his lack of understanding of the various grants available to low-income students and being ineligible for grants the previous semester, Omar explained a defeated feeling when applying and going through this process. He stated:

I didn't figure it out until it was too late. I got rejected for the Pell grant, and then when I called, they didn't answer. So, I called them 10 and 11 times! I kept calling financial aid because I was having a hard time. Especially in this pandemic, the phones are so busy, and I kept calling them and asking them for help because I was struggling; I did not have a job. Instead, I only received a fee waiver; I am receiving a promise grant, and while that's helpful, it is not enough. When I asked them, you know, why I did not receive any grants, I have a 3.8 GPA. I'm a good student. I have been placed on the dean's list two times already. They told me, "You put down that your parents went to college." I said, "No, I'm a first-generation student." Oh, you marked that your parents went to college, and you know it is point-based, and it doesn't matter how good your GPA is. I believe 99% of people don't know about those kinds of things, and they should know; I didn't know that until they told me. "You have to be careful while filling out your application in the next year; you have to fill it out in 2021–2022," and I said, "Okay." I did not know that, and it is unfair, but no one mentioned that you have to be very careful by filling out the application.

For participants, challenges related to receiving early financial aid literacy information resulted in missed opportunities to receive funding needed to make college attendance less stressful.

Collectively, participants lacked clarity in financial processes that, if readily known and accessible, would have supported a more seamless transition to campus and a path toward completion of their goals. Consequently, their financial aid options were daunted by their limited information and, thus, an example for improved early financial literacy programs targeting needs of first-generation students.

Themes four, five and six discuss students' recommendations for practitioners. Research Question 3 asked: What can community college educators do to support student's financial aid practices? Students shared a myriad of financial aid processes that would have supported their persistence and completion at the community college. The following three themes describe the students' promising recommendations for practitioners at the community college.

Student Connection

In addition to the barrier's students faced developing financial aid literacy, students described a lack of connection with college financial aid staff. Most participants yearned to

receive help navigating “their particular challenges with financial aid” to meet their personal and, often, unique needs of being first in their family to attend college. Many spoke of their experiences with high level information and generalized financial aid options that neglected their personal circumstances. Omar, an ESL student, described uneasy experiences and feelings of apprehension:

I had to do my financial aid application; this was hard. Because there were some questions about my residency, I went back and forth with the financial aid and admissions office. But I have lived here for a long time. I have to keep asking questions to financial aid staff. . . . what options do I have? Otherwise, no one tells you. I feel like they don't want to explain to you because there are many people in line. It's a big college, and sometimes there are many students in line, especially when the semester is starting, and everyone is in need and looking for financial aid help. You feel like they're rushing you, and you are a first timer. Especially people, where English is their second language, they're confused, you know, and we struggle to understand one another. You feel kind of nervous sometimes to go in; sometimes you feel like you're going to an interview or something. And you're just going to the financial aid office; they are supposed to help you. . . . yeah.

Although not an ESL student, London paralleled what others expressed when it came to seeking student-centered support:

I see people in line in the financial aid office, and I've been in line, you know, standing in line for hours at a time or having to leave to go to class and not having time to wait to get a question answered is frustrating. So, I think if financial aid staff were more understanding and patient with students. . . . If they remember why we are there. We are only there because we need help. They should also put more staff in the financial aid area so that you're not standing in these long lines; sometimes, we need to talk to one or two people to get our situation resolved.

Omar and London experienced a lack of staff connection and inadequate time with staff who could have helped them resolve their unique and personal financial aid questions. Sonny also voiced his frustration and inability to connect with staff when approaching them with concerns about his financial struggles. He stated:

If they [financial aid staff] were more open to engage and friendlier, maybe they would understand my situation. But, instead, they [financial aid staff] didn't even try; they just passed me along to the next office person. I felt like I was just another student asking the

same financial aid question, it shouldn't be just a job. . .but it felt like it was just a job for them, you know.

Students occasionally found a resolution to their questions. However, these instances were often limited, and as Omar explained: "If I was lucky, I caught someone [in the financial aid office] on a good day and was able to get the information I needed." Although challenging to find at times, connection or support from college faculty and staff was desired by most participants. Their goals of college completion were in the distant future, and they looked for others who would support their navigation of the processes that would lead to a promising future. Students noted the COVID-19 global pandemic may have also played some role in their ability to adequately connect with financial services as most of these services were offered exclusively online or over the phone. However, students felt, although there was an abrupt transition of services to an online format and if future services were adequately established, they may offer opportunities for students to engage more frequently and confidentially with financial aid staff.

Simplifying Financial Aid Access for Students

In addition to student-centered support, students unanimously identified the need for simplified financial assistance for students. Although the college's financial aid is administered by federal policies and there are limitations to streamlining information, students strongly recommended community college practitioners provide student's easier access to financial aid resources and programs. They felt their collective financial aid, literacy, and student loan experiences could have been better supported by the college. Additional recommendations about general financial aid practices will be discussed in greater detail in Chapter 5.

Students faced a variety of challenges with financial aid, scholarships, literacy, and student loan processes. However, simplifying the information and campus-based processes from the start to help students access financial aid resources was powerfully recommended through

their recount of personal challenges. Jerry shared this personal experience growing up and explained:

Just letting students know about financial aid availability is important for students and their whole families to understand. You know. . .that I can go to college and get a better job for my family. And that they will help me to go to school.

So... I remember when I was in high school, I was thinking, how am I going to do college? My mom's a housewife and doesn't do anything. My stepdad did stuff with insulation; I got a little brother that's already on his way up, you know, who's going to get the education? Well, neither one of us did because there was no money there for education. We didn't at that point in time; I didn't have any idea about financial aid and these loans and what else I could get. So, I might have stayed in school had I had some of that information, if I was "privy" to that information ahead of time.

Farina and Omar shared instances when they also felt confused and misguided by the processes intended to support their persistence and completion. Farina stated, "They make it very difficult to understand; nothing seems straightforward." She explained:

I waited like 25 minutes to speak to a representative, and when she finally came on after lunch, she answered all my questions. So, suppose we could have that kind of mirroring at the community college in person, where they had. . . In that case, you know financial aid counselors not just in the financial aid, but at the registration counters, you know, taking your money for your classes and stuff, and then you have to make an appointment to see a counselor to make sure you have your financial aid in order. A one-stop shop, you know.

So, I also think that they need to have a how-to guide that they show a financial aid test application. They say, okay, when you see this, this is what you're going to put in and they kind of give you a step-by-step guide on how to fill the application out. I think that if the community college did that, it would be way more helpful; you know, they would have more educated students about their financial options.

Omar's experiences with the scholarship application process caused frustration and confusion. However, his persistence in applying for scholarships did not waiver. His second attempt to apply for scholarships at the community college led to receiving his first scholarship award. Omar stated:

I filled out the scholarship application for the last 2 years; I did not receive a reply from the main campus either way. I was confused and could not find the information or details of the scholarship, amount, or dates. They should tell you, you know, make it simple for the student if your scholarship was accepted or got rejected.

I'm also taking some classes at another community college campus in the district. I did receive a response from them that I got selected as a finalist for a scholarship. This was strange, you know when you are taking full-time units at the main campus, and you do not get any information, and I'm taking a few classes at the other campus, and I'm getting a response from them, but not from here [ECCC].

London's experiences did not align with the financial aid processes experienced by other students. This challenged my thinking, but her experiences aligned with the idea of simplifying financial aid access. She was fortunate in her experiences and expressed that she received precisely what she needed. She reported:

I saw opportunities on campus to learn about financial aid through outdoor information booths in the quad in the first weeks of school, financial aid canopies set up during lunch. I even brought my paperwork to the financial aid booth one time because I had to ask a question and I received "help on the spot."

For most participants, a lack of simplified financial aid access caused challenge and was important to their student success. This was evident as they shared explicit details of their lack of understanding of the opportunity and access to attend college. This was also true of the various financial aid options and when applying for additional scholarship resources. Most participants lacked clarity about financial aid options at the college and were not given messages that supported their personal needs and development of financial literacy.

Participants offered several recommendations based on challenges they faced while attending El Centro Community College. Their varied experiences, once again, illustrated the multitude of barriers they faced daily when making decisions about their education and finances. However, the resilience of each participant was an asset. They creatively expressed recommendations for community college practitioners to better serve students with little or no knowledge of financial aid processes.

Support From Campus-Based Programs

Participants in this study were students in the EOPS, TRIO Student Support Services (SSS), or CalWORKs. Most stated they felt well supported once they were admitted into at least one of the campus-based equity programs. The additional support created a sense of financial security and provided academic direction they would come to rely on each semester.

Specifically, the students came to depend on the EOPS book voucher that covered their coursebook requirements and academic supplies. In addition, many shared ways relationships with the academic counseling staff and programs were critical to positive experiences of navigating, accessing, and developing a sense of belonging at the college.

For three participants, applying for financial aid started prior to enrollment in campus-based programs. However, they were uncertain they had completed the process correctly. For the other two participants, the support from campus-based programs allowed them to complete the FAFSA and ask follow-up questions before submitting their applications. All participants explained that support from staff and faculty in these programs helped them complete the necessary financial aid application and verification requirements with confidence. Participants reported they were also encouraged to apply for scholarships and attend financial literacy workshops to support their learning about finances. Financial literacy workshops included budgeting, taking on student loans, and processes for taking out student loans, which several students noted as helpful and a deterrent when considering their own student loans.

Farina could not emphasize enough how helpful the support program was to her financial and academic journey. She explained:

I'm an older student, and I didn't even know you could apply for the EOPS program. It wasn't until the first day of class when my professor told me about the program. I went to the EOPS program, and they have their own set of counselors, so they reevaluated everything. If this is what you're majoring in, you need to do this, and so on. The

counselors knew the ins and outs of the entire process. The college needs to encourage more students to apply for these programs, especially their marketing. I believe students lose out when they don't know. Many of them are coming in from high school, and they don't know anything about financial decisions or how the world works or how money works, so you know they're kind of naive and gullible, right? So, they're going to believe everything people say.

They don't know what they need, or they don't know what to ask for, or what programs are available. So, students need to know that there are special programs where they can get additional grants so that they don't have to obtain a student loan and learn how to make an educated decision about all that stuff.

Omar expressed frustration with not knowing about the special program services that could support his persistence and long-term educational goals, despite asking financial aid staff for information on assistance to remain enrolled during the pandemic. Omar explained:

Last semester, one of my classmates mentioned to me EOPS. She emailed me the link, and I went there and applied, and they said "okay" . . . I got approved. They asked me why I didn't fill out the application before, and no one told me. So, I was kind of upset about it. I was able to get my books, and I applied for scholarships. I did not know about this program, and I've been here several semesters already. No one even mentions to me in the financial aid office, even though I kept asking them if there was any help available for me during the pandemic, and it was just frustrating, you know? So, people don't know when you are going to college. I didn't know. I never knew that such programs like EOPS were available for students like me.

Sonny commented on support program workshops that left a lasting impression on the risks of borrowing student loans. Additionally, he recounted his experience from a financial literacy workshop on campus:

I attended this workshop through the special program. It left this image in my mind about student loan debt and borrowing money; it stayed with me to this day. That's why I paid my debt back right away to my family. I didn't like that feeling. . . . They [special program counselors] cared about us and offered us a lot of workshops. We didn't have to go, but I was glad I went.

Participants believed strongly in support from campus-based programs. They were adamant about the need for others attending college to learn about services that support learning about college resources. Those resources included special programs that covered fees, books, scholarships, and understanding of financing their educational goals beyond the community

college and their personal lives. Many of these first-time students expressed it was the first time they felt a connection to the college. As Sonny explained, “They believed in me” and supported him to continue setting goals at college and in life.

Pandemic Influence on Financial Aid Access and Applications

The research study was conducted during the COVID-19 global pandemic. As a result, most ECCC classes and student services were required to abruptly transition online. Although ECCC provided technology support for students to transition online, the college’s COVID-19 website including language that recognized students had different situations and did not all have access to the same resources. Therefore, the last interview question asked participants how the pandemic affected their ability to access financial aid or services.

Omar, Farina, Jerry, London, and Sonny mentioned the abrupt transition to remote services left them scrambling to transition to online learning, remain enrolled, and receive the basic needs the college provided attending in person. All participants mentioned they received some portion of the direct grant aid and the \$4 billion received by California community colleges from additional federal COVID relief funding for students and colleges (Burke, 2021). Students were not required to apply for the additional financial aid and said the additional funding from the college during the pandemic was very helpful in covering additional costs from the transition online. They also shared their commitment to staying in school despite the primarily online format. A few participants mentioned that stable technology and connectivity were their most significant obstacles during the transition to online classes.

Additionally, four of the five participants said support for food insecurities were no longer accessible. However, campus support and retention programs and community programs provided supplemental vouchers for food during the pandemic. Though several participants

mentioned the pandemic did not affect their ability to apply for financial aid, they had difficulty accessing follow-up services with financial aid staff. Students noted in-person services were not available; therefore, phone calls were necessary to contact the financial aid office. This process posed challenges that made it difficult to speak to a financial aid staff member about their circumstances and timely processing of their forms. Interestingly, this feedback from students further clarified the Student Connection finding and data analysis.

Chapter Summary

The chapter began with a discussion of the human capital framework and how it aligned with research on supporting first-generation students with their financial aid, literacy, and student loan processes at the community college. Each participant was introduced using intentional pseudonyms. Data were collected primarily through one-on-one interviews and further corroborated through a short survey. Details that emerged from data are described through participants' experiences with money and financial aid processes at ECCC. Braun and Clarke's (2006) six phases of thematic analysis was used and generated six themes.

The following six themes emerged from answering the three research questions: (a) Student-Centered, (b) Understanding Consequences of Student Loans, (c) Development of Financial Aid Literacy, (d) Student-Connection, e) Simplifying Financial Aid Access for Students, and (f) Support From Campus-Based Programs. Experiences shared by the five student participants were natural and forthright. Collectively, their detailed statements provided a powerful voice for first-generation students accessing financial resources at the community college. Together, the group faced a myriad of challenges. Their challenges led to findings that resulted in important information for community college practitioners and financial aid administrators and will be discussed in greater detail in Chapter 5.

CHAPTER 5: DISCUSSION

Being awarded access to the world of higher education is complicated, demanding time, finances, and tremendous know-how—a process not exactly designed to help first-generation students flourish.

-Emerson Collective

Student loan debt is increasing at alarming rates for students across higher education. California community college students are no exception. Community colleges in California serve a diverse population of students, many of whom are the first in their family to attend college. Known as first-generation students, they, like others, may assume student loan debt without fully understanding the consequences. Although there is increasing national attention on the long-term financial effects of student loan debt, there has been less research focused specifically on first-generation college students. Researcher have found the needs of first-generation students, student parents are different from students who have family members who attended college (Cox & Sallee, 2019). Some of these differences include basic understanding of enrollment and financial aid processes, submission of parental information required for processing the Free Application for Federal Student Aid (FAFSA), and matriculation steps for successful college onboarding. First-generation students often lack understanding of the indirect cost of college attendance (Coles et al., 2020). Coles et al. (2020) explained costs for school supplies, technology, food, transportation, and housing can create financial hardship. It is essential for community college leaders to help financial aid staff understand nuances experienced by this population because many students who attend community college are first-generation students and will apply for financial aid. A lack of literature on first-generation community college students' experiences with student loans, financial aid, and financial literacy

impedes the knowledge and information necessary to improve policies and practices of community colleges and their administrators. The purpose of this study was to help fill the gap in scholarship and practice by studying students' experiences with student loans.

This chapter will discuss the data, findings, and recommendations related to the research questions of this study. Following this discussion, I will review implications for scholars and practitioners. Finally, the chapter concludes with recommendations for further research and a personal reflection on how this study changed me as a scholar and a practitioner.

Human capital theory provided the lens for understanding the experiences of five community college students in California. Participants shared a desire to gain an education that would possibly give them upward mobility and financial prosperity. Bradley (2021) found higher education provides avenues to increased social mobility and future earnings. First-generation college students are first in their families to pursue postsecondary education. As a result, they often lack role models in their families who can provide guidance and help them navigate the complexities of postsecondary education, including financial aid processes (Paulsen & Smart, 2001). In this study, five first-generation students shared their experiences and understanding of their financial aid, financial literacy and student loan experiences, and a desire to improve their lives through meaningful careers and financial stability. Omar, Jerry, Farina, London, and Sonny were attending El Centro Community College (a pseudonym) during the spring 2021 semester. They shared deeply personal experiences during interviews. Each student shared unique circumstances and challenges related to borrowing student loans, understanding financial aid processes, and gaining access to financial literacy resources. For participants, challenges exceeded the obstacles of being first in their families to attend college. Like many community college students, they faced covering their costs of attendance and, in some cases,

navigating food, housing, and transportation insecurities. The human capital framework offered a lens for understanding the ways participants were motivated and, ultimately, willing to accept student loans to continue their education get closer to a better economic future.

Using a basic qualitative research design, the study sought to understand first-generation community college students' experiences with financial aid, financial literacy, borrowing student loans to fund expenses related to their postsecondary enrollment, and challenges, and individual circumstances related to these topics. They provided meaningful details of their experiences pursuing their educational goals. Their academic goals became more clear and meaningful because of sacrifices they made along the way as the first in their families to attend college.

Discussion of Findings and Implications

Discussion of findings and implications are organized in following section according to the three research questions. Recommendations for practice are provided after each finding. The section begins with themes related to the first research question, followed by themes related to the second research question, and then themes related to the third research question. The section concludes with exploration of how the pandemic influenced participants' access to financial aid applications, financial aid services, and student loans.

Themes Related to First Research Question

Two themes answered the first research question: How do students make sense of the myriad avenues for financing their postsecondary education? Moreover, what is their understanding of the consequences of using student loans to finance their education? The two themes were a) Student-Centered and b) Understanding Consequences of Student Loans.

Student-centered. Participants described different iterations of student-centered practices; specifically, they identified areas where practices could be more intentionally student-

centered. The data suggests there could be a gap between what practitioners believe is student-centered and what students describe as student-centered. For example, participants noted they received information via email. However, they also acknowledged email was not their primary method of communication and, consequently, may have missed information from the financial aid office. A gap may occur because financial aid staff may feel they have communicated with students, but students believe the communication is not effective. The FAFSA is at the center of this process for all students. Participants reported they first heard about financial aid and applied for community college while in high school. Their high school experiences also provided students' limited understanding of financial aid. All participants reported the broad umbrella of financial aid and direct grant aid programs and services for students were unclear and challenging for them to navigate. Participants were often confused and left to draw from their own experiences with life and money to make informed financial aid decisions. Participants indicated that their college attendance, persistence, transition into better paying jobs, and future financial stability were areas supported by financial aid and a crucial resource for first-generation college students.

Students perceived a lack of intentionality in college messaging about financial aid that failed to capture their specific needs. They all experienced various outreach efforts when applying for financial assistance, that, contrary to what may have been intended, made it difficult for them to understand priority deadlines for completing the FAFSA.

From the perspectives of participants, practices did not always seem student centered, such as communication, filling out the FAFSA, and being assisted when visiting the window. Students felt like processes were so complicated and mysterious, which was compounded by being a first-generation student because they did not necessarily have a person in their family

who could help them navigate these processes. Students then became very dependent on the financial aid staff or college staff to take that role of helping them navigate financial aid processes. Also, sometimes students did not communicate very effectively. Students did not know how to ask for what they needed. Therefore, it is important to understand the unique needs of first-generation students who may rely more on college staff to proxy as a family member; however, financial aid staff do not always have the answers to help them. Financial security is the key to food security and housing security, which influence academic security; all are key components to retention and college completion.

Therefore, a critical need for financial aid, financial literacy, and student loan practice is bridging this gap with regular communication with students and working to understand challenges students face related to financial aid processes. Practical ideas for outreach efforts were provided by participants. For example, participants perceived a lack of student-centered support, so practitioners may want to identify ways to strengthen student-centered practices. A way practitioner might develop a student-centered approach would be to regularly meet with students to identify gaps in their knowledge and ways to bridge those gaps. Annual focus groups with students, for example, could help identify ways to communicate with students through avenues used by students. Moreover, because these avenues are likely to change frequently, annual focus groups might ensure communication methods remain current.

Another recommendation that addresses the lack of student-centered relationships with financial aid staff, faculty, and counselors could include additional staffing and reaching out to students and integrating them into campus-based programs or similar program models. These models such as, Extended Opportunity Programs and Services (EOPS), TRIO Student Support Services (SSS) and California Work Opportunity and Responsibility to Kids (CalWORKs) were

very helpful to participants and can be expanded across campus to support student-centered relationships.

Understanding consequences of student loans. Participants needed information about the consequences of student loan borrowing. To fund their education and remain enrolled at the community college, some participants received federal student loans, and others borrowed personal loans from family members. Some participants identified short-term consequences of accepting student loans, both federal and personal, but they were less clear about the long-term consequences to their finances. Though loan counseling is required before accepting a federal loan, students indicated the counseling came too late. They had already decided to take out a student loan and, thus, were committed to that as their solution. The loan counseling program did not change their mind.

Therefore, because participants perceived a need to understand consequences of student loans, college administrators and practitioners might strengthen these processes by reviewing their loan counseling curriculum and ensuring it includes information about long-term consequences. First-generation students are first in their families to attend college and lack experience with finances; thus, they may not fully understand long-term consequences of borrowing student loans. These long-term consequences could include repayment plans, saving and purchasing power, and effects on credit and long-term investing. It is recommended that review of loan counseling curriculum includes addressing the consequence of student loan debt at the time of borrowing and managing the repayment processes after separation from the college.

Practitioners might also consider ways to intervene with students sooner in this process. For example, students could work one-on-one with financial aid staff to explore and identify

other options, such as taking fewer units while working more hours, scholarship, and paid internship opportunities. Personal contact with college and financial aid staff may lead to altering their academic plan but offers alternatives to student loans and supports a clearer and more engaged decision-making process for the student. Furthermore, it is essential to acknowledge this intervention will look different on different campuses. Therefore, campus practitioners must evaluate the details and the timing of the intervention based on the needs of their students and what would work best for their campus community.

Additionally, the theme of understanding consequences of student loans also found a recommendation that includes all types of student loans that may not be included when student loan debt is discussed. Students who have personal loans from a bank or a family member may not appear in statistics related to student loan debt. This could mean that total student loan debt is underestimated. In addition, participants indicated family loans are a source of stress because they feel a personal connection to the lender. Further studies could examine the full scope of student loan debt by including personal and family loans in calculations.

Theme Related to Second Research Question

One theme answered the second research question: In what ways can students' experiences with financial aid options support the development of early intervention financial literacy programs? This theme, Development of Financial Aid Literacy, is explored in this section.

Participants needed to develop financial aid literacy prior to completing the FAFSA application and applying for financial aid. Participants experienced various challenges related to when to apply, how to apply, and knowing the information needed to complete the FAFSA application. Participants perceived a need for early development of financial aid literacy.

Practitioners and outreach departments could identify ways to support development of early financial aid literacy that aligns with college application processes. Therefore, an essential component of early intervention is development of financial aid literacy through early outreach and communication efforts before students enter community college.

The development of financial aid literacy theme resulted in a recommendation to provide early intervention in alignment with college outreach efforts. If colleges are not already doing so, one example is aligning financial aid and financial literacy development practices with the enrollment and onboarding. As a practitioner, I have noticed students need information at different points in the matriculation and onboarding process, and it can be very challenging to find the right time and place for delivering information to the most people. Aligning financial aid and literacy with the colleges' outreach and enrollment could increase financial assistance, understanding, and financial literacy among first-time students. Community college students come from diverse backgrounds and experiences before attending the community college; thus, understanding financial aid processes would support targeted efforts to support first-generation students.

Another recommendation from the Development of Financial Aid Literacy theme is informed participation by parents and students in early college outreach efforts. Again, if colleges are not already doing so, an example of this may be to include parents earlier in the college's enrollment and onboarding. Like the role of parents in preparing for college, parents would be informed in advance, guided, and can help their student learn, plan, and complete the college application and financial aid process. An example of this could include students and parents completing the application processes together or offering the student and parents the opportunity to work with financial aid staff to complete the process and verify their student

FAFSA application is complete. This process could be offered in different languages. This would support completion of the financial aid process and necessary financial standing to begin the semester. This process may also provide information that leads a student and their family to work more, make an intentional plan for their finances, secure additional funding through scholarships, or look for internship opportunities. Moreover, it is important to acknowledge this may look different at colleges depending on the needs of students and parents. Aligning the college application, financial aid process, and financial literacy process in a way that way that includes teaching and arming students and parents with information early might lead to increased support for first-generation students and their families.

Themes Related to Third Research Question

The third research question asked: What can community college educators do to support students' financial aid practices? This question was addressed by three themes: Student-Connection, Simplifying Financial Aid Access for Students, and Support From Campus-Based Programs.

Student connection. Participants did not feel connected to staff, services, or the college. They described a lack of connection and had difficulty creating relationships with financial aid staff, faculty, and general counselors. As a result, they found it difficult to ask for information. In addition, they felt financial aid staff, faculty, and general counselors did not have adequate time or physical space to engage in meaningful conversation that included asking additional questions about students, their families, and their financial circumstances. Participants offered suggestions for financial aid staff.

Based on the Student Connection theme, it is recommended that more time and adequate space is provided to financial aid staff, faculty, and general counselors so they can elicit

additional information from students and families about their unique situations or circumstances. Participants often experienced long lines and tight quarters once they entered the financial aid office; it was difficult to have conversations about their finances in front of other students. The Student-Connection theme also included a lack of connectedness with financial aid staff resulting in misalignment of financial aid options with students' specific circumstances; alignment is needed to strengthen student-connection practices.

Practitioners may consider regularly scheduled express financial aid counseling appointments for students. Weekly express financial aid counseling sessions, for example, could offer students opportunities to meet with financial aid staff in private spaces allowing students to confidentially share their challenges. Like express counseling offered to address student academic counseling needs, express financial aid counseling could provide students with an alternative to waiting in long financial aid lines, feeling rushed, and an opportunity to address specific financial needs. Students' financial situations vary, and express appointments might provide a more intrusive platform for discussing individual circumstances, required actions, and discussion of financial aid options (including student loans).

Similarly, another recommendation related to the Student-Connection theme is colleges could enhance online services to include a more permanent online video platform that students can use to receive financial aid follow-up services and counseling. Students could use this service to engage in individual, confidential sessions with financial aid staff. This option would allow the student to share their unique circumstances without feeling rushed or being in front of others who are waiting in financial aid lines at the colleges. Colleges and financial aid offices and services transitioned differently during the COVID-19 pandemic. Prior to developing a

permanent online option, it may be helpful to assess the online practices implemented by the college and financial aid office and unique financial needs of the student population.

Simplifying financial aid access for students. Participants strongly expressed a need to simplify access to financial assistance. Procedures are often outside the control of financial aid staff, but students shared examples of processes that could have been easier. For example, participants experienced multiple financial aid processes that made it challenging to access information about opportunities for financial aid, assistance in completing the FAFSA application, and access to scholarships. For this reason, simplifying access to financial assistance should include providing students with access to financial aid programs in various ways. Additionally, students perceived the process to be overly complex. Financial aid staff does not have control over many aspects of these procedures, but student participants said additional staff assistance would have been helpful, such as workshops about understanding or completing the FAFSA.

Based on the theme of Simplifying Financial Aid Access for Students, it is recommended that practitioners and financial aid administrators strengthen and simplify these processes by introducing a financial aid staff at registration counters and student registration events. Student participants indicated having a financial aid staff member at registration would have been helpful. Students do not always know about the financial aid process, submitting the FAFSA, and priority filing deadlines. Financial aid staff at registration counters and events would give students access to someone who can answer questions about the financial aid process. Additionally, students do not always know about various grant programs and college scholarship deadlines; simplifying financial aid access would help lead to financial aid access for more students who are eligible and qualify for the many financial aid programs.

Another recommendation for simplifying financial aid access is a step-by-step guide on the various grant aid programs, which would help students better understand the availability and differences among financial aid programs. An example of simplifying access could be creating a how-to guide for completing the FAFSA application. A financial aid test application, for example, would mirror the application process for students and demonstrate a step-by-step guide on how to complete the FAFSA application. Another example could be a trifold or digital pocket card that includes available grants, scholarships, and loans, application and disbursement dates, and available dollar amounts. Students struggle to navigate uncertain steps throughout the financial aid process; providing them with tools and strategies that support their financial and economic literacy is critical. College officials should consider supporting students with the complex processes connected to the FAFSA, scholarships opportunities, and processes awarded through the college.

Support from campus-based programs. Participants were enrolled in campus-based programs and experienced positive and overwhelming support from participation in the EOPS, SSS and CalWORKs. Students initially felt lost, but then received intentional and targeted support that included targeted academic and financial support. This support led to more successful outcomes. Academic counselors and staff encouraged their goals, reassured their understanding of financial aid and literacy information, and welcomed them as a part of the college. Thus, an essential practice for offering support is to extend these campus-based program models more broadly and facilitate campus-wide financial aid literacy and understanding of financial application processes. Participants felt strong connections with campus-based programs; student services practitioners and colleges could find ways to

intentionally communicate with students, faculty, and staff about the value of these programs and the services they offer to first-generation students.

Based on the Support From Campus-Based Programs theme, it is recommended that communication to the campus community about the value of campus-base support and retention programs is strengthened. Practitioners might strengthen communication of campus-based programs and services through panel discussions from students enrolled in equity programs. Semester panel discussions, for example, could highlight support services and practices that made a difference; student voice can be used to endorse credibility of support services. An example of this may be students discussing financial literacy workshops that helped them understand the risks of borrowing student loans and provided access to scholarships and internship opportunities that supported financing their college. In addition, because first-generation students are first in their families to attend college, they may need additional encouragement to explore campus-based programs. These programs may provide added academic support, financial aid, and financial literacy skills that would help them complete their educational goals.

Participants mentioned they did not find out about special programs on campus until another student told them about those programs. Therefore, is it recommended that more financial aid staff are available at registration to ask students questions about their financial aid and other needs; practitioners could provide timely student support. Furthermore, it would be necessary to explore ways practitioners might need to adapt services due to impacts to services during the COVID-19 pandemic. Practitioners face increased challenges and opportunities to connect students to support service programs and resources.

Recommendations for Further Research

During this study, first-generation community college students from one metropolitan area in central California shared their experiences with financial aid processes. Quite a few students who responded to the call for participants did not meet inclusion criteria. Inclusion criteria may have excluded some from participation in the study. Therefore, further study on financial aid, financial literacy, and student loans might expand beyond first-generation students to include a broader group of students. Additionally, a quantitative survey could be used to capture more data about student experiences at the community college.

Furthermore, it may be critical to replicate this study at other college campuses and regions to evaluate consistency across student experiences. It may also be essential to include various levels of postsecondary education, as student loans have become pervasive across higher education; an expanded study could offer critical understanding of other student experiences. Additionally, future studies may consider examining these issues from the perspectives of college staff. Understanding the experiences from a staff perspective is essential. Staff interact with students across all aspects of financial aid, financial literacy, and student loan processes; they may not acknowledge the process is complicated. Research from the viewpoint of staff is essential to supporting financial aid practices, informed decision-making by students, and generally support for student navigation of financial aid processes. Lastly, an additional area for further research may include exploring how students learned about EOPS, TRIO SSS, and CalWORKs at the community college.

Researcher Reflection

I am a first-generation Latina student. I persevered my way through a community college, curiously and anxiously seeking support from college faculty and staff as I tried to

navigate the financial challenges of paying for my college education. Much like participants in my study, I was challenged, confused, and sought support and connection from the financial aid staff to discuss my unique economic challenges. As I reflect on this study, I see glimpses of my first-generation student experience through the eyes of research participants, eager yet yearning for support from college staff to gain an understanding of available financial aid options. In addition, I learned from my failures and from the trial and error of submitting the FAFSA application only to be determined ineligible and frustrated with the process.

Like Omar, I made errors on my FAFSA application and had to take a personal loan from an extended family member to pay for my first semester at the community college. I was scared and left with a sense of helplessness about my financial situation. However, I used this fear to motivate me to complete my educational goals. Like the experience and words of London, “There is no option for quitting.” My perseverance and determination to achieve my educational goals led to the passion I possess today in working with community college students.

As a student and scholar, I have faced imposter syndrome throughout my educational journey and, at times, have felt challenged while working toward completing an advanced degree. However, holding on to small wins and accomplishing milestones has helped me progress through each semester. As a result, I gained confidence in my work and abilities and gained a sense of belonging in a doctorate program. My sincere hope is that this study and my published work provides meaningful scholarship and practices to existing work on financial aid, literacy, and first-generation student loan experiences at the community college.

As a community college administrator and practitioner, I have been profoundly changed by the five participants I had the opportunity to interview. The students chose to participate in the study; they were sincere and opened up to me. Throughout this dissertation, I was intentional

because I cared about the participants and know, as a practitioner, I am better because I welcomed their comments without judgment. The students allowed me to gain insight from profoundly personal student loan experiences that were important to each of them financing and remaining at the community college.

As a result of my study of students' experiences with financial aid, financial literacy, and borrowing student loans, I am more confident in my understanding of students' needs and how, as practitioners, college leaders can better support first-generation students. Recent efforts by California community college educators, in their work on Guided Pathways, align with the intentional student-centered support and the upscaling of exclusive services provided by special programs. My current research in this area has prepared me to take the next steps to expand the work of the Guided Pathways model on my campus to include financial aid. By offering recommendations for practice on financial aid, financial literacy, and student loans, college leaders can better equip students with the opportunity and intentional support to make informed financial aid decisions, now and in their future. Furthermore, on a personal level, I was challenged and encouraged to be a better administrator, a point-of-view practitioner, in general, and a better leader who envisions a society that better supports first-generation students.

Conclusion

This study focused on experiences and challenges first-generation community college students experienced with financial aid and student loans. Findings resulted in recommendations for practitioners and colleges that may strengthen students' financial literacy. Findings included the following themes: Student-Centered Practices, Understanding the Consequences of Student Loans, Development of Financial Aid Literacy, Student Connections, Simplifying Financial Aid Access for Students, and Support From Campus-Based Programs. Recommendations exemplify

the need for practitioners to prioritize financial aid assistance for first-generation students attending community college. Practitioners often prioritize academic planning, getting students matriculated, getting them in the right classes, and seeing an academic counselor. However, students will not stay enrolled in community colleges if they do not have funding to pay for their education.

Financial aid is about equity and justice; therefore, it is critical to community college practitioners from a moral, ethical, and social imperative and good use of public funds perspective. If what we are trying to do is get more students through and completed, then we need to get the financial resources into students' hands. COVID-19 had led to many changes for colleges, including more access to financial aid for all eligible students. Financial aid leads to better jobs and incomes. Financial aid processes are an avenue to access higher education and increased future earnings. Therefore, by examining these processes for first-generation community college students, we can provide more opportunities for students to receive financial aid and support services needed to remain in college. Furthermore, the student-centered funding formula for California Community Colleges is funded by enrollment, student completion, and, in part, through the number of financial aid and eligible grant students (California Community Colleges, 2021b). Therefore, it makes sense that we invest in intentional practices that offer students opportunities to complete the FAFSA and become confident in their understanding of financial concepts, leading to financial well-being and self-trust. Lastly, community college administrators must continue to examine new opportunities for using financial assistance as a critical component to students developing financial literacy, covering costs of attendance, remaining in school, and completing college. There is an opportunity to change the lives of future first-generation students.

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APPENDIX A: INTEREST FORM



Doctoral Study Interest Form

Name of study: STUDENT LOAN DEBT AND FIRST-GENERATION COMMUNITY COLLEGE STUDENTS

Thank you for your interest in participating in this study. Please check the boxes below to help me determine if you meet the criteria for this project.


If you have any questions about this study, please contact me:
Sandra Fuentes, doctoral candidate, University of the Pacific
s_fuentes1@u.pacific.edu

Name *

Short answer text

...



Eligibility Criteria (Check All that Apply)



☒ Multiple choice

- ☐ First in your family to attend college (first-generation college student) ×
- ☐ Completed at least 12 college units ×
- ☐ Enrolled in a minimum of at least 6 units at the community college ×
- ☐ Applied for Free Application for Federal Student Aid (FAFSA) at any time ×
- ☐ Willing to respond to a short survey (less than five minutes) ×
- ☐ Willing to participate in a 60 minute interview about your experiences with financial aid and ... ×
- ☐ Students who currently have a student loan ×
- ☐ Add option or [add "Other"](#)

☒ Answer key (0 points)

Required ☒

Telephone number (this will be used to contact you if needed) *

Short answer text

Email (this will be used to contact you if needed) *

Short answer text

How do you prefer to be contacted?

☐ Text



☐ Email

☐ Phone call

⋮

Please provide days of the week and times throughout the day that you are available for the short survey and 1-hour interview (I am also available evenings and weekends if necessary).

Long answer text

☒ Answer key (0 points)   Required ☐

What questions do you have about participating in this study?

Long answer text

APPENDIX B: INFORMED CONSENT



Research Title: STUDENT LOAN DEBT AND TRADITIONALLY UNDERREPRESENTED COMMUNITY COLLEGE STUDENTS

Lead Researcher: Sandra Fuentes, Doctoral Candidate

Faculty Advisor (if any): Dr. Delores McNair

RESEARCH DESCRIPTION: You are being invited to voluntarily participate in a research study on first generation college students, financial aid, and student loans. The purpose of the research study is being conducted for a dissertation in Educational and Organizational Leadership at University of the Pacific. The purpose of the qualitative study analysis will be to understand the first-generation student experiences related to their financial aid and student loan processes. This study will gather data from multiple sources that include a student survey and interview to gain a better understanding of the first generation student experience. The data results from this research study will be summarized in a Doctoral dissertation. I am also an academic administrator in the district and will share this information to improve practices for our first generation students. You will be asked to participate in a short student survey on your experiences related to financial aid, loan and literacy practices and an audio recorded, semi structured, one on one interview over zoom that will take approximately one hour. All audio recordings, survey and interview information collected will be kept in password protected computer filing system and discarded after three years. There are *no alternative research procedures* so your alternative is not to participate.

TIME INVOLVEMENT: Your participation will take approximately 90 minutes.

RISKS AND BENEFITS: There are minimal risks associated with this study. The minimal risk is psychological. The minimal psychological risk is that people may feel stressed when discussing finances. There is also a minimal risk to confidentiality. All information collected for the study will remain confidential and pseudonyms will be used. The benefits which may reasonably be expected to result from this study are that the information and experiences provided by you will contribute to the existing research on first-generation financial aid, loan and literacy experiences at the community college. Your decision whether or not to participate in this study will not affect your attendance or grades in school or any other benefits to which you are entitled.

COMPENSATION: Participants who complete all phases of the data collection will receive a \$25 Amazon gift card.

PARTICIPANT'S RIGHTS: If you have read this form and have decided to participate in this research project, you understand that your participation is entirely voluntary and your decision whether or not to participate will involve no penalty or loss of benefits to which you are otherwise entitled. If you decide to participate, you are free to discontinue participation at any time without penalty or loss of benefits to which you are otherwise entitled. You have the right to refuse to answer particular questions. The results of this research study may be presented at scientific or professional meetings or published in scientific journals. It is possible that we may decide that your participation in this research is not appropriate. If that happens, you will be dismissed from the study. In any event, we appreciate your willingness to participate in this research.

CONFIDENTIALITY:



UNIVERSITY OF THE
PACIFIC

All information collected for the purposes of this research study will be identifier-redacted and my confidentiality will be maintained. Upon completion of the research study all audio/video will be destroyed. All other data and consents will be securely stored for three years after completion of data collection and confidentially shredded or fully deleted from secured computer systems.

I understand that if I have any questions, comments, or concerns about the study or the informed consent process, I may call the Office of Research and Sponsored Programs to speak to someone independent of the research team at (209)-946-3903 or IRB@upacific.edu.

COLLECTION OF INFORMATION

(a) No information that identifies me for this research study will be released without my separate consent. All identifiable information produced in this research study will be protected to the limits allowed by law. If any changes are made with the research study design or data, I will be informed or asked to re-obtain consent.

(b) No information that identifies me for this research study will be collected as part of the research, even if identifiers are removed, will not be used or distributed for future research studies, I will be informed or asked to re-obtain consent.

NOTIFICATION OF RESEARCH RESULTS: The research findings and recommendations produced for the purposes of the dissertation research study will be made available to all participants.

CONTACT INFORMATION: Questions: If you have any questions, concerns or complaints about this research, its procedures, risks and benefits, contact the Lead Researcher at 559.360.8466/s_fuentes1@u.pacific.edu or the Faculty Research Advisor, Dr. Delores McNair at 530.303.2345.

Independent Contact: If you are not satisfied with how this study is being conducted, or if you have any concerns, complaints, or general questions about the research or your rights as a participant, please contact Office of Research and Sponsored Programs to speak to someone independent of the research team at (209)-946-3903 or IRB@upacific.edu.

Appointment Contact: If you need to change your appointment, please contact Sandra Fuentes at s_fuentes1@u.pacific.edu.

I hereby consent. (Indicate **Yes** or **No**)

- To be *audio/video* recorded during this study.
___Yes ___No
- For such *audio/video* records resulting from this study to be used by the researcher and professional transcriber and used to capture all information shared during the interview and to verify the information reported.
___Yes ___No

The extra copy of this signed and dated consent form is for you to keep.



UNIVERSITY OF THE
PACIFIC

Your signature below indicates that you have read and understand the information provided above, that you have been afforded the opportunity to ask, and have answered, any questions that you may have, that your participation is completely voluntary, that you understand that you may withdraw your consent and discontinue participation at any time without penalty or loss of benefits to which you are otherwise entitled, that you will receive a copy of this form, and that you are not waiving any legal claims, rights or remedies.

SIGNATURE _____ DATE _____

Research Study Participant (Print Name): _____

Researcher Who Obtained Consent (Print Name): _____

APPENDIX C: CITI CERTIFICATE



Completion Date 25-Nov-2021
Expiration Date 24-Nov-2024
Record ID 44329968

This is to certify that:

Sandra Fuentes

Has completed the following CITI Program course:

Not valid for renewal of certification
through CME.

Social & Behavioral Research - Basic/Refresher
(Curriculum Group)

Social & Behavioral Research - Basic/Refresher
(Course Learner Group)

2 - Refresher Course
(Stage)

Under requirements set by:

University of the Pacific

CITI
Collaborative Institutional Training Initiative

Verify at www.citiprogram.org/verify/?w1164aca1-e48e-46d5-bafb-1a4a3689a57c-44329968

APPENDIX D: PARTICIPANT RECRUITMENT FLYER



Calling All First Generation Students!

You're invited to participate in a study about first generation college students, financial aid, and student loans

Are you:

- ✓ First in your family to attend college (First generation college student)
- ✓ Completed at least 12 college units
- ✓ Enrolled in a minimum of at least 6 units at the Community College
- ✓ Applied for Free Application for Federal Student Aid (FAF) at any time.
- ✓ Students who currently have a student loan


If you're interested in participating in this study, scan the QR code to complete an initial interest form

Research participants will receive a \$25 Amazon gift card upon completion of the data collection

For more information

Contact Sandra Fuentes, doctoral candidate at University of Pacific, email at s.fuentes1@upacific.edu or by phone XXX-XXXX

APPENDIX E: SHORT SURVEY QUESTIONS



Student Financial Aid, Literacy and Loan Survey

Thank you for participating in this research study: Student Loan Debt and First-Generation Community College Students

Name *

Short answer text

Quiz Questions

Scale is provided 1-5: Where 1 is very little knowledge and 5 is lots of knowledge.

Quiz Questions

Scale is provided 1-5: Where 1 is very little knowledge and 5 is lots of knowledge.

1. What was your knowledge about financial aid and student loans at the beginning of your community college experience? *
The scale is provided 1-5:
Where 1 is very little knowledge, and 5 is lots of knowledge.

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ Other...

:::

2. How did you prepare for funding your educational goals? *

☐ I did not prepare

☐ Family/Parents paid for college

☐ Scholarships

☐ FAFSA-Free Application for Student Aid

☐ Other...

3. What is your experience in applying for financial aid at the community college? *

☐ I applied

☐ I did not apply

☐ I received help from Community College Financial Aid office

☐ I received help from a Community College program in applying

☐ I received help from High School Personnel in Applying

☐ Other...

4. What support did you receive in applying for Financial aid that was most helpful? *

☐ I received help from High School Staff when applying for College

☐ I did not receive any support

☐ I received support from my parents/family

☐ I received support from the Financial Aid office

☐ I received support from the Community College website

☐ Other...

5. In what ways has the community college prepared you to make informed Financial Aid decisions? *

☐ Financial Aid staff provided me with information and support

☐ Financial Aid Application workshop

☐ Information on the website

☐ Other...

8. What do you think students need to know about financial aid process at the community college? *

- ☐ How to apply for financial aid
- ☐ How long can I receive financial aid?
- ☐ What type of financial aid is available
- ☐ When are the disbursement dates/When can I expect to receive the money?
- ☐ What are student loans?

9. How and when did you hear about applying for financial aid? *

- ☐ High School Counselor
- ☐ Financial Aid Staff
- ☐ First Day of the Semester
- ☐ I have not received information about applying for financial aid

10. When you applied for financial aid, what was the process? *

- ☐ I applied through the FAFSA website
- ☐ I applied at a Financial Aid workshop
- ☐ I have not applied for Financial Aid
- ☐ I could not complete the process; it was too difficult

6. What information did you receive that was not helpful in applying for financial aid? *

☐ Information on the website

☐ Financial Aid Personnel

☐ Other:

7. If you could do anything differently related to financial aid and student loans, what would you do? *

☐ Information on the website

☐ Financial Aid Personnel

☐ Other:

APPENDIX F: PARTICIPANT ONE-ON-ONE INTERVIEW

Research Study Title: Student Loan Debt and First-Generation Community College Students

Interviewer: Sandra A. Fuentes

Interview Date & Time Planned:

Interview Place: Zoom or similar platform/Phone

Recording: Video and voice recording

Written: Field and observational notes

Introductions: Researcher and participant will introduce ourselves to one another

Opening Statement: Thank you for agreeing to participate in this research study. The purpose of the multiple case study analysis will be to understand the first-generation student experiences related to their financial aid processes. This study will gather data from multiple sources that include a student survey and interview to gain a better understanding of the first-generation student experience. The data results from this research study will be summarized in a Doctoral dissertation.

I would like to remind you that all the information shared during our interview today will be kept confidential. All the data collected today will not be identified by person or institution. At this time, I will need to confirm that you received and signed the informed consent form. Please answer by stating yes, so that it will be included in our recording. Do you have any questions about the informed consent or the interview today?

Interview Agenda: Thank you again for agreeing to participate today. I am going to begin by starting the video and audio recording. I will ask you 10 questions related to your experiences at the community college with financial aid, financial literacy and student loans. Please feel free to let me know if you do not understand a question or if you need me to repeat a question. At the conclusion of the questions and answers, I will stop the video and audio recording. Once the interview is transcribed, I will send you the transcription for review and accuracy. Do you have any questions before we begin? If not, let us go ahead and get started.

Interview Questions:

1. What are the key messages that need to be communicated to students about financing their postsecondary education?
2. What is your understanding of student loans to finance your education?
3. How did you gain information about Financial Aid?
4. What was most helpful for you in completing the financial aid process?

5. What other financial aid and literacy experiences were most helpful for you at the community college?
6. Where do you see areas of financial aid and literacy improvement at the community college?
7. What are the biggest challenges in terms of your experiences with financial aid options at the community college?
8. If money were no object, what would you do to make more students aware of Financial Aid and literacy on the community college campus?
9. What would a successful financial aid practices look like for you?
10. What is the college currently doing well related to financial aid and literacy practices?
11. In what ways has the pandemic affected your finances in relation to attending college?

APPENDIX G: DATA REVIEW PROTOCOL AND SYNTHESIS MATRIX

Research Study Title: Student Loan Debt and First-Generation Community College Students

Researcher: Sandra A. Fuentes

Data Review Dates & Times:

Procedure: The data review protocol will include the comprehensive and detailed review of all data collected through the various methods that included short survey and interviews.

	<i>Participants (Pseudonyms)</i>				
<i>Research Questions and Responses</i>					

Process: The data review process will include review, analyzing and coding process.

Observational notes. The data will follow an in-depth breakdown and separation of data and, at times, varying degrees of patterns and intricate meanings.