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Financial Aid Knowledge and Resources Among First-Generation College Students

Carmelitia J. Coleman
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Carmelitia J. Coleman

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Walden University
2021

Abstract

Financial Aid Knowledge and Resources Among First-Generation College Students

by

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MPA, The University of North Carolina at Charlotte, 1995

BA, The University of North Carolina at Chapel Hill, 1993

Project Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Education

Walden University

February 2022

Abstract

First-generation, freshmen students struggle to complete the financial aid process at a 4-year private university in Louisiana, impacting their financial and academic well-being. The purpose of this basic qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and resources needed to help them complete the process. The conceptual framework of the study was comprised of Piaget's theory of constructivism, which is grounded in the idea of learners constructing their own knowledge based on experience. The first research question addressed how first-generation, freshmen students constructed knowledge about the financial aid process. The second research question addressed what resources students need to help them complete the financial aid process. Purposeful sampling of homogeneous cases was used to select participants with whom 10 semi-structured interviews were held with enrolled students who had completed the Free Application for Federal Student Aid. Participants' interview responses were thematically analyzed. Results indicated that students perceived the financial aid process and terminology as unclear. Findings from the study revealed that more targeted financial aid resources and workshops were necessary to equip first-generation, freshmen students for better college outcomes. Findings and recommendations for workshops and programs were compiled in a position paper to present to university administrators to inform future policies and programs. Positive social change may result from first-generation students being provided resources that assist them with completing the financial aid process, consequently impacting their financial literacy, and decreasing excess student loan debt.

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Dedication

This project study is dedicated in memory of my twins, Milan and Andrew. Soon after you were born, God called you to be seated by his right side because you were too beautiful for this universe.

Acknowledgments

My academic career has been challenging yet rewarding at the same time. During this journey, several individuals have contributed their time, support, or encouragement and truly deserve recognition. Without their support, this journey would have been that much more difficult.

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Section 1: The Problem

The Local Problem

First-generation, freshmen college students can face many unique challenges that can put them at a disadvantage in understanding the resources available to achieve college success. Lack of knowledge about the financial aid process is prevalent among first-generation students attending college and can negatively impact their college experiences (Rowan-Kenyon et al., 2018). As a result, first-generation college students are at risk of not attending college, not completing their academic studies, or accumulating excess student debt (Clinedinst et al., 2011). However, little is known about how much knowledge first-generation, freshmen college students have or accumulate about financial aid or how much they understand the process (Rowan-Kenyon et al., 2018).

The problem examined in this study was the struggle of first-generation, freshmen in understanding and completing the financial aid process at a private, 4-year institution located in Louisiana. According to an internal report from the studied institution, Deruy (2016) said this historically Black university had over 1,250 students enrolled, and more than 40% of the student population were first generation. The school has earned accreditation from the Southern Association of Colleges and Schools. First-generation, freshmen students have several challenges in the existing process of completing the financial aid application. The primary challenges relate to the complex knowledge of the terminologies used and the resources needed to complete the financial aid application. As

a result, many first-generation, freshmen students do not fully understand or know how to thoroughly complete the application process for financial aid.

According to the financial aid director of the study site, 31% of the around 1,350 first-generation, freshmen did not complete the financial aid process during the 2018–2019 school year. The reported 31% is 54% less than the national average; according to the National Center for Education Statistics (2019), the percentage of students awarded financial aid at 4-year institutions was 85% and 78% at 2-year colleges. This gap in practice related to financial aid awarded may be due to a lack of current resources provided to students at the study site and a lack of knowledge by first-generation, freshmen students about what is needed to complete the financial aid process.

Efforts to understand the financial barriers that impact first-generation students are not new in higher education. The Louisiana Department of Education (2014) said that from its perspective, the data about first-generation students' failure to apply for financial aid, despite the availability of tools and information, is of tremendous concern. The state reported that not enough students took advantage of state and federal financial aid and have left millions of dollars in education funds unused each year. The report also indicated that only 44% of entering freshmen in the state of Louisiana submitted the Free Application for Federal Student Aid (FAFSA), which is substantially below the national average of 55% (Louisiana Department of Education, 2014).

The challenges of understanding financial aid expand beyond the state level for first-generation students. According to Banks-Santilli (2015), 20% of students who attended 4-year public or private colleges and universities in the United States were first-

generation students, and approximately 50% of them were from low-income families.

Many first-generation students faced obstacles to college success because they lacked the financial knowledge and information available to students of college-experienced parents (Bers & Schuetz, 2014; Falcon, 2015).

The White House Middle-Class Taskforce (2009) reported that information barriers existed in understanding the financial aid process. They found that three factors contributed to the information barriers: (a) lack of access to reliable information, (b) too little support to navigate the application process, and (c) lack of knowledge about financial aid possibilities. As a result, students and families needed assistance in understanding the financial aid process before attempting to complete the FAFSA (Tierney et al., 2009). Rowan-Kenyon et al. (2018) suggested that university administrators would be wise to initiate programs that expand students' FAFSA knowledge and access to financial aid because the transition to college differs for first-generation students as opposed to other freshmen students.

First-generation, freshmen students struggle to understand the financial aid process. Assessing student perceptions about how to construct knowledge about the college financial aid process and what resources are needed to help them is a gap in practice. Therefore, in this study, I assessed first-generation, freshmen students' perceptions about the financial aid process for a private, 4-year university in southeast Louisiana and evaluated what resources may be needed to help them complete the process.

Rationale

The purpose of this qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. According to the director of the Academic Center for Excellence and Honors Program at the study site, first-generation, freshmen students there face complex challenges related to the financial aid process. The director detailed that one of the primary challenges that made the financial aid process overwhelming and insurmountable for students to complete was the lack of understanding of the process.

The problem existed at the study site and other colleges and universities across Louisiana. According to the University of New Orleans (2014), Nick Fuselier, a student success counselor, denoted an 8% retention gap between first-generation and non-first-generation students who returned to the University of New Orleans the following year. Fuselier stated that first-generation students faced a unique set of challenges, navigating the financial aid process among them, so a mentoring program was developed at the university to aid first-generation students because of the institution's poor retention rates.

Khoeum (2018) described experiences as a first-year student in Louisiana, representing an example of the problem identified by this study. A first-generation student from Plaquemines Parish, about 90 minutes outside of New Orleans, Khoeum, was accepted as a first-year student to Loyola University New Orleans for the fall 2017 and spring 2018 school year. Understanding and completing the FAFSA was a daunting task for Khoeum who had grown up in a rural community with mostly seasonal work felt

at a disadvantage because her parents had not attended college. However, the author was able to receive help from a friend whose parents had attended college. Khoem learned that this situation as a first-generation student was not unique. Developing relationships with teachers was difficult for Khoem because teachers in the community often relocated after only 1 or 2 years at their school. The author did not have any ability to develop professional relationships with educators who could help her understand the process of entering college. Through research Khoem found that 34% of undergraduates nationally were first-generation students and less likely to graduate than students whose parents attended college. Attending Loyola University New Orleans seemed advantageous to Khoem, especially since the university understood the challenges faced by first-generation students and provided support services. Based on her first-year experience as a first-generation student, Khoem presented three goals for every first-generation student to consider: develop a career and personal focus, seek mentorship, and create a plan to achieve identified goals.

The Office of Institutional Effectiveness at the study site generates a yearly report based on FAFSA data to identify the first-generation population through use of the data filter of parents' educational level. Based on its continual analysis, the institution found that first-generation students are also usually low-income students and often flagged for financial aid verification. The financial aid verification process requires additional paperwork, such as evidence of tax returns and proof of income. Approximately 50% of the first-generation population are from low-income families and most likely represent an ethnic minority group (Banks-Santilli, 2015). The Office of Institutional Effectiveness

found that families were either overwhelmed or did not wish to provide documentation about what they deemed private information; consequently, students did not complete the financial aid process. Although first-generation students at the study site completed the initial FAFSA application, the Office of Institutional Effectiveness revealed that approximately 35% of first-generation students did not complete the entire financial aid process. The financial aid director at the study site indicated that when students did not provide all requested financial information, they risked receiving any financial aid, which could prevent them from attending college.

To increase access to financial aid, the Louisiana Department of Education (2017) created a financial aid working group to evaluate FAFSA completion rates, identify deficiencies among communities with low rates for FAFSA completion, and provide a comprehensive proposal about how to improve FAFSA completion rates. The Louisiana Department of Education concluded that since 51% of Louisiana's jobs and 65% of U.S. jobs would require postsecondary education by 2018 and 2020, higher education would be a driving factor in job procurement and that justified the need to create the financial aid working group.

In this study, I addressed the local problem by using a qualitative approach grounded in constructivist theory. Interviews were conducted to gather first-generation, freshman students' construction of knowledge and understanding about the financial aid process and inquire about what resources they need to complete the process.

Definition of Terms

The following terms are used throughout this study:

Constructivist theory: A theory based on the work of Piaget. The theory is grounded in the idea that learners construct their own knowledge based on experience. Individuals develop knowledge through their experiences that enable them to create schemas (Clark, 2010).

Financial aid: Federal and nonfederal aid available and offered to students to meet their educational costs (U.S. Department of Education, 2018a).

First-generation students: Students whose parents' highest level of education is a high school diploma or less; therefore, they are the first in their family to attend college (Lucier, 2017).

FAFSA: The application necessary to gain access to federal aid, such as grants, work-study jobs, and loans from the U.S. Department of Education. Universities can also use the data from the FAFSA to determine eligibility for state and school aid (U.S. Department of Education, 2018a).

Retention: A data point that measures the percentage of students in a cohort who continue enrollment from one time period to another. A typical cohort measured is first-time, full-time undergraduate students who continue at the same institution the following year (National Center for Education Statistics, 2018).

Significance of the Study

Deeper insights into the barriers underlying the lack of financial aid applications for low-income, first-generation students are essential to potential college students. Understanding these barriers could potentially increase knowledge around completing the financial aid process. A better understanding of the resources needed to help complete the

FAFSA process can help inform university administrators and policymakers about the financial aid applications of first-generation, freshmen college students in several ways. This study addressed a local gap in practice by determining how first-generation students construct knowledge about the financial aid process and what resources they need to help them complete the process.

The results from this study may have significance to university administrators because they will acquire useful information on how financial aid knowledge is constructed among first-generation, freshmen students and what resources are needed to help them complete the process. With a better understanding of how this population of students constructs knowledge and understanding of the financial aid process, university administrators may develop more targeted resources to better prepare first-generation students for success in college at the study site. Ultimately, this study may affect positive social change by helping first-generation, freshmen students secure financial aid through the FAFSA process, complete their education, and not accumulate excessive student loan debt.

Research Questions

The purpose of this study was to determine how first-generation, freshmen students construct knowledge about the financial aid process and the resources needed to help them complete the process. The following research questions guided this study:

1. How do first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process?

2. What resources do first-generation, freshmen students need to help them complete the financial aid process?

Review of the Literature

In this literature review, I provide the background and an understanding of the stated problem through a discussion of relevant literature on the topic. Shuttleworth (2018) explained that literature reviews evaluate and provide an in-depth assessment of prior research. There is a wealth of information on first-generation students and the various challenges they face on their journey through college. My objective in this literature review was to analyze research related to first-generation, freshmen college students and the challenges these students face in understanding and completing the application process for federal financial aid.

In conducting the literature search for this project study, I searched the following databases and search engines accessible through the Walden University Library obtain peer-reviewed journals, dissertations, and other scholarly literature: ERIC, ProQuest Central, EBSCOhost, and Google Scholar. The keywords used in the search for literature were *first-generation students*, *retention*, and *financial aid knowledge*. This literature review is organized around the major themes impacting first-generation, freshmen students and financial aid. I summarized and synthesized the literature from a comparative perspective.

This literature review provided foundational support for conducting this study on first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process.

The conceptual framework supporting this qualitative project study was constructivism. A conceptual framework is used to support and help the researcher identify and construct their perspective on the examined phenomena (Grant & Osanloo, 2014). The results of this study provide local administrators with applicable information about how first-generation, freshmen students construct knowledge about the financial aid process and the help they need to navigate the financial aid process fully.

Constructivist Theory

The conceptual framework supporting this qualitative project study was cognitive constructivism, posited by Piaget (1950). Piaget believed

society, even more, in a sense than the physical environment, changes the very structure of the individual, because it not only compels him to recognize facts but also provides him with a ready-made system of signs, which modify his thought.

(p. 171)

As Clark (2010) explained about Piaget's cognitive constructivism, individuals learn by actively constructing new knowledge and learn more effectively when engaged in constructing personally meaningful artifacts. Grounding the study in the constructivist framework contributed to understanding how students' knowledge was constructed about the financial aid process and built on data that considered only how financial aid was received and the various types of financial aid available. I chose the constructivist framework to guide the study because the theory allowed me to understand how knowledge was constructed as learners construct knowledge for themselves (see Hein, 1991).

The constructivism theory can be applied to the question of how financial aid knowledge is constructed among first-generation, freshmen students by understanding how they effectively learn and develop procedural awareness. Based on constructivist theory, understanding how first-generation, freshmen students construct knowledge about financial aid may better equip administrators to develop resources to advance knowledge and better inform this student population about the financial aid process. The framework is related to the study approach in that the idea compels an individual to recognize facts and learn new knowledge by being actively engaged (see Clark, 2010).

First-Generation Students

This study was focused on first-generation, freshmen college students and their struggles with understanding and completing the financial aid process. There are various definitions of first-generation college students in the extant research. The label, first-generation student, was initially coined in the 1960s to help identify students from disadvantaged backgrounds who were eligible for federally funded programs (Everett, 2015). The federally funded programs designated first-generation students as individuals whose parents did not obtain a college degree. Similarly, Cataldi et al. (2018) defined first-generation students as those individuals whose parents did not participate in postsecondary education. First-generation students make up approximately 20% of the population attending 4-year public or private institutions nationally (Banks-Santilli, 2015). These students face momentous challenges when seeking to attend postsecondary education institutions, including succeeding academically and obtaining their degree after enrollment (Cataldi et al., 2018).

Petty (2014) discussed the need for colleges and universities to develop programs for first-generation students that contribute to addressing their challenges and weaknesses. Some of these challenges are being inadequately prepared and lacking motivation and guidance at home regarding education. Petty recommended that administrators develop bridge programs between secondary and higher education that provide a pathway to assist first-generation students. These types of experiences can aid first-generation students in overcoming inadequate college preparation. In a qualitative study about experiences and catalysts of first-generation students, Carpenter and Pena (2017) examined the use of self-authorship theory for first-generation students through the students' perceptions and experiences. Self-authorship guides students on how to interact with the world and know how to respond appropriately to life's difficulties. Their findings informed university administrators about the necessity of coordinating more robust opportunities, such as learning, research, and internship programs, to help address difficulties encountered by first-generation students (Carpenter & Pena, 2017).

According to Engle (as cited in Palbusa & Gauvin, 2017), first-generation students enter universities with less knowledge about college activities and requirements and have less support at home regarding college challenges than their non-first-generation peers. Understanding who supports first-generation students and the types of support available is essential in contributing to their success. Support, such as parent-student communication about college and college preparation information sessions, offered by administrators contribute to supporting the academic success of first-generation students (Palbusa & Gauvin, 2017).

Although enrollment for first-generation students is increasing, they struggle with university life because they are not accustomed to the campus environment and the support systems that could help them be successful (Irlbeck et al., 2014). Irlbeck et al. said that the examination of the motivations and support systems needed for first-generation students recognized the importance of assisting this cohort for their success and retention. In comparison, Cannon and Goldrick-Rab (2016) indicated that an important aspect of assisting first-generation students is their completion of the financial aid application because it relates directly to college success and retention. Therefore, developing an understanding of the terminology, components, and steps of the financial aid process would benefit first-generation, freshmen students when navigating through the financial aid process.

FAFSA

Any student pursuing a college degree from an accredited institute of higher learning is eligible to be awarded federal financial assistance and can apply for financial aid (CITE). Completing the FAFSA is the first step to receiving federal financial aid (U.S. Department of Education, 2018a). The FAFSA, available in both paper and electronic formats, is the official application that students must complete to be considered for receiving federal financial aid. Submitting the FAFSA provides access to the largest source of aid, including grants, loans, scholarships, and work study funds. The information requested by the U.S. Department of Education (2018a) on the FAFSA includes students' personal information; identification documentation; and household information, such as education levels and income, taxes, savings, and investments of the

student and parents. In addition to federal aid, many universities use the data from the FAFSA to determine state and school aid (CITE). Private funding providers use the FAFSA information to establish whether students qualify for different types of aid (U.S. Department of Education, 2018a).

Filing the FAFSA potentially impacts access to financial aid funds and student retention. McKinney and Novak (2013) explored the relationship between the FAFSA filing status and retention rates among first-year students from the fall to spring semesters with the intention of improving the utilization of financial aid among first-year students. The researchers used data from the Beginning Postsecondary Students Longitudinal Study conducted by the National Center for Education Statistics (2018), which surveys first-year students on various topics, such as persistence, attainment, and student demographic characteristics. McKinney and Novak used full and restricted samples to show that first-generation students were not retained from the fall to spring semesters. The non-filing and under filing of financial aid applications occurs most frequently among disadvantaged students, a group that includes first-generation students (Feeney & Heroff, 2013). Therefore, incorrectly completing the FAFSA impacts a first-generation, freshmen student's ability to access federal financial aid funds.

Financial Aid

Properly completing the FAFSA is essential for students to secure access to financial aid. Feeney and Heroff (2013) suggested that first-generation students are less likely to submit the FAFSA and less likely to access financial aid. They argued that administrators must provide more assistance to students during the financial aid

application process and families. As defined by the U.S. Department of Education (2018a), financial aid includes federal or nonfederal funds that assist students with educational costs. First-generation students frequently lacked important information about college because of the absence of experience with postsecondary education within their families (Hossler et al., 1999). One way to reduce barriers with college enrollment is by increasing students' knowledge about and access to financial aid resources (Engle, 2007).

Nunez and Cuccaro-Alamin (1998) said that one of the challenges first-generation students indicated they encountered that influences their decision to attend college is obtaining the necessary financial aid. Their findings showed that first-generation students persisted in higher education and attained degrees at lower rates than non-first-generation students. Additionally, first-generation students were less likely to complete their degree program within 5 years (Nunez & Cuccaro-Alamin, 1998).

An analysis of the difference in knowledge between first-generation students versus non-first-generation students about student loan debt literacy showed a significant contrast between the two cohorts with respect to the decision of whether to borrow money (Lee & Mueller, 2014). First-generation students were more prone to decide to use loans, more likely to rely on loans heavily, believed they could only afford a college education by acquiring loans, and were more likely to incur student loan debt due to their low socioeconomic backgrounds. Lee and Mueller (2014) argued that little attention had been given to first-generation students and their perceptions of financial literacy. Clinedinst et al. (2011) said that when students are incurring a high amount of student

loan debt, higher education administrators could focus their attention on providing support to increase students' financial literacy. First-generation students' lack of loan debt education and financial aid knowledge puts them at risk of not having funds available to graduate and accruing massive debt without earning a degree.

Furquim et al. (2017) studied the differences between generational student loan borrowing and found that first-generation students were more likely to apply for financial aid, borrow, and acquire larger loans. Consequently, first-generation students face absorbent amounts of student loan debt that remains whether they graduate or not. Furquim et al. said that financial aid administrators could minimize student indebtedness by awarding fewer loans and increasing the amounts of other types of financial aid that do not require repayment.

Retention

Retention measures continuous enrollment from one semester to the next and can be impacted directly or indirectly by many factors (Swecker et al., 2013). Furquim et al. (2017) said that first-generation students enrolled, were retained, and graduated at lower rates than non-first-generation students. Although the study site in the current study had a high average retention rate of 75% compared to the national rate of 61% (National Center for Education Statistics, 2018), the percentage of undergraduates graduating within 6 years was comparatively low. In 2017, the study site reported that only 25% of their first-generation students graduated in 6 years. The findings also indicated that the institution's non-first-generation students graduate at a rate 2 times greater than first-generation

students. The national average graduation rate within 6 years is 60% as of 2017 (National Center for Education Statistics, 2018).

Petty (2014) stated that institutions played an integral part in motivating students to persist in their education and remain in college; therefore, universities might benefit from developing programs to address the challenges experienced by first-generation students. The knowledge acquired from such programs could provide academic and social avenues to help first-generation students overcome inadequate college preparedness (Petty, 2014). In addition to institutions playing an important role in retention, the lack of information provided by the parents of first-generation students affects those students' preparedness for college, therefore impacting retention (Atherton, 2014).

First-generation students face unique challenges with completing the financial aid application process. Mangan (2015) found that first-generation students were faced with the challenge of their parents struggling to complete financial aid forms. The construction of knowledge and how to complete the financial aid process was also a problem for the parents of first-generation students (Mangan, 2015). Peralta and Klonowski (2017) recognized that first-generation students had unique challenges that affected their ability to graduate. Financial aid access was one of those challenges, with first-generation students lacking knowledge about financial aid access and availability. Therefore, to retain this population of students, U.S. universities should create programs targeted towards providing them with academic and social support (Peralta & Klonowski, 2017).

In contrast to these findings, Swail (2014) observed that an educational system's failure to prepare students for college and the ever-increasing cost made persistence to continue and graduate more difficult. Based on decades of federal lawmaking and to ensure first-generation and low-income students were not disenfranchised, more first-generation students were being admitted to traditional institutions of higher education. Swail found that these students did not remain in college for multiple reasons, financial concerns among them. According to Swail, the true primary reason students do not remain in school and graduate from college is a lack of academic ability. Swail believed the issue could not be fixed through programs but by creating admissions policies, allowing administrators to decide who attended college, achieved degree goal attainment, and finance their education. Additionally, Swail asserted that rigor in classes dictated whether students would be retained and graduate.

In another study on first-generation students, Bers and Schuetz (2014) reviewed the missing pieces to college completion; many of the students surveyed did not graduate because they paid for college without family support. Therefore, students had to increase work hours, which often impacted enrollment status, decreasing the amount of financial aid received. For the cohort studied, some students had to repay loans for the time they attended college (Bers & Schuetz, 2014).

For the private 4-year institution studied, 61% of the 2009 cohort of students who started a degree did not graduate within 8 years. Only 36% graduated within 6 years of starting. The class of 2012 had 223 bachelor's degree candidates at the institution studied. Of this cohort, only 35.9 % graduated in 2014, 6 years after beginning their degree.

Thirty-nine percent of the class completed their degree after an additional 2 years. Based on this data, the office of enrollment management said that 61% of students did not graduate within 8 years of starting, four were still pursuing their degrees, and 10 students transferred to other institutions. The institution lost contact with the remaining 122 students who were presumed to have dropped out.

Implications

This project study explored the construction of financial aid knowledge among first-generation students and the tools needed to help them complete the financial aid process. Deeper insights into the barriers underlying the lack of financial aid knowledge for low-income first-generation students and a better understanding of the resources needed to help complete the process can help inform university administrators and policymakers about financial aid applications of first-generation, freshmen college students in several ways. University administrators may better understand how this population of students constructs knowledge and makes meaning of the financial aid process and may inform them on desired and targeted resources to better equip first-generation students for success in college at the studied institution.

Land and Ziomek (2013) said that academic administrators could establish interventions or programs to aid students and families in understanding the financial aid process to promote college success. As outlined in the Doctor of Education project study checklist (Walden University, 2018), two project genre types could be considered for this research, a curriculum plan for first-time, first-generation college students and policy recommendations with detail. Ultimately, this study may positively affect social change

in helping first-generation, freshmen students secure financial aid to complete their education and not accumulate excess debt.

Summary

As evidenced in the rationale and literature review sections, a problem exists in that first-generation students struggle with completing the FAFSA financial aid process. The problem is important because the lack of completing the financial aid process impacts student retention and potentially the success rate of a student graduating from college. Data at the institution studied suggested that first-generation students struggle with completing the financial aid process. An internal report identified some challenges first-generation students face related to the financial aid process, such as the complexities and the lack of knowledge about completing the multi-staged process. In analyzing institutional data and the literature related to the problem, a gap in practice exists between the current practices of the university studied, the tools provided to students, and what students understand about the financial aid process. The research questions helped guide the purpose of this study to explore perceptions of first-generation, freshmen students to determine how they construct knowledge about the financial aid process and resources needed to help them complete the process.

The project study's methodology is described in Section 2. Within this section, details are provided about how participants were selected and their confidentiality protected. Data collection and analysis processes are described. Section 3 contains project data resulting from research findings; the project description is defined, a literature review of the specific genre related to the project, why the project genre was chosen, and

the project implications. The project study concludes with Section 4. Section 4 contains reflections and conclusions. The section focuses on the project strengths and limitations, alternative approaches, reflections of my personal leadership and change, and directions for future work.

Section 2: The Methodology

Research Design and Approach

In this section, I present the research design chosen, the approach used to execute this study, the method utilized for data collection, the process for participant selection, and the measures taken to ensure security and privacy. De Vaus (2001) said that the research design specifies the overall strategy a researcher uses to coherently integrate various components of a study. The purpose of this qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. I conducted this qualitative project study in the state of Louisiana at a private, 4-year, historically Black university.

Justification of Research Design

I chose a basic qualitative design for this study because it allowed for understanding some facets of social life and the methods generated in words, not numbers (see Brink & Green, 2007). Interviews allowed for a better understanding of participants' experiences and perceptions through words and not numbers. Other research designs were not chosen because they were not appropriate for this study. For instance, the case study design was not an appropriate choice because I was not seeking details to understand how or why about a set of events. The narrative research design was not chosen because this type of design focuses on telling the story of one or more individuals. Grounded theory is most appropriate for generating a theory originating from events, and in this study, I aimed to generate solutions based on experiences (see Brink & Green,

2007). With respect to understanding how first-generation, freshmen students construct knowledge about financial aid and determining what resources are needed to help through the process, asking participants questions using an interview process provided insight into the research questions addressed in the study. Rubin and Rubin (2012) indicated that qualitative interviews require in-depth listening to gain an understanding of individuals' experiences and perspectives.

In this study, I asked the participants interview questions to help establish a comprehensive understanding of how first-generation students construct their knowledge about the financial aid process and what resources they need to help them through the process. In a qualitative study, the researcher strives to explore, describe, and generate themes for concepts (CITE). Qualitative research focuses on how learning occurs (Sullivan & Sargeant, 2011). Although a quantitative approach would have enabled the presentation of statistical data on the number of students impacted by the lack of knowledge around completing the financial aid process, only the qualitative method allowed for a deeper insight into why and what is needed to address the gap of student perceptions of how they construct knowledge about the financial aid process and the resources they need to help them complete the process.

For this study, I conducted participant interviews to collect their experiences and perceptions as data with which to address the research questions. This approach followed the recommended best practices outlined by Rubin and Rubin (2012) for qualitative interviews, which require in-depth listening to understand individuals' experiences and perspectives. I interviewed randomly selected, first-generation, freshman students at a

private, 4-year college in Louisiana about how they constructed knowledge about the financial aid process and what resources they need to help them complete the process. These interviews provided firsthand insight into first-generation, freshmen student perceptions.

Participants

Within qualitative studies, researchers select participants based on characteristics and knowledge related to the research questions of the study. I used a purposeful sampling of homogeneous cases for this study. Purposeful sampling is often used in qualitative research as a method to select information-rich cases for a study (Lodico et al., 2016). As defined by Cohen and Crabtree (2006), purposeful sampling is “the process of identifying a population of interest and developing a systematic way of selecting cases that is not based on advanced knowledge of how the outcomes would appear” (para. 1). Eligible individuals for this study comprised of first-generation, freshmen college students as information-rich, homogeneous cases. Homogenous sampling includes individuals with similar attributes (Lodico et al., 2016).

Sample Frame

Lodico et al. (2016) defined purposeful, random sampling as a purposeful sampling procedure following a randomization process. I executed the randomization process for this study through Microsoft Excel software. The study site obtained the data for the student sample of submitted FAFSA applications as reported by the U.S. Department of Education. A list of potential participants was obtained by the financial aid administrator assisting with the project study. The criteria I used to select the

homogeneous sample from the entire population of currently enrolled, first-generation, freshmen students were first-time, first-generation students who were currently enrolled and had started the financial aid process by completing the FAFSA.

Sample Size

In choosing the number of participants, ensuring data saturation was paramount. Fusch and Ness (2015) discussed the importance of data saturation in qualitative studies, defining it as when no new information or concepts are emergent or can be observed in the data. Interviews are a data collection method that aids a researcher in reaching data saturation. I developed interview questions to ask multiple participants the same probing questions.

I chose an initial sample size of 10 to reach data saturation in this study based on the average number recommended by experts in qualitative research (see Creswell, 2014; Guest et al., 2006; Latham, 2013.). Creswell (2014) recommended that researchers conduct between five and 25 interviews for a phenomenological study. Guest et al. (as cited in Fusch & Ness, 2015) indicated that data saturation could be attained with as little as six interviews. Guest et al. (2006) also suggested that data saturation occurred for homogeneous groups at around 12 participants. Latham (2013) supported Guest et al.'s argument with a study of a homogenous group of 14 CEO participants that led successful organizational transformations, which resulted in winning the Malcolm Baldrige National Quality Award. Latham identified similar technical components and systems of change that leaders used to execute transformation successfully from the top and reported reaching data saturation by the 11th interview. I selected an initial sample size of 10

because it was a median of previous researchers' suggestions about the number of interviewees needed to reach data saturation.

Sample Selection

Of the list generated by the study site administration, I randomly selected 50 students for interviews using the randomization feature in Microsoft Excel. A total of 50 students were extrapolated from the list to ensure the study yielded a total of 10 participants. I sent the 50 students selected from the list a participant letter of invitation. To ensure reaching the goal of 10 interviews, the first 12 students who responded were chosen as potential research participants in case of interview cancellations or no-shows.

Protection of Participants

I adhered to procedures to ensure confidentiality and privacy of participants throughout the selection, interview, and analysis process as laid out by the guidelines of *The Belmont Report* (National Institute of Health, 1978). The report states that researchers must respect the autonomy of individuals; therefore, the decision to voluntarily participate must be presented to potential participants. Informed consent information was emailed to participants along with the invitation to take part in the study to protect their confidentiality and assure that potential participants were provided with transparency about the study. The consent form included a description of how their privacy was protected, the voluntary nature of the study, and how data would be used. Potential participants were asked to provide their consent by responding to the invitational email with the words, "I consent."

In the informed consent form, I acknowledged my responsibility as the researcher to maintain and protect the confidentiality of the participants. The consent form also provided the participants with an explanation of the confidentiality that would be taken throughout the study and an acknowledgment that information obtained was sensitive and treated as such. Lodico et al. (2016) discussed the importance of maintaining confidentiality to ensure the participants of the study that any information they provided would not be shared in any way that would result in participants being personally identified.

Confidentiality contributes to building trust between the researcher and participants. Qualitative research is widely dependent on good interpersonal relationships built between the researcher and participants (Guillemin & Heggen, 2009). Good interpersonal relationships between the researcher and participants can be developed by maintaining respect between the two parties, resulting in the collection of rich data (Guillemin & Heggen, 2009).

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects student education records as mandated by federal law (U.S. Department of Education, 2021a). Any school that receives federal funding is required to follow FERPA guidelines. Considering the subjects of this study were students, I followed the guidelines outlined by FERPA, which require written permission from students who were 18 years old and above to release their education records to anyone other than those official parties or agencies listed within the FERPA guidelines. A written statement from students was also required if their parents requested any information related to this study.

I de-identified participants' names once they responded to the invitation letter to protect the students' identities. After the randomized set of 50 participants replied with "I consent" to the invitation, candidates were informed that they were identified based on the number and the order in which they were received. For instance, the first respondent to reply with "I consent" to the signed consent form was identified as Participant 1 until a total of 12 were received. The process was explained to the students to help them understand the importance and necessity of protecting their identity.

Data Collection

The data collection method for this project study was interviews. According to Merriam and Tisdell (2015), interviews are a primary source of data in qualitative research. Interviews can reach deep below the surface of superficial answers to obtain true meanings of experiences shared by people (Crinson & Leontowitsch, 2006). Interviews are useful when exploring experiences, views, or opinions, and specific matters because participants' experiences can be examined and analyzed with others to establish an understanding of the foundational structures of belief (Green & Thorogood, 2010). In the interviews, I strived to glean information to affect positive social change among the first-generation college student population. Most qualitative research studies include interviews that consist of a conversation with a person or group (Lodico et al., 2016).

In this study, I asked the participants questions to help establish a comprehensive understanding of how first-generation students construct their knowledge about the financial aid process and what resources they need to help them through the process. The

open-ended interview questions were developed based on knowledge of the financial aid process. Work by Patterson (1997) and Loftus (2006) guided the development of the interview instrument. Patterson denoted that open-ended questions are best to elicit free and open responses of participants about their experiences. Loftus presented example questions for a qualitative constructivist research design, which aided in developing the interview questions. If demographic data were shared during the interview, this information was only discussed if the data emerged as a theme and were discussed by multiple participants. No specific demographic data of participants has been shared.

During the spring 2021 semester, I conducted the interviews with participants over the Zoom platform due to the COVID-19 pandemic. The video Zoom calls were created with a passcode requirement and changed for each interview session to ensure participant privacy. The potential interviewees were asked if they consented to participate in the study. If they understood the study well enough to decide, they were asked to indicate their consent by replying to the invitational email with the words, "I consent." By replying "I consent," they agreed to the terms outlined in the invitational letter. After the participant responded, I requested they print or save the consent form for their records. Once the participant replied affirmatively to the invitation, each person was provided with possible dates and times for an interview and a Zoom meeting link was sent to them via email. Once the participant selected the date and time, a confirmation email was sent with the meeting link information. I audio recorded the interview session through the Zoom feature and saved them to a password-protected hard drive.

Interview Protocol

Students were interviewed during a video web conference. The attributes for the video conference provided privacy having such features providing passcode before signing into the meeting. The interview questions outlined in Appendix B were designed to acquire information about participants' perceptions of how they construct knowledge and understanding of financial aid and the resources needed to complete the financial aid process. Interviews were conducted in January to avoid conflicts with finals or breaks.

At the onset of the interview with each participant, participants were informed about the purpose of the study, which was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. They were also informed about confidentiality and that they could stop at any time. After completing the interview questions, participants were offered access to their individual study results once the analysis was completed, and the summary was written via email.

Alignment of Research and Interview Questions

As shown in Table 1, Research question 1, how do first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process, aligns with interview questions 1, 2 3, and 4. Research question two, what resources do first-generation, freshmen students need to help them complete the financial aid process, aligns with interview question five.

Table 1*Research and Interview Questions Alignment*

Principal Question	Subsidiary Question
RQ1: How do first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process	
1. Tell me about your experience of first learning about the financial aid application process.	<p>When did you first learn about applying for financial aid?</p> <p>What challenges were evident immediately?</p> <p>Was there terminology within the process that you already knew?</p> <p>Were there terms you were not familiar with?</p> <p>What was your understanding as to why you were completing the financial aid process?</p> <p>How did you feel about participating in the process?</p> <p>What processes were you unfamiliar with and did you feel you needed help immediately?</p> <p>Can you tell me how you managed the information you received?</p> <p>Did you understand the steps of the financial aid process?</p>
2. Tell me how you navigated through the financial aid process	Were there particular steps you took to complete the process successfully?
3. How do you feel you acquired your understanding of the financial aid process?	Were there any experiences during the process that you feel are noteworthy to mention?
4. Describe your understanding of the financial aid process now that you have been through this experience.	<p>Do you feel that you are more knowledgeable about the process?</p> <p>If you repeat the process, do you feel you would be more comfortable?</p>
RQ2: What resources do first-generation, freshmen students need to help them complete the financial aid process?	
5. Discuss your experience with the resources available to you initially and throughout the financial aid process?	<p>What tools and/or resources aided you when applying for financial aid?</p> <p>Where did the tools come from and/or who provided you the tools that you were using?</p> <p>What tasks were you confident completing?</p>

Principal Question	Subsidiary Question
	<p>What challenges were presented? How did you deal with the challenges?</p> <p>What resources would have helped you complete the financial aid process?</p> <p>Of the resources needed, which one do you deem necessary for successfully completing the process and why?</p> <p>Do you feel you need the resources prior to or during the completion of the financial aid process? Based on what you have experienced, when do you feel resources are most useful?</p> <p>What avenues (e.g., workshops, school counselors, financial advisors) were available to you throughout the financial aid process?</p> <p>Did you seek out anyone's help? If so, who? Did anyone offer to help you complete the financial aid process? If so, who?</p> <p>If no one assisted you in completing the financial aid process, how did you gather the necessary information to do so?</p>

In gathering the responses to the research questions, the interviews were conducted and recorded during times in which selected students did not have class because administrators wanted to ensure students' academic activities were not interrupted. I facilitated semi-structured interviews using open-ended questions developed based on examples provided by Loftus (2006) were used. Interview questions were developed based on research found within this study (Appendix B).

I facilitated interviews that were semi-structured, containing major questions characterized by topic guides. Semi-structured interviews are useful when the researcher has an understanding of what is happening with the sample as related to the research topic (Crinson & Leontowitsch, 2006). The interviews for this project study were conducted for approximately 45 minutes with each participant. The information collected

pertained to participants' experiences about their understanding of completing the financial aid process. The interview questions aligned directly with the research questions that support the purpose of the study, as shown in Table 1. The purpose was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process.

The recording feature in Zoom was used to conduct the interviews and record the conversations. As denoted by Merriam (2009), audio recording is one of the most popular methods to ensure accurate transcribing of interviews. Response transcription took place upon completion of the interviews. In addition to the audio recordings, a reflective research journal was kept to document immediate and spontaneous thoughts and notes about the interview which occurred on the interview day. Ortlipp (2008) suggested that utilizing reflective journals in qualitative research "can make the messiness of the research process visible to the researcher" (p. 704). Dates, times, and general research notes were denoted in a reflective journal. The journal allowed for documentation of various thoughts during the interview with the participants. Recordings were stored on a password-protected hard drive. The analysis results were stored electronically on my personal Microsoft OneDrive in a folder used solely for this study, password-protected, and accessible only to me.

Role of the Researcher

As the researcher for this study, I am familiar with the study site. Previous activities conducted at the universities were related to a software and hardware implementation for their Blackboard Transaction System. As a consultant in higher

education with Blackboard, the connection with the university was assisting their card office with the dining and residence halls services for students. The implementation occurred in July 2012. Therefore, the prior relationship was related to an entirely different department, and the project team did not deal directly with any students. The resources and functions in which the project team collaborated are not related to the study for this dissertation. Therefore, bias was significantly reduced because the administrative resources were different, and the students selected for this study were not involved in the implementation occurring in 2012. The project study interacted more with the enrollment management offices, inclusive of the financial aid office. Based on the separation of relationships and departments, data collection was not jeopardized.

The researcher's role served as the primary resource for this research during the process of this project study. As the primary researcher, I maintained professional relationships with key university administrators who were involved heavily with the success of freshmen students and dedicated to developing programs that affect the success of first-generation students.

As the researcher, I have had previous professional experiences that contributed to personal biases about student financial aid access. In my previous role as a consultant, one of my responsibilities was to aid higher education institutions with improving processes and efficiencies around administering financial aid to students. However, researching this topic under this study broadened my perspective related to the knowledge and experience of students and the financial aid process.

Permissions

I sought approval from the Institutional Review Boards of both the university studied and Walden University to access the participants. It was confirmed with the study site that Walden University Institutional Review Board review and approval had to occur first. Walden University approved access on 10/28/20; approval number 07-31-20-0646379. The administrator who assisted me at the study site provided the support and instructions for completing the procedures for obtaining approval from the university's Institutional Review Board after Walden's approval and provided the list of first-generation students from which the sample was selected. Also, the administrator aided logistically with the coordination of the video conference interviews during this project study. The logistics included certain tasks such as obtaining the list of first-generation, freshmen students' cohort and providing the school calendar to understand the limitations of possible participants or university personnel. Although administrators aided with this coordination, they did not know the participants' identities nor meet them.

Data Analysis

Data analysis involves systematically applying techniques, whether statistical or logical, to evaluate and summarize data. Additionally, data analysis helps to inform conclusions and support data (Shamoo & Resnik, 2003). This data analysis section establishes how and when I analyzed the data, outlines the procedure to ensure the quality of evidence presented for data, and details how discrepant cases were handled. As presented in the previous section, interviews were utilized as the data collection method. All digital copies of transcripts were kept on my password-protected personal laptop.

Additionally, individual files were protected with a password. All hard copies of documents, including the researcher's journal, were kept in a locked file cabinet in my home office.

The researcher used TranscribeMe software to fully transcribe the recorded audio content to text after the interviews. The software allowed the information to be categorized and the creation of a searchable database. The interviews were transcribed twice to ensure accuracy. Accuracy was checked through inspection of the two transcriptions. After the transcriptions were completed, I determined which coding process was most appropriate for this study.

The coding method applied in analyzing the data for this project study was thematic analysis (Braun & Clarke, 2006). Thematic analysis involved finding themes and concepts within the research (Medelyan, 2021). The definition of thematic analysis is “a method for identifying, analyzing, and reporting patterns (themes) within data” (Braun & Clarke, 2006, p. 79). Using thematic analysis requires reading through the data set, such as interviews, and identifying patterns throughout the data (Ho & Limpaecher, 2021). The data in this study were thematically analyzed as described by Braun and Clarke (2006). They suggested six steps for conducting a thematic analysis: (a) becoming familiar with the data, (b) creating initial codes, (c) collating codes with supportive data, (d) grouping codes into themes, (e) reviewing and revising themes, and (f) writing a narrative (Braun & Clarke, 2006). In addition, Ho and Limpaecher (2021) proposed that thematic analysis be used as a coding method when the researcher wants to identify

patterns in the data and the researcher is a novice with qualitative analysis. Therefore, the use of thematic analysis coding was appropriate for this project study.

As Joffe (2011) outlined, thematic analysis aligns with constructivism, the conceptual framework for this project study. By analyzing a broad range of data, the theming process can illustrate how the development of a social construct occurs. Constructivism explores ways in which experiences and events affect a range of views operating within society (Braun & Clarke, 2006). “Constructivism is the theory that says learners construct knowledge rather than just passively take in information. As people experience the world and reflect upon those experiences, they build their own representations and incorporate new information into their pre-existing knowledge” (University of Buffalo, 2021, para. 1). As the research of this study evaluated how participants constructed knowledge about financial aid based on their experiences, the conceptual framework supported the data analysis.

As Braun and Clarke (2006) denoted, in becoming familiar with the data, the researcher should transcribe the interviews, read through them, and observe patterns about the data set. The next step was creating the initial codes, which involved constructing codes that represented patterns and meanings appearing in the data. Ho and Limpaecher (2021) suggested using a codebook for organization and keeping track of the codes. The third step involved grouping together excerpts from the data set and coding them. After coding excerpts, patterns were sought for possible themes. During this step, the researcher considered how various codes could be combined and determined if the identified themes could have sub-themes. The fifth step entailed reviewing and revising

themes and ensuring they had enough data to support them. The final step was to tell a story about the data through writing a narrative. The researcher presented a coherent story about the data and provided vivid quotes in detail to support the case. The narrative included the researcher's interpretative analysis and made a case for the claims presented.

Evidence of Quality

Trustworthiness

As the answers to the research questions emerged, the researcher followed a process to ensure the accuracy and credibility of the study's findings. Particularly, researchers must establish trustworthiness for the study. As defined by Polit and Beck (2014), trustworthiness is the degree to which the quality of a study is ensured through the confidence in data, interpretations, and methods used. Korstjens and Moser (2018) discussed three aspects of trustworthiness: credibility, transferability, and confirmability, outlined in more detail below. All of these were relied upon in the study to ensure trustworthiness.

Credibility

Credibility establishes whether the research findings represent a correct interpretation of the participants' views of the study (Korstjens & Moser, 2018). For this study, a member checking technique was used, which according to Birt et al. (2016), is a technique for analyzing the credibility of results. The process entails returning the researcher's findings or results to participants and having them check the results for accuracy. Tong et al. (2007) presented the process of participants checking their own data as a method of rigor. The authors regarded member checking as a way for participants to

ensure their own understanding and viewpoints are presented and diminished by the researcher's goals and awareness (Tong et al., 2007). Providing a copy of the researcher's findings to each participant for review via email allowed each participant an opportunity to clarify findings with the researcher. Although the findings were provided to the participants, there was not any follow-up for clarification. Additionally, the reflective journal was used to reflect on the interviews and validate the transcriptions.

Transferability

Transferability, the second aspect identified by Korstjens and Moser (2018), establishes whether the research findings can be transferred or applies to other settings, populations, or contexts. The authors identified thick description as a strategy for ensuring transferability. Thick description details the context of the participants' behavior and experiences, so they become meaningful to an outsider. The best way to decipher between rich and thick data is to think of thick data as quantity and rich data as quality (Fusch & Ness, 2015). For the use of thick description, the researcher provides the information, which allows the reader to determine if the findings are transferrable to their own setting; this approach ensures that the reader, not the researcher, makes the judgment of transferability because the researcher does not know the setting (Korstjens & Moser, 2018). Korstjens and Moser's suggested approach to support transferability within this study was followed, including providing descriptive data on how the research was carried out, details of the setting, the sample, and sample size. Further, participants of the study were asked questions to elicit rich data, as referenced in Table 1.

Confirmability

The final identified criterion, confirmability, is defined as the degree to which the findings can be validated or verified by researchers (Korstjens & Moser, 2018). An audit can be used as a strategy to establish trustworthiness through confirmability (Korstjens & Moser, 2018). For such an audit, the researcher should provide an audit trail that includes researcher notes and raw data. Therefore, steps from beginning the execution of a project through the development of research and reporting the findings are transparent and documented throughout (Korstjens & Moser, 2018). The structure of this project study allowed for such an audit trail so that another researcher could corroborate the information presented.

Discrepant Cases

If discrepant cases existed, they would have been included in the results to explore competing explanations and understand the limitations of findings as outlined by Booth et al. (2013). Discrepant cases involve data elements that do not support or appear to contradict patterns or explanations that emerge from data analysis (Cohen & Crabtree, 2006). All interviews were examined for existing discrepancies for this study, and each interview transcript was reviewed to identify any discrepancies. If discrepancies were present, they would have been included in the study, along with potential explanations of why the discrepancies might exist.

Data Analysis Results

The problem for this study was that first-generation, freshmen students struggled to complete the financial aid process. The study site was a private four-year institution

located in southeast Louisiana. The purpose of this study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and resources needed to help them complete the process. In this section, I describe how the data were generated and organized, themes that emerged, and the connection to the problem, research questions, and conceptual framework. The findings of this section of the study established the context for the position paper and served as a platform to present a comprehensive and compelling narrative that aligned with the research questions.

Data were collected using a basic qualitative design (Brink & Green, 2007) and generated from 10 interviews with first-generation, freshmen college students from the study site. Once the interviews were completed, the results were transcribed twice to ensure accuracy. As documented above, credibility was established through member checks. Transferability was established through the research design, and confirmability procedures were applied.

Coding Process

The approach used for coding was thematic analysis. The coding steps of the thematic analysis used in this study followed those prescribed by Braun and Clarke (2006). Coding allowed the organization of free-form data and analytically highlights answers to the stated research questions (Hahn, 2008). In the coding process, all the responses collected during the interviews were read and ideas were denoted in the margin.

This first step encompassed becoming familiar with the data as this provides a foundation for any subsequent analysis (Braun & Clarke, 2006). In the second step, initial codes were generated based on the patterns and meaningful data found throughout the interview responses. During the second step of thematic analysis, a codebook to keep track of generated codes was created, as suggested by Ho and Limpaecher (2021). The codebook included the participants' comments and highlighted quotes to help with the organization and categorization, as suggested by Ho and Limpaecher. Based on the listed codes, the data were reviewed to determine if any new codes surfaced, and subsequently, quotes were circled by the participants that substantiated the codes identified.

The third step involved the interpretive analysis, in which codes were aligned with excerpts of data. Text segments were identified, codes created, and the codes were then assigned to text segments. After the text was coded, similar codes were grouped. Once excerpts were sorted and grouped with aligning codes, similar codes were grouped, and step four was initiated which related themes were identified based on observations of patterns among categories.

Step five of the thematic analysis coding process involved reviewing and refining the themes created resulting from step four. For this purpose, themes were reviewed to ensure there was enough data from the interview responses to support the themes. Then, during the analysis review of step five, the themes were examined to determine which, if any, could be merged or removed.

The thematic analysis coding approach resulted in the creation of nine codes and three themes as defined in Table 2. The themes consisted of: (a) knowledge of financial aid, (b) resources, and (c) financial aid process. The themes and codes presented align with the research questions examined for this study. The research questions for the study were as follows:

RQ1: How do first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process?

RQ2: What resources do first-generation, freshmen students need to help them complete the financial aid process?

Themes and codes are explored in the section below.

Table 2*Themes and Applicable Codes*

Themes	Codes
1. Knowledge of financial aid	Lack of financial aid knowledge Financial aid award terminology Postprocess knowledge
2. Resources	Guidance counselors Outreach programs Parents
3. Financial aid process	Self-conducted research Application steps Challenging

Theme 1: Knowledge of Financial Aid

The majority of the first-year freshman study participants acknowledged a common sentiment that the lack of knowledge about financial aid ultimately impacted their experience with the financial aid process. The study participants indicated that constructing and gathering information regarding financial aid was difficult because the information was hard to navigate, and they did not understand the terminology, which impacted their steps through the financial aid process. Based on the review of interviews, and due to this difficulty, understanding the financial aid process was challenging, and the participants were unaware of what information was needed. The results of the interviews showed that first-generation, freshmen students constructed knowledge mainly through self-conducted research.

Codes

The codes that formed the knowledge of the financial aid theme included (a) lack of financial aid knowledge, (b) financial aid awards terminology, and (c) postprocess knowledge. Interviews results showed that study participants thought that the lack of financial aid knowledge impacted their awareness of available funding and what information was necessary to qualify for aid.

Lack of Financial Aid Knowledge

The interviews revealed that students lacked awareness of the available funding and what was necessary to qualify for aid. The interview results showed that all the participants indicated that they or their parents had minimal to no financial aid knowledge. When asked about challenges being evident immediately about completing the financial aid process, Participant 10 indicated, “me not knowing anything about it at all, and then my parents did not know anything about it either. That was just—the main thing, just not knowing anything basically.” Participant 9 echoed the same in stating that “it was a lot—it was a lot of stuff we didn’t know, a lot of things—like with the loan and stuff,” when discussing understanding of the financial aid process. Further, the interviews showed that most participants’ financial aid knowledge did not include an understanding that financial aid awards were comprised of grants and loans. Participant 4 stated, “I still don’t really completely understand student loans.” Due to not being aware, some participants had to rethink which school they selected because of cost. For instance, Participant 5 stated,

“I remember I looked at all my acceptance letters, and I took away all the loans. 'Cause I knew I didn't wanna go into college with loans, so took out all the loans. That's when I saw what school I had to pay less without loans. That's how I made a decision where I was goin'.”

Alternatively, Participant 3 said her school told them to complete the financial aid application by a certain deadline but detailed that “I didn't know what I was doing.”

Participant 1 shared “It feels like it was so rushed and last minute,” therefore, impacting the knowledge and understanding about financial aid.

Financial Aid Awards Terminology

In addition to lack of financial aid knowledge, the terminology was challenging, as presented in the interview results. Participants did not have a clear understanding of the meaning of financial aid awards. Participant 1 stated,

“the first time I really heard about it, I'm gonna be honest, was my senior year, which was crazy. I never really knew too much about it. I just thought it was all about scholarships and I had to get it from a specific school. I never knew about financial aid from government-based yet like that.”

As defined by the U.S. Department of Education (2021c), financial aid consists of grants, loans, scholarships, and work-study provided by federal, state, local, private organizations, and colleges. The participants lacked an understanding of the differences between the various types of awards. Participant 5 discussed being unaware of terminology. For example, when asked about being familiar with specific terminology, Participant 5 responded that “No. I didn't know what subsidize meant.” In discussing

terminology with Participant 7, the participant explained that there was no clear description of terms like Pell grant and loans. Participant 7 indicated,

“Yeah. I didn't know the differences between the two, because my counselors, they never really explained like, well, this money is for this, and you don't have to pay this amount back, and then this is the money you do have to pay back, and these are the types of loans”.

Postprocess Knowledge

The interview results showed that a few participants had more knowledge about financial aid awards, terminology, and financial aid in general after completing the process than before. On the question of being more knowledgeable about financial aid after completing the process, Participant 8 responded, “yeah. I feel like there’s still more I may have to look up and stuff. I feel like I overall know everything now. At first, I was just clueless.” Similarly, participant 1 simply stated, “yes, now I am.” Although not as self-assured, Participant 7 indicated, “I think I am.”

Theme 2: Resources

Codes

The codes which yielded the resource theme consisted of (a) guidance counselors, (b) outreach programs, and (c) parents.

Guidance Counselors

Based on the interviews, there were varying degrees of assistance offered to the participants by guidance counselors. Participant 3 indicated, “I went to my guidance counselor with my parents to help. She wasn’t really much help neither. That was a waste

goin' there," when discussing assistance provided by counselors. When asked about resources that aided in the process, Participant 10 denoted that "I just had a school counselor. I didn't have anything else," which the participant felt as though the guidance counselor was helpful. Participant 8 discussed her frustration around the minimal assistance and guidance provided by counselors and stated,

"it's like they have three—maybe three mandatory senior meetings where you have to bring a parent. Each one, they just said, completed the FAFSA. I was on student council, so a lot of us was like, why did y'all wait 'til our senior year to want to do that? Why y'all didn't have us do this our junior year?" The only thing we did our junior year that was then for was getting our ring ceremony put together. That was one of the only important things that our school was worried about our junior year".

Participant 8 further responded that although guidance counselors at the high school offered to help, there were limitations to that assistance. Most times, participants had after-school jobs and could not take advantage of the assistance offered. As discussed by Participant 8, "They offered to help. It was just, it was only after—it was way after school, like around 5:00." Participant 7, however, explained that their high school offered and helped during the times classes were assembled. The opposite was experienced by Participant 5 in that the counselors at the school instructed them to complete the FAFSA, but they could not help. Participant 5 stated, "my guidance counselor, she didn't really know about FAFSA; she was just sayin' to complete it." The interview results showed

that most participants indicated minimal to no assistance was provided by the high school guidance counselors or that there were time conditions on the assistance available.

Outreach Programs

Outreach programs aim to provide guidance and assistance with applying for financial aid and navigating the process. Based on the participants' responses, individuals who were exposed to outreach programs seemed to have benefited. During the interview with Participant 5, the responses revealed that no workshops were made available, although direction was provided to complete the FAFSA. Less than 50% of the participants indicated that their high schools provided workshops to help them gain financial aid knowledge. Therefore, most of the participants did not have access, nor were they exposed to outreach programs for navigating the financial aid process. Participant 10 initially discussed that a challenge encountered immediately in the process was not knowing anything about financial aid. However, when reviewing the outreach program topics, the participant stated she learned about financial aid during her senior year in high school through a school-sponsored workshop which she found useful in acquiring knowledge. Participant 7 discussed how her school offered financial aid presentations throughout the school year to explain the process. The participant stated, "we would have counselors come in and explain it to us and give a presentation about once a year."

Of the 10 interviews facilitated, responses showed two participants engaged in structured college preparatory programs. Participant 2 discussed learning about completing the FAFSA in the freshmen year of high school because of participation in the TRiO Talent Search Program (U.S. Department of Education, 2021e). Participant 2

stated, “They’re a group specifically that helps first-generation students enroll into college. They were telling me about my steps in each year what my new step would be into going to college.” As defined by the U.S. Department of Education (2021e), the TRiO Talent Search is a program that targets junior high and high school students who would possibly benefit from intervention strategies that improve their chances of pursuing a college education. The program communicates the availability of financial aid and that assistance is available to students in the program with the postsecondary application process, which specifically includes help with the financial aid application process.

Participant 4 discussed how participation in the GEAR UP program provided intelligence into constructing knowledge about the financial aid process. “It’s basically a program that helps you apply for colleges, and apply for grants and scholarships,” as indicated by Participant 4. The U.S. Department of Education (2021d) described the Gaining Early Access and Readiness for Undergraduate Programs (GEAR UP) as a program that provides early intervention to low-income students by making them aware of the benefits of higher education, increasing college attendance and success, and awarding scholarships. By participating in the GEAR UP program through the high school, Participant 4 indicated as related to the financial aid process, “They really taught me a lot about that.”

Parents

Many of the participants had no choice but to engage their parents to complete the FAFSA due to the required tax and financial information needed. Essentially, parents as

resources were necessary for providing tax returns that were needed to complete the financial data portion of the financial aid application. However, most of the parents were not helpful as a resource for understanding the process. As participant 10 indicated, “I know I need part of my parents’ information” and stated the financial aid application is “based off of your parents’ income and taxes and everything.” However, although Participant 10 needed parent information, “my parents didn’t know anything about it either.” Participant 2 denoted, “I talked it over with my mom but didn’t really get much information out of her.” Similarly, Participant 7 stated, “I would try to ask my mom a question, but she would just be like, I don’t know, ask your cousin. We both were doing it for the first time, basically.” Additionally, Participant 8 indicated their parents lacked knowledge about financial aid as well, by stating, “they haven’t actually been to college, so my mom and dad, they couldn’t tell me how the FAFSA goes. They were learning with me.” The responses from all the participants showed consistency that their parents were not a resource that could not help with navigating the financial aid process; however, they provided the necessary tax information and overall support through the process.

Theme 3: Financial Aid Process

Codes

The financial aid process theme centered around three codes, (a) self-conducted research, (b) application steps, and (c) challenging.

Self-Conducted Research

In discussing the financial aid process with the study participants, they indicated that literature was available on financial aid and the process via various online sites. According to the responses, the participants had to research the information to gain an understanding of the financial aid process. Most participants indicated that they had to conduct their own research because they had not received help through other resources. When discussing what literature was available and utilized for understanding the financial aid process, Participant 1 stated, "I guess doin' research online on what you needed to do." Likewise, Participant 5 explained "we had to teach our own self how to do it." Another participant discussed the need to look up data on their own because they did not feel there was anyone to glean information from at the time. Participant 6 denoted, "at the time I didn't have no one to actually go to. I had to look it up myself instead of having to sit down with someone, and they fully explained the actual process." In discussing how knowledge was constructed, Participant 8 shared information about their experience by stating, "I watched a couple of YouTube videos and then searched what the meaning of certain things was, and that was pretty much it."

Although literature does exist, wading through the information and trying to clearly understand the process was difficult because most participants were unsure of what to look for and indicated the information was not easy to process. For instance, Participant 9 indicated, "when I first started looking up stuff, I was kinda like, whoa and then I was like, I hope it's easier done than said." Based on feedback from the participants, after completing the application, they were unsure of what the remaining

steps within the process consisted of and how to proceed. They had no concept of what to look for within the literature. Participant 3 indicated, “I didn’t know exactly what I was lookin’ for and anything like that. I was very frustrated.”

Application Steps

Each participant discussed the difficulty of understanding or not knowing the steps to complete the financial aid process due to a lack of knowledge about financial aid and resources available to assist. The participants also denoted that their high school did tell them to complete the financial aid application. The participants discussed not knowing the various steps and phases of the financial aid process. Most participants were not knowledgeable of general steps or even how to complete the financial aid application. Based on responses, most study participants revealed they did not know the steps to take. When asked if they understood the steps to complete the application, Participant 10 responded, “no, not really. It took me to really sit down and read everything and go step by step to learning, but I didn’t know it before I applied.” Participant 1 stated, “I was learnin’ as I was goin’.” Participant 2 discussed how she gained knowledge of the application steps from her school, stating that “they were telling me about my steps in each year what my new step would be into going to college. They’ll say, “Oh, yeah. Your senior year you’ll be doing the FAFSA.” I was like, “What is that?” The participants explained how just telling them about the steps without an explanation was not helpful for them in understanding what was necessary to complete the application steps and, ultimately, the financial aid process.

Challenging

The financial aid process for the study participants was challenging because they did not have the knowledge base and found the steps complicated. In discussing the financial aid process, the study participants acknowledged that the process was challenging. For instance, the participants were unaware that multiple steps are necessary to complete the financial aid process beyond completing the application. For example, participants are required to provide additional information to the school in which they are attending. Those students selected for verification are required to provide tax and income information, as discussed in the rationale section of this project study. Over half of the participants interviewed were selected for verification. Participants also encountered another challenging aspect of understanding terminology, as denoted in the financial aid awards terminology coding section. Understanding the nuances between subsidized versus unsubsidized loans was challenging for participants. Participant 2 indicated,

“I think trying to interpret the actual text and some of the things that were involved in FAFSA. Some of the writing I didn’t understand. I knew what I was getting myself into, but I didn’t know exactly how to read what I was getting myself into.”

In asking the question “what challenges were evident immediately?”, Participant 6 indicated, “I would say not understanding.” Overall, the participants found the process challenging to navigate, mainly because they were unaware and lacked the knowledge.

Connecting Data with Theory

Once the codes and themes were developed, the information was considered to determine how it was connected to Piaget's (1950) cognitive constructivism, the study's conceptual framework, which posits that individuals learn by actively constructing new knowledge and effectively learn when engaged in constructing personally meaningful artifacts (Clark, 2010).

This study's themes all derived from the participants' experiences and active engagement in the financial aid process. For example, knowledge of financial aid was derived from the participants discussing what they encountered throughout the financial aid process regarding the construction of knowledge. The themes of knowledge, resources, and process resulted from the participants discussing their interactions and actions they completed throughout the financial aid process. These themes all align with the conceptual framework in that the participants gained knowledge about the financial aid process based on their experiences and active participation.

The study results may provide administrators information on how to develop resources to improve knowledge dissemination about the financial aid process for first-generation, freshmen college students. The framework grounds the study because an idea compels an individual to recognize facts and learn new knowledge through active engagement (Clark, 2010). The nine codes identified from the data were in alignment with understanding the construction of financial aid knowledge. For example, the code outreach program was gathered from multiple participants identifying this as a resource acquiring data and actively engaging in a process that allowed them to gain the

knowledge necessary to complete the financial aid process. The research provided insight from the participants about how they understand, and the resources needed to complete the financial aid process.

Piaget's theory suggests that people cannot learn immediately but instead use the information given to them to construct and build their knowledge through experience (Clark, 2010). The three themes, (a) knowledge of financial aid, (b) resources, and (c) financial aid process, resulting from the coding process, all relate to understanding if financial aid knowledge was constructed among the participants and resources necessary to complete the financial aid process. In the ten interviews facilitated, participants revealed that although they completed the financial aid process, they were not clear or confident about the outcome. Additionally, participants felt they did not have sufficient resources to fully understand the financial aid process from start to finish. Although information existed about the financial aid process, the study participants encountered challenges because of a lack of resources and not understanding the terminology, sequence, or next steps.

Conclusion

A basic qualitative design was used to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and resources needed to help them complete the process. Purposeful sampling was employed to select participants for the study. Qualitative interviews were conducted to gather the necessary data for understanding the construction of knowledge about the financial aid

process and the resources needed. The results of the interviews provided clarity to the research questions examined by this study.

Research Question 1

How do first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process? The interview results revealed that first-generation, freshmen students constructed knowledge mainly by going through and completing the financial aid process. A few of the participants indicated that they felt more knowledgeable after completing the financial aid process. Findings also suggested that students gained some knowledge from guidance counselors; however, the information was not always thoroughly explained. As a result, the participants executed self-research to supplement the lack of detail received from guidance counselors. The self-research included googling various websites to obtain as much information as possible to understand steps, terminology, and process. Therefore, due to the lack of knowledge construction, the ability to complete the financial aid process adequately and confidently was impacted. More information resources for better ways to construct knowledge among first-generation students are necessary to ensure completion of the financial aid process, so that accuracy confidence is not continuously impacted. Additionally, based on feedback from the participants, an introduction to information earlier in high school could have allowed them more time to gain the necessary knowledge and understand the financial aid process.

Research Question 2

What resources do first-generation, freshmen students need to help them complete the financial aid process? Based on the findings from the interviews, three of the 10 participants indicated workshops were provided at their schools. The findings revealed that the workshops were useful in completing the FAFSA but did not provide the details necessary to provide in-depth knowledge to the participants about financial aid and about completing the process. The resources made available to the participants for the financial aid process were random. Students indicated the need for financial aid workshops and guidance counselors for them and their families that are easily accessible and provide detailed information. Another key factor identified based on the interviews is the timing of when to provide resources. The participants indicated that the earlier the information was presented to them, the more knowledgeable they would become about the financial aid process, positively impacting their experiences. The findings suggested that parents could benefit from workshops since they lacked the knowledge due to not attending college. Workshops may aid parents in helping to guide the students through the process because they could glean relevant information from these sessions.

The conceptual framework of this study informed these findings in that constructivism allowed for understanding how knowledge about the financial aid process was constructed among first-generation, freshmen. The constructivist framework supported the findings because the interviews showed how first-generation, freshmen students effectively learned and developed knowledge about the financial aid process. The results of the interviews revealed that participants learned mainly through self-

guided research and programs where available. Based on this understanding, a position paper was prepared with recommendations that will be presented to the studied institution to inform them of the results and provide recommendations on programs that could better assist first-generation, freshmen students throughout the financial aid process.

Section 3: The Project

The purpose of this qualitative study was to explore first-generation, freshmen students' perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. I present the study findings in a position paper as the project deliverable. The position paper also contains my program recommendations for the study site to propose how they could work with local high schools to help first-generation students with the financial aid process. The recommendations provided in the position paper are aimed at increasing knowledge of and resources available to first-generation, freshmen students about financial aid and the financial aid process. This section includes a discussion of the rationale for selecting a position paper as the project, a review of the literature based on the findings, project description, the evaluation plan, and the implications of the project.

Rationale

A position paper is a document that focuses on explaining, justifying, and proposing specific recommendations (Roukis, 2015). For this qualitative study, I chose a position paper to serve as the vehicle to present my suggested recommendations based on research and the study findings. The problem examined in this study was that first-generation, freshmen students struggled to complete the financial aid process.

Based on the participants' interview responses, their primary challenges were a lack of knowledge about the terminology used, understanding the process, and resources available to complete the process. The study participants discussed the lack of assistance they received when going through the financial aid process, suggesting that students

would benefit from workshops and one-on-one assistance as they move through the financial aid process. Participants explained how receiving the information early on and receiving more detailed guidance was important to help them understand and complete the financial aid process.

The intention of the position paper for this study was to present recommendations to address the challenges encountered by first-generation, freshmen students in completing the financial aid application process. In the position paper, I present the study findings and provide valuable information for administrators at high schools, colleges, and universities in aiding students as they embark upon the journey of completing the financial aid process.

Review of the Literature

I conducted a literature review to provide an analysis of the current research and literature regarding the challenges encountered by first-generation, freshmen students during the financial aid process and the suggestions provided that will aid these students throughout that process, focusing on the themes discerned from participant interviews: (a) knowledge of financial aid, (b) resources, and (c) financial aid process.

To locate literature for this review, I used the following databases and search engines: ERIC, ProQuest Central, EBSCOhost, and Google Scholar. Keywords used to search for literature included the following terms and word combinations: *first-generation students and financial aid*, *applying for financial*, *financial aid challenges*, *lack of financial aid knowledge*, *things to know about financial aid*, and *first-generation student challenges*. The organization of this literature review reflects the major themes

and codes resulting from the data analysis. I summarize and synthesize the literature with a comparative analysis in this review.

Additionally, to support the rationale for preparing a position paper for this project study, the literature review also contains an analysis of the position paper genre. The keywords used in searching for literature on position paper included the terms and word combinations of *meaning of position paper*, *benefits of position paper*, and *position paper usage*. Through the Walden University Library, I accessed the ERIC, ProQuest Central, and EBSCOhost databases to obtain peer-reviewed journals and other scholarly literature.

Position Paper Genre

Roukis (2015) denoted that position papers provide a robust comprehension of the issues presented and rationale for the position taken. Position papers are a valuable tool because they provide unbiased recommendations based on research and analytical evidence. Position papers are designed to have an influence on decision makers as an authoritative report created to present problems and recommendations on how to solve them by helping the intended audience make necessary decisions (Herman, 2018). Since the goal of this project study was to present the university administration with recommendations, a position paper served as the appropriate vehicle to support that goal.

Knowledge of Financial Aid

Knowledge of financial aid is necessary for completing the process of monetary assistance for college. The current study findings indicate that first-generation students struggle with constructing knowledge about financial aid. A student's knowledge of

financial aid is essential in their ability to navigate the financial aid process (Goldrick-Rab et al., 2016). Furquim et al. (2017) suggested that first-generation students whose immediate family members were never exposed to any experiential knowledge about college were disadvantaged in accessing knowledge about the financial aid process. Taylor and Bicak (2020) reported that first-generation students might have more difficulty than their peers in completing the financial aid process because they did not have support systems or accessibility to higher education.

Lack of Financial Aid Knowledge

This study's results showed that first-generation, freshmen students lacked knowledge about the financial aid process. These findings validated those of Rubio et al. (2017) who found that the lack of information regarding financial aid is one of the most common barriers for first-generation students. Also consistent with these findings, Lusardi and Tufano (2015) indicated that most first-generation students must navigate the financial aid process on their own because the parents more likely lacked financial literacy. In addition, Saunders (2020) found that first-generation college students lacked knowledge of financial aid based on factors, such as lack of support from parents and being surrounded by similar first-generation college students who were equally as unaware.

Postprocess Knowledge

In this study, participants discussed how they had a better understanding of financial aid after completing the financial aid process. Even with a good understanding of the financial aid process, information can still be learned throughout a student's

academic pursuit because policies and processes are continuously evolving. These findings are especially relevant because the participants were freshmen and presumably will complete at least 3 to 4 more years of financial aid renewal. Gibbons et al. (2016) showed that students lacked knowledge about the financial aid renewal process. Some of the challenges encountered by the participants in the current study were lack of guidance on understanding the intricate steps in completing the financial aid process, difficulty in understanding how to complete the financial aid application, and problems in not understanding terminology. Katrevich and Aruguete (2017) discussed how universities should play an integral part in educating students about financial aid. The authors suggested that ongoing education about the financial aid process could increase students' financial stability and provide a better understanding of the differences between grants, loans, and scholarships (Katrevich & Aruguete, 2017).

Financial Aid Awards Terminology

As indicated by CollegeData (2020), students should understand what financial aid awards colleges offer. Most participants of this study struggled with understanding terminologies that referred to financial aid awards. For instance, most participants did not fully understand the difference between grants and loans provided by the Department of Education. Participants were also not aware that there were two types of loans, subsidized and unsubsidized, and their differences. Haydon (2018) reported similar findings and indicated that the term financial aid could be misleading, and the differences between grants and loans should be explained clearly.

Burd et al. (2018) analyzed the context of financial aid award letters of 455 institutions and found that most colleges and universities used overly complex, unclear, and confusing financial aid terminology. Taylor and Manor (2021) also found that financial aid communications by colleges and universities were complicated and inconsistent. The results of these two studies align with the information gleaned from the participants of this project study.

Resources

The participants of the current study also discussed the lack of resources available throughout the financial aid process. Consistent with this finding, Cantú (2021) reported that first-generation students were in a unique situation because they lacked the benefit of knowledge from parents that attended college; therefore, the tools at their disposal needed to navigate through processes were minimal. Financial aid is also challenging for first-generation students to understand, as denoted by GEAR UP (Cantú, 2021).

Guidance Counselors

The interviews with the participants of this study showed that although there were varying degrees of assistance from guidance counselors, the consensus was that counselors did not provide much help. The participants indicated that there were times that the assistance provided by guidance counselors was inconvenient because there were conflicts with the schedules of participants, most of whom were working. Perna (2015) argued that counselors were not available at most high schools serving large populations of first-generation students. Most times, guidance counselors could not assist students in preparing for college because of limited time, resources, and other responsibilities.

Perna's argument aligned with the participants' experiences in the current study who discussed the lack of help and guidance provided by counselors.

Outreach Programs

The findings of this project study showed that only a few participants engaged in programs that targeted first-generation students with a segment relating to the financial aid process. However, for those that did, the results were promising. One participant discussed involvement with the GEAR UP program, which teaches students about the financial aid process (see Capizzi et al., 2017).

Herbaut and Geven (2020) reported that outreach programs regarding financial aid frequently yield positive results for disadvantaged students, including first-generation students. Arch and Gilman (2019) suggested that university libraries create and provide service programs for first-generation, freshmen to support them by hosting events in partnership with the financial aid offices to address the first-generation students' lack of familiarity with financial aid processes.

One university with a program designed specifically for first-generation students is the University of North Carolina at Chapel Hill. They are ranked seventh among the top 30 schools chosen in 2021 (Best Value Schools, 2021). The first-generation program refers to the cohort as Carolina Firsts (CITE). Although not specifically focused on financial aid, the program does encompass information about financial aid. The national organization for student affairs professionals in higher education, National Association for Student Personnel Administrators, recognized the University of North Carolina at

Chapel Hill as an innovative national leader for first-generation college success (The University of North Carolina at Chapel Hill, 2021).

Parents

Most participants in the current study indicated that their parents were unaware of the financial aid process and could not provide the necessary guidance to complete the steps. The most help their parents could give the participants was to provide them with the financial and tax information needed to complete the application. Saunders (2020) found that first-generation college students received inadequate support from parents due to parents' lack of knowledge about the financial aid process.

Mitchall and Jaeger (2018) argued that parents who did not attend college had little experience accessing and completing the financial aid process. The lack of parental help due to a lack of knowledge regarding the financial aid steps contributed to the difficulties in navigating the process. The participants of the current project study echoed the same views, stating that the lack of knowledge from their parents made navigating the financial aid process difficult. Tichavakunda and Galan (2020) indicated that although parents lacked college experience and financial aid knowledge, they could provide support in other ways, such as transportation, finances, and time. The participants of the current study confirmed that their parents provided such support, although they lacked knowledge about the financial aid process.

Financial Aid Process

Do (2020) reported that when navigating the financial aid process, students who are least familiar with the institutional culture generally need the most financial help and

experience the most obstacles in obtaining it. The participants of the current project study discussed their experiences with the financial aid process regarding the application steps, the necessity to perform self-conducted research, and the challenges encountered. For instance, part of the financial aid process is completing the FAFSA, and this is often viewed as a big obstacle. Boatman and Evans (2017) described similar results and argued that completing the financial aid application was difficult for most first-generation students.

Self-Conducted Research

Most participants discussed the need to execute self-conducted research to understand and gain the necessary knowledge to complete the financial aid process. Reports consistent with this experience abound in the literature. Bettencourt et al. (2020) presented data from their study, which showed first-generation students executing self-conducted research to gain the necessary knowledge about the financial aid process. One of the study participants indicated, “I’m an only child and the first one to go to college in my family. When I had to apply to school, I literally had to figure everything out on my own.” Tichavakunda and Galan (2020) analyzed the unique challenges faced by first-generation during the summer before college and found that one of the major gaps in college knowledge centered around financial aid. In their study, participants discussed how they had to figure out and research the financial aid process themselves (Tichavakunda & Galan, 2020). Although participants engaged in self-research to learn about the financial aid process, challenges were still encountered because they were unsure what to look for during their inquiry.

Application Steps

Most participants within this study indicated they experienced confusion regarding the actual number and sequence steps to complete the financial aid process. Harper et al. (2020) discussed how the study participants voiced a common frustration regarding the lack of financial aid knowledge and described the steps as complex and confusing. The U.S. Department of Education (2021b) published a six-step fact sheet for students to follow. The steps outlined include:

1. Acquire assistance from either a high school counselor or a financial aid advisor from the potential institution in which you may apply.
2. Obtain necessary documentation for application, such as tax returns.
3. Soon after January 1 complete and submit the FAFSA to ensure school and state deadlines are met.
4. The federal Student Aid Report (SAR), compiled and provided by the U. S. Department of Education as a result of the FAFSA application should be reviewed for accuracy. If corrections are necessary, they should be made and submitted for processing.
5. Additional information may be requested by the college one plans to attend.
6. Applicants will receive the amount of aid awarded by the college. First-time applicants are encouraged to review all award letters to make a determination which university is suitable based on needs and affordability (U.S. Department of Education, 2021a).

Taylor (2019) examined colleges and universities' financial aid application instructions to determine the comprehension level at which the instructions were composed. The findings suggested that 75% of the financial aid application instructions were incomprehensible to high school graduates with average reading comprehension, and 41% of the instructions were written above a 14th-grade reading level (Taylor, 2019). Taylor (2019) discussed one university website that stated: "Six Easy Steps" for completing the financial aid application; the study results showed that the steps were not as easy as the institution thought. The results of this project study indicated similar challenges encountered by the participants, namely students not understanding the steps of the financial aid process that resulted in confusion about the information presented.

Challenging

The participants of the project study considered the financial application process as challenging because they lacked the necessary knowledge and resources to understand it. Romanelli (2020) said that one of the challenges first-generation students encountered when attempting to complete college application preparation was navigating and sorting through the financial aid process. Ricks and Warren (2021) reviewed the experiences of first-generation college students and the transition from high school to college. They found that participants encountered challenges during the transition, including challenges pertaining to the financial aid process. The main challenge encountered with the financial aid process was the student's lack of knowledge (Ricks & Warren, 2021).

Project Description

As a part of this project study, a position paper was composed (See Appendix A) to be presented to the university administration of the studied institution. The position paper includes an explanation of research findings and recommendations based on the project study results. Aside from a summary explaining the study's rationale, it contains a description of the research population and sample size, a synopsis of the data gathering, an analysis of the data, and recommendations.

The Resources Needed and Existing Supports

The position paper project required minimal resources. Only computer hardware and software technology were necessary to complete the position paper and execute the distribution of the document. I utilized my personal laptop, which includes the software programs of Microsoft Word and Microsoft Outlook.

Additionally, the administrative resources needed to implement the program include the studied institution President's cabinet, the Office of Financial Aid, and the Office of Enrollment Management. The institution will need internet access, a Zoom or Microsoft Teams account for meetings, and a OneDrive for documentation collaboration among the resources.

Upon distribution approval, the position paper will be sent via email to the President's cabinet, the Office of Financial Aid, and the Office of Enrollment Management staff. I will collaborate with the vice president of enrollment management when distributing the position paper to the university administration.

Potential Barriers and Solutions

A potential barrier for this position paper project is the uncertainty of its in-person presentation to the board of trustees due to the current global pandemic. Currently, the board meeting schedule is uncertain for in-person meetings. Therefore, planning a definitive date for an in-person presentation was not possible. An alternative solution would be to present the position paper to the board of trustees via video conference.

A second potential barrier is university resource availability and constraints. However, the institution could borrow best practices utilized at other institutions, if faced with resource constraints.

Timeline for Implementation

My recommendations in the position paper were based on the research findings of the project study and a review of current literature. My recommendations aim to inform university administrators about the study results and provide recommendations about improving financial aid process knowledge among first-time, first-generation college students and their parents. The recommendations include developing programs that will require approximately six months to plan before implementation. A description of the recommendations and suggested timelines are below. The projected dates are also outlined in Table 3. Financial aid is typically packaged at the end of summer for the beginning of the fall semester; therefore, if the program's implementation begins in fall 2023, enough time is allowed to develop and roll out the new program.

Table 3*Project Timeline*

Implementation Task	Projected Dates
1. Develop program structure	Fall 2022
2. Finalize program structure and guidelines	Spring 2023
3. First-generation students recruited	Summer 2023
4. Workshops and seminars commences	Fall 2023

High School Financial Aid Literacy Workshops

Based on the research findings of the project study, participants indicated that it would have been beneficial in contributing to their knowledge about the financial aid process if the information had been provided earlier, along with more one-on-one assistance. Therefore, my recommendation is for the studied institution to create an initiative to work in conjunction with local high schools to facilitate both in-person and virtual online financial aid workshops for first-generation students every quarter. Facilitating workshops through multiple avenues would offer students and families flexibility in format, travel difficulties, and convenience in scheduling. When developing the workshops, the studied institution would teach detailed information about the financial aid process and administer one-on-one sessions to attendees. The one-on-one sessions could cover various topics such as understanding the terminology, how to prepare to apply for financial aid, and where to search for scholarships. The drafting of a plan by the university administrators and collaboration with the local high schools should

take approximately 6 months to define the structure of the financial literacy workshops. Once finalized and approved, the high school financial aid literacy workshops would be facilitated yearly and made available to sophomore, junior, and senior high school students. In offering these workshops, administrators need to ensure various times are made available to accommodate student schedules.

First-Generation College Students Financial Aid Orientation Seminars

Based on the research findings of this project study, participants denoted that completing the financial aid process was challenging due to a lack of knowledge. My recommendation is for the studied institution to create financial aid seminars for first-generation students and require attendance during orientations. The goal would be to continue the education of the financial aid process, which started at the high school financial literacy workshops. Once the seminar was complete, the first-generation college students would be required to attend a financial aid consultation during fall and spring semesters with allowed optional drop-ins throughout their matriculation at the university. Each year, the financial aid advisor would work with each first-generation student who began the program during their freshman year to ensure their FAFSA was completed and review the award package with them. The students would be required to work directly with their financial aid advisor during one-on-one sessions to address any process questions or concerns related to the financial aid process.

Parents' Financial Aid Literacy Workshops

The research findings of the project study indicated that parents' lack of financial aid knowledge impacted students when completing the process. Therefore, I recommend

the creation of financial aid literacy workshops at the local high schools aimed at parents. The workshops would be very beneficial to parental support of students and should offer optional one-on-one sessions and remote options. The workshops would be facilitated alongside the student workshops to ensure the alignment of information for students and parents. Additionally, the workshops should be structured to consider various schedules of parents and students.

Researcher Roles and Responsibilities

My role and responsibility as the researcher of this project study were to present the studied institution with the information contained within the position paper. I will also seek to collaborate with the institution about setting up a schedule to answer stakeholder questions. Finally, I will consult with the institution as needed to provide input and guidance for developing the plan of the college financial course programs.

Project Evaluation Plan

Goal-Based Evaluation

To evaluate the project deliverable effectively, the type of evaluation chosen is goal-based. If the studied university decides to implement the recommendations presented within the position paper, a goal-based evaluation will help the stakeholders assess the effectiveness of the recommendations based on the efficacy of the programs. A goal-based evaluation is a common way to ascertain the results of a project compared to the defined goals (Herman, 2018).

Justification for Goal-Based Evaluation

Goal-based evaluations measure an institution's program implementation success by measuring the achievement of goals and highlighting an institution's goals and objectives during the evaluation process (Dicko, 2020; Youker, 2011). Goal-based evaluations also allow for adjustments to the program if the objectives are not attained. There are four basic principles to goal-based evaluations: (a) articulating the objectives, (b) selecting learning experiences, (c) organizing the learning experiences, and (d) evaluating the program (Maheshwari & Vohra, 2015).

A goal-based evaluation is appropriate for assessing this position paper project because it analyzes whether the recommendations presented, if implemented, are successful. To effectively measure the success of the recommendations, evaluation of the programs will need to commence at the end of each year. If program implementation begins in the fall of 2023, the first evaluation period will occur in the summer of 2024. At that point, university administrators would need to assess the achievement of goals for that year. To measure program achievement, the university could mandate a yearly survey for administrators and students to complete. The survey must encompass questions that target the goals of the program and ask for feedback about improvement. The assessment will allow the administrators to determine if the participants understand the financial information, if goals were achieved, and make any necessary adjustments based on the results. The last year to evaluate the success of the recommendations will be the summer of 2030, as the year represents the final year of the starting class that consists of first-generation, high school sophomores. As the students matriculate through the

program and seminars, their responses will determine if the program's stated objectives contributed to achieving the overall goal of increasing knowledge about the financial aid process among first-generation, freshmen. The project will be regarded as successful if knowledge of the financial aid process among first-generation, freshmen has increased. The program's success will be determined based on the results yielded from the mandated yearly survey.

Overall Goals and Stakeholders

Overall Goals

This project's goals were to provide university administrators with an analysis of experiences about the financial aid process among first-generation, freshmen college students and provide recommendations for resources to better support and assist them in understanding the process. The objective of the evaluation plan is to determine if the recommendations are successful and to identify opportunities for improvement.

Stakeholders

This project study involves various stakeholders that could potentially benefit from the recommendations presented. The stakeholders of this project consist of first-generation students, parents, university administrators, local high school students, high school guidance counselors, the studied institution itself, and future generations of first-generation students. The following section outlines the stakeholders and the possible positive impact they could experience from the recommendations.

First-Generation Student Stakeholders

The decisions students make in college regarding financial aid can impact them financially beyond college. Therefore, current and future populations of first-generation, freshmen students at the studied institution could benefit from the findings of this study. Potential benefits include increased knowledge and awareness about financial aid, increased confidence and self-efficacy about the financial aid process, and increased financial aid application completion. Additional benefits are personalized student service, increased financial aid and grant awards, and potentially decreased student debt.

Parent Stakeholders

The financial aid application requires financial data from parents. The research study yielded results that showed parents lacked the necessary knowledge about financial aid, which detracted from their ability to support their children thoroughly. This study's recommendations could benefit parents by increasing their financial aid competencies through workshops or one-on-one sessions. In gaining knowledge through these avenues, parents would improve their ability to positively support their children's experiences throughout the financial aid process. Parental guidance of a parent could prove to be extremely valuable to students.

University Administration Stakeholders

The university administration stakeholders for this project consist of university leadership, including the university President's cabinet, the Office of Financial Aid, and the Office of Enrollment Management. The members of the president's cabinet include the university president along with six university administrators. The recommendations

could help university administration stakeholders increase financial aid awareness among first-generation students, improve student services, and increase student retention and enrollment. By investing in first-generation, freshmen students, the university could improve student life and overall student satisfaction, retention, graduation, possible decrease of student loan debt, and strengthen relationships with high schools and communities

Local High School Students

Local first-generation, high school students within the southeastern Louisiana region may benefit from the project's findings because they have available resources to improve their knowledge and experiences. If Louisiana universities implemented the recommendations, created financial aid literacy workshops, and partnered with high schools, students could better understand financial aid process expectations and increase their financial aid awareness. Engaging with students earlier during their high school years allows students more time to learn knowledge and understanding about financial aid before making decisions about attending college.

High School Guidance Counselor Stakeholders

Local high school guidance counselors within the southeastern Louisiana region may benefit from the project's findings because they could provide better services to improve the construction of financial aid knowledge and give better guidance throughout the financial aid process. If implemented, the recommendations may decrease students' demands for assistance from high school guidance counselors regarding applying for financial aid. Guidance counselors would have time to address other challenges.

The University Stakeholder

As a critical stakeholder in this study, the university could benefit in several ways from this study's recommendations. One potentially positive result of the in-person literacy workshops at local high schools in southeastern Louisiana may be increased enrollment at the studied institution due to their acknowledgment of the problem, leadership presence, and visibility. If the recommendations are implemented successfully, the university could see an increase in enrollment and improvements in first-generation students' retention and graduation rates (U.S. Department of Education, 2018b). With the hands-on approach of the workshops, one-on-one student and parent sessions, required financial aid consultations, and the adjustments made from the yearly surveys, the university could see improvements in student persistence and other academic metrics.

Future Generations of First-Generation Students

The recommendations of this study could potentially impart positive results and experiences for future generations of first-generation students. If this project meets its goals as outlined by the university, the stakeholders could continue improving the program every year. The program participants could develop into a supportive community of first-generation students with increased financial aid knowledge to help future generations. The potential positive social change could be the development of a cohort of financially competent individuals to be a resource to other students through matriculation of the financial aid process each year.

Project Implications

A summation of possible social change and this project's importance among local stakeholders and beyond are outlined within this section.

Social Change Summary

Implementing the recommendations of this study could contribute to increased knowledge of students' and parents' financial aid awareness. University administrators will have a better ability to impact student completion of the financial aid process, help students and parents with financial decisions regarding loans, student enrollment, and retention, and potentially decrease student financial indebtedness postgraduation. Overall, the financial aid challenges currently faced by first-generation, freshmen students could improve at universities that choose to implement the recommendations presented in the position paper.

Local Stakeholders

The successful implementation of high school financial aid literacy workshops and orientation seminars targeting first-generation students may have positive social change implications for various local stakeholders, including first-generation students, their parents, and future first-generation students. Implementing the workshops and orientation seminars could improve financial aid knowledge, therefore, preparing students for their matriculation at the university and equipping them with financial education beyond college. Facilitating such programs at the university may also contribute to increased enrollment and retention.

For example, personalized service may enhance students' decisions to attend and persist in their academic pursuits. The studied university could potentially see increased retention at the institution because first-generation students may benefit from being required to attend financial aid consultations each semester with a financial aid advisor, especially when students matriculate. Another local stakeholder to potentially benefit is the high school guidance counselors, as they would have assistance in preparing students for the financial aid process, therefore, decreasing their workload.

Larger Context

Nationally, other universities may benefit from the study's findings and the recommendations in the position paper, especially if they seek ways to educate first-generation students about the financial aid process, financial awareness, or improve current university outreach programs. This study evaluated first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. This study's results suggested that students can benefit beyond their first year of college. Understanding the financial aid process is a necessity for college students because they must complete a FAFSA every year.

Increased enrollment, persistence, and retention benefit students because degree attainment affects their life circumstances and can offer them better career opportunities. A significant result that could emerge because of the recommendations is student reductions in financial debt upon graduation. Understanding how the financial aid process

works can help students gain insights into reducing loan liability and lowering their postgraduation student loan debt.

Section 4: Reflections and Conclusions

The purpose of this qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. In interviews, 10 first-generation, freshmen students stated that they constructed knowledge mainly through self-conducted research with limited support from their parents, high schools, and the study site. Participants' interview responses also revealed that students gained some knowledge from guidance counselors, although the information they received was not always thoroughly explained. Two programs mentioned during the interviews, TRIO and GEAR UP, taught some participants enough information to construct some knowledge about the financial aid process. Therefore, due to the lack of knowledge construction, their ability to complete the financial aid process adequately and confidently was negatively impacted.

Based on feedback from the participants, introducing students and their parents to information and processes earlier during their high school years would allow for more time to grasp the necessary knowledge regarding the financial aid process. The results indicated that easy accessibility to guidance counselors and financial aid workshops that provided detailed information would have been beneficial. I used the study findings to create a position paper to be presented to the university administrators and board of trustees.

In this section, I discuss the project strengths and limitations, provide recommendations for alternate approaches, share reflections of personal growth gained

from the project study's execution, explain the importance of the work, and present implications for future research.

Project Strengths and Limitations

The strengths of this project study were a result of the data gathered from the literature and participants. The project limitations resulted from the global COVID-19 pandemic, interviewing participants about processes and knowledge they did not fully understand, and the length of time for execution of the evaluation plan. As denoted by Simon and Goes (2013), "limitations are matters and occurrences that arise in a study which are out of the researcher's control. Every study, no matter how well it is conducted and constructed, has limitations" (p. 1).

Strengths

The strengths of the project include the ability to provide the study site administrators with a better understanding of the specific challenges faced by first-generation, freshmen students with regard to financial aid and how to target resources and programs to assist. The project will allow university administrators to gain insights into first-generation, freshmen's actual experiences in completing the financial aid process. As a result, university administrators will have a chance to tailor workshops and seminars toward a better understanding and completion of financial aid for first-generation students. Additionally, the ability to assess the workshops and seminars will provide the study site administrators with a continual improvement plan. The project will have the potential to evolve because first-generation students will continue to be enrolled in the workshops and seminars. Lastly, high school guidance counselors and parents of first-

generation students will gain a greater appreciation for the resources that are needed for first-generation students to succeed.

Limitations

I identified two limitations of this project study. The first limitation resulted from the current global COVID-19 pandemic. Due to the instability caused by the pandemic, my ability to present the position paper to the university administrators in person is unclear. Despite this limitation, videoconferencing via Zoom or Webex could be an accessible option to introduce the position paper and review its recommendations with the administrators.

The second limitation of the project is related to the evaluation timeline. The first evaluation will occur after the facilitation of the first year's workshops and seminars, which will help identify successes and solicit improvements for the following year. The same cohort will be evaluated each year, and new high school sophomores added each year. Although the recommendation is for yearly evaluations, the success of the workshops will not be known until the summer of 2030, after the first high school sophomores' class has matriculated through the whole program.

Recommendations for Alternative Approaches

The problem examined was that first-generation, freshmen students struggle to complete the financial aid process. An alternative approach to the problem could have been to evaluate high school and university administrators' preparedness for and effectiveness educating first-generation students on the financial aid process. Taking this approach would have compelled high school and university administrators to analyze

how they support first-generation students on their journey to complete the financial aid process successfully and highlighting programs that need to be created or revised for the success of first-generation students in completing the financial aid process.

Another alternative way of addressing the problem would have been to examine higher versus lower socioeconomic status cohorts to determine which group of students was better prepared and had higher levels of financial aid knowledge. A different approach to address the same problem would have been to analyze first-generation students that attended college but did not complete the FAFSA. Evaluating the problem through these alternative approaches could have provided administrators with a more in-depth understanding of how to assist first-generation, freshmen students improve their financial aid experience.

For my project study, I elected to perform a qualitative study to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and the resources needed to complete the process. A basic qualitative design was chosen for this study because the design relates to understanding some facet of social life and the methods generated in words, not numbers (see Brink & Green, 2007). The qualitative approach aligned with the aims of this study in that interviews allowed for a better understanding of participants' experiences and perceptions through words and not numbers.

Scholarship, Project Development and Evaluation, and Leadership and Change

Scholarship implies the possession of learning characteristics of the advanced scholar in a specialized field of study or investigation (Merriam-Webster, n.d.).

Throughout the project study process, I have grown as a practitioner, project developer, and scholar. I have learned the importance of discussing social change and developing solutions to help drive positive social change. As I developed and understood the necessity to help change locally, nationally, and globally, I also grew as a scholar.

Conducting this project study required a substantial amount of time. Scholarly focus was necessary to progress through this project study process successfully. As I engrossed myself in the research, the two pieces that most contributed to my growth were the literature and data collection exercises. The literature provided me with insights into how other scholars viewed the research topic; this was a view that I appreciated because other scholars' work could either support or counter my argument. The data collection process allowed me to glean knowledge from actual human subjects. The challenge for me throughout the process was adhering to the timeline to complete certain portions or steps. As a result, another growth opportunity for me was time management and patience.

Reflection on Importance of the Work

The purpose of this project study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. In this project study, I aimed to provide recommendations to higher education administrators on ways to impart knowledge and empower future first-generation, freshmen students regarding the construction of knowledge about the financial aid process and provide them with the necessary resources for success.

Quite a bit of previous scholarly research literature had reported the struggles encountered by first-generation students regarding the financial aid process (CITE). The qualitative data of this study also showed that first-generation students continue to struggle and desire more guidance and instruction on the process. Therefore, conducting this study and drafting the position paper and recommendations was important to help administrators aid first-generation, freshmen students as they matriculate through the financial aid process. University administrators can use the results of this study to structure effective financial aid assistance programs and workshops for first-generation students.

Implications, Applications, and Directions for Future Research

In this section, I present the potential impact and implications of positive social change. Additionally, recommendations for future research practice are presented.

Implications

Positive social change may result from the project study if university and high school administrators accept some or all the recommendations made and improve the knowledge of first-generation students regarding the financial aid process by conducting the workshops and making improvements generated by the surveys. Improving students' knowledge and understanding of financial aid may impact enrollment, retention, and graduation rates (U.S. Department of Education, 2018b). Positive social change for first-generation students may also be achieved through increasing social support to aid them through the financial aid process, increase their financial literacy, and decrease

postgraduation student loan debt. Additionally, the study site could set a standard for other universities nationally upon implementing the recommendations.

Applications

I used Piaget's (1950) constructivism theory as the conceptual framework in this study. The study findings expanded on Perna's (2015) research and set a foundation for understanding how first-generation, freshmen students constructed knowledge about financial aid at the study site. The recommendations presented in the position paper can be useful in creating initiatives, workshops, and programs as resources for advancing first-generation, freshmen college students' knowledge about the financial aid process.

Future Research

There was a significant amount of literature about the gap in knowledge among first-generation, freshmen students regarding financial aid; however, additional future research on the scope of the resources needed by this population of students would be helpful to working toward a solution to this problem. Understanding students' perceptions of how they construct knowledge and identifying the resources they need to complete the financial aid process successfully provides the necessary data to develop and tailor basic programs for this cohort.

Although current literature has examined the lack of financial aid knowledge among first-generation students, there is not much available information about how to bridge that gap. Therefore, developing and structuring financial aid programs for first-generation students would be an excellent topic of future scholarly research. University administrators would be wise to support researchers in their endeavors to improve student

financial aid literacy and student outcomes as well as encourage degree attainment.

Ultimately, financial aid literacy would help align both student and college educational goals.

An additional area of research for possibly aiding the university would be an analysis of actual entities or organizations that advocate for institutions and provide guidance on different avenues available for meeting the needs of first-generation students. Engaging with organizations that involve education practitioners seeking to improve the financial aid experience of first-generation students could provide a forum for sharing information on the latest data and research for improving financial aid initiatives. Analyzing such entities may aid the university in gathering actionable content for improving student experiences.

A final recommendation of future research is to conduct a study to analyze parents of first-generation students to determine the most beneficial financial aid resources for them. Understanding what resources parents need to help them navigate the financial aid process would decrease their frustration and help them support their children. This area of research may aid administrators as they develop one-on-one sessions for parents and families, providing another avenue from which students can glean information.

Conclusion

The problem identified at a 4-year institution in southeast Louisiana was that the financial aid process was confusing and challenging to complete for first-generation students. University administrators reported that the lack of financial aid knowledge

among first-generation, freshmen students contributed to the students' struggles completing the financial aid process. The purpose of this study was to explore first-generation, freshmen students' perceptions of how they construct knowledge about the financial aid process and the resources needed to help them complete the process.

The limited knowledge of the participants regarding financial aid contributed to the challenges they faced and made the process overwhelming and daunting. The 10 participants interviewed all shared their experiences with the financial aid process and suggestions for future programs and assistance. The participants felt they did not understand the terminology, the necessary steps required, or had enough guidance throughout the financial aid process. They stated that being introduced to financial aid earlier in their educational careers during high school would have significantly helped them construct financial aid knowledge.

The results of this project at the study site contributed to the recommendations of developing programs for first-generation students as early as their high school sophomore year. Creating financial literacy programs could bolster the successful completion of the financial aid process for first-generation students. Establishing recommended workshops and programs would also yield positive results for first-generation, freshmen students and the university. Implementing the recommendations from the resulting position paper could increase enrollment, student persistence and retention, and graduation rates as well as decrease postgraduation student loan debt.

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Appendix A: The Project

Position Paper: Exploration of Financial Aid Knowledge and Resources Among First-
Generation College Students

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Abstract

The financial aid process can be cumbersome and difficult to understand and complete for first-generation students. The problem examined in this study was the struggle of first-generation, freshmen students to complete the financial aid process. The purpose of the study was to explore first-generation, freshmen student perceptions of how they constructed knowledge about the financial aid process and resources needed to help them complete the process. The study examined how first-generation, freshmen students who are enrolled in college construct knowledge about the financial aid process. Secondly, the resources needed to help first-generation, freshmen students to complete the financial aid process was considered. Ten enrolled first time, first-generation, freshmen students that started the financial aid process, and completed the Free Application for Federal Student Aid were interviewed. Based on the study's analysis and results, this position paper will provide a summary of how first-generation students constructed knowledge about the financial aid process and what resources are needed to complete the financial aid process. Additionally, the position paper will present recommendations for the purpose of increasing knowledge and resources about financial aid and the financial aid process for first-generation, freshmen students.

Position Paper: An Exploration of Financial Aid Knowledge and Resources for
First-Generation College Students

Background

First-generation, freshmen college students face many unique challenges that can put them at a disadvantage to understand resources available to them to succeed in college. The problem examined in this study was that first-generation, freshmen students struggle to complete the financial aid process. A private four-year institution located in southeast Louisiana indicated that first-generation, freshmen students have several challenges in completing the financial aid application through the existing process. The primary challenges relate to the lack of knowledge about the terminology used and process and resources needed to complete the process. Due to the complexities of the financial aid process, most of first-generation, freshmen students are challenged with understanding how to complete the application process for financial aid. The purpose of this qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they needed to help them complete the process.

Review of the Literature

The literature review provided the background of the stated problem and helped to garner the themes related to the project study. There is a wealth of information on first-generation students and the various challenges they face on their journey through college. The literature review analyzed research related to first-generation, freshmen students'

perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process.

Based on research, there are multiple but similar definitions of first-generation students. The term, first-generation student, initially originated in the 1960's to help identify students from disadvantaged backgrounds that were eligible for federally funded programs. The federally funded programs defined first-generation students as individuals whose parents did not obtain a college degree (Everett, 2015). Similarly, Cataldi et al. (2018), labeled first-generation students as children in which their parents did not participate in postsecondary education. Nationally, approximately 20% of the student population attending four-year public or private institutions are first-generation students (Banks-Santilli, 2015). Research revealed that first-generation students face significant challenges in pursuing postsecondary education. Most time, the challenges include the ability to succeed academically and obtain and obtain a degree after they have enrolled (Cataldi, et al., 2018).

Saunders (2020) conducted a study which found that first-generation college students lacked knowledge of financial aid due to having lack of support from parents who were equally as unaware. Cantú (2021) discussed how navigating the financial aid process for first-generation students is challenging because the tools needed are minimal. Rubio et al. (2017), conducted a study which showed that one of the most common barriers for first-generation students is lack of information regarding financial aid. Burd et al. (2018) analyzed the context of financial aid award letters of 455 institutions and found that most colleges and universities used overly complex, unclear, and confusing

financial aid terminology. Taylor and Manor (2021) also found that financial aid communications by colleges and universities were complicated and inconsistent.

Although oftentimes first-generation students face challenges regarding support and tools to navigate the financial aid process, structured outreach programs could be beneficial. Herbaut and Geven (2020) denoted that disadvantaged students, such as first-generation, do receive positive results from financial aid outreach programs. Arch and Gilman (2019) recommended that university libraries create and facilitate financial aid service programs for first-generation, freshmen to aid them as they navigate the process. The researchers suggested that libraries partner with financial aid offices to host events which address the lack of familiarity with financial aid processes among first-generation students (Arch & Gilman, 2019).

The constructivist framework was applied during the study because the theory allows one to understand how knowledge is constructed. The link between constructivism theory and how financial aid knowledge is constructed among first-generation, freshmen students is comprehending how they learn and develop their awareness. Application of the constructivist theory would aid administrators in understanding how first-generation, freshmen students construct knowledge about financial aid and therefore, help them to create programs to advance knowledge about the financial aid process for first-generation, freshmen college students.

Population and Sample Size

The criteria for the research participants consisted of first-time, currently enrolled first-generation, freshmen students who started the financial aid process, and completed

the FAFSA. To reach data saturation, Creswell (2014) suggested the researcher conduct between five and 25 interviews. Guest et al. (2006), conducted a study where data saturation occurred around 12 participants that were interviewed. Latham (2013) supported Guest et al.'s argument with a study of a homogenous group of CEO participants. Latham reported data saturation was reached by the 11th interview. An initial sample size of 10 was selected, which is a middle point of previous research about the number of interviewees needed to reach data saturation. Therefore, to achieve data saturation for this study, a total of 10 interviews were conducted based on the recommendations of Creswell (2014), and the supporting data of Guest et al. (2006) and Latham (2013).

Interview participants were randomly selected from a list generated by the administration of the studied institution. In extracting the data, the university administrator used the study criteria that was outlined. From the list, 50 students were extrapolated, and I was able to secure 12 participants for the interviews in case of cancellation. Of the 12 participants secured, 10 participants were interviewed for the study.

Data Collection and Analysis

The data collection method for this project study was executed through personal interviews conducted virtually with each research participant. Open-ended questions were created to gather data from participants. The interview process followed a semi-structured interview protocol with each session lasting up to one hour. The interviews were facilitated via secured Zoom meetings. Privacy of the participants was maintained

because a unique passcode was provided to each participant for the video Zoom calls. The interview questions aimed to glean information from first-generation, freshmen student participants regarding their perceptions of how they constructed knowledge about the financial aid process and what resources they needed to help them complete the process. The interviews were recorded, transcribed, and coded to determine themes and patterns found throughout the data.

Summary of Findings

The purpose of this qualitative study was to explore first-generation, freshmen student perceptions of how they construct knowledge about the financial aid process and what resources they need to help them complete the process. Based on the 10 personal interviews I facilitated, student findings indicated that more financial aid resources and workshops are crucial to better prepare first-generation, freshmen students for success. The results of the interviews showed that first-generation, freshmen students constructed knowledge by matriculating through and completing the financial aid process. Participants revealed that they were more knowledgeable after completing the financial aid process. Results from the data collection also suggested that students gained some knowledge from guidance counselors, but the information was not always explained for easy comprehension. Therefore, the ability to confidently complete the financial aid process was impacted due to the lack of financial aid knowledge construction.

Based on the findings, more avenues for first-generation students to better understand the financial aid process and ensure completion would be beneficial. In addition, the participants of the study indicated that an introduction to information earlier

in high school could have provided them more time to learn the financial aid process and gain the necessary knowledge. Three of the 10 students indicated financial aid workshops were facilitated at their schools. The students denoted that the workshops were useful in helping them complete the FAFSA, however, they revealed the sessions did not provide the in-depth details necessary for completing the financial aid process. The students indicated the need for easily accessible financial aid workshops and help from guidance counselors that provide detailed information. Another key factor identified based on the interviews is timing of when resources are provided. Additionally, the findings suggested that since parents did not attend college and thus lacked the knowledge regarding the process, they would benefit from workshops as well. Parents could gain relevant information and knowledge could be gleaned from financial aid workshops which could be beneficial for parents in helping students navigate the process.

Recommendations

Data was garnered from the interviews which resulted in ideas that should be considered when creating initiatives for increasing knowledge about financial aid and assisting students in completing the process. The timeline for when first-generation students should start learning about the terminology and steps for financial aid was also learned from the interviews. Consequently, participants revealed that had they started constructing knowledge about financial aid and the ensuing steps and processes earlier they felt they would have not struggled with understanding and completing the financial aid process confidentially. Additionally, the students believed more targeted assistance

during their freshmen year and sooner would have been beneficial. Based on the feedback gleaned from the students, I recommend the following initiatives be considered:

- Partner with local high schools and other targeted recruited high schools.
- Create high school financial aid literacy workshops with the local high schools and other targeted recruited high schools.
- Establish personal one-on-one financial aid sessions with high school families.
- Develop mandatory freshman financial aid orientation seminars during first semester for first-generation college students.
- Match each first-generation, freshman with a personal financial aid counselor.
- Require mandatory semester financial aid sessions with the financial aid counselors.
- Mandate the university library create and facilitate financial aid services programs to help first-generation students navigate the process.

Given the finding that for programs that were offered to the participants, the time of day was often an issue, it is recommended that workshops and seminars be offered during various times and in a virtual format, as feasible. The recommendations support the current literature in the importance that institutions play in supporting first-generation students before, during, and after the financial aid process. Katreovich and Aruguete (2017) discussed how universities should play an integral part in educating students about financial aid. The authors suggested that ongoing education about the financial aid

process could increase students' financial stability and provide a better understanding of the differences between grants, loans, and scholarships.

Implications

The successful implementation of high school financial aid literacy workshops and freshman orientation seminars that target first-generation students could improve the financial aid knowledge and increase an understanding of needs among local stakeholders which include first-generation students, parents, high schools and university administration stakeholders. Such programs could potentially prepare students for successful matriculation at the university and equip them with financial literacy to utilize beyond college. Additionally, the university stakeholders could benefit because sponsoring such programs may contribute to increased understanding of needs for first-generation students, increased enrollment, and retention. The facilitated financial aid high school programs may yield increased enrollment at the university because students are being provided with personalized service which may contribute to their decision to attend the university. Finally, the university could potentially see increased retention at the institution because being paired with a financial aid advisor could help guide financial decisions with regards to securing funding throughout matriculation. Developing interventions or creating programs that aid students and families with understanding the financial aid process could potentially promote college success (Land & Ziomek, 2013).

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Appendix B: Interview Questions

1. Tell me about your experience of first learning about the financial aid application process.
 - a. When did you first learn about applying for financial aid?
 - i. What challenges were evident immediately?
 - ii. Was there terminology within the process that you already knew?
 - iii. Were there terms you were not familiar with?
 - b. What was your understanding as to why you were completing the financial aid process?
 - i. How did you feel about participating in the process?
 - ii. What processes were you unfamiliar with and did you feel you needed help immediately?
 - iii. Can you tell me how you managed the information you received?
 - c. Did you understand the steps of the financial aid process?
2. Tell me how you navigated through the financial aid process.
 - a. Were there particular steps you took to complete the process successfully?
3. How do you feel you acquired your understanding of the financial aid process?

- a. Were there any experiences during the process that you feel are noteworthy to mention?
4. Describe your understanding of the financial aid process now that you have been through this experience.
 - a. Do you feel that you are more knowledgeable about the process?
 - b. If you repeat the process, do you feel you would be more comfortable?
5. Discuss your experience with the resources available to you initially and throughout the financial aid process?
 - a. What tools and/or resources aided you when applying for financial aid?
 - i. Where did the tools come from and/or who provided you the tools that you were using?
 - ii. What tasks were you confident completing?
 - iii. What challenges were presented? How did you deal with the challenges?
 - b. What resources would have helped you complete the financial aid process?
 - i. Of the resources needed, which one do you deem necessary for successfully completing the process and why?

- ii. Do you feel you need the resources prior to or during the completion of the financial aid process? Based on what you have experienced, when do you feel resources are most useful?
- c. What avenues (e.g., workshops, school counselors, financial advisors) were available to you throughout the financial aid process?
 - i. Did you seek out anyone's help? If so, who?
 - ii. Did anyone offer to help you complete the financial aid process? If so, who?
 - iii. If no one assisted you in completing the financial aid process, how did you gather the necessary information to do so?