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Student Perceptions of Satisfactory Academic Progress Practices in Higher Education

Christopher Giovanni Rodriguez
Walden University

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Walden University

College of Health Sciences and Public Policy

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Christopher G. Rodriguez

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Walden University
2024

Abstract

Student Perceptions of Satisfactory Academic Progress Practices in Higher Education

by

Christopher G. Rodriguez

MA, Strayer University, 2009

BS, Montclair State University, 2006

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Public Administration

Walden University

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Abstract

Students receiving financial aid assistance lose eligibility if they do not meet grade standards. Loss of aid for many students means an inability to continue their education. This qualitative, phenomenological study investigated how higher education institutions educate their financial aid student population on Satisfactory Academic Progress (SAP) guidelines, what students' knowledge level on these policies are, what techniques students feel are the most helpful, and what improvements can be made. Two theoretical frameworks guided this study: policy feedback theory and human motivation theory. To answer the research questions, 13 students were interviewed virtually. Interviews were recorded and responses to questions were transcribed using Microsoft Excel software. Major themes or trends were highlighted and noted. Findings indicated that students have little knowledge of SAP requirements despite any impressions to the contrary. While policies do not specify a school to do more than simply post their SAP policy on their website, institutions need to take a proactive stance in helping students understand these complication regulations. From the words of students, emphasis should be placed on more in person dissemination methods. Thereafter, by obtaining this information, efforts can be made by colleges to develop the most effective ways to communicate Satisfactory Academic Progress information to students to ensure student eligibility and positively impact positive social change by reducing student dropout rates.

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Chapter 1: Introduction to the Study

Introduction

Financial aid programs can be valuable tools to assist students in paying for their higher education expenses that they may have otherwise not been able to afford (Custer & Akaeze, 2021). Many of these programs come with academic standards that students must meet or risk losing their eligibility (Scott-Clayton & Schudde, 2020). Institutions use different techniques to help students learn about these standards (Stewart et al., 2015). While studies have been conducted concerning the rate at which students receiving financial aid assistance meet these academic standards, a gap in the literature exists concerning students' perceptions regarding how their institution disseminates these criteria. Researchers note the significance of receiving financial aid assistance (Scott-Clayton & Schudde, 2017). For many, losing aid eligibility can prevent them from continuing their education, and these added financial stressors further compound problems in student performance (Britt et al., 2017). This chapter provides an overview of the background of the study problem and the problem and purpose statements. Additionally, this chapter lists the research questions, along with the significance of the study and the theoretical frameworks used.

Background

I reviewed articles that analyze applying intrusive advising techniques to assist students in meeting SAP standards. Donaldson et al. (2016) illustrate that intrusive advising programs can be particularly beneficial to students when conducted early in their learning. Further, Olbrecht et al. (2016) used data collected from financial aid recipients

to conclude retention rates are lower for the neediest students, thus, reinforcing the need for financial aid offices to be proactive in assisting students meet eligibility requirements. Poole (2015) expressed the benefits and effectiveness of implementing early alert systems to reach out to students who may be in danger of low academic performance. This technique can be applied in various ways, such as to reach out to statistically at-risk students or students that maintain below a certain benchmark in a class.

Other researchers concluded that there are benefits to mentoring relationships that staff have with students increasing their performance (Schneider et al., 2017). Britt et al. (2017) argued that higher financial stress, such as that caused by the loss of financial aid funds, can lead to even lower student performance. Schudde and Scott-Clayton (2016) noted that SAP policies are punitive in nature, rather than serving as an incentive to succeed. They examined a longitudinal study, noting retention rates improve in later years in college attributed to loss of students early on in their academic careers that do not meet academic standards (Schudde & Scott-Clayton, 2016).

Herman et al. (2017) noted lowered success rates for students required to take development or pre-college coursework, which community colleges are known for having populations in their student bodies; however, Coria and Hoffman (2016) cited a relationship between student success and financial aid award amounts in their own study. To further demonstrate the link between intervention programs and techniques and college success rates, Stewart et al. (2015) noted a positive relationship. Similarly, Ocean describes the relationship between financial aid recipients' retention rates and their connections to their institutions (2017). In 2013, Spittle argued institutions can improve

retention rates by viewing student issues such as SAP compliance as a way to utilize internal processes and procedures rather than a problem to be dealt with after it arises.

Problem Statement

There is a problem at higher educational institution with the way they disseminate, support, and reinforce information regarding the federally mandated minimum grade standards necessary to receive aid as a continuing student, called Satisfactory Academic Progress (SAP; Ocean, 2017). Currently, colleges implement various programs aimed at helping students succeed academically (Donaldson et al., 2016). However, colleges, particularly New Jersey community colleges, still suffer student SAP noncompliance rates, a failure that can lead to student ineligibility to receive financial aid funds and those same students dropping out (Scott-Clayton & Schudde, 2020).

The institution I studied was an example of this phenomenon. There are many possible factors contributing to this problem, including a failure on the part of the institution, particularly the financial aid office, to properly inform students of these policies prior to students beginning enrollment, students' lack of due diligence and responsibility, complex federal regulations, and institutional policies and procedures varying from college to college. The literature reviewed for this study identified rates at which students do not meet SAP standards as high as up to 25% for first-year students nationally (Schudde & Scott-Clayton, 2016), and the need to introduce creative new methods to reach students (Jones & Hansen, 2014). None of the literature reviewed looked at the techniques institutions use to disseminate and reinforce information

regarding SAP requirements from the students' perspective. This study sought to fill this gap by contributing to the body of knowledge needed to address this problem by providing data to public policy decision-makers to formulate and change policies on ways in which the institution in question can reach students to assist them in learning, comprehending, and maintaining SAP standards.

Purpose Statement

The purpose of this qualitative study was to explore the perceptions students enrolled at a particular New Jersey higher educational institution have regarding how the institution chooses to assist students in learning, comprehending, and retaining information regarding SAP compliance. Select students, both new and continuing, described their personal feelings and insights regarding the effectiveness of the techniques this institution uses to support students in SAP adherence, and their satisfaction with the various methods used by the college to disseminate and support students in meeting SAP standards. Students were interviewed using individualized sessions to understand what mechanisms they consider the most beneficial in helping them stay in SAP compliance to keep their financial aid eligibility.

Research Questions

This research study sought to address the following research questions:

RQ1: How does the institution educate its students on Satisfactory Academic Progress guidelines?

RQ2: How do the institution's students describe their level of knowledge of SAP guidelines?

RQ3: Which techniques does this institution's students feel have the greatest impact on their ability to learn, retain, and utilize SAP guidelines?

RQ4: What improvements to how the institution spreads SAP information and reminders do participants feel would be useful?

Significance

Financial aid recipients' adherence to SAP requirements has been studied, yet it remains a profound problem among college students and the institutions they attend. Previous studies concentrated on the rates at which students meet SAP standards. No study has examined student perceptions of the effectiveness of tools colleges use to teach SAP regulations and ensure compliance from the students' perspective. Maintaining SAP standards is essential for financial aid recipients. Scott-Clayton and Schudde (2017) noted more than half of all undergraduate students benefit from some form of federal financial aid resource. This is of great concern in the community college environment, such as the institution I am studying, where colleges are often criticized for possessing lower than average retention and graduation rates due in part to their student body being made up of prominent levels of at-risk students, including financial aid recipients (Ocean, 2017).

Many studies demonstrate that an increase in unmet expenses will increase the likelihood of students dropping out of college (MDRC, 2017). For many students, ineligibility to receive financial aid funds can be the difference between continuing their education and withdrawing from college. By exploring the perceptions of students concerning how their institutions spread awareness of SAP policies and assist in ensuring SAP compliance, colleges can develop and implement best practice procedures to assist

students in meetings these federally mandated standards to prevent students from losing their aid eligibility. As students are ill-informed about SAP policies and requirements and the consequences of failing to meet these standards, examining the perceptions of students on how colleges can best distribute and reinforce information regarding SAP requirements, along with the ability of students to retain this information, can be invaluable to colleges. Increasing the percentage of students who maintain SAP compliance can also increase a college's retention and eventually improve graduation rates, which is crucial as institutional funding is increasingly tied to performance-based measures (Kelchen & Stedrak, 2016).

The significance of this study was widespread. Identifying best practices for assisting students to learn, understand, and retain important policy information in higher education can be studied and applied to other forms of student teaching and compliance. Additional best practices regarding retaining SAP regulations can be used to explore the phenomena at other institutions. Ultimately, this study had several implications for positive social change. By developing tools and standards to best assist students in retaining SAP regulations, more students can keep their financial aid eligibility and realize their goal of obtaining a post-secondary education.

Theoretical Framework

The theoretical frameworks that guided this study were policy feedback theory (Mettler & Soss, 2004) and human motivation theory (Maslow, 1943). Policy feedback theory examines how existing policies are used to shape the minds and actions of policymakers (Lerman & McCabe, 2017). Through this lens, this study examined existing

SAP-related procedures and tools colleges use to identify resources that students find the most beneficial in helping them learn, remember, and apply SAP guidelines as a means of developing the best practices to benefit students. Saliga (2017) noted human motivation theory can be used to examine student motivators. This study determined how colleges can reach students by educating them on SAP guidelines and reinforcing these policies to meet students' needs and motivate them to succeed. These two frameworks are examined further in Chapter 2 as it relates to relevant literature on this subject matter. The two theoretical frameworks are the basis on which the selected research questions are built.

Nature of the Study

This study was conducted as a qualitative and phenomenological research exploration. Particularly, this study examined the perceptions these students enrolled at the Cumberland Campus have concerning the effectiveness and satisfaction with how they are informed of SAP requirements, and how institutions assist them in meeting these guidelines. Data were collected using qualitative interviews.

Qualitative research was the chosen study method with a phenomenology design (Busetto et al., 2020). Qualitative studies allow for the study of a phenomenon in its natural setting without manipulation. This study explored students' perceptions as they are without any outside influence. Offering students different-related education and reinforcement tactics to see which ones rank the most favorable would be unethical. Busetto et al. also noted that interviews gain insights into a student's experiences (2020). I interviewed students receiving financial aid assistance at the institution I was studying. I sent a request for participation to enrolled students by email. I also posted signs in

common areas on campus. The sample size was about 12 students. If data saturation was not met, additional students were interviewed. Interviews were recorded. The data were collected using a researcher-developed interview guide that was subject to IRB approval. The participant selection process employed a systematic sampling to ensure a balance of financial aid recipients possessing various attributes, including, but not limited to, full and part-time students and traditional and nontraditional students, among other factors. Participants were selected from students receiving financial assistance from programs requiring SAP components and enrolled in the Fall 2021 semester. Responses from focus group interviews were collected and then coded to track response trends. I also interviewed current financial aid personnel from any institution.

Definitions

Financial Aid: Any financial resource a student can use to assist with the costs associated with their post-secondary education (United States, 2021).

Satisfactory Academic Progress (SAP): Measure of student academic success necessary to maintain most financial aid eligibility (United States, 2021).

Post-Secondary Institution: A school that offers educational programs beyond high school (United States, 2021).

Intrusive Advising: Academic advising models that involve proactive, intensive treatment (Ohrt, 2016).

Limitations

This study had several limitations that prevented the results from being generalized to students at all higher educational institutions. First, this study examined

financial aid policies at one American, two-year community college in New Jersey. Thus, any results from this study cannot be used to symbolize findings at a different institution. Secondly, this study relates to the perceptions of financial aid recipients and their knowledge of compliance regulations. Results do not correspond to the same perceptions about academic standards at this institution.

Summary

Many students enrolled in higher educational institutions rely on financial aid assistance programs to help pay for the costs associated with their education. Ensuring students keep their eligibility for aid programs is an institution's responsibility. To assist schools in achieving this goal, it is critical to understand how students best learn and retain eligibility information. Conducting a research examination by interviewing students in a qualitative study is one way this goal can be accomplished. Chapter 2 of this student explores the history of financial aid programs in the United States. It provides a thorough explanation of SAP requirements. Additionally, it explores at-risk students and intrusive advising techniques used to assist them. Finally, Chapter 2 provides information regarding my institution.

Chapter 2: Literature Review

Introduction

This literature review explores the problem regarding how the institution in question disseminates and reinforces information regarding SAP guidelines for students to maintain their financial aid eligibility. It also examines the purpose of this study, which is to explore the perceptions of students enrolled at the institution I am studying, regarding how the institution assists students in learning, comprehending, and retaining SAP information. The literature review presented is grounded in policy feedback and human motivation theories. An analysis of existing literature shows the importance of SAP, and where it stands concerning financial aid programs. This literature review also presents an understanding of financial aid programs and their importance, SAP requirements, the effects and elements of at-risk students, and a comprehensive examination of the institution in question. This literature review examines the existing literature related to a) The history of financial aid programs, b) satisfactory academic progress, c) the importance of financial aid programs, d) at-risk students, e) intrusive advising, and f) the institution I chose to examine.

Other forms of financial aid assistance, such as 529 savings plans and tax deductions and credits, were not discussed as SAP is not a factor. Private financial aid resources, such as private scholarships and private loans, were not examined within the scope of this study. However, many forms of private aid have a SAP component though it may be specific to the program and not mirror Federal policies. Searching through Walden University's library and Google Scholar helped formulate the literature review.

Literature Search Strategy

The literature review section includes an analysis of relevant pieces of peer-reviewed literature from several sources. Most of the literature explored was found through Walden University's Library online databases. Google Scholar was also used. Several governmental resources were used to identify key information that could not be obtained elsewhere. Many terms and phrases were used to find relevant literature. Among the terms used were *financial aid*, *financial aid in higher education*, *satisfactory academic progress*, *SAP*, *SAP financial aid*, *at-risk students*, *intrusive advising*, *advising*, and *advising in higher education*. All of these search terms were used in all databases explored. Although this led to a plethora of irrelevant literature that was sifted through, the results provide robust information and insights on the in question.

Theoretical Framework

This study used two theoretical frameworks. First, this study was guided by the human motivation theory. This framework not only sought to understand the motivating factors of humans but also stated that actions are not solely the effects of social factors but rather conscious or subconscious acts for needs (Smith, 2017). Human motivation theory stems from Maslow's hierarchy of needs (Ryan et al., 2019). Many students rely on financial aid assistance to fund their higher educational expenses. Meeting aid eligibility requirements, including SAP, can motivate students to receive financial assistance. The effectiveness of how an institution assists students in learning and understanding SAP requirements can determine how a student feels the school is meeting this standard. This study examined how the need for financial aid assistance motivates

students to learn these policies and how the institution is motivated to retain their students.

Likewise, policy feedback theory was a central component guiding this study. Vannoni notes that policy feedback theory examines how the public and other stakeholders view policies and the impression these policies have on them (2019). Policy feedback theory stems from 1980's movements toward broader approaches to politics and public policy (Béland et al., 2022). Thus, I sought to examine the SAP eligibility requirements, the specific measures an institution uses, and its processes and policies to determine if, in the eyes of the students, proper attention is paid to developing practices to assist students in learning this information. This study also examined the response students give regarding the performance of the institution in disseminating SAP information.

History of Financial Aid Program

Financial aid programs in the United States are modern; however, the developed structure takes root in systems hundreds of years old. According to Fuller, the modern financial aid system takes room in medieval Europe, where what we know of now as faculty taught as freelance employees and using their own curriculum to educate students for a fee based on their ability to pay (2014). Over the centuries, this higher education system developed into more of a financial aid award system. In colonial America, the earliest financial aid model was based on philanthropic endowments that the wealthy used to sponsor others (Fuller, 2014).

The modern financial aid system as it is known today in the United States of America has a complicated history. The prelude to what is known today as the system of financial aid began with programs aimed at assisting Veterans in obtaining higher education through the Serviceman's Readjustment Act of 1944, known as the G.I. Bill, which included payments to the students' institution and payments directly to the Veterans for indirect college expenses (Fuller, 2014). From this first financial aid act came amendments and new policies to serve Veterans. The Veterans' Readjustment Assistance Act of 1952 extended benefits to the Korean War serviceman. Both acts limited the institutions eligible to those that were regionally accredited (Fuller, 2014) before the National Defense Education Act of 1958 created a National Defense Student loan system, and eventually the Perkins Loan program, that aimed to provide further assistance to Veterans with low-interest loans (Fuller, 2014).

The system of financial aid programs, then, substantially changed as doors were opened to non-Veterans. Seven years later, the original Higher Education Act (HEA) of 1965 affirmed the Federal government's involvement in higher education and promoted higher education as being in the nation's interest (Fuller, 2014). President Johnson's stance was that an increase in bachelor's degrees would increase the nation's economy (Davis et al., 2013). The HEA of 1965 introduced financial aid for disadvantaged students and initiated five "Titles" or funding sources, one of which is Title IV, or what is known as financial aid assistance programs for students (Davis et al., 2013).

The Higher Education Act must be reauthorized periodically. Early on, each affirmation brought substantial changes. The Reauthorization of 1972 created the Educational Opportunity Grant open to all eligible students with the greatest need; created the Guaranteed Student Loan program, later renamed the Stafford Loan program; eventually, the Direct Loan program; and provided matching funds to the state that invested in higher education (Fuller, 2014). The Reauthorization of 1980 brought more substantial changes as it created the Basic Educational Opportunity Grant program, which would later be renamed after Senator Claiborne Pell, who introduced the measure (Fuller, 2014). The Pell Grant was the largest investment for lower- and middle-class students.

Financial aid programs created through HEA assisted in making higher education possible for many lower socioeconomic students. HEA created programs to assist eligible students in paying for higher education through programs such as the Federal Pell grant, FSEOG grant, federal loans, and work-study programs (United States, 2022). In addition, the creation of noncredit history-bearing federal loans allowed for borrowing to meet educational expenses, which assists students of lower socioeconomic backgrounds (St. John et al., 2013). This allows for those with low or no credit history to obtain loans to pay their educational expenses.

While Federal and State governments enact regulations and requirements, the institutions bear the burden of administering them. Institutions are accountable for ensuring students meet eligibility requirements, such as SAP, and award and disburse government funds according to government law (United States, 2021). While institutions

have latitude in developing internal processes and procedures, they must do so according to governmental standards. Institutions must report annually on a variety of measures of success. The National Center for Education Statistics (NCES, n.d.) collects data from institutions throughout the year through a series of surveys from the Integrated Postsecondary Education Data System (United States, 2021). The Higher Education Act of 1965, as amended, requires the collection of data such as enrollment, graduation rates, and various financial aid programs (United States, 2021). Collecting this information allows students to see trends of potential schools and measure an institution's success.

Recent years have seen a push from traditional financial aid programs where awards are given to eligible students to the concept of free community college and, in some cases, free college up to a bachelor's degree. The free college concept evokes the spirit of the original GI Bill of 1944 and the HEA of 1972 (Stripling, 2015). President Obama agreed with this notion and proposed a free community college program nationwide that would include sterner SAP standards (Stripling, 2015). Although this proposal gained little traction, recent years have seen an increase in colleges and states implementing their own free college programs. Free college programs benefit students, as well as institutions, as more students can afford an education, and schools can see an increase in enrollment with more students able to attend college (Perna et al., 2017). New Jersey enacted a free community college program for those students that meet eligibility requirements in September 2018 (Staff, 2022), which follows the traditional federal SAP

requirements. New Jersey is just one of many states to invest in free college programs to better assist students in completing their educational goals.

Satisfactory Academic Progress

One core student eligibility requirement for all Federal aid resources and most State and Institutional financial aid programs is maintaining Satisfactory Academic Progress or SAP. While a comprehensive SAP policy is required, the U.S. Department of Education only outlines the criteria to be measured rather than providing a uniform policy schools must adopt. According to the U.S. Department of Education, an SAP policy must include a quantitative measure, a qualitative measure, and a means of ensuring students graduate in a timely manner (United States, 2021). The quantitative measure examines the successful completion rate of a student. Students are required to maintain a cumulative completion rate of at least 67%. The qualitative measure examines the grade point average of a student. Students are required to have a cumulative GPA equivalent to a “C” or better. For most institutions, this equates to a 2.0 minimum GPA. To ensure students’ progress toward their program of study, they must complete their program within the “maximum timeframe” allotted—maximum timeframe criteria aid eligibility of up to 150% of the credits needed to complete their program. For example, if a student is enrolled in an associate’s degree program requiring 60 credits, they would have exceeded the maximum timeframe once they have attempted 90 credits and would no longer be making Satisfactory Academic Progress.

SAP criteria were not contained in the original Higher Education Act of 1965. A blanket statement requiring students to demonstrate satisfactory progress was added with

the amendment of the Act in 1976. Regulations were again updated in 1978 to include specific measures (Schudde & Scott-Clayton, 2016). However, the exact measurements were left open for schools to decide.

Students not meeting one or more of the SAP requirements are not eligible for financial aid assistance. Schools may elect to have an appeal procedure (United States, 2021), though it is not required. Students may appeal their ineligibility if their academic performance is due to extenuating circumstances. Examples of extenuating circumstances or conditions beyond a student's ability to control include death or health concerns of a family member, eviction or homelessness, financial stressors, legal issues, personal health issues, pregnancy, and working while in school (United States, 2021). No guidance is given on under what conditions an appeal can be approved, who reviews and decides on student appeals, or detailed content of what constitutes an appeal.

Even more ambiguous is how often SAP must be measured. Regulations only state that SAP must be measured at least once a year (United States, 2021). However, an institution can elect to calculate SAP at the end of every term. The advantage of calculating SAP at the end of every term is that students can be given a warning status semester in which they are notified that they have until the end of their next semester to meet the minimum requirements. This allows institutions to perform early interventions on students in danger of losing their aid rather than having a reactive approach only.

While an SAP policy is required for schools that administer financial aid programs, there are few regulations beyond the criteria students need. There is no

guidance on how to inform students, when to inform them, or any other measures. Also troublesome is the potential for conflicting academic standards for an institution itself and its financial aid SAP components. An institution's SAP policy must be at least strong as its academic policy (United States, 2021). However, SAP policies can be stronger. There can also be differences in how grades or certain types of classes are treated, such as whether to weigh the GPA of developmental courses. Conflicting standards confuse students. Students may assume they are eligible for financial aid assistance if they receive notification that they are in good academic standing. Students can be confused about conflicting policies for SAP and academic standing (Bremer et al., 2013). Students must memorize and comprehend two distinctive sets of policies and may question when they meet one set of criteria yet not another.

There is much debate as to whether SAP is equitable and serves as a positive factor for financial aid recipients. On one hand, students that pay out of pocket do not need to adhere to the institution's standards. Schudde and Scott-Clayton also noted its negative and positive influences (2016). SAP guidelines target the poorest students, Pell grant recipients, who traditionally come from disadvantaged backgrounds and need the most support in college. On the opposite side, it can serve as an incentive for students to perform well academically. The risk of losing aid eligibility, which for many students would make a college education impossible, can make students underperform.

Importance of Financial Aid Programs

The importance of higher education and the importance of financial aid assistance are two notions that are tied together. One may not be possible without the other for

many students. The U.S. Department of Education created financial aid programs to assist students in meeting their educational costs. Many students could not afford higher education without financial aid assistance. The need for funding, the application process, and the waiting period to receive notification of awards burden students and potential students. These financial stressors contribute to students discontinuing their education (Britt et al., 2017). Due to this stress, many students may not enroll or reenroll in their institution. A clear path and plan for how a student can pay for their education can make a difference in whether a student decides to enroll or stay enrolled. Britt et al. (2017) also noted that an additional \$2000-\$3000 in student loan funds significantly affects whether a student can continue their education. In an examination of Wisconsin-based Financial Aid programs, 53% of need-based eligible students, including Pell grants, still seek student loans to help meet their unmet costs (Goldrick-Rab et al., 2016). Students' stress can be reduced by providing information on financial aid assistance programs and how to keep their aid.

Another cause of financial stress is that families tend to pay for one year at a time and not the entirety of an educational program (Scannell, 2011). However, this is not always possible, especially for the neediest students. Unexpected emergencies likely occur to all students (Scannell, 2011). These events can cause students to underperform in the classroom. A potential consequence is not meeting SAP requirements. Examples may include the student's car breaking down in the middle of a semester, the student needing to purchase a new computer, and unforeseen childcare issues.

Conversely, students or potential students may be prevented from realizing their education and career goals based solely on costs (Herzog, 2008). Financial aid programs were created to assist students in obtaining their education goals through various programs. Studies have also shown that students that drop out of their respective programs suffer from higher default rates on Federal Student Loans (Webber, 2016). The lack of a degree or certificate reduces former students' ability to repay their loans. These stressors can also be reduced by looking at the bigger picture (Webber, 2016). Financing higher education is not simply about finishing a degree or certificate program. Dedication to enrolling and succeeding in an institution of higher education helps students as graduates incur higher earnings, better workforce conditions, longer and healthier lives, and reduced reliance on social service programs (Perna et al., 2017).

The quality of life can be improved for graduates that can successfully complete their programs. Webber notes a college education is worth its cost due to the value it provides by opening doors for graduates (2016). According to Schudde and Scott-Clayton, a longitudinal investigation showed retention and SAP compliance rates improve as students move to their later years in college (2016). This can be attributed to those who lose their eligibility for financial aid programs due to not meeting SAP requirements, hence, dropping out of school in their early years of college. Financial aid assistance is not limited to Federal, State, and Institution programs.

The business sector has realized the importance of such programs for their employees. In a study conducted by Hartnett, more than half of the businesses examined stated tuition assistance programs, a form of financial aid assistance, were

essential to their business strategies (2016). These programs come with their unique criteria and vary from business to business. Some may be for employees only, while others may include dependent employees' children. Many carry a minimum grade criterion comparable to SAP regulations for Federal and State aid programs.

In studies performed at other institutions, eligible students lost their aid eligibility due to conflicting requirements between financial aid and the academic standards of a college. The reasons noted were a lack of understanding of SAP requirements (Lehan & Babcock, 2020), which is why schools institute programs to help students understand the difference between these Satisfactory Academic standards and how to comply. This form of proactive outreach is a form of intrusive advising, which was explained later in this chapter.

Community colleges come with their own unique problems and life balances, and many students are commuters. Thus, reaching out to them becomes a more difficult task. Castleman and Page noted 15-20% of freshman students in good standing do not renew their FAFSA applications for their second year (2016). Castleman and Page recommend targeted messages in formats that can reach the high population of nontraditional students (2016). Intrusive advising techniques, especially at early stages, can assist in improving these statistics.

As mentioned previously, community colleges are different than four-year colleges and universities. Kena et al. note the federal average retention rate is 59% across the higher education spectrum (2014). However, this statistic is different for the community college sector. Schudde and Scott-Clayton (2016) noted 21% of students

risk losing their aid eligibility due to the GPA requirements alone. Schools that provide a warning semester must be realistic in advising their students on their possibilities of meeting SAP requirements in the following term. Students can do poorly in their first term to the point they cannot meet SAP requirements upon completing the following term. As I discuss in depth later in this chapter, intrusive advising is needed to assist students in understanding what requirements are needed to meet SAP by the next term or prepare students to write an appeal if the institution allows it.

While financial aid assistance is essential for many students to complete their education, there are some downsides. According to Crawford and Sheets, 70.5% of students that earn a bachelor's degree have borrowed student loans, which must be paid back with high repayment-to-income ratios (2015). Those who did not obtain meaningful employment in their expected industry endure more difficulties making such payments.

In an analysis performed by Kahlenberg, 81% of students that intend to complete a bachelor's degree fail to earn an associate's degree (2015). This number is skewed as community colleges serve mostly new students, and four-year colleges and universities partially comprise successful students that began at a community college. Kahlenberg states that community colleges are disadvantaged as more funding is appropriated to four-year schools (2015). For example, Rutgers University, a state university in New Jersey, received five times more funding from governmental agencies than Essex County College in 2013. This requires community colleges to do more with fewer resources.

Several other factors measure a college's success. One such is Cohort Default Rates (CDR), or three-year loan default rates, which are inspected heavily by institutions' accrediting agencies and potentially impose sanctions if they reach high numbers (Ishitani & McKitrick, 2016). The goal is to ensure schools are graduating student loan borrowers that can obtain jobs in their fields to pay off their debt. Students' success is critical not just to the students but also to the institutions. Tennessee became the first state to move towards performance-based funding for state institutional support (Natale & Jones, 2018). However, this trend has gained popularity in recent years. By 2018, 35 states had moved to this model (Hillman et al., 2018). Institutions with the highest student success rates receive more funding than underperforming ones. While this may seem equitable financially, this formula does not allow institutions with lower retention and graduation rates to access resources that can help them improve and succeed.

At-Risk Students

Higher education students are all equal in terms of their ability to succeed. Many students incur barriers in and out of the classroom, making obtaining a higher education more difficult. Identifying and discovering how to assist at-risk students is essential to promoting student success. There is no agreed-upon list of factors used to identify an at-risk student. Zhang and Rangwala describe at-risk students as those in danger of failing courses or withdrawing completely from their higher educational institution (2018). While some students may not be ready for higher education or not put in the proper effort, many factors can make a student at risk. These include educational factors such as

testing in remedial coursework, learning or physical disabilities, and being a first-generation college student. Other external factors include financial distress, family issues, and many others.

In many ways, community colleges have a higher degree for at-risk students. Community colleges have a higher percentage of students in developmental/basic skills courses, putting them at risk (Li et al., 2018). Testing into basic skills courses or courses means the student has a deficiency in a subject matter and begins at a pre-college level. Students that begin a subject matter with pre-college coursework endure lower success rates (Herman et al., 2017) in the subject matter. These students are starting at a disadvantage, making them at risk. In addition, four-year schools have more resources to assist students (Supiano, 2014). With a more affluent, college-ready population, four-year schools can dedicate these resources to assist struggling students in a greater volume than community colleges.

Beginning a subject matter with pre-college coursework does not mean students are likely to have academic performance issues in all their courses. A study conducted at community colleges demonstrated that students in pre-college coursework obtained higher GPAs in non-remedial coursework, especially with engagement in the year of study (Chang, 2017). Many factors contribute to this, including the institution's support services, tutoring, mentoring, counseling, and other interventions (Stewart et al., 2015). However, it is up to each institution to provide these services and interventions as there is no legal requirement stating how most must be offered and how to deliver them. Difficulties in pre-college coursework can affect a student's Satisfactory Academic

Progress eligibility. Starting with a deficiency in a subject matter will make it more difficult to complete college-level coursework in the same subject, which may lead to withdrawal, lower GPA, and potentially exceed the maximum time frame to complete the student's program of study.

Community colleges suffer from high rates of at-risk students in other areas. Community colleges are known for having students with greater financial needs than their four-year counterparts. As Castleman and Page note, community colleges have, on average, 71% of students with a zero Expected Family Contribution compared to the 56% average at four-year colleges (2016). As stated earlier, financial stressors are an attribute of being an at-risk student.

Community colleges suffer from many other problematic issues with their students. Having a higher number of low-income students, community colleges endure several other issues. According to Clotfelter et al. (2018), low-income students are less likely to graduate than affluent students. However, this number may be skewed as not every student that enrolls in a community college intends to graduate. In the opposing view, students receiving financial aid assistance demonstrated a 5% higher graduation rate at four-year colleges and universities (Clotfelter et al., 2018) than at community colleges.

As previously indicated, another element of being an at-risk student is living with learning, physical, or other disabilities. While this may not seem troublesome, data indicate otherwise. Students living on a college campus with a disability rate of 2.46% are more likely to have higher persistence rates and GPAs (Herbert et al., 2014).

Traditionally, community colleges do not have on-campus housing. This statistic shows that an institution's services to those with disabilities can increase student performance.

Intrusive Advising

Intrusive advising is a methodology that higher educational institutions can employ to assist in student success. This model involves connecting with students before they ask for assistance, building trustful relationships, getting to know them personally, and being available to them (Ohrt, 2016). At its heart, intrusive advising is a retention strategy in which different techniques are used to build strong, lasting relationships with students prone to being hesitant to ask for assistance through more forward and upfront engagement (Schneider et al., 2017). While some models may use a "One-Stop" method wherein students can receive assistance in various areas, some intrusive advising models concentrate on area specialties such as classroom assistance. Other models may focus on one topic, such as assisting students in maintaining SAP standards. Soliciting services is not a significant form of outreach. Frame and Cummins-Sebree (2017) concluded that emailing students to let them know what services are available and where to find them was not enough to improve student performance. Institutions employ various methods to aid in this effort; however, no existing literature currently examines what techniques institutions use and their effectiveness.

Community colleges are typically open access, meaning they accept students that meet at least a basic level of knowledge and offer remediation in areas where they may show weakness in much higher numbers than their four-year counterparts. Open admission colleges mean a higher rate of underprepared and lower socially economic

students are accepted (Parker, 2019). While community colleges provide the opportunity for more students to achieve their educational and, thus, career goals, this population comes with more challenges that community colleges must assist students with. Community colleges enroll more nontraditional students who endure less social integration than traditional students (Donaldson et al., 2016). Many nontraditional students cannot become fully engaged with their institutions due to working full-time, childcare or pregnancy, or caring for a family member (Ocean, 2017). Community colleges enroll nearly 50% of all undergraduate students in the United States, with over 7 million enrolling in at least one online course (Jones & Hansen, 2014). Online students need an additional layer of support as traditional outreach methods may be missed if they are not physically on campus to become aware of these services or available to seek them out.

Intrusive advising techniques need not be complicated. Intrusive advising is a proactive approach to assisting students as college officials try to understand the root of student programs (Frame & Cummins-Sebree, 2017). Frame and Cummins-Sebree (2017) also noted that actions as simple as walking students to campus resources such as tutoring centers could increase student performance and reduce students' fears about seeking assistance on their own. Intrusive advising methods need not be complex; building a rapport with the student is the heart of this ideology.

Many studies have been conducted demonstrating the success of intrusive advising techniques. Models include collaboration between departments such as advising, faculty, and counseling. In a survey of college officials conducted by Schneider et

al. (2017), curriculum guides, checklists, and time management training were employed, leading advisors responding that these interventions had an 80.7% rate of increasing student performance. While this may appear to be a significant success rate, it must be noted that this survey was based on an advisor's impression of student success and satisfaction, not the students.

Intrusive advising can include the assignment of an advisor or mentor to help students navigate the college process and provide assistance when needed. In a study by Trentacoste, students were assigned a student services mentor that guided them from initial enrollment to graduation to provide the human element students need (2014). This may be possible for smaller institutions; however, larger institutions would have a substantial expenditure in attempting this model. Poole describes an early alert and intervention program implemented at one unnamed institution that showed that 49% of participating students demonstrated improvement (2015). The early alert of this model allows college personnel to intervene when a problem arises or before. Harrison explains the timing of the intervention is just as important as the type of intervention or interventions employed (2018). An early alert or warning system helps prevent or minimize student performance issues, thus allowing students to succeed.

Intrusive advising programs need not be complex. In a study conducted by Conklin, first-year nursing students that were required to meet with an advisor a minimum of four times a semester outperformed those that did not (2009). Simply requiring students to meet with an advisor is a form of intrusive advising as students are required to seek out assistance. Donaldson et al. (2016) noted that students

assigned an advisor benefited from the individualized support and felt confident in seeking assistance. Basic forms of intrusive advising help increase student self-efficacy.

Intrusive advising techniques are becoming more prevalent at higher educational institutions. Colleges are increasingly concerned with ensuring their students complete their educational goals. According to Olbrecht et al., at least 25% of students who begin their college enrollment in the Fall semester may not return for the following Spring semester (2016), noting direct correlation between the neediest students and lower retention rates. This is of great concern to colleges. Olbrecht et al. explained that in recent years, there has been a push from the federal government to tie funding to the performance of the institution measured by the college's student retention and graduation rate (2016). As such, institutions must do everything in their power to help all students succeed. While this is not a new notion, new techniques and interventions must be employed to ensure students who do not actively seek assistance are guided.

Intrusive advising is more commonly used for strict academic and advising issues. However, it can be applied to other departments across a college campus with any student involvement. Southwell et al. noted that as student services such as registration, billing, and financial aid have moved online, there must remain human interaction, especially for sensitive populations of students (2018). One-stop models, in which several departments are joined together so that students can handle nearly all items of business in one transaction, one place, and with one person are helping to reduce traditionally fragmented services, trips around campus, and long waits in several departments (Donaldson et al., 2016). By employing intrusive advising methods, one college personnel can not only

answer the students' questions but check other potential issues and help students resolve them in one transaction.

Intrusive advising methods can assist students in maintaining SAP standards. Researchers concluded financial aid outreach efforts, which begin in high school, should include SAP information, and SAP correspondences to students should be sent through various formats such as email and text (Castleman et al., 2017). Financial aid recipients need to understand SAP standards and have this message reinforced regularly. Likewise, Crawford and Sheets noted outreach about loan borrowing, especially before a student begins their enrollment, is critical (2015). As previously mentioned, many students that lose their financial aid eligibility may be unable to continue their education. Boatman and Long (2016) conclude financial aid SAP standards positively affect student academic performance. By meeting SAP standards, students are more successful overall in their academics. As with other intrusive advising methods, institutions must view ensuring SAP compliance as a means to evaluate current processes and procedures (Spittle, 2013). Interventions can be employed as pilot programs with small cohorts to test the feasibility and success rates.

Intrusive advising methods can concentrate on SAP compliance in many ways. Examining how these techniques are used in other financial aid-related matters demonstrates how they can be applied to SAP compliance. While Clotfelter et al. (2018) urge using communications to encourage FAFSA completion, the same outreach can spread SAP information to students. No matter the format, communications should be simple, to the point, and use plain English rather than technical terms (Supiano, 2014) to

ensure new students and those with language barriers can understand the message better. Castleman and Page note that second-year enrollment increased by 23.5% after using text message campaigns, and that supporting and assisting students in completing their FAFSA application led to an increase of 9% (2016). What has not been researched is the effectiveness of applying intrusive advising techniques to assist students with SAP compliance.

Institutions must be selective about what interventions they employ. If funds were unlimited, institutions could employ various models; however, funds are limited, causing institutions to be selective and employ techniques they feel would be the most successful (Schneider et al., 2017). By choosing the methods to use, institutions must weigh a program's or initiative's potential benefits and be prepared to learn by trial and error. Schuman notes selecting what interventions to use is a cost-benefit analysis (2014). Institutions invest resources such as human capital, time, and technology to create inventions hoping the investment can be worthwhile when compared to the retention of students. A drawback to intrusive advising methods is that some students can resist the assistance being provided as they see it as something they are forced to do rather than an option they can benefit from (Donaldson et al., 2016). This resistance lowers the students' feeling of self-sufficiency.

Participating Institution

To study this phenomenon, I investigated one New Jersey community college. The institution is a community college located in southern New Jersey. According to the National Center for Educational Statistics, it is classified as a large college offering

associate degrees and certificates (see Table 1). As a Title IV-eligible school, the institution must ensure students adhere to SAP standards as one of many eligibility criteria. Based on the most recent data reported, the institution possessed the following attributes:

Table 1

Institutional Statistics

Fall 2020 Enrollment	N = 2,651
Percent of Students Receiving Aid	96%
Percent of Students Receiving Pell Grants	46%
Percent of Students Receiving Federal Loans	14%
Percent of Students Receiving State Aid	50%
Percent of Students Receiving Institutional Aid	14%
Full-time Retention Rates	62%
Part-time Retention Rates	41%
Percent of Students Graduating in 100% timeframe	24%
Percent of Students Graduating in 150% timeframe	35%
Percent of Students that transfer	44%

Note: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), 2018-2019

The institution's graduation rate appears low; however, this is the trend for community colleges. Students may attend a community college and transfer to a four-year school without obtaining a degree from the community college (Chen, 2020). Community colleges are a starting point for many students. Adding the graduation and transfer rates increases the institution's rates to 68%. Likewise, the completion rate for those within 150% is 39%.

The participating institution's SAP criterion adheres to federal regulations as required. Satisfactory progress is defined as having a 2.0 or higher cumulative GPA, a 67% credit completion rate, and not surpassing a maximum timeframe to complete a program (Financial Aid Office, 2021). This policy's qualitative and quantitative standards

align with the academic requirements for graduation and ensure a student does not reach the maximum time frame allotted to receive aid.

This institution recognizes in its policy that extenuating circumstances may prevent a student from reaching the minimum SAP standards. The Financial Aid Office allows for an appeal procedure wherein students can appeal their SAP ineligibility (Financial Aid Office, 2021). This presents a second chance for students that have incurred circumstances beyond their control, such as childcare issues, health issues, death of a family member, and change in work scheduled hours, to name a few examples.

The appeal process at the institution is a standard model. As the Financial Aid Office's Policy and Procedure Manual describes, students must submit a request for an appeal review with a coversheet provided by the department and a typed appeal letter describing any unsuccessful terms and attach appropriate documentation. If an appeal is approved, the student is sent an academic plan that notes the conditions of the approval and criteria, such as the student cannot take courses outside of the program of their study, students must pass all courses for the term, and students must obtain a minimum 2.0 term GPA. If a student meets the terms of their academic plan, they will continue to be eligible in the subsequent semester and not need to appeal again (Financial Aid Office, 2021).

Middlesex College, a community college in Central New Jersey, uses a more hands-on approach: an intrusive advising model with its appeal process. Students meet with a specialized SAP advisor who explains what SAP is, how specifically the student is in violation, ensures they submit a completed packet and provides advice, and helps the student develop a customized academic plan which plots out how long it will take the

student to become satisfactory in the necessary area(s) (Morales, personal communication, 2022). The Financial Aid Office employs many other intrusive advising techniques at Middlesex County College concerning student SAP compliance. According to the institution's Policy and Procedure Manual, SAP statuses and requirements are posted on the student's online portal's financial aid homepage with detailed instructions, a tactic the participating institution also uses. Middlesex College's webpage provides students and prospective students with detailed SAP information. Students are emailed at the beginning of each term reminding them of the standards and midterms, awarded/offered letters containing a SAP message, and other forms of outreach are performed such as hanging posters around campus, social media postings, and in-person workshops given at least once a year by Middlesex College (Morales, 2022). Middlesex attempts to spread SAP information in many formats. Despite this, no research exists into the effectiveness of these measures at Middlesex County College or any higher educational institution.

Summary

Financial Aid programs were initially created to assist those who may not otherwise be able to afford a college education, an opportunity to succeed (United States, 2021). While the programs and regulations have evolved over time, one important element that has largely remained untouched since its inception is the regulations surrounding SAP guidelines. Being crucial to many students' ability to remain enrolled in student (Webber, 2016), financial aid programs, and thereby a college education, remains important to upward socioeconomic mobility in the United States and abroad. Not all

students are the same. Some need extra attention regarding college factors such as academics and SAP adherence (Zhang & Rangwala, 2018). Using intrusive advising techniques can help improve SAP compliance, thereby, increasing student retention and success rates (Ohrt, 2016). The institution in question demonstrates all these discussion points. With a high population of financial aid recipients, students' success and the institution's fiscal well-being will benefit from determining the best way to communicate SAP information to students. Chapter 3 outlines the methodology and process used in detail. Attention is paid to the research design and rationale. The role of the researcher is also examined. Finally, the procedures and instruments used are explored along with the limitations of this study.

Chapter 3: Research Method

Introduction

This study was an exploration of qualitative inquiry. It sought to explore the perceptions students enrolled at a New Jersey community college have regarding how the institution educates and helps students understand and retain SAP information for financial aid compliance. Interviews were conducted to examine the phenomena. This chapter describes the topic and problem statement of this study. Secondly, it outlines the research questions for which answers are sought. Additionally, it outlines and justifies the methodology, research design, and research tools used. Validity and reliability measures are also examined. Finally, the role of the research is discussed in this chapter.

How a college disseminates and helps its students retain SAP guidelines is a problem among many institutions that offer financial aid assistance. While colleges may offer many ways to assist in this effort (Donaldson et al., 2016), no set of best practices has been developed. Further, no previous research has gauged their methods' effectiveness from the students' perspective. Financial aid eligibility is essential for recipients, many of whom cannot afford to continue their education with the financial support these programs offer (Ocean, 2017). Ensuring students understand SAP regulations and requirements as they begin their academic journeys should be very important to all institutions.

Research Design and Rationale

This research study addressed the following research questions:

RQ1: How does the institution educate its students on Satisfactory Academic Progress guidelines?

RQ2: How do the institution's students describe their level of knowledge of SAP guidelines?

RQ3: Which techniques do the students enrolled at this institution feel have the greatest impact on their ability to learn, retain, and utilize SAP guidelines?

RQ4: What improvements to how the institution spreads SAP information and reminders do participants feel would be useful?

This study was guided by the research tradition of phenomenology. The questions developed allow for studying the phenomenon and students' perceptions regarding the institution's practices in its nature setting as it occurs.

Role of the Researcher

The research process contains many parts. While a research tool is chosen for each study, the first tool is always the researcher (Creswell, 2014). The researcher plays a crucial part in the study regarding the decisions they choose to make. I have been a student financial aid professional for over 22 years. I have spent the past 8 years in a management position. In these roles, I make decisions on office practices and procedures and implement them. I serve on strategic enrollment management-focused committees and influence the highest levels of administration. I have developed a robust SAP awareness program at a previous job. A previous supervisor also made SAP awareness a critical component of the functions of our department.

I chose Walden University for my own studies due to its commitment to great agents of social change. I also attended a New Jersey community college. While this may help me become familiar with the workings of such an institutional type, I was careful not to let my personal experiences or feelings get in the way of my research or influence my judgment in any way.

Ethical considerations must also be well thought out. I had to look out for and reduce or eliminate any forms of harm that could harm the participants (Creswell, 2014). This study had the potential for minimal harm to participants. They were required to sign an informed consent agreement. No student participant was compensated for their participation. Also, no favorable acts or courtesy was given to the students. No opportunities were denied to anyone that refused to participate. The only harm that was predicted as stemming from participation in this study was a reminder of certain points in a student's life where personal issues that may be related to or coincide with their schooling could arise. The participating institution had a well-staffed Wellness Center where students would be referred if the need arose. Zoom interviews helped eliminate any human-to-human exposure to COVID-19 or any of its variants.

Methodology

A qualitative methodology with a phenomenological design guided this study by examining issues regarding retaining policy compliance information concerning SAP guidelines. Rossman and Rallis note that qualitative narratives allow a researcher to explore an individual or group's experiences and their perceptions (2012). This study focused on determining the perceptions students enrolled at the institution being studied

have on the tools and techniques the institution uses to help students retain SAP information.

Participant Selection Logic

Research participants were selected from volunteering students that received financial aid assistance and were enrolled at the institution being studied. Initially, potential participants were invited to be a part of the study by email. They were identified as students enrolled at the participating institution and receiving some form of financial aid assistance. Additionally, snowball sampling was used until data saturation was met. If there were not enough participants to reach data saturation, participants were asked to refer another student or students.

Roughly 12 individuals' lived experiences were explored, making this study a phenomenological narrative. If data saturation had not been met, more participants were solicited. Students' experiences with SAP guidelines and the perceptions they cause due to their experiences were critical to this study. A phenomenological narrative allowed students to tell their own stories and experiences, as a qualitative phenomenological study allows participants to share their feelings without manipulation (Busetto et al., 2020). Financial aid professionals from the institution and other institutions were also interviewed. The format of interviews was chosen for the same reason it was chosen for students: it allowed the individual to tell their story in their own words. Strict adherence to IRB procedures was followed.

Instrumentation

Three instruments were used in this study. First, Zoom was used to conduct interviews with students. Zoom allows for remote teleconferencing for free and gives the ability to record a session. Recordings were in audio only to protect the participants. Recorded sessions were replayed for clarity. Secondly, NVivo software was used for the transcription process. NVivo contains many essential features, including transcribing and coding. Finally, Microsoft Excel was used for the organization of data, to keep tracking lists, a list of participants and their identifying codes, and other information.

Procedures for Recruitment, Participation, and Data Collection

In addition to the procedures stated earlier, other steps were taken in the recruitment process. As shown in Appendix A, eligible students were recruited by email. My computer system allows for mass emailing to students identified as a group. Students that wish to participate were given the Informed Consent form. Students were allowed to contact me to ask any questions and confirm their participation. Prior to each scheduled interview, a reminder email was sent (Appendix B). Participants were asked previously developed questions (Appendix C). Short, ambiguous, or incomplete responses prompted me to ask follow-up questions. All responses were transcribed within 48 hours after the interview.

Data Analysis Plan

Within 48 hours of each interview, responses were analyzed. The transcription of responses underwent a minimum of two rounds of coding. The first-round coding identified responses and key terms. The second round of coding determined common key

terms or themes that emerged. NVivo was used to store these coding cycles and note key terms and major themes.

Research Tools

One-on-one interviews were used to collect data for this study. Using interviews as a research tool allowed me to gather in-depth data about the phenomenon of the study. I asked participants open-ended questions and any necessary follow-up questions. Additionally, one-on-one interviews allowed me to observe participants' acts, moves, and facial expressions to add to the data collected (Rossman & Rallis, 2012). Due to the ongoing threats stemming from the COVID-19 emergency, all interviews were held through Zoom for approximately 60 minutes; however, as much time as needed was provided to participants.

Sample

A study sample is representative of the population under study. The participant population included full-time and part-time students, new and returning students, and traditional and nontraditional students. A small sample size is ideal for aligning the study (Rubin & Rubin, 2012) and ensuring in-depth data collection. In total, 13 participants were initially selected for this study, all of which were interviewed.

Process

All enrolled students receiving some form of financial aid assistance at participating institutions were invited to participate in this study via email. No compensation of any form was given to participants. Students willing to participate were given a phone number to call and an email address to ask questions or inquire for more

information. Study participants were assigned an identification number to be referenced in all written materials. Before conducting the study, participants signed a detailed informed consent agreement, which was explained to them over the phone before they signed. I scheduled interviews at a convenient time for the participants and allowed participants additional time if there was a need. One week before the scheduled interview, participants received a follow-up email. The day before their interview, they received a courtesy phone call reminder. Participants had the option to opt-out at any time, and all participation was strictly voluntary.

All Zoom sessions were recorded. This allowed for the transcription process to be performed later. Zoom has its own recording feature built into its software, allowing for the use of this tool for two stages of the research process. As the Zoom session for the interview began, I once again explained the informed consent agreement to the participants. I also explained to the participants how their responses would be used and the structure of the interviews. Participants were allowed to ask any clarifying questions after the interviews.

Data Analysis

Data analysis was the next step in the research process. Data analysis involves exploring data collected and identifying themes or patterns (Nassaji, 2015). Interviews were transcribed for this process. Each interview was then examined closely several times. Common themes or patterns were noted as such; however, all responses were equally important. The intensity of responses was also highlighted. The next stage was coding. This process involves developing and highlighting key terms in response to

questions (Saldaña, 2013). The first cycle of coding noted the exact verbiage used. The second cycle of coding was used to identify patterns in responses.

Delimitations and Limitations

I actively sought to eliminate any form of bias. However, the decisions I chose to make are still considered delimitations and can alter scientific discovery (Rubin & Rubin, 2012). To reduce this phenomenon, the participants' perceptions must be allowed to speak for themselves. The participants' voices must be able to be heard and not a researcher's interpretation. If unsure concerning a response, clarification was requested. Repeating and summarizing the participants' responses was another tool I used to combat this. This research study was conducted completely independent of my job. My supervisors did not have any input into my study; therefore, their influence was negated.

This was an examination of a phenomenon that affects only students enrolled at the participating institution that receive financial aid assistance. Therefore, it possessed several limitations. In research, limitations are potential weaknesses in a study (Ellis & Levy, 2009). This study examined one community college in New Jersey. It did not investigate other community colleges in New Jersey or the state's four-year colleges. Additionally, this study only explored the measures used for SAP-specific financial aid outreach and not other forms of higher educational outreach. While a small sample size could be seen as a limitation (Rossman & Rallis, 2012), the participation size was increased if needed until data saturation was met.

Issues of Trustworthiness

Credibility

Credibility in research means the work has authority and trustworthiness (Creswell & Miller, 2000). Credibility gives research legitimacy in its respected field. Reliability and validity are two ways to ensure credibility. The totality of students' responses was used to ensure credibility in this research. This study focused on common ideas or themes from students. Additionally, participants were allowed to view any notes pertaining to their responses for accuracy.

Transferability

This study ensured the transferability of the results collected. As a research concern, the results of a study must be similar if the study is conducted with another group with similar attributes (Creswell & Miller, 2000). The topic, problem statement, and stemming research questions were narrow enough that if the study were conducted with students from another similar school, the same types of responses would be provided. Specific definitions are attributed to keywords so that there is no miscommunication.

Dependability

Dependability is the consistency between research findings and the degree to which procedures are documented (Anderson et al., 2007). To ensure dependability, Chapter 3 explored all of the steps in procedures that were taken when conducting this research examination. No deviations were made from procedures.

Confirmability

Confirmability guarantees that bias does not play a part in the research study and that another researcher could perform the same study with the same results (Anderson et al., 2007). Keeping consistent documentation while adhering to the participants' confidentiality is the key to ensuring confirmability. The documentation illustrates that was not used. Participant's own words were used.

Reliability and Validity

Reliability and validity concerns were addressed throughout the entire research process. Reliability is concerned with research results being replicated if performed again, whereas validity is concerned with research results truly representing the phenomena in question (Bannigan & Watson, 2009). To ensure reliability, I recorded all Zoom session interviews, transcribed the interviews carefully, and used two rounds of coding for themes. The population of participants was diverse and represented the various subgroups of students, such as by enrollment status and whether they were new or returning students. This ensured the responses came from as many different viewpoints as possible.

Positionality

As a financial aid professional, I had to avoid any bias. This included working at more than one institution where SAP information and awareness were handled differently. As a member of State, Regional, and National Associations that include political advocacy, my personal feelings were not expressed in this study, and I did not allow them to influence the interpretation of the results. The viewpoint for this study was

through the lens of human motivation theory and policy feedback theory, which were not normally considered when performing my work.

Reflexibility

Reflexibility was practiced throughout this research study. As I interviewed student participants, I needed an awareness of oneself and their connection to others (Rossman & Rallis, 2012). My personal beliefs and values were put aside for the purposes of this study; however, I still had to maintain a human connection with others. This study examined the thoughts and feelings of real students who shared their own experiences. Their feelings and thoughts were not negated in any form. Additionally, the participating institution's Wellness Center was available to assist any students who became stressed from the scope of this study.

Assumptions

Few assumptions were made in this research plan. Assumptions are guesses made on the part of research on how readers interpret information or terminology (Wolgemuth et al., 2017). Complex or words foreign to the public were defined specifically, as noted previously. The major assumption was that an institution has any impact on whether a student learns SAP policies and whether this knowledge could benefit the student by assisting them in keeping their financial aid eligibility. Whether an institution can contribute to a student's awareness of these policies is yet to be proven. Further, if being armed with this knowledge does not lead to a decrease in students failing to meet SAP standards; thus, looking at their aid, any efforts made to spread awareness would be a waste of resources.

Ethical Procedures

Ethical procedures require several steps. A formal written agreement between the myself and the participating institution was submitted during the IRB stage of the research journey. This required filing and submitting Walden University's IRB paperwork and completion of Walden University's ethical training to be turned in as documentation. Human subjects were solicited but not enticed to participate in the interview process. Interviews were conducted remotely through Zoom software and recorded in accordance with Walden University's and the participating institution's policies. While no harm was anticipated to participants, free counseling was available through the institution's Wellness Center. All participants signed off on an Informed Consent release prior to any interview. Participants were referred to by a code number in all research findings. A master list of actual participant names with the corresponding code was kept with all materials.

Summary

Efforts have been made to address the issue of students enrolled in higher education institutions losing their financial aid eligibility due to not meeting the minimum grade standards. As a result, a set of policies called SAP led to an investigation of how one school, New Jersey Community College, teaches students about such policies. A qualitative phenomenological study was selected to allow students to tell their own stories through interviews conducted over Zoom. Interviews were recorded and transcribed. Next, they were coded, and themes and other responses were identified. These results were analyzed to draw meaningful conclusions about the study. These

conclusions answered the research questions developed in this inquiry. Chapter 4 will describe the data collection and data analysis process. Further, it will present evidence of trustworthiness. Finally, Chapter 4 will offer the results of the student interviews to the reader.

Chapter 4: Results

Introduction

This qualitative study explored the perceptions of students enrolled in a specific New Jersey higher educational institution regarding how the school assists them in learning, comprehending, and remembering important financial aid information and policies regarding SAP policies. Participating students were interviewed one-on-one to share their personal feelings and insights into the effectiveness of the techniques used by this college to assist students in learning and retaining SAP policy information. Private interviews allowed students to speak freely and candidly without the pressure of other students influencing their opinions. This qualitative study began with a description of the setting in both location and context for the interviews conducted. Next, an examination of the data collection is explored, followed by an analysis of the data collected. Evidence of trustworthiness is discussed to support the strength of the data collected. Finally, the results of this study are examined.

Research Questions

RQ1: How does the institution educate its students on Satisfactory Academic Progress guidelines?

RQ2: How do the institution's students describe their level of knowledge of SAP guidelines?

RQ3: Which techniques does this institution's students feel have the greatest impact on their ability to learn, retain, and utilize SAP guidelines?

RQ4: What improvements to how the institution spreads SAP information and reminders do participants feel would be useful?

Setting

Participants were all students enrolled at the college being examined at the time of their interviews. Students were all financial aid recipients who received at least one form of aid assistance. Potential participants responded to an email sent to all possibly eligible students currently enrolled, were instructed of the details of the interviews, and were given an Informed Consent Form to review. Prospective participants emailed back that they gave consent to participate in this study. All students were interviewed using voice-only recording on Zoom. This allowed for the protection of the participant's identity. Each participant agreed to sign the Informed Consent form, which specified that no special treatment or compensation would be given. One potential participant was eliminated for asking if participating would help get their SAP appeal approved. Participants were emailed an Informed Consent Form immediately upon agreeing to participate. Upon returned of the Informed Consent Form, interviews were scheduled at the participants convenience. Interviews lasted approximately 20 minutes each.

Demographics

Participants varied in age, representing both traditional and nontraditional students. They varied in age, ethnicity, gender, and other demographic characteristics. The participants varied in what stage of their academic career they were in, be it a new student or one close to graduation. The sole unifying characteristic the participants shared is that they were financial aid recipients at the college examined.

This study examined 13 participants. While many responded to the initial solicitation email sent to all students who received financial aid in the Spring 2023 and Summer 2023 semesters, 13 participants were selected. An additional 9 prospective participants interested potential participants failed to respond to set up an interview date and time or failed to return the informed consent form. Five of the participants were male, and 8 were female. The participants also varied in race. Six of the 13 participants were Hispanic, 4 were black/African American, and 3 were white/Caucasian. Finally, 9 of the 13 participants were classified as traditional students, whereas 4 were classified as nontraditional as they were working adults or those with children. This information can be found in the table below.

Table 2

Participant Demographics

Participant	Gender	Race	Student Type
1	Male	Black	Nontraditional
2	Male	Black	Traditional
3	Male	Hispanic	Traditional
4	Male	Hispanic	Traditional
5	Female	Hispanic	Traditional
6	Female	White	Nontraditional
7	Female	White	Nontraditional
8	Female	Hispanic	Traditional
9	Female	Black	Traditional
10	Female	Hispanic	Traditional
11	Female	Black	Traditional
12	Female	White	Nontraditional
13	Male	Hispanic	Traditional

Interviews were through Zoom with audio recording only. Participants were free to sign in from wherever worked best for them. One participant struggled initially to gain a reliable connection due to being in their car. All audio interviews and the corresponding

Zoom transcripts were saved to a password protected flash drive and computer. All protocols established in the IRB process were followed with no deviations.

Data Analysis

All interviews were audio recorded using Zoom. This software was also used to transcribe the interviews. The transcriptions were replayed several times during the data analysis phase. The first cycle was to record responses verbatim. The subsequent cycles were to identify major themes that emerged for each interview question. Microsoft Excel was used to keep track of all responses and then to identify themes that emerged. Finally, the responses were coded as they related to the research questions this research study posed.

Many codes and themes emerged from this study. Each interview question had its own unique codes, which were gathered into categories depending on the response and the intensity. Examples of such are “understood,” “did not understand,” “completely understood,” “when they first enrolled,” and “never heard.” For the more open-ended questions, responses fit into categories such as “in person,” “email,” and “both.”

This research study produced no discrepant cases. While the answers to interview questions varied, all participants answered in such a fashion that their responses fell into two categories: 1) Correctly answered the question or provided an in-depth response, or 2) could not answer the question. Not being able to answer a question was not seen as a negative response.

Evidence of Trustworthiness

Credibility

Credibility was ensured in this study. Credibility involves using multiple perspectives in a study to ensure accuracy (Adler, 2022). Rather than performing a case study examining one student's experiences and perceptions, a study involving many students was used. This method allowed for exploring this phenomenon from the viewpoint of many students.

Transferability

One component core to every study is transferability. The perspectives of students came from a diverse range of backgrounds and educational milestones. Some of the participants were new students, while others were closer to graduation. The study reflects the wide gamut of the student population of the research location. While measures were taken to strengthen transferability, due to the low participant size, transferability cannot be guaranteed.

Dependability

Dependability is the extent to which an inquiry performed by another researcher will mirror the original's results (Funder et. al., 2014). To ensure dependability, all steps laid out in the methodology chapter were carefully adhered to in this research study. No deviations were made, whether accidental or intentional. All procedures were clearly documented and followed.

Confirmability

Confirmability was ensured in this study. No personal bias was used during this research study. The participants were not known to me personally. The only association I had with these students was seeing some of their names appear on reports I had worked on at some point. I did not actually know any of the participants, nor did I know any information about them.

Further, data were checked and rechecked throughout the collection and analysis process. Audio recordings were replayed when needed to clarify participant's responses. The coding process was performed and rechecked 3 times during this study. A Microsoft Excel file provides a clear audit trail to the participants responses.

Results

RQ1: How does the institution educate its students on Satisfactory Academic Progress guidelines?

The first three interview questions are related to the first research question. These questions sought to discover how the financial aid office gives out SAP information to its students. Schools can use various ways to inform students concerning SAP policies.

Eleven of the 13 respondents remembered hearing about SAP policies previously. However, none of the students remembered hearing about these policies before they began their first semester attendance. Seven of the 13 respondents learned about SAP policies during their first semester. Another one learned in their second semester. Two students learned later in their academic careers when they began Federal Work Study positions in departments that were in or close to the Financial Aid Office. Another interviewee learned about SAP policies later in their academic journey when they

returned to school after a long break. Two participants did not know about SAP policies at all. Only participants could identify exactly how they discovered SAP policies. These two students enrolled for a special summer institute program designed for students that are enrolling into college for the first time. Participant 2 noted that SAP was “like failing classes” regarding what SAP is. Participant 3 gave a concise explanation in that SAP was “like a forgiveness for students.”

Some of the responses were unclear and required more questions to elicit a clear answer. For example, several participants stated they did not know about SAP policies but later stated an estimated time frame of when they learned about them. Responses were repeated for clarification. While Participant 6 did state they knew of SAP policies when they first enrolled, they later clarified that they only found out about these policies after returning to school from a multi-year absence. Participant 7 explained they inquired out of curiosity and stated they used this knowledge “to help my daughter,” who was also a student at the institution.

RQ2: How do the institution’s students describe their level of knowledge of SAP guidelines?

The first interview question asked relating to this research question prompted the participants to label their current level of knowledge concerning SAP policies. No participant said they had high confidence in their level of knowledge concerning these policies. One participant described their level of knowledge as intermediate. They went on to explain, “I know what I need to go to get good grades to receive financial aid.” The other 12 participants said they were at a basic or minimal level of knowledge concerning this topic or some other phrase that can be described as minimal. Participant 1 described

the College's SAP policies as "like academic probation." While there is a similar process for academic standing, it is not the same criteria.

The second interview question related to the participants' level of knowledge concerning SAP policies. I asked the interviewees to answer how many elements of SAP policies are there. Twelve of the respondents stated they did not know and could not perform an educated guess as to how many there are. The final respondent was confident in their answer of "five to seven;" however, they were wrong, as there are three elements to SAP policies. Participant 8 recited "GPA and credit completion and stuff" as a response, correctly identifying two of the elements. Participant 4 responded "I do not know; I would have to guess more than a few. While this is a correct statement, it does not demonstrate a working knowledge to correctly answer the question.

The final question relating to the level of knowledge students have regarding the institution's SAP policies required the participants to describe each requirement. Participants were informed that there were three elements before this question was asked. No participant could correctly recite all three policy criteria. Six of the respondents did not know any of the criteria. Five of the respondents could correctly recite at least one criterion. Two of the respondents gave responses; however, they were discrepant and off-topic. Participant two responded that a student "had unforeseen circumstances and allow you to fulfill your academic studies." While this response is identifying the spirit of the topic, it did not relate to the specific question answered.

In short, student knowledge of the specific SAP policies was low. Participants had little knowledge of the exact criteria. All five participants that were able to recite at

least one policy were able to correctly identify the GPA criteria. One participant was also able to correctly identify the completion rate criteria. No student knew of the maximum time frame criterion.

RQ3: Which techniques does the institution's students feel have the greatest impact on their ability to learn, retain, and utilize SAP guidelines?

The third research question focused on what current techniques are most effective at disseminating SAP information. Individual questions were asked concerning each modality used to spread SAP awareness. Participants gave a wide variety of answers to how they best learn information regarding college policies. These answers ranged from in person or verbally, in workshops, and in freshman seminar courses and orientations. An underlining theme was that in person, a person could ask follow-up questions and ask for clarification when needed.

Questions noting the many other tactics used were asked. Eight out of the 13 respondents answered they recalled receiving a SAP-related email. Nine out of the 13 respondents answered they recalled seeing their SAP status on their student portal account. All nine clicked on their status to view detailed information. Eleven respondents reported checking their email at least once a day. All thirteen respondents noted they check their student portal at least once a week. Ten of the respondents answered yes to having explored the financial aid section of the College's website. There were no discrepant responses to this research question.

Participated 6 explained regarding receiving emails about SAP, "just ones saying there is a problem." They would further note, "I feel like I do not completely understand, and this causes stress and anxiety due to a lack of consistency with advisors changing."

While this was the only participant to note an issue with advisors changing often, this is significant. Responses were similar for the question regarding if students saw their SAP status in their student portal. Participant 2 noted they saw it: “it was satisfactory- I thought I was good,” while participant 8 responded, “no, I wasn’t told to look at it there.” While the college does provide this notification for students, at no point is it explained to students where they can view their status. Participant 5 explained that they did click into their status for more information, however, “I honestly did not pay much attention.” Like the availability of the student status, the significance of this label must be expressed to students.

Regarding what ways the students learn about college policies the best, participant 12 explained, “I like having it in email form, like I might print that out.” However, they went on to explain, “Verbal sometimes is a little easier to understanding than reading all that information.” Participant 13 preferred the information shared in workshops: “I prefer workshops... I can ask questions.”

While students frequented the avenues in which SAP information was given, a major theme that emerged was that the information provided was not sufficient. Both the student’s status in emails and on their student portal given noted a result but did not explain the detailed information necessary for students to understand why they are given such a status. For example, students that first have a satisfactory result do not receive an explanation of why they are satisfactory, what is needed to maintain this status, or the consequences of losing their satisfactory status. Emails only recite the status. They do not show the student’s GPA nor their completion rate. This incomplete information is

confusing to students. No student inquired further about their status after reading it in an email or seeing it on their student portal.

RQ4: What improvements to how the institution spreads SAP information and reminders do participants feel would be useful?

The final research question focused on what improvements could be made to current practices. Participants were allowed to speak in their own words and come up with recommended suggestions. While three of the participants stated there should be more emails concerning SAP policies, three other participants noted they wish staff would contact them one-on-one. Two respondents noted the need for better marketing and collaborations with freshman seminar courses and orientation.

Marketing is an important concept as it includes all the methods in which the institution disseminates SAP information. Participants have repeatedly called for more outreach and especially for in person dissemination. Nine participants advocated for incorporating this information into the required Freshman Seminar course as well as New Student Orientations. The New Student Orientation is attended by students prior to their first semester. Freshman Seminar is meant to be taken in the student's first semester. By incorporating information this early on, students can be prepared to maintain SAP standards early on in their academic careers. While there is no required format for either, the Financial Aid Office can take a proactive stance and reach out to instructors and offer to present on this important topic.

Twelve of the 13 participants reported they would have attended an SAP workshop before they began attendance for the first time if it was offered. One respondent who said they would not attend, Participant 6, noted that was due to a

“difficult schedule” and did not see themselves having the time to do so. Likewise Participant 9 noted they would not attend because they “wouldn’t understand.” This information can be intimidating to students. Careful attention must be paid to how it is given to students.

Participants gave a variety of responses to how often they check their student email. Twelve out of the 13 respondents reported to checking their email every day or very often. Participant 10 explained “emails go straight to my phone, and I look at them.” The one participant that answered they do not check their email everyday explained they check their student email “every few days.”

The final interview question asked participants in what areas would SAP-related signage be best posted. This question produced the most variety in responses. However, there were many common areas, including the library, student services, testing, tutoring, and the cafeteria. Two respondents noted signs should be in every building. The participant gave recommendations on where SAP information should be available to students. Participant 13 responded, “in every building but particularly the student services building.” Participant 10 added, “...its where everybody usually goes first.” The rest of the participants named other buildings on campus such as the library, academic buildings, and all throughout campus.

Summary

To answer the four research questions posed by this study, 15 interview questions were formed. Each research question involved several interview questions. Participants

were asked the same questions in the same order. The responses, however, varied from participant to participant.

The first research question allowed participants to report how the institution gives out SAP information. Interview questions focused on when a participant learned about SAP policies and how. Unfortunately, two students had never heard of SAP or the consequences of not meeting these criteria. While 11 did note they have heard of SAP before, none of participants would recall the exact policies from memory.

The second research question sought to answer how the participants described their level of knowledge regarding SAP information. Many participants described their level of knowledge as minimal. This was also demonstrated by the inability to accurately describe the SAP policies in question.

The third research question provided the most variety in responses; however, several similar trends emerged. Participants felt having someone verbally describe these policies and their importance was needed. Many also felt the need for consistent reminders and materials they could take with them and hold on to.

The responses to the fourth question mirrored those to the third question. The improvements participants feel were necessary were recommended to best target how they feel they can learn and retain policy information.

The final chapter of this study highlights the findings from the participants' interviews. The meaning of the responses from participants is closely examined in the interpretation of findings section. Conclusions drawn are discussed along with recommendations for how to use this information.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

This qualitative, phenomenological research study was performed to investigate the perception students enrolled at a particularly higher education institution have concerning how the school enables students to learn and retain information regarding SAP policies. The study used policy feedback theory and human motivation theory as frameworks. Thirteen participants from the institution being examined were interviewed regarding their familiarity with the SAP policies enforced as well as their opinions on its related practices. The findings of this study add to the existing body of literature by laying a foundation for how a higher educational institution's SAP policies can be measured in terms of effectiveness from the student's perspective.

Interpretation of the Findings

The findings of this study extended to the body of knowledge that currently exists on this research topic. Currently, no study has been published looking at how institutions help students learn about and retain SAP information. To contribute to the gap, this study examined the forms of intrusive advising techniques the institution uses to assist students in this manner.

Responses for the first research question indicated the institution uses various methods to disseminate SAP-related information to its students. Most students learned about SAP regulations during their first to second semesters in college. This indicates that the college provides a thorough array of methods to give out SAP information. While multiple methods are used, the institution cannot get this information across to every

student who receives financial aid. Students play a role in the learning process and must be receptive to the information provided.

Interview questions and the responses by participants to the second research question demonstrated that students do not have a strong foundation of knowledge concerning SAP policies. Most students labeled themselves as having a basic or minimal level of understanding; however, when asked for the specific criteria, no student could identify the number of criteria or describe all of them. This includes three participants who were employees in the financial aid office, or in a department that requires a working knowledge of financial aid.

Students noted that current practices do help spread SAP information. Students noted they check their school email accounts daily and their student portals weekly. In response to the third research question, the techniques currently used appear sufficient to spread SAP information; however, as evident from the lack of an ability to retain SAP information, the message is not getting through to students so they can retain it long term. Improvements students noted in response to the fourth research question are more reminders and one-on-one support. As the participants noted, this information should be presented in their first experiences with the college, such as an orientation and freshman seminar course. Further, the financial aid office should work more collaboratively with other departments, such as academic advisors. While it is not expected that other departments should be subject matter experts, there are many ways in which they can help. By simply reminding students of SAP regulations and recommending students

speak to the financial aid office, SAP awareness can spread, and students can be guided to the appropriate resources.

While the college does provide a variety of ways to disseminate SAP information, more emphasis needs to be placed not only on developing techniques to ensure the information is being noticed and carefully read by students, but also emphasis must be placed on explaining the severity of this information. As an eligibility requirement, not meeting these standards can cost a student their financial aid eligibility. Emphasis must be placed on providing SAP information and its significance to all students. In the same note, SAP regulations, like any college policy, can be complex and intimate students. The information must be broken down into simple terms that new students would be able to understand.

Limitations of the Study

While proper procedures and protocols were followed in this research study, including safeguards to ensure trustworthiness, there were limitations of this study. This study examined the practices at one higher educational institution. Thus, the results of this research study cannot be used to represent all colleges. This institution's practices are the foundation of this study. Secondly, the makeup of the institution makes it unique. Results and the tactics used cannot be compared to other types of institutions, such as four-year institutions. Further, this study examined the practices related to SAP policies only. As such, the study did not look at other intrusive advising techniques meant to support general academic success.

While all areas of trustworthiness have been explored, this study does suffer from a small sample size. Data saturation was met, as no new ideas or inputs were uncovered; however, the study could also be examined on a quantitative basis by looking at the rates of which students do not comply with SAP standards. Further, this study does not look at the reasons why students fail to meet SAP standards and what can be done to help prevent a student from reaching this point.

Recommendations

This study leaves the door open for many possible future studies. As mentioned earlier, no study has examined the practices an institution uses to help maintain student SAP compliance. This study can be replicated and performed at other institutions and at institutions of different types, such as private schools. If changes to SAP practices are made by this institution, they can be reexamined in the future using this study as a guide.

Quantitative studies can also stem from this research. A quantitative study can look at the rates at which students meet or do not meet SAP standards. Finally, a qualitative study can examine why students do not meet SAP standards. Understanding why students are not meeting SAP standards will lead to more ways in which a school can help students by understanding this phenomenon from a different viewpoint.

Implications

The implications of this study are far-reaching. By understanding how this institution disseminates SAP information from the students' perspective, they can understand which practices are the most effective, and what new ways of spreading this information are needed. By ensuring the institution uses techniques that students can

benefit from, the institution can modify any practices to target how to reach students on their level. The goal ultimately is to increase student success by helping ensure more students can continue their education by keeping their financial aid eligibility. This can produce more student graduates who can continue their education, if they choose, or are better equipped to enter the workforce and obtain meaningful employment opportunities. The end result is that more students are better equipped to support themselves and rely less frequently on social service benefits for struggling families. Further, the institution will maintain a healthy fiscal stand, allowing them to continue educating the public in the community they serve.

Conclusion

The problem of students losing their financial aid eligibility due to not meeting SAP requirements is prevalent at all higher education institutions that administer Title IV Federal Financial Aid programs. The policies surrounding SAP requirements do not state any form of mandatory outreach schools must perform. Schools are forced to develop their own methods to ensure student compliance. To combat this issue, this research study was performed to examine this phenomenon at one New Jersey higher educational institution.

From the viewpoint of the students, the practices concerning how the institution disseminates and reinforces SAP information were explored. Students were found to have little knowledge of SAP policies despite multiple practices used to give out information to students. According to the students, more attention should be paid to providing this important information in person to students with reminders spread throughout the entire

campus. Intrusive advising techniques should be used to proactively reach out to students before the issues of non-compliance arises. By amending practices to focus on more in-person attention methods, the institution can bridge the gap between students losing their aid eligibility and graduation. Ultimately, by understanding the mindset of students, institutions will be better prepared to assist students in complying with SAP regulations.

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Appendix A: Email Invitation

The following is an email that will be sent to students enrolled at Rowan College of South Jersey, Cumberland Campus, inviting them to take part in this research study:

Subject Line: Interviewing financial aid recipients.

Date: (Date the email is sent)

I am looking for 15 students to share their experiences with Satisfactory Academic Progress (SAP) regulations. As a student currently enrolled at Rowan College of South Jersey, Cumberland Campus, I invite you to participate in this study.

About the study:

*One 60-minute Zoom interview that will be recorded

*You will be asked questions about your knowledge SAP policies and requirements

*To protect your privacy, the published study will use fake names

*Interviews will occur during the summer semester

*Zoom interviews will be recorded with audio only.

Volunteers must meet these requirements:

*18 years or older

*Currently enrolled for at least one course at Rowan College of South Jersey, Cumberland Campus

This interview is part of the doctoral study for Mr. Christopher G. Rodriguez, a Ph.D. student at Walden University. Participation is voluntary and can be revoked at any time. Please reply to this email if you would like to participate or for questions.

Appendix B: Email Reminder

Participants will be sent the following email as a reminder of their scheduled interview date and time:

Date: (Date email is being sent)

Dear: (participant's name)

This is a friendly reminder that your scheduled interview regarding your perceptions of how your college spreads financial aid SAP information is scheduled for (date and time). If you will not be available at this time or have any questions, please call at your convenience. Thank you in advance for your participation.

Appendix C: Interview Questions

The following are questions to be asked of participants during their scheduled interview. These questions are meant to be open-minded. Follow-up questions may be asked based on participants' responses.

1. Have you heard of financial aid satisfactory academic progress or SAP policies?
2. Did you know about SAP policies when you first enrolled?
3. When did you learn about SAP policies?
4. What is your level of knowledge on the College's SAP policy?
5. Do you know how many criteria are in SAP guidelines?
6. Can you explain the specific criteria?
7. Do you recall reading any SAP-related emails?
8. Have you seen your SAP status on your Self-Service account?
9. Did you click into your SAP status and view your detailed information?
10. In what ways do you best learn and retain information about college policies?
11. Have you explored the financial aid section of your college's website?
12. How often do you check your college email? Self-Service account?
13. What improvements can be made to how the College spreads SAP information?
14. Would you have attended a SAP presentation when you first enrolled here?
15. In what buildings and areas do you feel signs regarding SAP information should be posted?