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“I had no idea”: At-Risk College Student Knowledge of Financial Aid and Resources

By Elizabeth A. Rainey, Loyola University New Orleans and Zach W. Taylor, University of Southern Mississippi

Although research has explored what college students struggle to understand about financial aid, no research has investigated how at-risk students on financial aid probation articulate their financial aid knowledge and the gaps in that knowledge. As a result, this content analysis investigates online discussion board posts from a credit-bearing student success course for at-risk students (GPA < 2.00 or below a 67% completed over attempted credit hours ratio) to learn how these students conceptualized their financial aid knowledge and how prior knowledge could have helped them before reaching probationary financial aid status. This study involved 110 students across three semesters in the midst of the COVID-19 pandemic. Findings suggest students lacked financial aid knowledge to plan their college career, specifically with student loans. They relied on a range of familial resources, but were often unaware that their academic progress was tied to their financial aid. Implications for research, policy, and practice are addressed.

Keywords: College students, online learning, financial aid, at-risk students, COVID-19

Across countless aspects of institutional operations in higher education, the COVID-19 pandemic thrust institutions into mass adoption of Internet technologies to facilitate day-to-day business (Aguilera-Hermida, 2020; Johnson et al., 2020; Li & Lalani, 2020). Nearly all teaching and learning in the United States moved to virtual formats and online modalities by March 2020 (Lederer et al., 2021; Marsicano et al., 2020). The challenges that arose because of COVID-19 included online teaching and learning, communication, mental health, access to technology, and financial hardships (Johnson et al., 2020; Rainey & Taylor, 2023a). For many institutions, these challenges prevailed well into the fall 2020 and spring 2021 semesters. Goldrick-Rab (2021) found that students’ needs persisted, with students struggling with food, housing, and transportation. Brown et al. (2022) examined the impact of the pandemic on online student retention and found students in the COVID-19 cohort were less likely to persist. While many studies articulated how COVID-19 affected teaching, learning, and engagement (Aguilera-Hermida, 2020; Johnson et al., 2020; Kinzie, 2023), fewer studies explored how student support services, like financial aid, adapted to changing conditions and continued to deliver customer services to their students.

College students, in general, struggled mightily with the shift to online learning during the COVID-19 pandemic, resulting in plummeting grades and rising dropout rates (Krupnick, 2022). Roughly 2.6 million students in the United States started college in the fall of 2019, and over 25% of them—about 679,000—did not re-enroll in the fall of 2020. This dropout rate was the highest percentage of students dropping out of higher education after their first year since 2012 (Krupnick, 2022). Additionally, a disproportionate number of those students who dropped out between the fall 2019 and 2020 were low-income Students of Color who were already minoritized by the higher education system before the pandemic took place, increasing socioeconomic and racial inequities within higher education (Cheng et al., 2021).

A factor contributing to dropout is student eligibility for federal financial aid, an outcome hinted at by McKinnon-Crowley’s (2022a, 2022b) studies of financial aid practices and experiences during the pandemic. These qualitative studies described how students and staff felt disconnected during remote

operations. In no uncertain terms, applying for and receiving financial aid has been found to be a complex, confusing process for students and support networks for decades (Dynarski & Scott-Clayton, 2006; Long & Riley, 2007; Taylor, 2019). Aside from Rainey and Taylor's (2023b) study of students' experiences and persistence strategies during COVID-19, sparse work has focused on students who successfully receive aid but struggle to remain eligible for aid due to inadequate satisfactory academic progress (SAP). Moreover, few studies have explored how these at-risk students articulated their successes, struggles, and knowledge of financial aid as the pandemic continued. As a result, this study seeks to build upon McKinnon-Crowley's (2022a, 2022b) work by investigating the reflections and knowledge of financial aid and financial aid resources held by perhaps the most at-risk student population on college campuses: Students on probationary financial aid eligibility status with only a single semester left to prove their academic viability. We acknowledge the term "at-risk" is a deficit point of view, but we do so because this term is recognizable and provokes action (Smit, 2012).

This study also makes valuable contributions to the literature. The at-risk students in this study needed to enroll in a credit-bearing student success course to help assuage their academic standing and remain eligible for aid. In this course, students were required to maintain online discussion board postings to reflect on their transition to online learning and their struggles and successes, including their persistence strategies. Recent work on the importance of allowing students to reflect and practice metacognition in online spaces critically has been pioneered by queer research (Miller, 2017; Nicolazzo et al., 2022), a body of work that has been lauded for the notion of creating "safe spaces in online places" (Lucero, 2017, p. 117). Here, researchers of minoritized students have found that many students may feel their most authentic, comfortable selves when participating in online discussions with peers (Justice & Hooker, 2017; Lucero, 2017; Miller, 2017; Rainey & Taylor, 2022). As a result, this study makes an important contribution to the financial aid literature specific to how three semesters of at-risk students (N=110) express their knowledge (and knowledge gaps) of financial aid in online spaces, as well as how these students identify financial resources for persistence. Filling multiple gaps in the literature, this study will answer two questions:

RQ 1: How did at-risk students articulate their knowledge of financial aid during COVID-19?

RQ 2: Who do at-risk students identify as financial resources to help them persist and how do they identify these resources?

By answering these questions, institutions will be better able to support at-risk students who are one poor academic semester away from potential ineligibility for federal financial aid and may subsequently drop out from the institution, a common phenomenon in the COVID-19 era (Cheng et al., 2021; Krupnick, 2022). Moreover, this work will inform how institutions can develop inclusive policies and practices to ensure students have access to the education environment they need to succeed and earn their degrees. Aside from COVID-19, these implications will continue to be relevant in educational settings because we can anticipate other forms of disruptions in the future.

Literature Review

This literature review focuses on research related to satisfactory academic progress and how researchers have (or have not) explored students' experiences on SAP or probationary status, including how students on SAP or probationary status articulate their knowledge of financial aid. We also include literature about college students' experiences with financial aid during the COVID-19 pandemic.

Defining Satisfactory Academic Progress (SAP)

There are several concepts that apply to students receiving federal financial aid related to their GPA and academic progress toward their degree. First, *satisfactory academic progress* (SAP) is a term that first appeared in 1976 as an amendment to the Higher Education Act of 1965, and its guidelines are in Section 34 of the Code of Federal Regulations (Federal Student Aid, 2022). The regulations require postsecondary institutions to establish and follow a policy of progress in an educational program, including GPA and course completion minimums. *Academic probation* is a near-universal higher education policy that tracks good academic standing by a numerical GPA, usually a 2.0 GPA out of a 4.0 scale. Failure to meet these criteria can lead to a suspension or dismissal if grades do not improve (Federal Student Aid, 2022).

Students who fail to meet institutional SAP criteria and are on academic probation are first placed into a *financial aid warning status*. Financial aid officers who review SAP every payment period (usually semesterly) place students in a financial aid warning status when their grades or earned hours fall below the required threshold. For students in their second academic year (typically after four semesters), the U.S. Department of Education specifies a 2.0 GPA or equivalence to the institution's graduation requirement. Financial aid warning status requires improving one's grades, earning a higher percentage of one's enrolled credits, or other measures required by the institution (Federal Student Aid, 2022).

If a student's grades or credit completion criteria do not improve and they are deemed ineligible for federal student aid, the student can file a *financial aid appeal*. A successful appeal yields the label of *financial aid probation*, with students needing to maintain satisfactory academic progress to maintain eligibility for federal financial aid (Federal Student Aid, 2022). However, a student can reach *financial aid ineligible* status if a student does not meet federal financial aid requirements for qualitative or quantitative measures specified in federal regulations. In this case, qualitative means quality, as measured by a student's cumulative grade point average. Quantitative measures mean time-related, as in credits earned toward timely degree progress (Federal Student Aid, 2022).

Research Related to SAP Status and Institutional Resources

Given the complexity of SAP, little research has studied the effects of being placed on SAP status through quantitative methods (Dozier, 2017; McNair & Taylor, 1988) and policy articulation (Bennett & Grothe, 1982; Schudde & Scott-Clayton, 2016; Siebenmorgen & McCullough, 1990). Alternatively, sparse research has explored what students know about satisfactory academic progress and how these students' knowledge of financial aid or financial aid resources may help them persist through SAP status and remain enrolled at the institution (Cox, 2020; Talusan & Franke, 2019). Most research related to SAP are dissertations focused on individual institutional case studies of policy implementation (Audet, 2010; Beggs, 2015; Brochet, 2020; Clemmons, 2017; Cox, 2019; Harrison, 2018; Vaughn, 2020).

Riley's (2018) dissertation explored how administrators viewed students on SAP status, finding that administrators usually became aware of student retention issues related to SAP after the student had already suffered financial consequences and lost eligibility for federal financial aid. Additionally, Riley (2018) learned that many administrators felt SAP policies were clear and easily accessible on the institutional website, yet students were still consistently struggling with accessing institutional resources and filing SAP appeals to remedy their status. Here, Riley (2018) articulated a disconnect between administrators, their SAP and SAP appeal policies, and perceptions of how students were or were not able to access information and resources to salvage their financial aid eligibility status at the institution.

Beyond administrative perspectives, few qualitative studies investigate student experiences and knowledge of SAP policies. The first two are recent dissertations and institutional case studies. First,

Vaughn's (2020) dissertation explored the SAP knowledge held by community college students and whether students were aware that their academic progress was tied to their financial aid eligibility. After conducting focus groups with students on SAP, Vaughn (2020) found that not only were students aware of SAP policies at their institution, but students could also identify which academic habits they needed to improve to be removed from SAP status and persist at their institution. Cox (2020) found students preferred simple SAP communication with easily-accessible institutional resources to help them persist in college.

Talusan and Franke's (2019) studied how first-generation, low-income Asian American students' (n=6) reflected on SAP policies through narrative inquiry, asking the students to share stories of their background and college experiences related to the SAP process. The authors found students who had made positive institutional connections and knew whom to contact when they were first notified of their SAP status. However, students were unaware that SAP status could linger for multiple semesters and were surprised to learn they were still in violation of SAP policies even when their grades improved. Students did not appear to understand SAP was based on more than grades but also on completion rates and credit hours (Talusan & Franke, 2019).

Although Talusan and Franke's (2019) qualitative study had a small sample set, the findings are relevant to the experiences of other at-risk students as they navigated SAP policies and support. Rainey and Taylor (2023b) studied students on academic probation and/or financial aid warning in spring 2021 as the COVID-19 pandemic persisted. Both studies found students were unaware of or avoided institutional resources. Students felt like a bother or burden for reaching out for support from professors or advisors, key supports in navigating academic struggles (Rainey & Taylor, 2023b). Of the support offered, students noted that support was complicated and different offices were not unified in their communication or outreach strategies (Talusan & Franke, 2019; Rainey & Taylor, 2023b). These findings echoed Cox's (2020) work, as students in Talusan and Franke's (2019) study also argued that communication was a barrier to remediating their SAP status, suggesting that institutions could better communicate financial aid policies and resources to help students persist.

Financial Aid Support During COVID-19

Financial aid offices were critical in student support during the COVID-19 pandemic as there were three rounds of federal funds made available for distribution to college students in March 2020, December 2020, and March 2021 (American Rescue Plan Act of 2021; Coronavirus Aid, Relief, and Economic Security Act, 2020). To receive the funds, each institution had to set up a process for distribution and eligibility determination, adding to the workload of most university financial aid offices (McKinnon-Crowley, 2022a). These federal relief dollars passed through financial aid offices to students, so the ways institutions awarded and communicated about them were important to this study.

McKinnon-Crowley's (2022a, 2022b) studies illuminated financial aid practices during COVID-19 and how both students and faculty felt their sense of belonging was impacted, given that financial aid counseling and support needed to be delivered remotely during the pandemic. In one study, McKinnon-Crowley (2022b) found financial aid staff to be a critical source of support for community college students, providing students with a sense of belonging through "a familiar, friendly face" (p. 15). Drawing primarily from interviews and document analysis, McKinnon-Crowley's (2022a, 2022b) studies uniquely described the qualitative student experiences with financial aid during the pandemic, paying special attention to student reflections on financial aid.

In all, few studies have investigated the lived experiences of students on SAP status and what they know (or do not know) about financial aid and SAP policies. As a result, this study extends prior work on SAP communication (Cox, 2020) and eligibility (Talusan & Franke, 2019), while building upon research about financial aid staff (McKinnon-Crowley 2022a, 2022b) and experiences during COVID-

19 (Rainey & Taylor, 2023b). Employing content analysis rather than traditional qualitative interview methods, this study fills an important gap in the literature. This study informs the financial aid practice community and hopefully assists students on their path to a postsecondary credential.

Theoretical Framework

Sanford's (1966) theory of *challenge* and *support* frames this study, in postsecondary contexts, students encounter various *challenges* and can receive various *support* on their path to a postsecondary credential. These challenges can come in various forms, including students encountering challenges with peers, faculty members, support staff, academic rigor, sense of belonging, and a plethora of other factors known to affect college student success. Similarly, students can experience support from a variety of sources, including faculty members, support staff, peers, their familial support networks, and even themselves through a sense of self-efficacy.

In this study, we applied Sanford (1966) and theorized that at-risk college students may have encountered unique challenges when learning online, especially as COVID-19 conditions rendered online learning the only safe educational environment for all stakeholders. Moreover, these students may have encountered other environmental challenges, such as at-home distractions or inequitable access to technology, which may have presented students with increased difficulty when learning online. Ultimately, through Sanford (1966), we hoped to learn how these at-risk students experienced online learning, uncovering their struggles and successes and articulating how institutions can better support these students.

Methods

The following sections provide context into the institutional site for this study, the data collection and analysis procedures, and how the research team addressed delimitations and limitations.

Research Site

The institution under study is Magnolia University, a pseudonym for a private four-year postsecondary institution in the Gulf Coast region of the Southern United States that enrolls about 4,500 students per year (~3,200 undergraduates, ~1,300 graduates). The student population includes 66% women and 34% men, with more than half of all students being Students of Color. Nearly 30% of undergraduate students are the first in their families to attend college. The site location is especially important in this study for the region experienced a series of weather-related events in the fall of 2020 on top of the prevailing COVID-19 pandemic that began in March 2020, presenting additional challenges for at-risk students learning online.

Additional context to this study was the generous pass/fail and late withdrawal policies in place for spring 2020, fall 2020, and spring 2021 to support student success and continued enrollment in response to COVID-19, reported on by prior research (Krupnick, 2022). In these semesters, which overlapped with this study, students could select which classes to take pass/fail grades for the spring and fall 2020 semesters. Students who failed classes could enter a late course withdrawal (a grade of "W") instead of an "F" to alleviate the negative change to their GPA. Furthermore, Magnolia University's administration halted academic suspensions during the spring and fall semesters of 2020.

Institutional Review Board Approval

The IRB at Magnolia University approved this study in December 2019 and an amendment in April 2020 to examine the impact of COVID-19 and adjust protocols. A second amendment was approved on

December 16, 2020, to extend the length of the study until December 20, 2021, given the persistent nature of the COVID-19 pandemic and the wealth of data gathered.

Recruiting Participants

The participants in this study were full-time undergraduate students enrolled at Magnolia University with a cumulative GPA below 2.0 or below the 67% threshold for completed over attempted hours. These criteria are considered “at-risk” at the institution because the students are either on a SAP-ineligible status, academic probation, or federal financial aid warning, or all three. In an effort to improve their grades and earned hours and, therefore, to stay enrolled at Magnolia, these at-risk students were enrolled in a credit-bearing student success course designed for students on probationary or financial aid warning status. Magnolia University proactively enrolled at-risk students in this course because of their academic standing, but other students also opted into the class.

The course was first offered at Magnolia in 2014 as a zero-credit, voluntary course for students who wanted to improve their grades and meet their goals. The governing bodies at Magnolia University approved the class to award one credit hour and to be required of first-year students on probationary status beginning spring 2020. One of the motivating factors in this change was a 30 percent gap in retention for first-year students on academic probation compared to those in good academic standing. Further internal investigations showed many of the students on academic probation also were in danger of losing their federal financial aid as part of the satisfactory academic progress review process. This success class was adopted to improve persistence for this at-risk population because it is central to the institution’s mission and financial health.

Participants were recruited from the success class in a few ways: the course syllabus, a module and assignment on Canvas, and an announcement from the instructor. Completing the consent form on Qualtrics was a graded assignment, but students’ responses were not known to their instructor until grades were final. The syllabus stated:

This course is a part of a research study that will inform the way we support students at Magnolia University. Participation in this study is completely voluntary and will not impact your grade. You are required, however, to review and complete the consent form here. When completing this form, please select whether you consent or do not consent to participate in the study.

The majority of the students volunteered to participate in the study, eager to share their experiences and to help other students. Students who were in good academic and financial aid standing (2.0 GPA and above and >67% completed hours) were dropped from this study. A detailed display matrix of students participating in this study (n=110) across spring 2020 (n=60), fall 2020 (n=5), and spring 2021(n=45) can be found in Table 1:

Table 1

Descriptive statistics of students participating in this study (n=110)

Demographic	Mean or % of Sample*	Average HS GPA	Average UNIV GPA*	Persistence Rate **
		Class		
Freshman	87% (96 students)	3.06	1.53	66%
Sophomore	12% (13 students)	3.16	1.90	62%

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Junior	~1% (1 student)	NO GPA	1.87	100%
Mean = 19		Age		
		Gender		
Man	38% (42 students)	2.93	1.57	67%
Woman	62% (68 students)	3.16	1.59	63%
		Race		
African American	25% (27 students)	2.96	1.56	44%
Asian American	~2% (3 students)	3.05	2.07	100%
Hispanic or Latinx	35% (38 students)	3.08	1.75	74%
White or Caucasian	31% (34 students)	3.14	1.26	65%
Multiracial	5% (6 students)	3.30	2.10	67%
Unknown	~2% (2 students)	2.78	1.75	100%
110 students		Overall	3.07	1.58
				65%

*Note: Percentages may equal above 100 due to rounding; average university GPA reported in the semester that the student took the success course.

**Persistence rates were measured into the semester following enrollment in the class, so students in the spring 2020 cohort would be tracked as retained if they reenrolled in fall 2020.

Data Collection

Students had weekly discussion board assignments as part of the success course. The topics prompted students to define success for themselves and to set goals. They also reflected on obstacles, procrastination, study strategies, and online learning. A full list of discussion board post questions is in Appendix A. Pertinent to this study, students were prompted to discuss their knowledge of financial aid and institutional resources and reflect on the role of loans and financing on their educational journey. The students typically wrote 200-300 word responses on the learning management system. Students sometimes replied to each other, which was part of the course expectations to build an online community. Students were graded on completing the post and its length, but they did not respond to all the prompts. The research team gathered all discussion board posts across all questions across spring 2020, fall 2020, and spring 2021 for a total of 35 discussion board posts with 110 student participants. All data were stored in password-protected files, and students were assigned pseudonyms.

Our data set also included students’ persistence into the semester following their enrollment in the success class based on full-time (at least 12 credit hours) registration. These data are reflected in Table 1 and are included in our findings.

Data Analysis

We conducted a qualitative document analysis (Bowen, 2009) to explore the emerging patterns and themes in the discussion posts related to financial aid and money, consisting of two rounds of coding informed by Sanford’s (1966) theory of *challenge* and *support* and Saldaña’s (2016) coding process.

The first round of coding was part of a larger study on at-risk students’ experiences. We then reexamined our data set, emphasizing what students knew or wished they knew about financial aid and financing, using a mix of deductive and inductive approaches (Saldaña, 2016). Our deductive starting codes came from extant literature, our theoretical framework, and our experience with financial and college students. The major categories that emerged from our previous pilot study included

relationships, communication, and fear. Our code list further evolved through inductive coding choices to capture “emergent, data-driven” codes (Saldaña, 2016, p. 75), including families’ role in supporting students and how students confused academic and financial aid policies.

Consistent with Saldaña (2016), we completed a second round of coding to assess the quality of the codes we generated and drop less used codes. Our codes evolved as this process entailed several iterations of review, reflection, and analysis, a common procedure in document analysis (Bowen, 2009). Adding sub-themes helped tease out the nuances, such as the role of family members and relationships. We also leveraged tools available in Dedoose, like the code co-occurrence chart, to look for coding density and overlap (Salmona et al., 2020). See Appendix B for our code book.

The first researcher read and coded the transcripts based on our start code list, followed by the second researcher, who independently conducted the same analysis. We then compared results, refined the list of codes, and completed a second round of coding. The research team met weekly throughout the analysis process to discuss findings and our positionalities. The first author works in student success and previously supported students in the process of financial aid appeals and support. The second author has also worked in undergraduate admissions and financial literacy programs. The researchers’ full-time work experience in relation to financial aid and retention spans more than 30 years, aiding our understanding of the student experience with financial aid. We noted our positionalities throughout the data analysis process.

Our data, however, were not limited by our interactions with the students because they wrote freely in response to the discussion board prompts. Prior research found college students may feel their most liberated and authentic selves in online spaces, free to communicate in safe ways that make sense to them (Justice & Hooker, 2017; Miller, 2017; Nicolazzo et al., 2022). For example, in class discussions, students might describe gratitude for family relationships but in their discussion board posts, they would describe their families as the drivers of their college enrollment, not themselves. As a result, we posit that our data and analysis render this study a strong contribution to the literature related to at-risk students in online learning environments and their understanding of paying for college.

Limitations and Delimitations

The research team acknowledged the limitations of this study while setting delimitations to complete the study in a timely manner. To address limitations in this study, we established trustworthiness and understood our positionality to the study. The results of this study may not be generalizable to other students at the same college, at other postsecondary schools, or at a different time, even though federal financial aid policy applies to most postsecondary institutions. Document analysis can have biased selectivity since participants and questions are not necessarily randomized. We also acknowledge the limitation that students were responding to direct questions or prompts in the discussion board posts we analyzed. This study’s results are limited by the questions the instructors posed and the elicited responses.

The research team also chose to delimit this study in important ways. First, the team selectively analyzed online discussion board postings to answer this study’s research questions, knowing students may be more willing to disclose sensitive information in online settings (Justice & Hooker, 2017; Miller, 2017; Nicolazzo et al., 2022). This means some discussion board prompts were not part of this data analysis. Moreover, the research delimited data from students enrolled in spring 2020, fall 2020, and spring 2021, even though the student success course will run beyond spring 2021. We also limit our persistence data to the following fall term to reflect the immediate enrollment pattern for the participants. Given the importance of this study’s findings, its robust sample size, and its timely approach to data collection and analysis, however, we believe this study’s merits far outweigh its limitations and delimitations.

Findings

Our inquiry process demonstrated what at-risk students knew or did not know about financial aid during COVID-19, in addition to what or whom students viewed as sources of information or support regarding financial aid. Our findings also include students' persistence patterns into the following semester, showing how their knowledge potentially connects to their outcomes (see Appendix C). In looking at the gaps in their knowledge, such as fear of loans and confusion with academic policies, our findings illuminate ways institutions can remedy students' gaps in understanding financial aid processes.

Finding 1: Funding Sources and the Cost of College Are Confusing, and They Affect College Student Trajectories

This study's strongest, most consistent theme was that students continuously commented on how they viewed applying for and understanding loans as confusing but that this financing option was necessary for their college trajectory. Overall, students overwhelmingly wished they knew more about loans, how loans would affect college financing and the post-graduation implications of taking out loans to finance their higher education. Several students' comments indicate guilt for the potential costs of loans on their families as they reflect on their confusion about financing college, especially for first-generation college students.

For example, when asked about student loans and their role in his college career, Jamie wrote: "I had no idea how much university would cost when I first got accepted. I feel like I could've easily gone to community college first and maybe I should have because two of my sisters were also in university at the time." Jamie voiced regret that he did not understand the cost of college and framed his decision in a family context. By having siblings in postsecondary education, Jamie felt as if perhaps he should have chosen a more affordable option that did not require expensive loans, potentially placing his family and college career in a difficult position. Despite this, Jamie returned to Magnolia University the following semester. Likewise, Vincent wrote, "Academically, I wish I had done good enough to get more or retain the amount of financial aid I have so I can make it easier on my family's future." Vincent also reenrolled at Magnolia the following semester. Other students also voiced an opinion that understanding the initial cost of college was confusing, with many students suggesting that they lacked the pre-college counseling necessary to understand the true cost of college and how to explore college options within their budget or explore alternative funding sources that would have eased students' reliance on loans.

Paulina also discussed the role of student loans in her college career, saying that loans allowed her to cover the full cost of college, but that extending herself financially was not a good choice: "I was not sure how I was going to be able to pay tuition, but then I was presented with scholarships and grants for the majority of my bill and then I ended up taking out a loan for the rest." Paulina continued by explaining that because she was financially stressed, she placed intense academic pressure on herself and ended up failing two classes and landing on academic probation. Here, Paulina initially felt that loans were a way for her to afford the full cost of college and attend the institution of her choice. Still, she regretted not knowing more about alternative funding sources before she applied to the institution. Paulina did not return to Magnolia.

Nicholas, who self-identified as a lower-income and first-generation college student, lamented that he did not better understand loans and alternative funding sources before applying to and enrolling in the institution. Nicholas reflected on his knowledge of student loans, "I took a financial literacy class my senior year of high school and remember doing a unit on student loans and financial aid...[but] I wish I knew more about scholarships to pay for school." Nicholas regretted not better understanding alternative funding sources, instead relying heavily on student loans to finance his higher education,

though he returned to Magnolia the following semester. Other students, however, were blunter about how little they realized they knew about student loans and the cost of college. Scarlett wrote, “I have very little knowledge about money and how it works in the real world, and I don't even completely understand loans and financial aid and how it works in the long run.” Scarlett did not return to Magnolia University, but other confused students, like Kylie, did. Kylie highlighted her first generation in college status by saying:

As a first-generation student, applying for financial aid was very difficult. While my high school did help introduce and explain the financial aid process and scholarships, there were certain things left out that I wish had been explained. For example, I didn't know the different types of scholarships offered, let alone how to apply.

Other students, however, were much more pointed about their student loan experience and how they viewed the cost of college. Reflecting on the role student loans played in her college career, Katrina wrote:

I learned about the devil Sallie Mae first semester senior year, and I've been stressed out since. Paying for college is so scary, and I'm so grateful for all the money Magnolia gave me because I'd probably die trying to pay for this. I wish that college was a wider known expense. It is incredibly expensive and difficult for a lot of people to afford. I'm glad that I've learned about all my options with helping to pay for college and the policies. I wish school was more affordable.

Conversely, Christina remembered learning student loans were bad, but she recognized she could not attend college without them. Katrina did not return to Magnolia the following semester, but Christina did. Other students also commented on the role that loans played in their college trajectory, explaining that Magnolia University would not have been a viable option without student loans.

Finally, many students wrote about how they wished they knew how to manage their student loans after their college careers had concluded. Mia wrote, “I just wish I knew how to get help with paying the loans after I graduate. How is it supposed to work its way into my everyday bills?” Julianne also commented on the longer-term effects of student loans on her financial life and the financial life of her family, stating that she took out loans to lower the initial cost of college so as not to burden her family but wished she knew “the actual long-term cost” of taking on loans and having to repay them after she graduated. Neither Mia nor Julianne re-enrolled the following semester. Similarly, Shannon wrote, “I wish I knew how much college would cost, and I wish I knew more about grants way earlier in high school. I also wish I knew more about the process of financial aid and how to leave college owing as little as possible.” Bridget also spoke about the confusing nature of loans, stating, “I wish I knew before coming to school how exactly loans work. Like when they should start to be paid off.” Hermione also shared her regret of not applying to more scholarships, which will affect her long-term financial goals: “I also wish I would have applied for more scholarships because I know how much I owe now, and it's going to take me forever to pay that off, especially since I dropped a semester and will be graduating late.” Shannon, Bridget, and Hermione returned to Magnolia.

Ultimately, students resoundingly asserted that they wished they knew more about student loans and alternative funding sources before and after they applied to and enrolled at Magnolia University, while many students also emphasized that their funding packages impacted their college trajectory and after college, students were unclear about how to proceed with managing their student loan debt.

Finding 2: Family Resources, Both Information and Finances, is Critical for Access and Persistence

Although students briefly discussed the role their family played in their college career related to loans and financing their education, they went into much more detail when discussing how their families provided both financial information and support during their college career to help them persist. Inversely, students did not particularly view their institution as a source of information or support, as students did not frequently mention their institution when discussing financial support strategies for persistence.

Riley both acknowledged the role that her family played as being an information source for financial aid. She also recognized her privilege in having a family and support system that was knowledgeable of financial aid:

I was really privileged when it came to figuring out financial aid as my parents were really involved in the process, my neighbor also happens to work in a type of financial aid advising career, and he would come over for free and help me find a lot of hidden scholarships and opportunities that were not heavily publicized, which helped me and my family so much with the financial aspect of getting into college, which was such a big stress.

Similarly, Kylie shared that their family was an information source for seeking funding sources for her higher education. However, beyond parents, Kylie also mentioned a neighbor that provided “financial aid advising,” which helped her find “hidden scholarships.” Here, Kylie gained not only considerable knowledge of financial aid from her family but also information from her family’s connections to her community. Additionally, Kylie accessed financial resources as a direct result of the connections made by her family, suggesting that community ties to financial aid knowledge and resources may be critical for college students, regardless of at-risk status. Kylie returned to Magnolia the following semester, but Riley did not.

In many instances, students consistently said that their family was critical for understanding and navigating the financial aid system, and without their family, the students may not have persisted. Jamie noted that:

... the more complicated matters concerning financial aid are handled by my parents, but I at least understand that government aid is given to students who meet a certain standard. It is not full coverage, but it is a manageable amount. I also know that the amount of aid given is based on the yearly incomes of the parents of the student, if the student is a dependent.

Here, Jamie was well-versed in financial aid information, able to articulate that federal student aid is distributed, in part, according to the “yearly incomes of the parents of the student.” However, Jamie, like Kylie, enjoyed considerable privilege as the more “complicated matters concerning financial aid” were handled by his parents, suggesting that Jamie may have had a much more robust financial information support system from his family than other at-risk students, potentially allowing Jamie to persist more successfully than peers, as students with more robust financial information support tend to persist at greater levels than peers (Hossler et al., 2009).

Many other students commented that they relied strongly not on financial aid information or knowledge from family but on the financial support that family could (or could not) provide. Scarlett wrote about her financial dependency on her mother in her discussion board post, and how she would like to become more independent to ease the burden on her family. Similarly, Katrina said that she relied

on her parents for money for school, including paying tuition, while Omari noted that his parents managed to pay for school, but that he was not sure how long that could last. Other students, like Scarlett, stated that they could rely on their family for financial support but still wanted to learn to budget and plan so that she was not as financially reliant on their family in the future. Opposite to Scarlett, Timothy directly stated that he fully planned on including his family in the future of his financial life, including paying his loans: “Luckily my parents and I were able to have a discussion about it [student loans], and they are willing to help me pay off my debt.” Omari and Timothy returned to Magnolia the following semester.

In contrast, some students were navigating paying for college without family support. They had varied money budgeting experience, often drawing from their work and high school experiences if family support was limited. Students like Maria and James felt responsible for taking care of their families and being the sole financial provider in their own lives as teenagers and young adults in their early 20s. Maria said she was expected to send money back to her family while she was a college student, placing herself under a considerable burden. Similarly, James said he was looking for a job because he had no money, “like none,” he wrote. He explained, “I need to pay the tuition that I owe and that is looming over me. Even thinking about this makes me want to burst out and cry. Hopefully, I can get a job soon, but I know the weight of having class as well as work will be stressful.” Opposite to peers like Grace and Kylie, many students did not have a supportive family structure to increase financial aid knowledge or resources, placing these at-risk students in particularly difficult situations. Students such as Maria and James made it clear that not only is family a critical source of financial aid information and support, but that a lack of information and support can be doubly burdensome, forcing students to provide for themselves and their families, all the while trying to persist in college. Both Maria and James returned to Magnolia the following semesters.

Finding 3: Students Did Not Tie Academics to Finances, and They Felt Alone

Despite the community created through the success class where these students learned about resources, met weekly for class through Zoom, and conversed through discussion board posts, the students felt lonely and did not understand the academic criterion for financial aid. Their loneliness was likely connected to the ongoing COVID-19 pandemic, which prevailed through the spring of 2021. It is reasonable to draw from our findings that students often problem-solve in isolation, lacking in-person support and community resources traditionally available to college students (Goldrick-Rab, 2021; Rainey & Taylor, 2022). Students more often referenced themselves more than university support for their academic success.

Of the 110 students in our sample and our review of more than 30 discussion board posts across three semesters, Jamie’s reflection showed the greatest awareness of the financial aid eligibility process, noting there were criteria to keep federal student aid. Jamie wrote, “I know that aid can be taken away if the student ceases to meet the requirements for government aid.” Aside from Jamie, however, most students focused on getting better grades and had a loose awareness that credit hours mattered as they related to their financial aid eligibility status. No other students made the connection between academic success and financial aid eligibility, even though they were aware that many were in the success course because they had poor grades and were on the verge of losing their federal student aid.

When discussing how their academics may impact their financial aid, students mentioned grades, credit hours, loans, and policies in their posts, but they did not make explicit connections between academic success and financial aid eligibility. Felicia wrote her academic goal was to “not fail any of my classes because then I wouldn’t get credits for them.” This affirmed her revelation of the importance of credit hours, a lesson she learned only after falling behind in the fall 2020 semester. Katrina also wrote that she wanted “higher grades than just passing.” Genesis also wanted “to pass her first year of

college by trying [her] hardest.” Here students reflected on the urgency of passing classes and earning credit hours in various ways, though not always in direct connection to financial aid. Similarly, students set goals around grades, like a 2.5 for the semester or to “raise my GPA” (Andre). They did not, however, link these goals to financial aid criteria, specifically maintaining a 2.0 cumulative GPA and passing 67% of their attempted courses. Felicia returned to Magnolia, but Katrina and Genesis did not.

More than a lack of connection between grades and finances, students overwhelmingly focused on themselves as the sole source of support for academic success. When students spoke of persistence strategies, many students simply said they “needed to focus,” “procrastinate less,” and “work harder.” Students did not name their institution as a source of information or support for academics or financial aid, both of which could have helped students persist at the institution. Ironically, at Magnolia University, there are student support services to connect students with academic and financial support in both the advising and financial aid offices. Still, students may not have been aware of these supports. Additionally, no student cited their family as a source of academic support. Contrasting with earlier findings of this study, which found familial financial support to be critical for access and persistence, this finding suggests that many at-risk students do not see their families as sources of academic support, nor do they view their institution as a source of academic support. Here, these students’ persistence efforts are all the more difficult and inspiring, even though the institution had academic support systems in place that students did not seek out or use.

Discussion and Implications

Data in this study answered both of this study’s research questions, and the findings of this study make valuable contributions to the literature. The at-risk students in this study enrolled in a credit-bearing student success course to help assuage their academic standing and remain eligible for aid in spring 2020, fall 2020, and spring 2021, amidst the ongoing COVID-19 pandemic. In this course, students were expected to maintain online discussion board postings to reflect on their transition to college, online learning, and their struggles. They also shared successes, including their persistence strategies, and how they sought financial information and resources.

In response to research question one, *How did at-risk students articulate their knowledge of financial aid during COVID-19?*, the major finding of this study was that at-risk students lacked knowledge of funding sources and the cost of college, and this confusion affected their college career trajectories as reflected in their persistence outcomes (see Appendix C). Prior research has already found that the processes of applying for and receiving financial aid are difficult (Dynarski & Scott-Clayton, 2006; Hossler et al., 2009; Long & Riley, 2007; Taylor, 2019), and the cost of college is a topic that is perennially discussed as confusing (Burd et al., 2018). This study echoes some of prior research demonstrating that at-risk students may be at risk because of their lack of knowledge of financial aid information and resources, including how to seek additional information or resources when a student begins to struggle (Cox, 2020; Talusan & Franke, 2019). Rainey and Taylor’s (2023a) study is also extended by this work, as this study found that college students were critical of institutional outreach during the COVID-19 pandemic but rarely engaged with the resources or information provided. These findings also dovetail with Rainey and Taylor’s (2023b) research that found communication challenges and avoidant behaviors exacerbated students’ academic and financial aid difficulties. At-risk students in this study acknowledged the gaps in the financial aid knowledge but did not cite their institution as a support in Sanford’s (1966) sense, potentially positioning the institution as a challenge to overcome rather than a support to engage with. Moreover, students acknowledged that the confusion surrounding student loans and the lack of awareness of grants, scholarships, and alternative funding sources caused them to alter their college career and second guess their decision to enroll at a university in the first place. Interestingly, their persistence patterns did not match their confusion as some students returned to

college while others did not. Further complicating communication and information was the ongoing COVID-19 pandemic, with many critical support services operating in hybrid or virtual modalities. In addition, the pandemic temporarily rendered changes to financial aid policy, mostly in the form of additional resources and more forgiving policies (Rodríguez-Planas, 2022; McKinnon-Crowley, 2022a), policies which were largely reverted in spring 2021 and later (Rainey & Taylor, 2023b).

Additionally, research question two asked: *Who do at-risk students identify as financial resources to help them persist and how do they identify these resources?* Our analysis of students' discussion board posts about their sources of financial aid information and support showed vastly different experiences, with some students having a wealth of family support and knowledge of financial aid. In contrast, other students reported being truly on their own or having to support their family financially while in college. Prior work has also suggested that family resources play a considerable role in the success of college students (Goldrick-Rab et al., 2016; Hensley et al., 2018), yet, in many of these students' journeys, family support was more pronounced as they enrolled in college but less so as they persisted and encountered academic and financial struggles. As a result, many of the at-risk students in this study were not making satisfactory academic progress (SAP) and were one poor semester away from losing eligibility for federal student aid. In this regard, this study makes unique contributions to the literature, as students' families both helped open the doors to higher education and provided additional assistance once a student enrolled, but support varied and was likely not helpful in an emergency. Here, if families only provide financial information and resources before a student enrolls and that support is removed once a student enrolls, they may be unable to self-advocate and persist on their own. Moreover, if families could not provide financial aid information or resources to a student during their college career, it is highly unlikely these families could help a student navigate the SAP process and seek additional academic or financial resources to help them persist. Ultimately, at-risk students in this study experienced Sanford's (1966) sense of support in both positive and negative ways: Students may have been supported by family during the pre-enrollment stage, but students may have been challenged by a lack of family support during the post-enrollment stage, endangering their ability to persist.

Finally, even though students were aware of their financial aid eligibility status and had undergone the SAP process, students did not tie their academic success to their eligibility status, echoing prior research (Cox, 2020; Vaughn, 2020). This finding showed a lack of financial aid knowledge (research question one) and an underuse of financial resources (research question two). Only one student made the connection between their grades and finances, suggesting that many at-risk students may not make this important connection even when educated on their eligibility status. Several recent studies have suggested that college students have struggled academically during the COVID-19 pandemic (Adedoyin & Soykan, 2020; Aguilera-Hermida, 2020; Rainey & Taylor, 2022; Rainey & Taylor, 2023b), and because institutions shifted to pass/fail grading policies, many college students may be facing SAP issues in the coming semesters and years. However, in Sanford's (1966) sense, at-risk students did not cite their families or institutions as sources of support either academically or financially. Here, if students do not make the connection between academics and finances, students may never think to seek academic support to assuage their financial challenges. For Sanford (1966), challenges can often mask support and render an individual feel helpless against mounting pressure to achieve success. In this study, at-risk students may have been experiencing this precise phenomenon, as the challenges they were facing in the moment regarding their financial aid eligibility were masking the role that academics may have been playing or vice versa. As a result, this study makes important contributions to the literature, namely that at-risk students, even with consistent communication from a course instructor, may not tie academics to finances or recognize institutional support that could be staring them in the face (or through a computer screen).

Implications

A closer look at the anxiety-inducing environment where students navigated criteria to keep financial aid funding fills an important gap in this unprecedented time. In particular, our content analysis of discussion board posts allowed us to examine students—most of whom come from minoritized populations—in safe, authentic online spaces (Lucero, 2017; Rainey & Taylor, 2022). The students in this case study showed the complicated journey of navigating college, financial aid, and COVID-19, and they wrote about their support and challenges freely. Several topics emerged that are worthy of future research, including the role of family, financial wellness, and online learning.

The role of a student's family—or lack thereof—was intertwined with their ways of processing and understanding university-related criteria. A few students indicated they would be lost without help from their parents, both for paying for school and understanding policies. A few students mentioned siblings as their family allies. Students who described themselves as first-generation college students were less likely to lean on their parents for information but often discussed charting a path for their siblings. The role of older and younger siblings is less understood and potentially fruitful in learning more about the complex web of family support. In addition, future studies could examine how at-risk students respond to financial wellness and literacy education. Does high school financial curriculum better prepare students for college costs? In this case, several students remembered learning about it but admitted they did not recognize its value until they matriculated in college.

Finally, a unique strength of this study was its intersection with the COVID-19 pandemic, which led to toggling modalities of online and in-person learning. This setting and the data gathered in online discussion board posts yielded an interesting, authentic window into students' perceptions of knowledge (or lack thereof). A future study could look for other online spaces of reflection and engagement, such as through apps, social media, or other discussion board mediums, to see how students talk about financial aid processes and criteria.

Implications for Policy

These findings have implications for policies at the federal and institutional level, during normal operations, in times of emergencies, like the COVID-19 pandemic, and beyond, for future disruptions are expected. At the federal level, it is clear that Satisfactory Academic Progress, standards for continued financial aid eligibility, remain unclear to students. While the federal government issues guidelines, it primarily leaves communication to individual institutions. Perhaps institutions could benefit from shared resources with clear, easy-to-read criteria and materials that could easily be branded or adapted to each school. For example, the 15-to-finish campaign is an open-source campaign designed to be copied and implemented to improve completion and graduation rates (Howard et al, 2022). A similar, scalable campaign could ease the burden of communication and marketing for busy financial aid offices and staff, such as the ones in McKinnon-Crowley's (2022a; 2022b) studies. Further, the COVID-19 pandemic showed the urgency of clear, effective communication in times of crisis, making this campaign useful during normal operations and in times of unexpected emergencies (Rainey & Taylor, 2023a).

At the institutional level, students rarely linked their financial aid status with their grades, or at least in a completely accurate way. The at-risk students in the success class reflected on their goals, often about better grades, not failing classes, and trying harder. Given the importance of paying for college among the students, none except Jamie noted the direct connection between grades and credit hours and their funding support. Herein lies an opportunity to better align and describe how academic and financial aid policies intersect. Talusan and Franke (2019) hinted at this misalignment in their study, and future practice should work to unify communication efforts and resources between student academic

affairs and financial aid, positioning the institution as a source of unified support instead of a disjointed organization that students may not view as a viable source of information or resources.

Implications for Practice

These findings are important to higher education practitioners, especially financial aid and student support staff. Despite the many tools available to show students the cost of attending college (such as net tuition calculators), students remain confused about the true cost of attendance, echoing prior research (Burd et al., 2018). Students also reported being afraid of loans but having limited other options, as described in Finding One. Among the students who talked about family support and those who lacked it, they were unified in their interest in learning more about college costs, budgeting, and money. This presents an interesting opportunity for institutions to offer more widely available financial wellness programming and education. Moreover, practitioners could explore how they could integrate family communication within the academic help-seeking process or the SAP process, being careful to protect student confidentiality and ensuring student consent before involving or communicating with family members to support the student.

Further, it was clear that some students could rely on their families to handle finances while others could not. Some students identified that their families had limited knowledge because they were first-generation college students. Several students mentioned high school curriculum, noting that they see its value now, in hindsight. There are numerous ways to better support and educate first-generation college students through intentional programming and support. First-generation students are often identifiable in the admissions process, allowing for targeted outreach. Future practice should gather these important demographics and establish early alert systems so practitioners can identify at-risk groups and provide necessary communication and interventions.

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Appendix A
List of Discussion Board Post Questions

1. Introduce yourself. Be sure to include your name, year, major, hometown, and where you are living now. Please share a little bit about your experience last semester and how you are feeling now. Lastly, share what you are most and least excited about this spring.
2. Define success. How do you define success? Any way you want to define it.
3. Priorities and goals. After watching the *Big rocks* video, please respond to the following questions. What are a few of your "big rock" priorities? Do you prioritize your big rocks? Do you ever choose "small rocks, sand, or water" activities ahead of your big rocks? What is one academic and one personal goal you have for the next year?
4. Do you procrastinate? What do you procrastinate? What do you do to stop procrastinating? Go back to the *Six styles of procrastinating* - which one are you?
5. What's one of your obstacles to success at Magnolia University? How could you adapt your mindset about it?
6. What did you learn from the *Invisibilia* episode? What do you like or not like?
7. Reflect on your in-class learning habits. Identify three things you typically do (or don't do) in your classes that may affect how you learn.
8. Email a professor and share the outcome. Pick a professor you need to communicate with and email them. Let us know what happens.
9. What's your favorite book? Why? Or what kind of books do you like to read?
10. What role does social media play in your life? Does it help you? Does it compete for your attention?
11. What do you like to spend money on?
12. Watch Dee-1 video *Pay Sallie Mae back*, then reflect on what you know and wish you knew about financial aid and paying for school.
13. Why are you at Magnolia? In college? Why now?
14. Reflect on the career development tools, Focus2 and the elevator pitch. How can you leverage these resources to meet your academic goals? Do these tools help you talk to your family at home?
15. Reflect on this class. What surprised you? What did you like most? What would you suggest we change for future students?

Notes. Course instructors had some discretion to rearrange or reword their discussion board prompts, but largely followed the same outline. Post 15 was the final reflection paper and submitted as an assignment, not a discussion board post viewable to classmates.

Appendix B

Code Book

CODE	Description
Belong	Sense of belonging; feeling part of community; not alone.
Communication	Emails, not reading emails, flyers, talking to professors, friends, family.
COVID-19	Related to pandemic
Criteria	What students understand about financial aid or academic criteria.
Criteria-correct	Accurate description or reference to criteria related to financial aid.
Criteria-semi-correct	
Criteria-unknown	Did not know the criteria to keep financial aid.
Expectations	Expectations student has for themselves; expectations of faculty; expectations of family; perfectionism
Fear	Imposter syndrome; Fear of failure; fear of speaking up; fear of being alone; fear of going home; fear to ask for help; fear of missing out; fear of sounding dumb; fear of being judged; lack of confidence; insecure
Great quote	
Health	Self care, mental health, Mental well-being; access to medication and treatment; anxiety; depression; physical health; stress; exercise; meditation; accessing resources; spirituality; faith; sleep; happiness; music; art; creativity; reflection; diet; food
Motivation	the desire to be in college; the desire to be at the institution; the willingness to do work that is less interesting or seems unimportant
Pay for school	
Policy	What they understand about financial aid or other policies
Policy-correct	Accurate description of policy
Policy-unknown	
Relationships	Family; role of student's family in their academic and personal journey; death in family; friends; role of student's friends (or lack thereof) in their academic and personal journey

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Relationship-Faculty	
Relationship-Family	
Resource	
Retention	Indication they stopped out or will stop out of college. Or allude to something pertaining to retention
Status	How students described their financial aid status
Status-correct	Student description of their status is correct.
Status-unknown	
Study strategies	Effective strategies and approaches to academic skills, such as writing a research paper, studying for a test, or prioritizing tasks; preparation from high school; organization; paying attention; notetaking
Technology	Role of technology as a necessity in college, learning management system, Blackboard, Canvas, emailing instructors, using Zoom; role of technology as a means to connect with others; role of technology as a distraction; multitasking in technology; online classes; cell phones; text messages; video games
Work	Jobs, employment

Appendix C

Descriptive statistics of students participating in this study (n=110)

<u>Pseudonym</u>	<u>Semester Enrolled in Success Class</u>	<u>Class year</u>	<u>Age</u>	<u>Gender</u>	<u>Race</u>	<u>Persistence*</u>
Aeowynn	Spring 2020	FR	19	Woman	White or Caucasian	Not retained
Alex	Spring 2020	FR	19	Man	African American	Not retained
Alexandra	Spring 2021	FR	19	Woman	White or Caucasian	Retained
Alice	Spring 2020	FR	18	Woman	Asian American	Retained
Aliyah	Spring 2020	FR	19	Woman	African American	Retained
Amelia	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Amy	Spring 2020	FR	20	Woman	Asian American	Retained
Amy	Spring 2020	FR	18	Woman	Unknown	Retained
Andre	Fall 2020	FR	19	Man	White or Caucasian	Retained
Andrew	Spring 2021	FR	20	Man	Hispanic or Latinx	Retained
Angel	Spring 2020	FR	20	Man	Hispanic or Latinx	Retained
Angela	Spring 2021	FR	19	Woman	Hispanic or Latinx	Retained
Austin	Spring 2020	FR	19	Man	Hispanic or Latinx	Retained
Benjamin	Spring 2020	FR	20	Man	Hispanic or Latinx	Retained
Brent	Spring 2020	FR	18	Man	African American	Retained
Brianna	Spring 2020	FR	19	Woman	African American	Retained
Bridget	Spring 2021	FR	19	Woman	Multiracial	Retained
Brittany	Spring 2020	FR	18	Woman	White or Caucasian	Retained

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Brooke	Spring 2021	SO	20	Woman	White or Caucasian	Retained
Carmen	Spring 2020	FR	19	Man	Hispanic or Latinx	Not retained
Caroline	Spring 2021	SO	20	Woman	Hispanic or Latinx	Not retained
Carrie	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Charlie	Spring 2020	FR	19	Man	White or Caucasian	Retained
Charlotte	Spring 2021	FR	19	Woman	White or Caucasian	Not retained
Chloe	Spring 2020	FR	19	Woman	Multiracial	Retained
Christina	Spring 2021	FR	19	Woman	Hispanic or Latinx	Retained
Claire	Spring 2020	FR	18	Woman	White or Caucasian	Retained
Clara	Spring 2020	FR	18	Woman	Hispanic or Latinx	Not retained
D'Andre	Fall 2020	FR	19	Man	African American	Not retained
Daniella	Spring 2021	FR	20	Woman	White or Caucasian	Not retained
David	Spring 2020	FR	18	Man	White or Caucasian	Retained
Denise	Spring 2021	FR	19	Woman	Hispanic or Latinx	Retained
Devon	Spring 2020	FR	18	Man	Multiracial	Retained
Dominick	Spring 2020	FR	19	Man	African American	Retained
Drew	Spring 2020	FR	18	Man	Multiracial	Retained
Elise	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Elizabeth	Spring 2020	FR	18	Woman	White or Caucasian	Retained
Ella	Spring 2021	FR	19	Woman	African American	Retained
Ellen	Spring 2020	FR	18	Woman	White or Caucasian	Retained

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Emilia	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Emily	Spring 2020	FR	19	Woman	Hispanic or Latinx	Retained
Eric	Spring 2021	SO	21	Man	Hispanic or Latinx	Retained
Esme	Spring 2021	FR	20	Woman	African American	Not retained
Estelle	Spring 2021	SO	19	Woman	African American	Not retained
Felicia	Spring 2021	FR	19	Woman	White or Caucasian	Retained
Flora	Spring 2021	SO	21	Woman	White or Caucasian	Retained
Frederick	Spring 2020	FR	19	Man	African American	Retained
Gary	Spring 2020	FR	19	Man	White or Caucasian	Not retained
Genesis	Spring 2021	FR	19	Woman	White or Caucasian	Not retained
George	Spring 2021	FR	20	Man	Hispanic or Latinx	Retained
Hermione	Spring 2021	FR	19	Woman	White or Caucasian	Retained
Holly	Spring 2021	FR	20	Woman	White or Caucasian	Not retained
Immanuel	Spring 2021	FR	19	Man	African American	Retained
Isabella	Spring 2020	FR	19	Woman	Hispanic or Latinx	Retained
Ivory	Spring 2020	FR	18	Woman	African American	Not retained
Izzak	Spring 2020	FR	19	Man	African American	Not retained
Jack	Spring 2020	FR	19	Man	White or Caucasian	Retained
Jade	Spring 2020	FR	19	Woman	African American	Retained
James	Spring 2020	FR	19	Man	African American	Retained
Jamie	Fall 2020	SO	20	Man	Unknown	Retained

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Jasmine	Spring 2020	FR	18	Woman	African American	Not retained
Jenn	Spring 2020	FR	19	Woman	Multiracial	Not retained
Jessica	Spring 2020	FR	19	Woman	White or Caucasian	Retained
Julianne	Spring 2021	JR	24	Woman	Hispanic or Latinx	Not retained
Juliet	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Katrina	Spring 2021	FR	20	Woman	White or Caucasian	Not retained
Kylie	Spring 2021	FR	19	Woman	Hispanic or Latinx	Retained
Leo	Spring 2020	FR	18	Man	Hispanic or Latinx	Retained
Lily	Spring 2021	FR	21	Woman	African American	Not retained
Lucas	Spring 2020	FR	18	Man	Hispanic or Latinx	Not retained
Manny	Spring 2020	FR	18	Man	Hispanic or Latinx	Retained
Manuel	Fall 2020	FR	21	Man	White or Caucasian	Not retained
Maria	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Martin	Spring 2020	FR	18	Man	African American	Not retained
Marvin	Spring 2021	FR	20	Man	African American	Not retained
Mary	Spring 2020	FR	18	Woman	White or Caucasian	Retained
Mia	Spring 2021	SO	20	Woman	African American	Not retained
Michael	Spring 2021	FR	19	Man	White or Caucasian	Retained
Mindy	Spring 2020	FR	18	Woman	White or Caucasian	Retained
Natalia	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Nicholas	Spring 2021	FR	19	Man	Hispanic or Latinx	Retained

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Norah	Spring 2021	SO	21	Woman	African American	Not retained
Oliver	Spring 2021	FR	19	Man	White or Caucasian	Retained
Olivia	Spring 2021	FR	19	Woman	African American	Not retained
Omari	Spring 2021	FR	19	Man	White or Caucasian	Retained
Owen	Spring 2020	FR	18	Man	White or Caucasian	Not retained
Paul	Spring 2020	FR	19	Man	African American	Retained
Paulina	Spring 2020	FR	19	Woman	Hispanic or Latinx	Not retained
Penelope	Spring 2021	FR	19	Woman	White or Caucasian	Not retained
Penny	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained
Peter	Spring 2021	FR	20	Man	African American	Not retained
Pricilla	Spring 2021	FR	20	Woman	Hispanic or Latinx	Retained
Rebecca	Spring 2020	FR	19	Woman	Multiracial	Not retained
Riley	Spring 2021	FR	19	Woman	Hispanic or Latinx	Not retained
Robin	Spring 2020	SO	19	Woman	White or Caucasian	Retained
Rose	Spring 2021	FR	19	Woman	White or Caucasian	Retained
Sara	Spring 2020	FR	19	Woman	Hispanic or Latinx	Retained
Scarlett	Spring 2021	FR	23	Woman	Hispanic or Latinx	Not retained
Sebastian	Spring 2020	FR	18	Man	Hispanic or Latinx	Not retained
Seth	Spring 2020	FR	18	Man	Asian American	Retained
Shannon	Fall 2020	SO	20	Woman	Hispanic or Latinx	Retained
Stella	Spring 2020	FR	18	Woman	Hispanic or Latinx	Retained

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Talia	Spring 2021	SO	19	Woman	African American	Not retained
Theresa	Spring 2021	FR	20	Woman	African American	Retained
Thomas	Spring 2020	FR	19	Man	White or Caucasian	Not retained
Timothy	Spring 2021	SO	20	Man	White or Caucasian	Retained
Tyler	Spring 2021	FR	19	Man	White or Caucasian	Not retained
Victoria	Spring 2020	FR	18	Woman	Hispanic or Latinx	Not retained
Vincent	Spring 2021	FR	20	Man	Hispanic or Latinx	Retained
Vivienne	Spring 2021	SO	22	Woman	African American	Retained

Note. Persistence is measured by enrollment into the following semester.