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FINANCIAL AID INTERVENTIONS AND LATINX FIRST-GENERATION  
STUDENT PERSISTENCE AT A COMMUNITY COLLEGE

by

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## **Dedication**

I dedicate this to my parents, Alejandro De La Rosa and Beatrice Longoria De La Rosa, who instilled in me and my siblings the value of a strong work ethic, education, and, most notably, our words. I said I wanted a doctorate at an early age, and Daddy never let me forget. Mom and Daddy, thank you!

I dedicate this to my daughter Sarah. You are my “why”. Thank you for being you and always loving and supporting me even when I messed up. I love you.

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Thank you for your support and prayers to my extended Longoria and De La Rosa families, the original village. Thank you for believing in me and encouraging me to be the first in our family to pursue this level of education.

To my friends, old and new, from across the country, thank you for pushing me. I have known some of you since childhood. Some I have met along my life journey through high school graduation, undergrad, grad school, multiple moves across the country, and raising my daughter. Thank you for being my village.

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## ABSTRACT

### FINANCIAL AID INTERVENTIONS AND LATINX FIRST-GENERATION STUDENT PERSISTENCE AT A COMMUNITY COLLEGE

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University of Houston-Clear Lake, 2024

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This mixed methods study aimed to determine if an association exists between financial aid interventions offered to students and first-generation Latinx students' persistence at a community college in southeast Texas. This study used two theoretical frameworks to enhance understanding of the first-generation Latinx experience with the financial aid interventions offered at the study site and students' persistence. The first framework is LatCrit, an extension of Critical Race Theory, which reveals how Latinx experience social aspects. LatCrit emphasizes the internalized experiences of the Latinx population within society, which is vital to how Latinx first-generation students interpret and perceive financial aid interventions as support towards college persistence. The second theoretical framework is Swail, Redd, and Perna's Institutional Components of Student Persistence, which links student retention to academic success with an emphasis on institutions, examining the institution's services and practices rather than the individual student's conduct.

The research followed 605 first-generation Latinx students from spring 2021 through spring 2023, looking at financial aid interventions and persistence rates to

conduct the quantitative study. A constant comparative analysis of the data revealed common and distinct themes for employees and students. Using a Chi-Square Test of Association, results indicate no significant association between first-generation status and persistence for Latinx students or receiving financial aid and the persistence of Latinx students. There was, however, significance in the association between being first-generation Latinx and receiving financial aid at the institution site. A convenience sample of financial aid employees and first-generation Latinx students participated in focus groups and individual interviews, respectively, for the qualitative portion of the study. In the study, common themes emerged, such as understanding the financial aid processes, experiences and concerns of Latinx students and their families, and their available support systems.



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## CHAPTER I: INTRODUCTION

As an essential component of higher education in the United States, community colleges provide access to postsecondary education for students from underrepresented and marginalized segments of American society (Cruz & Dorsch, 2022, p. 248; Margarit & Kennedy, 2019). Although community colleges have existed since 1901, it was not until 1947 that the President's Commission on Higher Education submitted a report laying the framework for community colleges in the modern era (Cooper, 2010; Gilbert & Heller, 2013). The report argued for establishing affordable public institutions to meet community needs and provide comprehensive educational possibilities to those individuals wishing to seek higher education within their local communities (Gilbert & Heller, 2013; Margarit & Kennedy, 2019). Since then, community colleges have grown significantly and served as a gateway to opportunity for millions of students.

In recent years, community college services, activities, and outcomes have received increased attention, mainly related to student persistence and completion (Margarit & Kennedy, 2019; Tarker, 2021). Community colleges play an essential part in the nation's workforce development. They aim to provide academic programming and skills training to prepare students for employment or transfer to four-year institutions (Role of the College, 2020). One of the critical elements of community college is the “open door” access to all students (Walsh & Milliron, 2019, p. 52).

Counseling and assistance with financial aid are critical components of student support services and are standard offerings at most postsecondary institutions. A small body of evidence demonstrates that student support services contribute to community college student success (Cooper, 2010; Weuffen et al., 2018). Without enough financial aid, many students cannot enroll in postsecondary education, let alone remain enrolled

*(Making Ends Meet, 2017)*. Due mainly to the recognition that aid encourages students to enroll in postsecondary education, tuition increases have consistently surpassed inflation (Seltzer, 2017). In the fall of 2021, there were 15.4 million undergraduates enrolled in degree-granting postsecondary institutions in the United States, 3% fewer than in the fall of 2020 (15.9 million) ("Fast facts: Enrollment (98)," n.d.). This trend continued through the pre-coronavirus pandemic decline in enrollment in undergraduate programs. In the fall of 2021, undergraduate enrollment was 15% lower than in the fall of 2010, with 42% of this decline attributable to the coronavirus pandemic. In contrast, undergraduate enrollment is projected to increase by 9% between 2021 and 2031, from 15.4 million to 16.8 million students ("Fast facts: Enrollment (98)," n.d.). In fiscal year 2021, 56% of students received grants or scholarships, and 26% received loans to fund their enrollment (Texas Higher Education Coordinating Board, 2022). From 2010-2011 to 2020-21, the proportion of first-time, full-time undergraduate students pursuing a degree or certificate who received financial aid at two-year degree-granting institutions rose from 77% to 82% ("Fast facts: Enrollment (98)," n.d.).

Latinos are the most significant and second-fastest-growing minority ethnic group in the United States (Genthe & Harrington, 2022). They comprise 18.5% of the population, whereas Whites account for 60.1% (U.S. Census Bureau, 2021). In recent years, the educational attainment of Latinx has changed, reflecting the group's development in the nation's K-20 pipeline (Genthe & Harrington, 2022). The Latinx high school dropout rate has decreased, and college enrollment has increased over the past decade. However, Latinx students lag behind other groups in obtaining a bachelor's degree (Genthe, 2022; Krogstad, 2016; Hussar et al., 2020).

Latinx student enrollment is expected to rise 15% between 2020 and 2029, compared to 38% in 2010–2019 (Excellencia in Education, n.d.). In the academic years

2020–21, 3.4 million Latinx undergraduate students attended postsecondary institutions. In 2020, 25% of associate degrees awarded were to Latinx students, up from 13% in 2011. In 2020, 15% of bachelor's degrees awarded went to Latinx students, up from 9% in 2011 (Saenz, 2020).

Regarding population change from 2009 to 2017, Latinx and non-Hispanic whites diverged significantly. Between 2009 and 2017, the growth of Latinx undergraduates in the District of Columbia and nine states (Arizona, California, Florida, Nevada, New Hampshire, New Jersey, South Carolina, Tennessee, and Texas) more than offset the decline of non-Hispanic white undergraduates. The most dramatic differences associated with the growth of Latinx undergraduates and loss of non-Hispanic White undergraduates between 2009 and 2017 occurred in California (Latinos: 340,180 vs. NH Whites: -190,505), Texas (176,622 vs. -72,285), Florida (100,460 vs. -45,192), New York (63,147 vs. -127,396), and Illinois (35,957 vs. -118,247). These data indicate that higher education institutions nationwide are becoming increasingly reliant on the enrollment of Latinx undergraduates while experiencing declines in White undergraduates (Sanz, 2020). Unfortunately, some obstacles impair the smooth transition of Latinx high school graduates to college enrollment and graduation (Saenz, 2020).

Latinx high school students in the United States anticipate enrolling in college (Manzano-Sanchez et al., 2019); however, on average, just 39% of Latinx high school graduates enroll in college. Although college enrollment doubled between 2000 and 2016, Latinx students continue to lag behind their Asian (58%) and White (42%) counterparts, respectively (de Brey et al., 2019; Genthe & Harrington, 2022; Sáenz & Ponjuan, 2012). Many Latinx students are enrolled in high-poverty schools (38%) and attend schools that do not make adequate annual progress (48%) (Manzano-Sanchez et al., 2018). Only 38% of Latinx students attend schools with counseling programs that

prepare them for postsecondary education, which is among the documented reasons for the gap (Manzano-Sanchez et al., 2018). The lack of financial support, reduced school support, limited safety in their neighborhoods, family problems, and limited knowledge of postsecondary options are additional contextual and personal factors that contribute to the gap between Latinx aspirations and college enrollment or higher educational attainment (Manzano-Sanchez et al., 2019).

While the Latinx population is a rapidly growing demographic in the United States, they have the lowest educational attainment rates of any racial/ethnic group (Asante-Muhammad et al., 2021; Espinosa et al., 2019; Genthe & Harrington, 2022; Sansone, 2017). Many Latinx students skip or postpone their education plans, primarily for financial reasons, despite their continued respect for higher education (UnidosUS, 2023). Reversing these enrollment declines and decisions by students and families is crucial for the nation's economic recovery and future workforce. The Latinx population will account for one-fifth of the labor force by 2030 (UnidosUS, 2023). Between 1990 and 2020, Latinx enrollment in postsecondary programs increased by 372%—from 782,400 to 3.7 million students. In the fall of 2020, approximately 18.9 million students enrolled in higher education. Of those students, 20% were Latinx. At the same time, Latinx comprise 22% of all undergraduates and 28% of those enrolled in public two-year colleges. In 2020, 18- to 24-year-old Latinx enrolled in postsecondary programs at a lower rate than their White counterparts (41% versus 36%) (UnidosUS, 2023).

In 2020, approximately 37% of Latinx adults held an associate degree, while 56% of White adults did. Additionally, 25% of Latinx adults had a bachelor's degree, compared to 45% of White adults. Between 2020 and 2030, 78% of new employees will be Latinx, requiring them to meet the requirements of the modern workforce. Between

2016 and 2026, jobs requiring a bachelor's degree will increase by 10%, faster than the growth rate for jobs requiring no postsecondary education (UnidosUS, 2023).

Since the Great Recession of 2008, obtaining a postsecondary degree in the United States has become more expensive and thus less attainable for low-income families (Bryant, 2023; George-Jackson & Gast, 2015). Attending a two-year public college costs 59% more today than 20 years ago (Bryant, 2023). The U.S. Latinx population disproportionately falls in the lower socioeconomic level (Elliot & Parks, 2018; Genthe & Harrington, 2022; Proctor et al., 2016). White families' average wealth is \$188,200, and Latinx families are \$36,100. The average white family has five times the wealth of the average Latinx household, according to the 2019 Survey of Consumer Finances data (Carmona, 2023). Wealth provides a comprehensive picture of the financial stability and opportunities for upward mobility of a Latinx household, thus showing Latinx's economic position in the United States (Carmona, 2023).

Latinx economic circumstances suggest that paying for college is a significant obstacle to enrolling in a postsecondary institution and earning a college degree (Elliot & Parks, 2019). Further, the financial aid process can be confusing and complicated, and many students lack the necessary personal financial knowledge and ability to navigate it successfully (Jia, 2020). Further, first-generation Latinx students are less likely to have knowledge of the financial aid process or where to go for assistance (Warnock, 2016).

The Higher Education Act of 1965 (HEA) Title IV was created to allow the federal government a significant role in financing, work-study, and need-based assistance for higher education (Sheth, 2020). It was the first initiative to provide undefined financial aid to students. Previous laws benefited particular student demographics. The original design of student aid under the HEA gave academically competent low-income students access to work-study and grants. In contrast, students from middle-class



households would have more access to student loans. Need-based provisions resulted from student assistance decisions based on family income levels. Before the Higher Education Act of 1965 (HEA) was passed, options for tuition help were severely restricted to low-income, academically competent students (Dozier, 2017; Sheth, 2020).

In October 2010, Arne Duncan, serving as Secretary of Education, revised the financial assistance programs previously allowed under Title IV of the Higher Education Act of 1965 (Dozier, 2017; Sheth, 2020; U.S. Department of Education, 2012). Establishing the Regulation on Satisfactory Academic Progress (SAP) standard necessitated three essential requirements. Firstly, institutions were mandated to develop an SAP policy if one was not already in place. Secondly, the policy had to be made readily available to the public and easily accessible. Lastly, a reasonable measurement standard encompassing qualitative and quantitative factors was implemented (Federal Student Aid Handbook, 2021; Harrison, 2018; Parker, 2018). The Department of Education aimed to implement a more comprehensive and structured policy for the Student Assistance Program (SAP) in higher education institutions. According to Parker (2018), the proposed change would impact many federal loan programs, including the Federal Pell Grant Program, as well as other competitive grant programs, by altering their eligibility criteria. Additionally, the government put modified programs into effect because of the heightened consumption of federal financial aid after the economic downturn in 2008 in the United States (Parker, 2018).

It was the responsibility of the United States Department of Education to reform and strengthen federal assistance programs. This reform, which went into effect on July 5, 2011, established the Cohort Default Rate and clarified the function of institutions in the SAP (U.S. Department of Education, 2012). Additionally, each institution of higher education devised its own SAP policy. The policy required institutions to define

performance indicators, classify governing organizations' financial aid status, and notify them accordingly. It outlined the procedure for implementing a particular course of action for students who did not meet SAP requirements.

Texas has one of the nation's most reasonably priced community college systems. It is the fourth least expensive for in-state students and nearly \$2,000 less than the national average for out-of-state students (Hanson, 2021). In FY 2021, almost \$12.4 billion in student aid from federal, institutional, private, and state sources went to students. However, there was still an extensive amount of unmet financial need among students attending Texas higher education institutions (Texas Higher Education Coordinating Board, 2022).

According to data from the Federal Student Aid, approximately 17.8 million students submitted the FAFSAs for the 2020-21 application cycle. The average grant aid per full-time undergraduate student has doubled over the past decade, from \$5,190 in 2001 to \$10,521 in 2021. From 2001-2002 to 2021-2022, the average grant aid per full-time graduate student increased by 37%. (Bareham, 2023).

Financial aid can significantly impact the enrollment decisions of low-income students. Students enroll in higher education when they believe the current discounted value of advantages outweighs the present discounted value of the enrollment costs (Sneyers & De Witte, 2017). Thus, the problem addressed in this study is the low persistence rates of Latinx first-generation students despite the availability of financial aid interventions offered at a Texas community college. Interventions are processes or actions taken to improve the financial situation of students on financial aid. Much of the current literature focuses on four-year student persistence and barriers to a college education. However, limited research is available on community college students. The results of this study can assist community college leaders in assessing current financial

aid initiatives concerning persistence and completion for their Latinx first-generation students, thus improving their college success.

### **Significance of the Study**

Most disadvantaged students, including first-generation, low-income, minority, and those needing remedial math and English courses, enter community colleges in America. Most four-year universities have selective admissions for underprepared students, so they enroll at community colleges that provide open access (Harrison, 2018). Nearly half of students who enroll at community colleges to earn a credential/degree or transfer to a four-year university do not complete their studies within six years (Levesque, 2022). Students from low-income families who are racially minoritized are disproportionately at risk of dropping out (Johnston, 2010; St. Amour, 2020).

Latinx have various histories, nations, ethnicities, social and economic circumstances, and English-language proficiency levels (Flink, 2017). The number of Latinx students enrolled in American higher education institutions continues to rise (A look into Latino trends in higher education: Enrollment, completion, student debt,[Fact Sheet]; Medina & Posadas, 2012; UnidosUS, 2023). Despite this increase, fewer Latinx than other ethnic student populations in the United States graduate with degrees (Becerra, 2010; Genthe & Harrington, 2022; Harrison, 2018; Zarate & Burciaga, 2010). This trend is significant because Latinos are the fastest-growing group in the United States and still have difficulty succeeding in higher education (Flink, 2017; Genthe & Harrington, 2022). Powerful political and economic ramifications flow from Latinx' struggles with academic performance in the United States (Becerra, 2010; Flink, 2017).

Much of the literature on Latinx student success focuses on the graduation numbers of four-year institutions and not community colleges. Research shows that financial aid plays a significant role in college completion (Manzano-Sanchez et al.,

2019). Thus, as financial aid can significantly impact low-income students' enrollment decisions, this study will explore the relationships between financial aid interventions and Latinx first-generation students at a community college in southeast Texas. Findings can aid financial aid administrators when making decisions regarding present and upcoming intervention practices and policies intended to improve the academic achievement of first-generation Latinx students. The results may help current and prospective study participants understand how much college will cost. Faculty and support personnel can also use the findings to create fresh approaches and procedures in their respective roles. The more knowledge stakeholders have about how financial assistance interventions impact student outcomes, the more adaptable they can be in implementing innovative programs. These findings may eventually aid present and future students in determining their own financial needs for college.

### **Research Purpose and Questions**

This mixed-methods study aims to determine if there is an association between financial aid interventions offered to students and student's persistence at a Texas community college. Monument Community College is a pseudonym for the institution in this study. The study will address the following research questions.

#### **Quantitative Research Questions:**

1. Is there an association between persistence and first-generation Latinx status at Monument Community College?
2. Is there an association between financial aid interventions and the persistence of Latinx students at Monument Community College?
3. Is there an association between being first-generation and receiving financial aid at Monument Community College?

### **Qualitative Research Questions:**

4. How do financial aid staff at Monument Community College perceive the relationship between financial aid interventions and the persistence of first-generation Latinx students?
5. What are the perceptions of Latinx first-generation college financial aid recipients at Monument Community College of the relationship between financial aid interventions and the persistence of first-generation Latinx students?

### **Definitions of Key Terms**

The following terms are used throughout this work and defined below as they apply to this study.

*Completion Rates:* The completion rate is the number of students graduating from institutions where they began their course of study within a specific period. (NSC Research Center, 2022 ).

*Enrollment:* Enrollment includes the number of students enrolled during an academic year. This study refers to the number of students enrolled for 2019 (THECB, 2022).

*Federal Pell Grant:* The Pell Grant is the most extensive federal grant program offered to undergraduates, designed to assist students from low-income households. To qualify for a Pell Grant, students must demonstrate financial need by completing and submitting the Free Application for Federal Student Aid (FAFSA®) form (Federal Student Aid Handbook, 2021).

*Financial Aid Probation:* A student who fails SAP must successfully appeal to earn probation status. Probation may not be given automatically at the end of one payment period on probation (Federal Student Aid Handbook, 2021).

*Financial Aid Suspension:* Students not in SAP compliance by the end of the first warning term are placed on financial aid suspension and are not eligible to receive financial aid (Federal Student Aid Handbook, 2021).

*Financial Aid Warning:* The student is not meeting satisfactory academic progress in the first semester. The student may continue to receive financial aid (Federal Student Handbook, 2021).

*First Generation:* A student whose parents have not completed a college degree from a two-year or four-year institution is considered First Generation (Latino et al., 2018).

*Hispanic Serving Institution:* An institution of higher education with an enrollment of undergraduate full-time students at least 25 % Hispanic at the end of the award year immediately preceding the date of application ("Hispanic-serving institution definitions," n.d.).

*Persistence Rates:* Continued enrollment (or degree completion) at any higher education institution, including one different from the institution of initial enrollment in the fall semester of the student's first and second year, defines persistence rates (National Student Clearinghouse, 2023).

*Promise Scholarship:* This is a last-dollar scholarship that covers up to three years of tuition, books, and supplies for in-district high school graduates (Monument Community College website, 2022).

*Retention Rates:* the percentage of students who return to the same institution the following semester. (National Student Clearinghouse, 2023).

*Satisfactory Academic Progress (SAP)* – The government sets official standards of satisfactory academic progress (SAP) for students to receive financial aid, reviewed at

the end of each semester or annually as determined by the institution (Federal Student Aid Handbook, 2021)

### **Conclusion**

This chapter provided an overview of the need and purpose of the study, the significance of the problem, the research purpose and questions, and the key terms related to this study. This study aimed to answer questions regarding the relationship between a Texas community college's Financial Aid interventions and student persistence. The following chapter provides a thorough literature review of essential topics covered in this study.

## CHAPTER II: REVIEW OF THE LITERATURE

In 2019, the average cost to attend a four-year public institution was 88% greater than that of a two-year public institution. Students paid an average of \$12,670 versus \$6,548 in 2019, with a maximum Pell Grant of \$6,345 (NASFAA's National Student Aid Profile, 2020). Thus, with such a cost difference between two-year and four-year institutions, students from lower socioeconomic backgrounds believe that attending community colleges is a more cost-effective way to earn more money, obtaining an associate degree first and then a bachelor's degree later (Indicators of higher education equity in the United States: 2021 historical trend report, 2021).

While the percentage of students who would be the first in their families to earn a bachelor's degree is decreasing, statistics reveal that first-generation rates were still high in 2018, particularly among traditionally underrepresented minorities. In 2018, 79% of Latinx students had the potential to be first-generation, which is only 14% less than in 1972 (Indicators of higher education equity in the United States: 2021 historical trend report, 2021). A student with one or more parents attending college is likelier to enroll in college post-high school (Indicators of higher education equity in the United States: 2021 historical trend report, 2021).

It is also important to note that during elementary and secondary school, Latinx students are inadvertently often stereotyped through educators' implicit biases (Breese et al., 2023; Torres et al., 2006). These early experiences impact how these students navigate the college-going experience. They are less likely to seek college information regarding the admissions process and financial aid than their non-Latinx counterparts (Breese et al., 2023; Smith & Brinkman, 2021; Torres et al., 2006). Thus, it is essential to recognize that first-generation Latinx students approach information-seeking uniquely.



In this chapter, the researcher shares topics of interest to support this study's research questions and findings. She first looks into research on Latinx students in higher education, First-generation Latinx students, and Financial Aid Interventions such as Pell Grants and last-dollar scholarships. Then follows with Latinx student persistence, completion, Latinx student's social capital, sense of belonging, and finally, the theoretical frameworks and conclusion.

### **Latinx Students in Higher Education**

Salinas and Lozano (2017) analyzed the gender-neutral term for Latino/a, Latinx. The term Latinx challenges viewpoints of language, culture, and gender and is a way of recognizing the significance of social identity intersectionality. According to Salinas and Lozano's (2017) research, "Latino" has historically referred to both men and women. Latino refers to people from the Caribbean, Mexico, and Central and South American countries, including those from non-Spanish-speaking nations. Hispanic refers to people from countries where Spanish is the primary language. (Salinas and Lozano, 2017) emphasized that even though these terms differ, the fundamental similarity between them is that they both refer to a cultural and ethnic group, not a race. The researcher uses Latino, Latinx, and Hispanic interchangeably in this study.

According to the HACU Office of Policy Analysis and Information (2022), 3.32 million Hispanics lived in Puerto Rico in 2020, whereas 61.31 million lived in the United States. In 2020, 18.5% of Americans were Hispanic. The Hispanic median age is over a decade younger at 30 compared to 24.2% of the non-Hispanic population; 36% of the Hispanic population in 2019 was under 21. Arizona, California, Colorado, Florida, Georgia, Illinois, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Texas, and Washington were the thirteen states with the highest number of Hispanic residents as of 2020. There will be an increase in the percentage of Hispanic workers

from 28,969,000 (18%) to 35,933,000 (21.2%) by 2030. Additionally, Hispanic purchasing power increased from \$213 billion in 1990 to \$1.9 trillion in 2020, or 7.57% annually (HACU, 2022).

There are essential patterns related to Latinos' participation in higher education (Flink, 2017; Saenz, 2020). Latinos are more likely to attend two-year institutions than four-year institutions. Approximately 58% of Latinos enrolled in colleges and universities participate in two-year programs (Genthe & Harrington, 2022). Frequently, two-year colleges act as steppingstones for many Latinos who desire to transfer to four-year universities. However, fewer than 25% of Latinos enrolled at two-year colleges transfer to four-year institutions (with a more precise estimate ranging from 7% to 20%) (Excellencia in Education, n.d.). Many Latinos who attend four-year universities continue to do poorly compared to all other student populations; Latinos receive only six percent of baccalaureate degrees issued annually in the United States (Excellencia in Education, n.d.).

The graduation rates of Latinos who do not transfer to four-year universities and remain at two-year colleges are typically lower than those of other student groupings. Latinos acquire a college degree at a slower rate than all other student groups in two-year and four-year institutions of higher education (Flink, 2018; Moreno, 2019).

Historically, Latinx education completion has been studied from a deficit angle, emphasizing hardships, lack of cultural capital, high familial and social expectations, and a sense of belonging (Ayala & Contreras, 2019; Fraser et al., 2022). Cultural capital is the collection of knowledge, skills, and language that enables individuals to navigate social institutions, such as higher education and plays a crucial role in the academic achievement of Latinx students (Ayala & Contreras, 2019; Bourdieu & Passeron, 1977; Fraser et al., 2022). A study of junior and senior-level college Latinas at a primarily white

institution in the Midwest examined Latinx cultural capital regarding navigating academics. The study flipped the deficit focus and used the level of capital each student brought with them to the institution to determine their success. The findings showed that many institutions design policies and practices from a deficit model, thus perpetuating the negative numbers in persistence (Ayala & Contreras, 2019).

### **Undocumented Latinx Students**

A subsection of the Latinx student demographic includes those who lack legal documentation. The United States is home to an estimated population of approximately 10.5 million individuals who lack legal documentation of their immigration status (Ngo & Hinojosa, 2021, p. 58). Undocumented minors residing in the United States can access and participate in the country's K-12 educational system. However, the prospects of accessing higher education become increasingly uncertain for individuals as they transition into adulthood, facing many obstacles, such as legal, economic, and social hurdles that hinder their ability to enroll in college (Terriquez, 2014).

Undocumented Latino students studying in the United States encounter numerous obstacles that limit their ability to improve their lives and make societal contributions (Ngo & Hinojosa, 2021, p. 59; Salinas et al., 2019, p. 298). Specific barriers result from structural disparities in the United States education system. In contrast, others emerge from cultural, familial, and peer influences shaping individuals' understanding of masculinity and ability to navigate community college environments effectively (Salinas et al., 2019, p. 298).

An essential cultural obstacle is the significance placed on the traditional male role of being the primary provider for the family, which is often stressed. According to Sáenz et al. (2015), a cultural norm among Latino males emphasizes their role as providers. Cultural norms usually result in a tendency among Latino males to prioritize

job over education as a strategy for initiating financial support for their family, corresponding with the valued characteristic of being a capable provider (Sáenz et al., 2015; Salinas et al., 2019, p. 298). If individuals successfully enroll in college, the expectation, as mentioned earlier, does not diminish, as they dedicate around 14 to 15 hours towards employment, contribute to household responsibilities, and are expected to assist in covering household expenses, although perhaps not residing in the exact location (Saenz et al., 2015; Salinas et al., 2019, p.298).

Community colleges have historically served as a gateway to higher education for individuals lacking legal documentation, primarily due to their affordability, proximity to students' residences, and overall ease of entry (Terriquez, 2014; Valenzuela et al., 2015, p. 87). Additionally, Community colleges primarily provide vocational training and associate degrees (Terriquez, 2014). For specific individuals lacking legal documentation, community colleges may represent their sole available pathway, while for others, it is a consciously selected alternative (Ngo & Hinojosa, 2021, p. 57; Salinas et al., 2019).

The higher education system in the United States has demonstrated significant progress over the past decade in its efforts to enhance immigrant students' enrollment, retention, and degree attainment rates. However, it is essential to acknowledge that undocumented students persistently encounter marginalization and bias within the college environment. To achieve comprehensive inclusivity for immigrant students, higher education institutions must prioritize addressing the various challenges undocumented students face (Valenzuela et al., 2015, p.88).

### **First-Generation Latinx Students**

The term, first-generation has many definitions. For example, some researchers define first-generation students as students whose parents have no schooling past high school. In contrast, others describe it as students with parents who may have attended a 4-

year institution but did not complete a bachelor's degree (Smith & Brinkman, 2021). In this study, the term refers to a student whose parents did not complete a college education (Latino et al., 2018). Being first-generation is an underlying issue with college enrollment, persistence, and retention (Clayton et al., 2019; Torres et al., 2006). Beyond these issues, understanding first-generation status is vital to the research because Latinx students are the most likely of all racial or ethnic groups to fall within the definition of first-generation (Latino et al., 2018). On top of that, being a first-generation college student of any race or ethnicity reduces the likelihood of graduating in five years by 32%. (Latino et al., 2018; Moreno, 2019;).

Studies find that Latinx first-generation students carry characteristics that other ethnic groups do not. For example, first-generation Latinx students often feel guilty about going to college. Most Latinx first-generation students struggle to attend school and succeed there while being involved in their family unit. It is a balancing act that often leads to guilt for wanting to better themselves. Guilt frequently causes Latinx first-generation students to keep their academic and familial worlds separated by different personas for fear of causing the family to feel like they can no longer connect. Laura Rendon (1992), a leading researcher in the Latinx Higher Education world, wrote that her mother regretted sending her daughter off to college because she felt they could no longer relate. Guilt is significant to note, as it often does not go away after degree completion for Latinx students and can be the cause of not pursuing higher levels of education (Moreno, 2019).

Another characteristic of first-generation Latinx students is that they also tend to take fewer credit hours, often enrolling only part-time so they can work to support their families and pay for school (McKinney & Novak, 2012). Latinx first-generation students' family income falls lower than non-Latinx first-generation families (Torres et al., 2006).

Lack of financial stability and having parents who did not complete a college degree and know little of the college experience add to the negative impact of college success. Parents cannot support their children not because they do not want to but because they do not know how (Moreno, 2019; Torres et al., 2006). The intersectionality of being Latinx and first-generation and the disadvantage of parents not knowing or understanding college processes hinder Latinx first-generation students' opportunities in college (Latino et al., 2018).

Because first-generation Latinx students do not have parents who can provide information on college processes, they must turn to others for assistance. According to a study by Torres et al. (2006), researchers found that students continuously sought information from their peers, pamphlets, or staff members with whom they had established a rapport. They look for someone with a similar background as their own. The students bypass authority figures typically because of negative experiences in their past, possibly thinking that expressing their lack of knowledge will be a risk. They do not want to look dumb for not knowing the college jargon, which classes to take, or any issues.

Additionally, Latinx first-generation students often believe someone will tell them what to do, as they experienced in high school (Torres et al., 2006). It is not until these methods do not work and the student finds themselves in crisis that the student experiences cognitive dissonance and changes course. Thus, the traditional practice of expecting students to know who to go to for information or where to find it does not work for first-generation Latinx students. Staff and administrators must establish early relationships with Latinx first-gen students to support them best (Torres et al., 2006).

## **Financial Aid Interventions**

It is not new information that financial aid significantly impacts student retention and graduation rates (Francis, 2021; Venegas, 2015). Students indicate that college enrollment costs are a barrier to completion (Parker, 2018). Thus, financial aid in grants, loans, and other funds serves as interventions for college enrollment, persistence, and completion (Renbarger & Long, 2019).

Because of open-access admissions, economically disadvantaged community college students get admitted to community colleges with an uncertain financial ability to pay for community college, even though it is less expensive than four-year universities (Parker, 2018). Community college students have historically faced more financial and social barriers to higher education than four-year students, prompting a high dependency on federal financial aid. Community college students participate in grant and student loan programs at higher rates than other institution types (Parker, 2018).

A meta-analysis of 25 studies reviewed the effects of interventions (academic probation, student-faculty mentoring, and need-based grants) on student outcomes (Sneyers & DeWitte, 2018). The analysis examined ten studies on the effect of need-based grants. Most of the studies occurred in the United States, and one was in Denmark. Using a regression-discontinuity strategy, the researchers found that aid positively affects enrollment and persistence. In addition, grants increase the likelihood of obtaining a bachelor's degree (Snyers & DeWitte, 2018). These findings align with similar studies, such as Goldrick-Rab et al. (2021) and Fack and Grenet (2015). One of the studies reviewed found that immigrants receiving grant aid were more likely to persist and complete (Snyers & DeWitte, 2018).

## **FAFSA (Free Application for Federal Student Aid) Process**

The Free Application for Federal Student Aid (FAFSA) is the first step in determining if a student is qualified and eligible for federal assistance in need-based funding (Financial Aid Process, 2018). To get government aid based on financial need, the student and their family must fill out the FAFSA and show they are having trouble paying for college. The FAFSA requires applicants to fill out an application with personal and parental information, such as their social security number or alien registration number, federal tax information, records of untaxed income, cash, savings, and checking account balances, and investments other than the student's home (Federal Student Aid, n.d.).

In addition to the federal government, most states and postsecondary institutions use the FAFSA to determine the distribution of need-based aid. Therefore, the FAFSA has been deemed a crucial gatekeeper to most financial aid (Federal Student Aid, n.d.). The national average for the percentage of community college students receiving financial aid in 2023-24 is approximately 85%. In Texas, the standard is 83% (Average community college financial aid, n.d.) Unfortunately, many community college students come to campus with little to no knowledge or understanding of the financial aid processes, much less how to complete the FAFSA application (McKinney & Novak, 2012; Perez, 2023).

## **Pell Grant**

The federal Pell Grant program was introduced in 1965 under the Lyndon Johnson administration as part of the Higher Education Act (Sheth, 2020). President Johnson emphasized the importance of expanding access to higher education for low- and middle-income families. The legislation's goal was to make college affordable to increase college enrollment. The Pell Grant program is the most extensive need-based grant



program in the country (Schudde & Scott-Clayton, 2016). Needs-based programs focus on income status, cost of attendance, and enrollment status of either part-time or full-time (Venegas, 2015).

A study on the association between the Free Application for Federal Student Aid (FAFSA) completion and persistence among first-year community college students found that approximately 42% of eligible Pell Grant recipients did not complete the FAFSA (McKinney & Novak, 2015). Results of the study showed that students who filed the FAFSA were more likely to persist. Administrators utilize information on tuition and fees, the number of hours the student enrolls, and the estimated family contribution to determine the Pell award. The more a family earns, the less Pell Grant the student is awarded. In a report by the Education Data Initiative written by Melanie Hanson (June 5, 2023), data shows that the average Pell Grant award is \$4,491, and 51% of Pell Grant funds go to students whose families make less than \$20,000 a year. Most Pell Grants go to four-year universities, so community college students share a smaller portion of the funding. When comparing the distribution of Pell Grant funds by race, note that White students, on average, receive \$4,406, Black students receive \$4,528, and Latinx students receive, on average, \$4,773 (Hanson, 2023). In 2022, President Joe Biden signed the Consolidation Appropriations Act to increase the maximum amount of Pell Grant. For the 2023 – 2024 academic year, the maximum award for the Pell Grant is \$7,395 (Cordray, 2023).

### **Promise Scholarship**

Promise scholarships, also known as Promise programs or Promise initiatives, are types of financial aid programs that provide free tuition assistance or other forms of support to eligible students, typically on a local or regional level (Kanter & Armstrong, 2019, p.63; Odle & Monday, 2021; Perna & Leigh, 2017). Promise programs began in

2005 in Kalamazoo, Michigan. Today, over 300 Promise communities and free college tuition programs exist in at least 32 states (Kanter & Armstrong, 2019, p.67; Odle & Monday, 2021; Perna & Leigh, 2017). These programs' design aids in making higher education more accessible and affordable for students, particularly those from low-income families. More students are typically eligible because of the scholarship's extensive coverage and sense of community, which could raise awareness of the programs and change social expectations surrounding college attendance (Bartik et al., 2017, p.270; Perna & Leigh, 2017). State or local governments, educational institutions, philanthropic organizations, or a combination of these sources typically fund these programs (Kanter & Armstrong, 2019, p.63; Odle & Monday, 2021; Reavis et al., 2022). There is no one way to build a Promise program. Each college must determine the needs of its students and community (Kanter & Armstrong, 2019, p.64; Odle & Monday, 2021).

Most ambitious college students find the cost of attending college in the United States (U.S.) prohibitive, particularly those from underprivileged backgrounds and communities of color (Reavis et al., 2022). The high college expense is a barrier for many Americans, particularly those from the most vulnerable communities (McKinney & Novak, 2012; Reavis et al., 2022). The U.S. financial assistance procedure has also been criticized for being a significant student obstacle (Reavis et al., 2022). Furthermore, most students do not fully understand their eligibility for financial assistance until their senior year of high school, which may prevent them from getting ready for college on time, even earlier. Most students believe college fees are too high, which is a severe problem, especially for those historically underrepresented in higher education (Velez & Horn, 2018).

By developing place-based (related to the place of residency) early commitment scholarships known as Promise Programs, many states and regions have already

responded to the need to lower college costs and encourage students' goals (Bifulco et al., 2019; Perna & Smith, 2020; Sparks, 2022). There are several policy-relevant ways in which place-based scholarships differ from more traditional need-based and merit-based financial aid programs (Bifulco, 2019). First, place-based scholarships may qualify some students for additional financial assistance who would not otherwise qualify under the most established need-based and merit-based programs. Who receives place-based scholarships in this manner depends on the program's specific design. Students with GPAs or test scores below those required for merit-based programs and who reside in low-income areas but do not have sufficient financial need to qualify for large amounts of need-based aid are most likely to receive substantial additional assistance from the typical place-based scholarship programs. Second, regardless of extra funding, place-based scholarship programs establish an explicit guarantee of the financing for postsecondary education and communicate this message well before college application and enrollment decisions (Bifulco, 2019).

With early financial commitments made to students well before senior year, promise programs—free college—help students prepare for college by addressing the economic and academic problems they confront. Most promise programs aim to alleviate financial burdens, inspire students to study more in class, and encourage postsecondary planning and transition earlier (Bifulco et al., 2019; Perna & Smith, 2020).

Understanding how college scholarships can impact degree completion is of tremendous interest (Bartik et al., 2017). Scholarship programs may be progressive if they aid underprivileged groups in completing college. Still, they may be regressive if they disproportionately favor privileged groups more likely to enroll in and complete college (Bartik et al., 2017). Many college scholarship programs, including the most popular ones, contain need-based or merit-based criteria prioritizing recipients with a

higher possibility of completing their education or who are more economically disadvantaged (or both) (Bartik et al., 2017; Bifulco et al., 2019).

Place-based scholarship programs aim to transform the community by increasing college access and completion rates. These programs strive to foster a college-going mindset within the K-12 education system and the broader community while supporting local economic growth. (Perna & Leigh, 2017). College promise programs have the potential to encourage the completion of higher education by providing the promise of a scholarship to people who meet specific eligibility requirements. By awarding grants or scholarships to students who reside in particular locations, Promise programs often share the objective of boosting higher education attainment (Perna & Leigh, 2017).

### **Satisfactory Academic Progress (SAP)**

Since the late 1970s, federal policy has required financial aid administrators to regularly evaluate aid recipients against qualitative and quantitative academic accountability standards and their progress toward graduation from their program of study (major) within a specified time frame. These regulations are known as Satisfactory Academic Progress (SAP). At this time, there are no rules as to when and how administrators must share the rules of SAP with students; however, there is a restriction against institutions requiring extra financial aid counseling of award-receiving students (Federal Student Aid Handbook, 2021; Harrison, 2018). Thus, students lack the knowledge of the standards to maintain financial aid upon which they may depend to persist and complete college.

Institutions must evaluate students receiving federal financial aid at the end of each academic year. The institution must define SAP following its graduation standards and be "at least as strict" as the academic policy applicable to students not receiving

assistance from Title IV programs ("34 CFR 668.34 -- Satisfactory academic progress," 2023). While the national policy language allows for some flexibility, institutions must establish a "qualitative standard," which requires students to earn a cumulative GPA of 2.0 or its academic equivalent by the end of their second academic year. A "quantitative standard" requires students to complete a "minimum percentage of work" successfully and a "maximum timeframe," which requires students to complete a program within 150 % of its published length ("34 CFR 668.34 -- Satisfactory academic progress," 2023).

Schudde & Scott-Clayton (2016) indicate that standards of SAP compliance have broader implications than just financial need. SAP looks at a student's grade point average (GPA) and completion ratio. While a student is initially eligible for financial aid, SAP compliance requires them to maintain eligibility beyond the first year. The federal government guidelines state that students must keep a minimum 2.0 GPA and complete at least two-thirds of the coursework attempted. A student who fails to meet these requirements in the first semester has an additional semester to meet eligibility. However, they risk losing future funding (Schudde & Scott-Clayton, 2016).

In a study of a single community college in southern California, the focus was on the inequitable requirements of students via SAP (Brochet, 2020). The researcher posits that persistent racial and ethnic inequalities are prevalent in higher education, yet SAP compliance standards are the same for all students receiving financial aid. The study used a descriptive and correlation design to analyze secondary data of one cohort over six years. The researcher looked at who lost financial aid due to SAP and found that the SAP policy impacted African-American and Latinx students more than other demographics. In addition, students who lost financial aid were 51% less likely to complete degrees, certificates, or transfer to other institutions, thus suggesting that SAP policy negatively impacts students of color.

A study used historical data collected from Holmes Community College to conduct an independent and paired sample t-test (Smith, 2018). The study reviewed the effects of financial aid interventions and strategies on the required cumulative grade point average. The research questions in the study centered around whether the persistence and retention of community college students were due to students not maintaining SAP compliance. The findings indicate that the interventions and strategies impact the hours completed and the average GPA during the semester concluding the financial aid intervention (Smith, 2018).

### **Financial Literacy**

Lusardi and Mitchell (2014) believe a lack of exposure to personal financial ideas is unproductive. Therefore, mandating private financial education improves pupil comprehension when individuals learn in-depth personal finance concepts. They argue that if the purpose of financial education programs is to modify behavior, efforts should be focused more on specific groups, as people's economic circumstances vary widely. The issue, however, is that people do not want to spend time on financial instruction and do not participate when instruction is offered (Jia, 2020).

Financial literacy is the capacity to absorb financial information and make knowledgeable judgments regarding financial planning, asset accumulation, debt, and pensions (Lusardi & Mitchell, 2014). Financial literacy may be regarded as a type of human capital investment because some people will find it helpful to invest in financial literacy while others will not (Lusardi & Mitchell, 2014).

According to Miller et al. (2015), addressing financial literacy, which comprises the application of financial knowledge and skills by consumers, is vital to the global financial crisis. A meta-analysis of 188 studies investigated the impact of financial education interventions on enhancing financial outcomes (Miller et al., 2015). According

to the meta-analysis, financial and educational interventions were beneficial in promoting positive outcomes such as savings and improved record keeping but less effective in preventing adverse effects such as loan defaults. These findings suggested that financial education is only effective for improving financial behaviors that consumers have control over and can address immediately, such as saving and record keeping. In contrast, loan defaults caused by external agencies can only be avoided in the long run if financial education focuses on prudent borrowing decisions (Miller et al.,2015).

### **Latinx Student Persistence**

The Latinx community has a history of a college-going culture. The first movement of Latinx retention came in the 1960s with "el movimiento in higher education" (Oseguera et al., 2009). Note that this is in the same timeframe as the Civil Rights Act and the 1965 Higher Education Act, which also impacted the growth of minority populations on college campuses nationwide. Outcomes of this movement included increased funding for students to attend college, campuses enrolling a higher number of Latinx students, and expanded population-specific programs (Oseguera et al., 2009).

In an article regarding the Chilean higher education system, correlations to the American higher education system are found, explicitly concerning financial aid (Santelics et al., 2015). Chile and the United States are growing interested in the relationship between financial aid and persistence and completion. Changes in policy during the past decade have enabled many Chilean students from underrepresented income groups to pursue higher education (Santelics et al., 2015). Non-subsidized state loans have the strongest associations with persistence for all students, regardless of socioeconomic level, according to the findings of this study (Santelics et al., 2015).

A systematic literature review explored the persistent effects of grant aid (Nguyen et al., 2019). The study that reviewed 43 U.S. and four international studies yielding 75 effect sizes estimates that grant aid increases the probability of persistence and degree completion between two and three percent. The study assessed how \$1,000 of grant aid impacts persistence compared to the effects on enrollment. The estimated impact is 1.5 to two percentage points (Nguyen et al., 2019).

A Penn State study determined that financial aid was related to student persistence and awarded financial aid to distance learning students (Qayyum et al., 2018). Distance learning has had lower completion rates throughout history; thus, there is a need to conduct this study. The study involved awarding 545 institutional scholarships to students who were not overachievers and not deemed at risk of failing. They fell somewhere in the middle of the spectrum. The researchers used a logic regression and Chi-square analysis to find that scholarship-receiving students with higher financial needs were twice as likely to persist than those with lower financial needs.

### **Latinx Student Completion**

The completion rates of highly selective and less selective colleges are vastly different in every state (Gonzalez, 2015). As a result, college completion rates reveal a divided higher education system, with much lower completion rates for students enrolled in less selective institutions (Fry & Cilluffo, 2019; Gonzalez, 2015). Typically, highly selective institutions serve white and high-income students. On the other hand, less selective colleges serve students of color and those from middle and lower-income families. The gap in completion rates is specifically true for Latinx students, who most often choose to attend less selective institutions (Fry & Cilluffo, 2019; Gonzales, 2015). According to research findings, most Latinx individuals in the United States, precisely 51%, opted to pursue their higher education in two-year schools across all segments of



academia. Latinx students exhibit lower rates of postsecondary degree attainment as compared to their African-American, Asian, and White peers (Chavez, 2019; Gonzales, 2015).

Despite the increasing number of students enrolling in higher education, a deficient proportion of Latinx students are now enrolled in college or have successfully attained a bachelor's degree. According to an analysis of Current Population Survey data conducted by the Pew Research Center (2021), approximately 32% of Latinx aged 18 to 24 enrolled in college part-time or more. This percentage is comparable to that of Black Americans, which stood at 33%. However, it is lower than the corresponding figures for White adults (37%) and Asian adults (58%) within the same age group. In the Latinx community, approximately 35% of women aged 18 to 24 were part-time in higher education in 2021. In contrast, the corresponding figure for men in the same age bracket was 28% (Mora, 2022).

In 2021, 23% of the Latinx demographic, specifically those aged 25 to 29, had completed a bachelor's degree (Mora, 2022). This figure represents an increase from the corresponding statistic of 14% in 2010. However, it trails behind the 45% of Whites and 72% of Asian Americans in the same age range who had accomplished the same educational milestone. Women between ages 25 and 29 within the Latinx demographic were more likely to possess a college degree than men in the same age bracket (27% versus 20%). In general, a majority, 62% of persons in the United States aged 25 and above, lack a bachelor's degree. Of that, approximately 79% are Latinx (Mora, 2022). Additionally, the estimated number of Latinx individuals in the labor market is expected to reach 35.9 million by 2030, representing approximately 78% of the total employee increase from 2020 to 2030 (“2023 Fact sheet: Hispanic Higher Education and Hispanic-Serving Institutions (HSIs)”, (n.d.). ). Given this information, understanding why Latinx

students are not completing college is vital to the future of the Latinx population in the United States as the population continues to grow and take on a more prominent presence.

Latinx students comprised 28% of community college students in 2020 (“DataPoints: Enrollment by race/ethnicity,” 2022). Latinx students earned 25% of associate degrees in 2021; in Texas, they acquired 35% (“2023 Fact sheet: Hispanic Higher Education and Hispanic-Serving Institutions (HSIs)”, (n.d.); Excellencia in Education, n.d.). Though the Latinx completion numbers rise, the gap between Latinx and White students continues to increase (Excellencia in Education, n.d.).

A study on Latinx students transferring from community colleges to Tier 1 universities indicates that increasing numbers of students seeking college degrees drive more community colleges to become designated Hispanic-Serving Institutions (Harris, 2017). An institution must have at least 25% of enrollment be Hispanic students to earn the distinction of being a Hispanic Serving Institution (HSI) (“Hispanic-serving institution definitions,” n.d.; Laden, 2004). In the 2019-2020 academic year, there were 235 HSI public community colleges, 15 private two-year institutions, 150 public four-year universities, and 169 private four-year universities across the United States (HACU Office of Policy Analysis and Information., 2022). However, even with the growth of HSIs, Latinx graduation rates remain low (Harris, 2017.) According to Harris, if this trend continues, the Latinx community will fall behind in academic achievement and economic and political power.

In a study at a large Texas public four-year institution, findings show that for Latinx students, financial aid directly relates to academic completion (Nguyen et al., 2019; Sansone, 2017). In addition, Latinx students who received state grant aid had a higher chance of completing than their white counterparts, with their odds increasing by

35% for each additional \$1,000 of state aid awarded. These findings support increasing state aid for Latinx students in Texas (Sansone, 2017).

A study in Louisiana focused on how different types of financial aid impact students' persistence to graduation and degree completion (Barrow et al., 2012). The question stemmed from the current cost of tuition and fees growing at least four times faster than the median income and inflation (Francis, 2021). The researchers found a statistically significant relationship between financial aid with college persistence and degree completion. State funding shows the highest impact on degree completion and persistence toward graduation (Barrow et al., 2012).

### **Social Capital**

Social circumstances significantly influence academic success. In a research study by Shweta Mishra (2020), a thorough literature analysis revealed that 'students' networks, including their family, friends, professors, and groups with which they identify on an ethnic and religious level, influence academic achievement. The study outlines a theory that explains how network members of underrepresented groups complement one another regarding the resources they provide and help students succeed academically.

The study also recognizes that the terms "social network," "social capital," and "social support" are used interchangeably. A social network is a structure of people in one group connected to another. These various connections allow access to a variety of resources. Social networks are the links to social capital (Mishra, 2020; Putnam, 2000; Schulz et al., 2017).

Social capital is "the sum of all available resources connected to having a long-lasting network of formalized ties of mutual recognition and acquaintance" (Bourdieu, 1986, p. 35). In other words, social capital is the knowledge and resources a person gains through relationships that help them move forward or upward (Ramos, 2021). The

structure and characteristics of social networks influence the intricate process by which different types of social capital are accessible and used. Other people in each person's life can connect them to various resources. Close ties include family and friends, and weak ties are more indirect. Close ties are typically relied on for emotional support and connection (Mishra, 2020). Information resources come from weak ties or indirect connections. Connections such as faculty members or mentors are connectors to information resources (Archuleta & Perry, 2016; Mishra, 2020; Rodriguez, 2021).

Finally, social support is the idea that social interactions or relationships provide people with real help, and feelings of attachment to a person or group are perceived as caring or loving, directly contributing to the student's success. How students feel cared for and valued by their networks can influence their academic success and compensate for their lack of information-related social capital (Mishra, 2020).

Social capital can be separated into three subtypes: bonding, bridging, and linking. Mishra (2020) talked about both bonding and bridging in her work. However, Rodriguez (2021) goes deeper and talks about linking. In her study, she shared examples of each subtype to make it more straightforward for practitioners to identify the various forms of social capital. Mishra describes bonding as the close ties one has with others. Like Mishra, Rodriguez used family and friends to demonstrate bonding or close ties. Examples include help with child-rearing, financial assistance for adult children, and shared housing. The term bridging in Rodriguez's work is related to weak links in Mishra's work. This type of social capital is the connection one has with those just outside the familial circle and may include teachers, church members, or mentors. This subtype accesses a broader range of resources that increases opportunities for the student.

Rodriguez brings a third subtype of social capital to her work: linking social capital. Linking is when networks between people reach across authority and power

gradients. Linking refers to more than connections with faculty and mentors; it includes relationships with people in positions of authority and power. Examples include senior leadership in higher education, employment, or government agencies (Rodriguez, 2021).

Most Latinx students' social capital level is often limited to the bonding subtype with support from immediate and extended family (Ramos, 2021). They typically have strong ties with their parents, siblings, and cousins. A family bond holds tight to loyalty, reciprocity, and solidarity among family members. Thus, their family and friends often influence Latinx students' goals and aspirations over the advice of an outsider (Ramos, 2021). The lack of linking social capital required to navigate academic and career success held by most Latinx students hinders upward mobility and success.

In a webinar hosted by the LatCrit Sociocultural Linguistic Lab at UCR, Glenn Martinez (2022), the keynote speaker, discussed the concepts of bonding and bridging. Martinez shared examples of how organizing events and opportunities to increase all subtypes of social capital for Latinx students through shared experiences and stories opens possibilities for change. In the Rio Grande Valley of Texas, an organization named Valley Interfaith works with the poorest residents of the valley. They have built relationships through years of service, such as bringing water and sewer services to underserved communities, installing traffic lights at dangerous intersections, and much more. These acts led to solid relationships, which then bridge families and networks. Bringing different people to the same table to build rounded relationships and possibilities of change through those conversations is vital to filling social capital gaps (Martinez, 2022; Putnam et al., 2004).

McWhirter et al. (2013) conducted a qualitative study to investigate the types of support perceived by Latina high school students from their families, instructors, and peers. The outcomes of this study revealed that Latina high school students identified

encouragement and understanding, financial assistance and counseling, and increased career expectations as the most beneficial forms of family support. The most helpful support from their teachers was associated with active involvement, caring expectations, comprehension, and tolerance. Regarding friends, essential supports were understanding and encouragement, assistance with homework, and dissuasion from engaging in harmful behaviors.

Clark et al. (2013) identified five types of support that Latino male students need to pursue higher education: parental support to reduce the pressure to contribute financially to their families, adult mentors as role models, cultural support groups, financial aid opportunities, and assistance with high school to college transitions. Similarly, Sáenz and Ponjuan (2011) identified four areas in which schools and postsecondary institutions must develop policies and practices to support the college readiness and success of Latino males: family and community engagement; college and career-ready curriculum; linked academic and social supports; and affordability, transparency, and financial literacy. Support efforts related to student expectations for college achievement receive less consideration (Sáenz & Ponjuan, 2011). Research on supportive circumstances or resources has highlighted different support efforts that Latinx students need for career and academic outcomes.

### **Sense of Belonging**

Early models of student persistence (Tinto, 1993; Astin, 1985) have been criticized for failing to capture what it means for racial/ethnic groups to be "integrated" in college (Hurtado et al., 2018). Previously, integration was measured by the amount of time spent on specific social and academic activities, also known as student engagement. Hurtado et al. (2018) argued that engagement and integration are different. Behaviorally engaged in college is possible without being integrated as equals, recognized, respected,

and empowered learners in a diverse community. In other words, student involvement behaviors only provide a limited picture of what being a part of campus life means. This idea is essential when reports show lower engagement rates among low-income, first-generation, or underrepresented populations than peers (Hurtado et al., 2018).

However, researchers have highlighted the significance of a psychological integration aspect: a sense of belonging (Hurtado & Carter, 1997; Strayhorn, 2012). Sense of belonging links to persistence as a psychological measure of integration into the college community and connection to an institution. It can vary by race/ethnicity and socioeconomic status (Hurtado et al., 2018; Strayhorn, 2012). The research also indicates a correlation between a sense of belonging and the types of institutions students choose to attend, their academic and social engagement, their interactions with professors, and the campus climate for diversity and cultural affirmation (Hurtado et al., 2018).

A study of diverse Hispanic Serving Institutions (HSIs) revealed that Latinx students attending institutions with smaller Latinx populations are more likely to experience racial microaggressions than those attending institutions with over 80% Latinx enrollment (Sanchez, 2017). If a school enrolls at least 25% Latino students, it is eligible for the HSI designation (Serrano, 2020). Students' sense of belonging on campus is influenced by how welcoming they perceive the campus. A lesser sense of belonging reduces persistence motivation (Hurtado & Carter, 1997; Sanchez, 2017).

### **Theoretical Framework**

This study will emphasize concepts discussed in LatCrit, an extension of Critical Race Theory (CRT) that reveals how Latinx experience societal aspects (Kiehne, 2016; Valdes, 2005). LatCrit analyzes societal situations from the perspective of the Latinx experience. Anti-essentialism and anti-subordination are the foundational principles of LatCrit theories. According to essentialism, objects have a set of characteristics that are

essential to their identity. In many instances, opinions that follow the idea that social identities like ethnicity, nationality, or gender are inherent traits have damaging effects. On the other hand, anti-essentialism holds that there are no characteristics that entities of that kind must have to be considered "that entity."

The significance of LatCrit's origins stemmed from its incorporation of many identity categories rather than conventional identity descriptions (Kiehne, 2016; Valdes, 2005). The background knowledge and understanding of Latinx individuals' varied identities are essential to this study's outcomes.

Utilizing elements of LatCrit as a guiding lens, this study collected personal interviews with Latinx first-generation college students. In addition, LatCrit contexts informed the pre-written questions for the individual interviews. LatCrit emphasizes the internalized experiences of the Latinx population within society, which is vital in how Latinx first-generation students interpret and perceive financial aid interventions as support towards college persistence.

The second theoretical framework considered in this research is Swail, Redd, and Perna's Institutional Components of Student Persistence, which links student retention to academic success with an emphasis on institutions (Galloway & Swail, 1999; Swail et al., 2003). Swail et al. (2003) presented a geometric student persistence and academic achievement model to explain minority student retention. The initial title of Swail's proposal for a student minority system was "Institutional Components of Student Persistence" (Oseguera et al., 2009). The framework examines relationships between academic achievement and persistence, emphasizing the institution's services and practices rather than the individual student's conduct (Oseguera et al., 2009).

Swail et al. (2003) retention framework holds five aspects: 1.) financial aid, 2.) recruitment and admissions, 3.) academic services, 4.) curriculum and instruction, and 5.)



student services (Oseguera et al., 2009). The recommendation is for financial aid officers to revisit how they distribute information to students, package aid for minority students, and make more need-based funds available for the disproportionate number of minority students in lower socioeconomic brackets. (Oseguera et al., 2009). With a strong focus on the relationship between financial aid and student success, this framework sets the stage for this study and future studies.

### **Conclusion**

This chapter reviews the literature on Latinx first-generation students in higher education, financial aid interventions, and the outcomes of first-generation Latinx students in community colleges in Texas regarding persistence and completion. Chapter III will discuss the research methodology used in this project. It will cover the operationalization of theoretical constructs, research objectives and questions, research design, population and sample selection, data collection and analysis procedures, privacy and ethical considerations, and design constraints.

## CHAPTER III: METHODOLOGY

### **Overview of the Research Problem**

The 2020 U.S. Census indicates that the Latinx population currently makes up 18.7% of the total population compared to Whites at 60.1%. In Texas, the Latinx population reaches 39.3%, more than double that of the nation (U.S. Census Bureau, 2021). The educational attainment of Latinx students has shifted as more students complete high school and enroll in college. However, the number of degree completers remains low (Genthe & Harrington, 2022). Though the increase in high school completers and college enrollment is promising, Latinx students still have the lowest graduation rates and are less likely to enroll in higher education (Genthe & Harrington, 2022). In addition, the college enrollment numbers show that only 45% of Latinx students who enrolled earned a degree or certificate within six years (Shapiro et al., 2017). Identifying and addressing Latinx students' barriers to achieving academic success is critical, as it has far-reaching political and economic consequences in the United States (Becerra, 2010; Elliot & Parks, 2018; Flink, 2018).

Since the Great Recession of 2008, obtaining a postsecondary degree in the United States has become more expensive and thus less attainable for low-income families (Bryant, 2023).

The Latinx population in the United States is unevenly distributed, with a higher concentration at lower socioeconomic levels. (Elliot & Parks, 2018; Proctor et al., 2016). In 2021, Latinx families earned \$57,981, Asian families earned \$101,418, and White families earned \$77,999 ("Income and wealth in the United States: An overview of the latest data," 2022).

Latinx economic circumstances indicate that one of the most significant barriers to enrolling in a postsecondary institution and earning a college degree is the cost of college (Elliot & Parks, 2019; Genthe & Harrington, 2020). Many students lack the personal financial literacy needed to manage the often complex and confusing process of financial aid successfully (Jia, 2020; Rendon et al., 2012). Additionally, first-generation Latinx students are less likely to be familiar with financial aid or where to seek assistance (Rendon et al., 2012; Warnock, 2016). Researchers have studied financial aid interventions and student outcomes through the years (Eng & Matsudaira, 2021; Genthe & Harrington, 2020; Herrschaft, 2012; Nguyen et al., 2019; Sneyers & De Witte, 2017); nevertheless, little is available on first-generation Latinx students at community colleges. This study aims to fill this gap.

### **Operationalization of Theoretical Constructs**

The theoretical constructs in this study were (a) financial aid intervention and (b) persistence. All students represented in these analyses were first-generation. Financial aid interventions in this study included Pell Grant awards and Satisfactory Academic Progress status. To operationalize these, the researcher coded each student's data as a yes or no. Yes, they received Pell Grants, or no, they did not. For satisfactory academic progress, the researcher converted a set of SAP codes provided by Monument Community College to two codes: Yes and No. They were a Yes if the student met SAP without warnings or other issues. All other codes indicated they did not meet Satisfactory Academic Progress status. This code equaled No, they did not meet SAP.

Additionally, the researcher examined persistence with SAP data for each semester enrolled. Persistence is the continued enrollment or degree completion from any institution of initial enrollment in the student's first year (National Student Clearinghouse

Research Center, 2018). The researcher operationalized persistence using a numbering sequence for each student's enrollment semester.

### **Research Purpose and Questions**

This mixed-methods study aimed to determine if there is an association between financial aid interventions offered to students and student's persistence at a Texas community college. The study will address the following research questions.

### **Quantitative Research Questions**

RQ1: Is there an association between persistence and first-generation status at the Monument Community College?

RQ2: Is there an association between financial aid and persistence at Monument Community College?

RQ3: Is there an association between being a first-generation college student and receiving financial aid at Monument Community College?

### **Qualitative Research Questions**

RQ4: What are the perceptions of financial aid employees at Monument Community College on the relationship between financial aid interventions and the persistence of first-generation Latinx students?

RQ5: What are the perceptions of Latinx college financial aid recipients at Monument Community College on the relationship between financial aid interventions and the persistence of first-generation Latinx students?

### **Research Design**

In this study, the researcher used an explanatory sequential mixed methods design to examine the association between financial aid interventions and first-generation Latinx persistence. A mixed-methods approach allowed for a more in-depth quantitative data analysis using qualitative methods to support the findings (Saldana & Omasta, 2017;

Miles et al., 2013). The first phase of this study was quantitative, and the second was qualitative. For the quantitative portion, the researcher used data from the spring of 2021 through the spring of 2023 for first-time college students from Monument Community College. The data set included information identifying first-generation status, if the student received a Pell Grant, age, gender, race, and enrollment in the spring of 2021 through 2023.

The researcher used a sample of nine financial aid employees from Monument Community College to facilitate focus groups. Questions designed for use with employees allowed the researcher to gain an in-depth view of employee perceptions of first-generation Latinx students, financial aid processes, and persistence. (See Appendix A) Additionally, nine Monument Community College students sat for semi-structured individual interviews to gain a student perspective on financial aid interventions and student persistence (See Appendix B). The interview questions posed to the students provided a starting point for open dialogue. All qualitative data were analyzed using an inductive coding process to identify themes that emerged from the focus groups and interviews.

### **Setting**

According to the Monument Community College Quick Facts 2022 website, enrollment consists of 32,000 students, of which 65% are Latinx students. Student attendance is 35% full-time and 65% part-time. The average age of students is 22, primarily female (59%). The college has five campuses. This study's data came from the three largest campuses: Campus One, Two, and Three. Campus One is in a community made up of 72% Latinx population. Campus Two's community is 85% Latinx, and Campus Three's community is 25% Latinx.

Approximately 52% of all students at Monument Community College received financial aid in the 2021-2022 academic year, with 57% of funds awarded to Latinx students. MCC introduced the Promise Scholarship to one area school district in the fall of 2020. Since then, the scholarship has opened to all schools within the college’s taxing district. In the fall of 2023, over 3,000 students applied for the Promise Scholarship. See Table 3.1.

**Table 3.1:**  
*Promise Data*

Variable	Fall 2023 (N = 3093)	
	%	N
Race/Ethnicity		
Asian	2.8	86
Black/African American	6.7	207
Hispanic/Latino	79.6	2467
Native American or Alaskan	4.6	6
Native Hawaiian or Other Pacific Islander	.1	2
Unknown or Not Reported	2.4	73
White	8.2	255
Gender		
Male	45.2	1399
Female	54.5	1685
Pell Grant		
No	33.6	1040
Yes	66.4	2058
First Generation		
No	78.5	2160
Yes	21.5	590

*Note: data retrieved from Monument Community College*

The college houses student services offices on each campus, such as Admissions, Advising, Veterans Services, and Financial Aid. The Financial Aid staff consists of two groups of employees: those who process applications and those who work directly with students. The 12 full-time district financial aid processors work with approximately 30,000 applications yearly for the entire college.

**Table 3.2:**  
*Financial Aid Employee Breakdown by office and race*

	Full-Time Employees	Part-Time Employees
District Office		
Latinx	8	0
Non-Latinx	4	2
Campus One		
Latinx	7	4
Non-Latinx	4	0
Campus Two		
Latinx	4	0
Non-Latinx	3	0
Campus Three		
Latinx	5	1
Non-Latinx	1	3

Other student services personnel at Monument College assist students with enrollment information, including financial aid processes—the admissions and recruitment teams contact incoming students regarding financial aid applications and procedures on each campus. Student mentors in the Student Computer Lab are a second way for students to receive assistance with the financial aid application. In these laboratories, the student employees receive training to guide and mentor their peers. Students enrolling for the first time typically share experiences with student employees.

### **Population and Sample**

The population for this research study was the first-generation Latinx students at Monument Community College in Texas. The researcher followed a cohort of students from the spring of 2021 through the spring of 2023. In this cohort, there were 605 Latinx students; of those, 52.2% identified as first-generation. Of the 605, 54% were female and 46% were male. The youngest student was 16, and the oldest was 62 years old. The

average age of Latinx students at MCC is 21 years old. The sample for this study consisted of first-generation Latinx students who participated in financial aid interventions at Monument Community College.

### **Participant Selection**

The researcher used a convenience sample of nine first-generation Latinx students to interview for this study. There was a mixture of students, male and female, ages 18 – 26, and different majors from the three largest campuses at Monument College, who all received at least one type of financial aid. The convenience sample of staff for the focus groups was from the three largest campuses. They were employees of Latinx and non-Latinx races. They had anywhere from one year to 20 years of experience with financial aid processes directly or indirectly related to first-generation Latinx students.

### **Researcher Role**

The researcher who conducted this study is currently a member of the Enrollment Services team at Monument Community College. Enrollment Services is one area of the Student Services division, as is the Financial Aid department. At Monument Community College, the researcher has worked indirectly with students regarding financial aid through the New Student Orientation process for the past twelve years. She is a first-generation college student who utilized financial assistance to pay for her education. She is Latinx with more than 20 years of experience in higher education, all indirectly related to financial aid, such as orientation, admissions, residential living, and discipline. The researcher chose Monument Community College to study due to its Hispanic Serving Institution designation and large Latinx population. Monument Community College has five campuses; however, the three largest campuses were the subjects of this study. As a student affairs professional at Monument Community College, the researcher hears



stories of confusion and frustration from incoming students regarding the financial aid processes.

In this study, the researcher collected data from Monument Community College to review trends in the persistence of first-generation Latinx students compared to other students. The researcher conducted personal semi-structured interviews with first-generation Latinx students receiving financial aid and focus groups with Monument Community College employees working directly with Latinx first-generation students. The data collected from the interviews and focus groups helped identify the perceptions of students and employees on the association between financial aid interventions and student persistence.

### **Data Collection Procedures**

#### **Quantitative**

The researcher requested approval from the University of Houston-Clear Lake's (UHCL) Committee for the Protection of Human Subjects (CPHS) and Monument Community College's Institutional Review Board (IRB) before she collected any research data from Monument Community College. The researcher worked with Monument Community College's Institutional Research and Data Science office to identify data needs for this project. The researcher first requested a data set including race, gender, and age demographic data. The data set also included the number of financial aid participants overall and Latinx first-generation recipients at Monument Community College for the spring of 2021, fall of 2022, and spring of 2023 to see which students persisted. Excel spreadsheets held the initial data collected. The researcher entered the data into SPSS for coding and analysis.

## **Qualitative**

After receiving approval from the Institutional Research Board of Monument Community College and the University of Houston-Clear Lake Committee for the Protection of Human Subjects, the researcher responded to research question number five by inviting students from Monument Community College to sit for semi-structured interviews—identified participants who met the set qualification of being a first-generation Latinx financial aid recipient. First-generation Latinx students who received a Pell Grant received an email from the Interim Dean of Financial Aid explaining the research project and requesting their participation in a semi-structured one-on-one interview. The email yielded a low response, so the researcher contacted Monument Community College faculty members to distribute emails to students in their classrooms to increase the number of potential interview subjects.

The semi-structured interviews were audio recorded in person or on Teams if virtual. The questions for the interviews came from the quantitative data analysis of Monument Community College's Latinx first-generation students and the literature review. Appendix B contains the questions used during the interviews. Before proceeding with data collection, the researcher piloted the interview questions to identify any issues in the interview protocol and made needed changes before moving forward with the study data collection (Miles et al., 2013; Saldana & Omasta, 2017). The researcher piloted semi-structured interview questions with students who shared the same characteristics as the study participants but did not participate in the study. The researcher confirmed with each student that she could record the session. Following the interview, the researcher transcribed each interview. The researcher stored the data in Monument College's data file storage system and the researcher's hard drive. Each participant had the opportunity to approve the data collected through member checking before using it in

the study. The confidential data will remain stored electronically in a password-protected file for three years and destroyed once the study is complete.

The researcher conducted four focus groups to collect employee data, one for each campus and a fourth as a backup. Employees received an email invitation with the date and time of the focus group session for each campus. The focus groups occurred during May and June 2023. The fourth focus group allowed more employees to participate after the first three sessions concluded. Appendix A shows the questions designed for employees used during the focus groups.

## **Data Analysis**

### **Quantitative**

The quantitative data from Monument Community College was analyzed using a chi-square association test. The researcher uploaded a quantitative data set from Monument Community College into SPSS for analysis. The researcher used a chi-square test of association to determine if there was an association between financial aid interventions and first-generation Latinx student persistence to answer research questions one through three.

The SPSS analysis required the researcher to organize and code the data. To meet the needs of this study, the researcher focused on Latinx first-generation students. As part of the coding process, to identify if a student persisted, the Satisfactory Academic Progress status was re-coded to indicate if a student had maintained SAP compliance from semester to semester. The researcher coded students who held SAP each semester as persisted and those who did not maintain SAP as not persisted.

### **Qualitative**

The researcher interviewed college financial aid employees and Latinx first-generation financial aid intervention participants for the qualitative analysis. Employees

received email invitations to participate in focus groups. The open-ended questions used allowed employees to express themselves. Students participated in semi-structured interviews. Data from the focus groups and personal interviews were analyzed using line-by-line coding to extract themes. Questions addressed the perceptions of the relationship between financial aid interventions and student persistence and completion based on the data outcomes in this study's quantitative portion. To analyze the data, the researcher listened to the recordings multiple times to get familiar with the responses and to transcribe what the participants said.

The participants could check the transcript so that the researcher could correct it before the complete analysis began. After reviewing the transcripts, the researcher used a constant comparative analysis to organize and create codes and identified emerging themes in the data. This process allows further study (Miles et al., 2013; Saldana & Omasta, 2017). This technique allowed the researcher to gain knowledge and understanding as the interviews progressed with each participant (Miles et al., 2013; Saldana & Omasta, 2017). The researcher used a manual coding process to familiarize herself with the data and NVIVO software to cross-check the codes and detected themes and patterns in the participants' interview responses.

The researcher invited student services employees at Monument Community College to participate in focus groups to address research question four regarding financial aid employees' and student services staff's perceptions. Employees received email invitations to participate in focus groups hosted on three days and times. The Teams virtual platform allowed employees more opportunities to participate. A fourth focus group allowed an extra chance for employees who could not attend one of the first three sessions to join. Employees in the Student Services division have indirect and direct knowledge of financial aid resources as part of their job responsibilities. They also have

direct and indirect interactions with students and hear about their financial aid experiences. Ultimately, all respondents to the focus groups were financial aid employees, but they did represent all three campuses.

Questions posed to employees during the focus groups centered on their perceptions of student awareness of the FAFSA process, students' grasp of SAP compliance and financial literacy, and the relationship between these variables and student persistence. The open-ended questions allowed employees to express themselves. Before proceeding with data collection, the researcher piloted the focus group questions to detect any issues in the focus group protocol and to make changes before proceeding with the study data collection (Miles et al., 2013; Saldana & Omasta, 2017). The researcher piloted the focus group questions with a former financial aid employee who shares the same characteristics as the study participants but was not part of the study. See Appendix A for questions used in the focus group protocol for college employees. After the sessions concluded, the researcher transcribed each focus group session. The researcher stored the transcriptions on the researcher's hard drive and Monument College's storage system. The confidential data will remain stored electronically in a password-protected file for three years, after which the researcher will delete all records.

Students received an email invitation from the researcher to participate in semi-structured interviews. Due to poor responses to the student invitations via email, the researcher contacted the faculty of gateway courses at Monument College's three campuses and requested they invite their students to participate in the study. The researcher also asked for assistance from the student services employees at MCC to identify possible student participants. This approach yielded the nine participants interviewed. Questions in the semi-structured interviews addressed the perceptions of the

relationship between financial aid interventions and student persistence and completion based on the data outcomes in this study's quantitative portion.

Data from the focus groups and personal interviews were analyzed using line-by-line coding to extract themes. First, the researcher listened to the recordings multiple times to get familiar with the responses and to transcribe what the participants said. The next step was to create codes within the transcripts using NVIVO. Codes for the employees and students were similar but not exact. Twenty codes from the employee focus group transcripts emerged. Examples of those codes include parents and their fears, the FAFSA application issues, high school counselors, representation of staff, processes, and building connections. The researcher then transferred the twenty codes from NVIVO to an Excel spreadsheet. The researcher counted how many times the employees mentioned each code in the transcript to identify the most prominent codes. The most referenced codes became categories to create the themes reported in this work. For the student interviews, the researcher used the same analysis process; however, due to technical issues with NVIVO, the researcher conducted coding steps of student analysis by hand. Once she identified the codes, she transferred them to an Excel spreadsheet to count how many times the students referenced each code. She also grouped similar codes into categories to create themes of discussion.

### **Validity**

The researcher utilized member checking, peer review, and triangulation to confirm the qualitative validity of the study. Participants had to meet the study's criteria to participate in this study. Students had to be financial aid recipients and first-generation Latinx attending Monument Community College. Employees were required to interact directly or indirectly with these students. Student and employee participants had access to their respective interview transcripts to verify and validate the accuracy of their

responses. To ensure the validity of the interview questions, they were peer-reviewed by a seasoned college administrator and a Latinx community college student who has received financial aid but was not a participant in this study. The researcher invited a former Monument Community College financial aid administrator who did not participate in this study to examine the focus group questions to identify concerns. These reviewers searched for structural, organizational, and comprehension errors. When the pilot participants discovered issues, the researcher modified the questions accordingly. The researcher also triangulated the student interviews, employee focus groups, and quantitative data analysis to enhance the validity of this study. Before finalizing the study, each participant had the opportunity to evaluate it to ensure that the researcher accurately reflected the voices of employees and first-generation Latinx students.

### **Reliability**

The researcher piloted the interview and focus group questions with individuals representing each group that formed the study. However, these individuals did not participate in the actual study. The students with whom the researcher piloted the protocols included first-generation Latinx students who had already graduated from Monument College. The researcher piloted the focus group protocols with a former financial aid director who no longer works at Monument College but is familiar with the daily financial aid processes. Piloting the questions helped the researcher identify any issues and refine the study's data collection process to assure reliability.

Additionally, the researcher used the same protocols for each interview with students and each focus group with the staff. Another measure taken to enhance reliability was that the researcher identified herself to the participants as a first-generation Latinx doctoral student and employee of the institution in the study. She also informed them that their participation in this study was strictly voluntary.

## **Privacy and Ethical Considerations**

The researcher requested permission from UHCL's CPHS before collecting any data. The researcher asked for approval from Monument Community College's IRB before collecting student historical data and conducting personal interviews with Monument Community College's students. As part of the research process, each participant received information via email explaining the interview process, their rights within the interview session, its purpose, and information on how to schedule an interview. Part of this information was a statement of informed consent explaining to the student or employee that they gave the researcher consent to use their responses by completing the interview (Appendix C). Participants had the right to stop the interview at any time. The researcher maintained neutrality during the interviews and avoided personal opinions about the topic with the participants. The researcher transcribed all interview recordings accurately to preserve the validity of the data. Participants' identities remained confidential with the use of pseudonyms. It was of utmost concern to the researcher to protect all parties' identities throughout the study. Participants experienced no undue risk or harm during this study. The researcher will keep all data for three years and then destroy it accordingly.

## **Research Design Limitations**

The researcher anticipated several limitations to this study. The sample size was the first limitation of this study's quantitative portion. A small size makes it challenging to generalize to all community college students. A larger sample size is preferable to understand better the relationships between financial aid interventions and student persistence on a large scale. A second limitation was human error. The researcher used historical data from Monument Community College, which could be subject to human error when entered. Another example of possible human error is that the students self-



identified on their applications if they were first-generation. A third limitation was the choice of institution for this study. Monument Community College offers more financial aid interventions than many other community colleges. A fourth limitation was the amount of data used. The researcher may consider conducting a longitudinal study with various cohorts. Other limitations include the timing of the student and employee interviews. Interviews and focus groups occurred during the summer, with a lower enrollment pool of students than the longer semesters. It is also when most student services employees are the busiest. The ever-changing practices at Monument Community College and the Department of Education were also limitations during this study. Lastly, the fact that MCC employs the researcher opens the possibility of bias.

### **Conclusion**

This study examined whether an association exists between financial aid interventions and first-generation Latinx student persistence. This chapter describes the problem overview, the theoretical constructs' operationalization, the research purpose, the research questions, the hypothesis, and the design. Additionally, the researcher discussed the population and sample, data collection and analysis procedures, ethical issues, and limitations anticipated in the study.

This study used a mixed-methods approach to assess the relationship between financial aid interventions and student persistence in the quantitative portion and the perceptions of financial aid employees and first-generation Latinx students at Monument Community College in the qualitative piece. The researcher used quantitative data to conduct chi-square tests of association and qualitative data to identify recurring themes through constant comparative analysis. This mixed-methods study approach allowed the researcher to gather data and provide an in-depth view of the variables in the study. Chapter IV will discuss the data in further detail.

## CHAPTER IV:

### RESULTS

This study aimed to explore the association between financial aid interventions and Latinx students who identify as first-generation students. The study also examined the association between Latinx first-generation students receiving financial aid and persistence. This chapter includes results from quantitative and qualitative data analysis. For the quantitative analysis, data from Monument Community College was imported into SPSS for analysis using Chi-Square tests of association. Focus groups with Monument Community College financial aid employees and individual interviews with students currently enrolled at Monument Community College provided the qualitative data. The researcher used an inductive coding process to analyze the qualitative data. This chapter describes all participants involved in the study and the findings of the research questions.

#### **Participant Demographics**

To conduct a quantitative analysis, the researcher used demographic information about the students enrolled at Monument Community College from spring 2021 through spring 2023. Of the students enrolled during this time frame, 605 were Latinx. Research also examined gender, age, first-generation status, and whether the students received Pell Grant awards. The gender breakdown was 54% female and 46% male. The average age was 21.32 for students aged 16 to 62. Of these students, 52.2% were first-generation. See Table 4.1 for participant demographic information.

**Table 4.1:**  
*Participant Demographic Information*

	Frequency (n)	Percentage (%)
Gender		
Female	327	54.0
Male	278	46.0
First Generation Status		
No	289	47.8
Yes	316	52.2
Age		
Mean	21.32	
Median	19.00	
Minimum	16	
Maximum	62	

*Note: N=605; data retrieved from Monument Community College.*

The researcher conducted focus groups of Monument Community College financial aid employees and individual semi-structured interviews of Latinx students to conduct the qualitative analysis. Nine employees representing the three large campuses participated in the focus groups. Employees had varying years of experience working in financial aid, with the newest employee serving just under one year and the more senior member serving twenty years. Additionally, eight employees were Latinx, and one was non-Latinx. The researcher used the same questions with each focus group to open conversation with the employees to aid the researcher in understanding the perceptions employees have of the relationship between financial aid interventions and the persistence of first-generation Latinx students. The researcher used the Teams platform for all focus group interviews. Pseudonyms were assigned to protect the identity of the employee participants. See Table 4.2 for an employee overview.

**Table 4.2:**  
*Focus Group Participants Overview*

	Gender	Campus	First- Generation	Race	Years in Financial Aid
Eva	Female	1	Yes	Latinx	20
Janie	Female	1	Yes	Latinx	7
Jesse	Male	1	No	Non-Latinx	1
Christina	Female	1	Yes	Latinx	<1
Mary	Female	3	No	Latinx	16
Andrea	Female	3	No	Latinx	9
Emily	Female	2	Yes	Latinx	12
Alfredo	Male	2	Yes	Latinx	17
Melissa	Female	2	Yes	Latinx	18

Eva is a Financial Aid Advisor at Campus One. She has approximately twenty years of experience working in financial aid. She has a bachelor’s degree and was also a first-generation student. She works primarily in the office, assisting students and completing administrative work.

Janie has worked in the financial aid office for seven years. She started as a student employee and moved up to Financial Aid Advisor. She says this experience has helped her better understand the needs of students. She is a first-generation student and Latinx.

Jesse is the only non-Latinx employee who participated in the focus groups. He is Greek. He has been on the financial aid team for just over one year. Previously, he worked with Tech Support. Jesse is not a first-generation student, so he admits he does not have first-hand knowledge of some students' experiences but does his best to provide support as needed.

Christina is the newest member of the financial aid team that participated in the focus groups. She has a bachelor's degree in anthropology. She is passionate about learning about people and helping them thrive. She is a first-generation Latinx student as she continues her education. Christina is an Outreach Specialist for the Financial Aid Office, which means she goes out to the high schools and works with graduating seniors directly.

Mary is a Financial Aid Advisor at Campus Three. She has been with MCC for more than 16 years. She talks about her father, who has a degree from many years ago, and how he instilled the importance of education in his children. She is older than most of the other participants and holds years of institutional history in her memory.

Andrea, a Financial Aid Advisor at the time of the focus groups, has worked directly with students in financial aid at four-year and two-year schools. She has about nine years of experience and describes financial aid as black-and-white due to federal and state regulations. Though she is not a first-generation student, she says helping students understand financial aid rules and teaching them to “adult” is “all in a day’s work” for her.

Emily is the Financial Outreach Advisor for Campus Two. She has 12 years of experience in financial aid and at MCC. Her role at the college is to go out to the high schools and assist students in completing the application for financial aid, either federal or state.

Alfredo has been with MCC for 17 years as a Financial Aid Specialist at Campus Two. He is a first-generation Latinx student currently working on his bachelor's degree. He is very active in working directly with students. He provides hands-on assistance in the Student Computer Lab and does presentations across campus on the financial aid

processes. Students are very comfortable working with him and asking questions. He is very approachable.

Melissa works at Campus Two, is a first-generation Latinx, and has worked for MCC for 18 years. She has two college-age sons, so she easily relates to her students. She explained that she felt it necessary to work with the parents in a parallel manner with the students so that they would all learn about the financial aid process and college expectations.

### **Student Interview Participants**

The students interviewed were all Latinx, had completed at least one semester at Monument Community College, were current financial aid recipients, or had previously received aid. Five females and four males representing three campuses were interviewed. Students ranged in age from 18 years old to 26 years old. See Table 4.3.

**Table 4.3:**  
*Student Participant Overview*

	Campus	Gender	Age	Type of Aid Received	Program of Study (Major)
Selena	Campus 3	Female	19	Pell	Communications
Brianna	Campus 2	Female	19	Pell	Nursing
Daniel	Campus 1	Male	26	Pell	Project Mgt.
Lisa	Campus 1	Female	21	Pell	Radiography
John	Campus 3	Male	20	Promise	Business
Laura	Campus 1	Female	19	Pell	Undecided
Paul	Campus 3	Male	20	Promise	Business
Miguel	Campus 2	Male	18	Promise	Maritime
Sonia	Campus 2	Female	18	Pell	Radiography

Selena was 19 years old at the time of the interview. Her family immigrated to the United States from Honduras. She arrived in America during her adolescence. Selena's father immigrated to the United States at 22 and is a truck driver. The family speaks Spanish predominantly at home, but Selena is bilingual. She has attended MCC for approximately one year and finances her education through Pell Grants and a part-time job.

Brianna's family is from El Salvador. Her father immigrated between the ages of 18 and 19. He established himself with a job in construction. He brought his spouse and children to the United States when he accumulated sufficient funds. Brianna's father supports his immediate family and his parents. She explained that she was recently married and no longer lives with the family. She and her husband are establishing independence from the family.

Daniel is a 26-year-old student who dropped out of college (MCC) at 20 after having issues maintaining financial aid requirements and ending up on suspension. He returned after several years and is currently studying project management. Daniel is a first-generation college student. His siblings attempted college but were unsuccessful, so he aspires to achieve a better outcome. Instead of continuously performing manual labor, he has goals to establish and manage his business. His father worked in construction and taught him to do the same.

Lisa is 21 and lives with her mother, grandmother, and brother at home. The family has lived in the same community all her life. She is a first-generation student enrolled in the medical radiography program. Lisa explained that after graduating high school, she took a gap year because she was unsure of her future. She had always considered attending college but realized that navigating the application process was overwhelming and complex, so she decided against it. She eventually learned about

MCC. She heard the admissions process was easy and that the school was in her community. Additionally, she realized that MCC offered the medical radiography program she desired.

Juan, 21, and Paul, 20, are brothers. They identify as bi-racial; their father grew up in Texas and is of Mexican descent, and their mother from Virginia is White. When their mother was in her early 20s, her work brought her to Texas, where she met their father. The young men are first-generation students. They explained that their father joined law enforcement at a young age to help support his parents and grandparents. Their mother worked in finance but had no formal higher education credentials. They completed their high school coursework via an online platform, allowing the family to travel regularly. Being first-generation, they lacked knowledge of financial aid procedures until a family member informed them about MCC and the Promise Scholarship.

Laura is a 19-year-old student who lives with her father. After her parents' divorce, she assumed the caregiving duties for her father after his leg amputation. She is a first-generation college student and feels proud of her achievement. Laura has several siblings, some of whom attempted college but faced challenges and did not persist. Thus, she returned to school to pursue her dream of becoming an orthodontist to support her family and positively impact their lives.

Miguel is a first-generation college student of Salvadorian and Mexican descent. Born in Utah, he has resided in Texas for six to seven years. Miguel chose Monument College because of its affordable tuition rates. He applied to universities but found them too expensive, especially for the manufacturing engineering program, which interested him most. The Promise Scholarship program at Monument College made his education more affordable and accessible.



Sonia is an 18-year-old student at MCC. Sonia explained that her parents did not attend college. She moved to Houston from Monterey, Mexico, between the ages of six and seven. As part of an early college program, she graduated and received her associate in applied science and medical assisting certificate during high school. Currently, she is studying radiography at Monument Community College.

**Research Question One**

Research question one: *Is there an association between persistence and First-Generation status of Latinx students?* The question was answered by conducting a Chi-Square test of association using the data on persistence and first-generation status of Latinx students beginning in spring 2021. Of the 223 students identified as first-generation, 121 remained in good standing for all semesters recorded. The results showed that the Pearson Chi-Square statistic is .629 and the p value = .239; thus, there is no significant association between first-generation status and persistence for Latinx students at Monument College.  $X^2(1, N= 604) = .63, p = .24, \text{Cramer's } V = .32.$

**Table 4.4:**  
*First Generation Retained in Good Standing*

		Retained in good standing	Not retained	Total
FirstGen	No	102	187	289
	Yes	121	194	315
Total		223	381	604

**Research Question Two**

Research question two asks, *Is there an association between financial aid and persistence?* The researcher first identified how many Latinx students returned each semester from spring 2021 through spring 2023 and how many received financial aid during spring 2021 through spring 2023. Results showed that 36.9% of Latinx students

continued enrollment from spring 2021 through spring 2023, and of those students, 46.3% received financial aid. Using a Chi-Square Test of Association, results indicate no significant association between receiving financial aid and the persistence of Latinx students at Monument College,  $X^2(1, N = 604) = 2.31, p = .076$ , Cramer's  $V = .062$ .

### **Research Question Three**

Research question three asks, *Is there an association between being first-generation and receiving financial aid?* For these results, the researcher identified how many first-generation students received financial aid through a Pell Grant. Results showed that first-generation students were more likely to receive financial aid Pell Grants than non-first-generation students. Thus, the hypothesis that there is an association between being a first-generation Latinx student at Monument College and receiving financial aid is significant.  $X^2(1, N = 605) = 10.40, p < .01$ , Cramer's  $V = .131$ .

### **Research Questions Four**

The fourth research question, What do financial aid employees at Monument Community College believe about the relationship between financial aid interventions and the persistence of first-generation Latinx students, was answered using qualitative inductive analysis. The researcher virtually conducted focus groups with financial aid employees at Monument Community College. Nine participants represented each of the three primary campuses. Employees discussed their perceptions of the relationship between financial aid interventions and the persistence of first-generation Latinx students in response to a series of questions (see Appendix A). The researcher used the Teams platform to record the four focus group discussions. The first three focus groups allowed employees from each campus to participate in their respective campus groups. Campus One had two participants, Eva and Janie. The second group represented Campus Three and included Mary and Andrea. The third focus group, Campus Two, had Emily, Alfredo,

and Melissa. These sessions occurred at the beginning of the summer. In mid-summer, a fourth focus group session occurred. This session invited employees from all campuses. Jesse and Christina participated in this group. They work at Campus One.

Five themes emerged regarding the relationship between financial aid interventions and the persistence of first-generation Latinx students: (a) the types of interventions available at Monument Community, (b) the financial literacy of students, (c) the role of the employees, (d) understanding the types of available financial aid, and (e) challenges and experiences of Latinx students and their families.

### **Types of Interventions Available at Monument Community College**

Monument Community College provides numerous financial aid options, according to the participants. The staff are proud of their work; interventions offered by the institution were at the top of their list to share, making them the prevalent topic of discussion in all focus groups. Rather than being mandated by the federal government, the institutions initiated many interventions to help students. The identified interventions included sending staff members to local high schools in the college's taxing district to assist graduating seniors in completing the FAFSA, providing FAFSA assistance on campus and virtually, SAP Appeal Assistance, and a financial literacy course. Collectively, these interventions aid students with the financial aid process, which helps support student success.

Christina discussed the outreach initiatives with local high schools. Monument Community College implemented an outreach program with local secondary schools more than ten years ago as part of its recruitment efforts. Employees of the MCC would assist students in applying to college and completing the FAFSA at their respective secondary schools. These employees were not financial aid employees but generalists in the college's enrollment procedure. In 2021, Texas made it mandatory for high school

seniors to either complete the FAFSA or opt out of completing the application to graduate. Christina explained,

They told me that it was difficult to get students to do it before it was a requirement, but now that it is a requirement, I am able to convince them to do it. Since it was a requirement, the majority of students were actually receptive.

In addition to visiting secondary schools, each employee discussed assisting students and their parents with FAFSA completion on campus. The financial aid office offers both scheduled appointments and walk-in services. Both prospective students interested in learning about financial aid and returning students uncertain about completing the FAFSA visit the Financial aid offices. Financial aid employees respond daily to questions based on the students' requirements. The majority of inquiries received by the office staff are regarding the completion of applications or the interpretation of emails received by students about financial assistance.

Annually, the FAFSA application opens on October 1. Therefore, outreach financial aid advisors are present in secondary schools at the start of application season to assist students. Christina is new to her position, and this is her first visit to the high school to meet FAFSA applicants. Her objectives are to prepare students and their guardians for the application process by explaining what items are required and why they are required. In addition, she encourages students to submit their applications early to increase their chances of obtaining the most funding. The FAFSA determines eligibility for federal funding, state funding, and scholarships. Therefore, students must submit their applications as soon as possible to have the best opportunity of receiving the first-come, first-served allocation.

Once the FAFSA is submitted and processed, the financial aid office awards funds to the student. Many students believe that this is all they must do. They frequently overlook the section describing how to maintain their financial aid award and the SAP (Satisfactory Academic Progress) regulations. The SAP standards are academic requirements students must fulfill to remain eligible for financial aid. To graduate from Monument Community College, students must maintain a minimum GPA of 2.0, complete 75% of courses attempted with a grade of C or higher, and complete the degree within 90 credit hours. The federal government mandates an SAP process, but each institution can establish its regulations. Jesse explained that MCC gives students a warning semester the first time they fall below SAP requirements and an opportunity to appeal if they do not meet SAP in the subsequent semester. Because he knows that the school is not required to implement a warning semester, he views it as a positive measure. Jesse said, "My understanding is we don't have to do SAP appeals at all. It depends on the institution."

If students fail to meet SAP again after the warning semester, the college suspends their financial aid award. According to Christina, students visit the financial aid office once they reach the suspension level, despite emails sent when initially placed on warning. Her precise words were, "Therefore, the majority of the time if they're seeking to understand SAP, it's because they've already broken SAP. Typically, they do not respond to the warning emails."

When asked if students understood SAP, the responses varied. Even before explaining SAP to students, the staff must recognize that the financial aid jargon is meaningless to the student, according to Andrea. She says:

We frequently use acronyms such as FAFSA and SAP. I think that because we deal with like-minded people in the field when we use these terms, they get it, but we

forget that students do not. We do not break it down when speaking with incoming students. So, we hurl these acronyms at them. They don't want to look dumb, so they don't ask, "What is that?" What does this mean? I don't know what that means, so they leave without understanding.

Andrea believes that there is a better method to prevent students' departure. She is careful to break it down in an understandable manner.

Therefore, I believe I've come up with a great explanation when dealing with students, but it involves removing all of those acronyms and not just reading them verbatim from our regulations. For example, I explain that SAP stands for satisfactory academic progress and that there are three academic requirements that a student must meet, as opposed to telling them that they are not meeting their GPA and pass rate because they failed a bunch of classes.

On the contrary, Alfredo believes that students understand SAP but fear failure or admitting failure. As a Latino male, he explained that failure is undesirable for everyone. Alfredo discussed his academic failure last semester and how, as an adult, he did not inform his mother that he failed a class for fear of disappointing her or being scolded. He stated they can file an appeal if a student does not meet the SAP requirements and the college suspends them. He is the first person to assist a student in filing an appeal. He emphasized that the process is not simple but exists to help students. The student must write a letter to an appeals committee during this step. The letter must include the student's reasons for failure and supporting documentation, such as obituaries, auto accident receipts, hospital bills, etc. The letter must also include specific measures to demonstrate the student's commitment to meeting SAP requirements. Alfredo referred to the process as a "wake-up call" for the pupil.

## **Financial Literacy of Students**

The researcher questioned participants regarding students' understanding of financial literacy. Aside from one exception, the answer was no. Melissa indicated that she observed a distinction between pupils with and without bank accounts. She routinely inquires, "Do you have a bank account?" There is a clear distinction between them. In my opinion, they are more knowledgeable and a little more careful with their money." Other participants mostly spoke of areas where students do not understand how to manage their finances or how financial aid disburses funds. The staff pointed out that all students, not just first-generation Latinos, lack financial literacy. Alfredo and Andrea stated that students do not learn about financial literacy or money management until they are in a difficult situation. "It's one of those things that you don't learn until it actually happens."

According to the financial aid team, Monument Community College mandates a financial literacy workshop once a student faces suspension and the College grants their appeal. The financial literacy workshop teaches students fundamental financial skills, including budgeting, debt management, and credit comprehension. Students are informed by email about the workshop. The email clarifies that completing the workshop is required to continue receiving financial aid. The students have limited time to complete the in-person or online seminar. Christina explained that students only visit her office because they have a problem. Therefore, her exposure to students who lack financial literacy is more significant than her exposure to the overall student population with financial literacy.

Five of the nine employees brought up these workshops. Each of the five found value in the workshops, but believe that for some students, it is too little, too late. Mary, who has been with the institution the longest, talked about efforts to teach financial literacy years back at MCC. She described how the financial aid staff would teach

financial literacy in classes or host guest speakers to discuss the topic with students. When asked why things had changed, she responded, "Well, we used to have a lot of things, but as the years passed and different managers and people took over, you forget and move on to other things." Mary stated that she hopes more will be done sooner rather than later to help students comprehend money management and financial literacy.

To aid students, particularly first-generation Latino students, Monument Community College provides more interventions than the federal government requires. Staff members are pleased with their efforts to assist students with the numerous interventions. Adding a high school outreach team is a positive step toward enhancing the staff's services. The staff spends most of their daily office hours assisting students who do not understand the FAFSA application process, SAP compliance, or fundamental financial literacy.

### **Role of the Employees**

The next theme centered on the role of employees. The team described educating others as a significant aspect of their work. They discussed how they educate students, their families, colleagues, and even high school counselors assisting graduating seniors with financial aid applications. They emphasized the importance of education because a lack of knowledge is the most significant barrier to financial aid for students. Consequently, the only solution is to educate them.

Andrea stated that college employees frequently employ academic jargon. "We use words they do not understand. It can be overwhelming to ask them to complete an application on their own for the first time without explanation." She assumes responsibility for educating students and assisting them in recognizing her role as a connector. She communicates the information to the students and parents and vice versa.



She states, "It's about finding a middle ground and communicating openly enough with them so that they feel comfortable talking with you and can trust you."

Andrea also talked about how even having been in the field for some time now, she must double-check as regulations change yearly, so she can only imagine how difficult it must be for families without knowledge of financial aid applications and procedures. Therefore, she is committed to educating others. She goes above and beyond to help her students. She also participates in social media platforms and joins various financial aid-related organizations. She assists families with queries about financial aid on these platforms. She helps individuals across the nation.

Alfredo discussed educating students and parents during the initial meeting. He stated that it is essential to define what financial aid is and what it is not and to describe the various categories of available financial assistance and how they operate. It is vital to set out a solid foundation. He believes that parents mistakenly equate financial aid with loans. He explains that there are various types of financial aid and that students can access state and federal funding without incurring debt.

Christina discussed educating students on available resources rather than assuming they already know how to utilize them. She explained that college personnel may give presentations on available resources, but students do not receive information on using them to their advantage. She targeted first-generation Latino students who may be hesitant to pose questions. "They go without knowing and, therefore, don't use the resources. They don't want to look dumb. They don't want to look stupid." She described this population as frequently attempting to figure things out independently.

Christina also discussed educating the high school staff, counselors, and teachers who are eager to assist their students in understanding the financial aid process so that they can teach or help their students. Before implementing mandatory FAFSA guidelines,

secondary schools did not require students to apply. Students contacted them less frequently for assistance completing the FAFSA. Now that FAFSA completion is a high school graduation requirement, high school students are completing the application on-site with high school counselors. The employees and personnel of Monument College assist; however, they are not present seven days a week all day. Therefore, it is crucial to train high school counselors to answer questions, be familiar with various possible scenarios, and respond to inquiries from parents and students.

Mary also discussed the importance of educating students about the various exceptions or opportunities for using financial aid. She noted that some students are under the impression that they must be enrolled full-time to receive a Pell Grant or any grant funding, which causes them to enroll in more classes than they can manage, which has long-term consequences. She believes that if she educates and informs students beforehand, they will be able to receive funding even if they do not enroll in full-time classes and will be more successful as a result.

The employees also discussed the significance of representation for first-generation Latinx students. Andrea elaborated on representation and her interactions with students. She described herself as "White-passing" and stated that Latinx students or Spanish-speaking families frequently question her when she begins speaking Spanish, as they are surprised that a woman with light skin is speaking Spanish. Students and parents do not expect her to be able to communicate with them in their native language. She says, "If you can speak the language of the student and family you're working with, that helps bring some of the barriers down. This sets them at ease. It facilitates connection with them."

Melissa discussed setting the tone with the families, representing cultural origins, and the fact that some employees were also first-generation college students at one time,

not knowing what questions to ask or what to do when attending college for the first time as the first person in their family. She believes telling this story to students is essential for her and others, as it will put them at ease. She explained,

If they know I attended college and worked on an associate degree, or perhaps I attended Monument College, then they have something in common with me; the student is more likely to feel at ease. They'll come back to me.

She spoke about students she had previously assisted, who returned to the financial aid office and asked for her while still students at MCC and after completing their education, and even when they transfer to a four-year university, they inquire about financial aid and other general topics. She views their return as a testament to the importance of providing assistance and space for these students to help them remain in school, persist, complete, and even transfer. Students feel connected after hearing her story.

Emily described herself as a first-generation Latinx student by relating her student experience. She said that when she was in school, she would only speak to other Latinos because she was much more comfortable with that and expected that they might be going through the same thing. Instead of seeking information from an office or authority figure, Emily would contact her fellow Latinx classmates. She utilizes this experience to connect with her Latinx and first-generation students. She relates her tale.

Eight out of the nine employees are Latinx. They realize that representation, regardless of race, cultural background, or first-generation status, enables them to connect with the students, which is a positive factor for the students at Monument College. These responsibilities embody the concept of fostering relationships with students and their families. Educating other employees or support staff in high schools and across the College assists in bridging the divide between students and unknown information. The

more people the employees can interact with and educate on financial aid processes, the more people can assist students with questions. Ultimately, the employees strive to establish connections with their first-generation or Latinx students through education and personal relationships. They enhance the overall experience because students can see themselves as the staff member.

### **Understanding Types of Financial Aid**

During the focus groups, the researcher asked employees if students knew the various categories of available financial aid. Grants, loans, and scholarships are typical forms of financial aid the institution offers. Pell Grants, the most extensive grant provided by the federal government to subsidize education, are what is visible and distributed to students. Other grants are available to students, including the Supplemental Education Opportunity Grant (SEOG) and the Texas Public Education Grant (TPEG). There are also work-study programs, financial assistance many students overlook, and scholarships, such as the Promise Scholarship.

When asked if students knew the difference between loans and grants, employees provided a range of responses to the researcher. The most common response was that most students knew they must repay their loans. “They know you borrow money, repay it, and do so with interest,” Andrea explains. She also said they do not comprehend the distinction between subsidized and unsubsidized loans. Students also believe that they must repay the grants. They do not understand that, theoretically, grant money is free so long as the recipient meets the requirements and maintains satisfactory academic progress. Satisfactory academic progress is explained upon onboarding, but as staff explained, most students do not learn about it until they experience falling below SAP requirements.

The Financial Aid staff discussed the importance of loan information and the long-term effects of taking out a loan. They clarify that the cost of tuition at a community college is significantly less than what students will incur when transferring to a four-year institution and that it may be best to delay taking out loans until later. Most students are receptive to this logic and will avoid loans. However, Jesse mentioned that some pupils have expressed interest in the loan. They see the available money and want it immediately, stating, "I'll figure it out later." Jesse adds, "I can't prevent them from taking out the loan, so I provide them with as much information as possible so they know what they're getting into."

The scholarship that students at Monument College are most familiar with is called the Promise Scholarship Program. MCC offers this "last-dollar scholarship" to high school graduates in the MCC taxing district or homeschooled students who reside in the taxing district. These candidates must first submit a financial aid application. If they receive Pell, the grant will cover the initial portion of their tuition; if a balance remains, the Promise scholarship will come in as a last-dollar scholarship. Those pupils who do not qualify for Pell are eligible for the scholarship. This award also covers the cost of books and supplies. Students graduating from secondary schools in the area are more familiar with the Promise Scholarship Program due to its value. However, according to the employees, there is still a significant need to disseminate information regarding grants and loans.

Andrea explained the FAFSA application in detail. She said it is crucial to comprehend the eligibility requirements for each form of financial aid. The FAFSA application contains the answers to questions regarding eligibility. On the application, students and their parents provide evidence of their ability to contribute to the student's education for the upcoming academic year based on their income and assets from the

previous two years. Students with a modest estimated family contribution receive more financial support. She went on to say that when students do not qualify for grants, loans are an alternative option. Andrea also explained that when students state, "I don't qualify for financial aid," they mean that they are not eligible for a Pell Grant. There are numerous types of available funding under the broad category of financial assistance. Students have difficulty grasping the bigger picture, according to Andrea.

### **Challenges and Experiences of Latinx students and their Families**

The last theme reported by the employees focused on the challenges and experiences of first-generation Latinx students and their families. Challenges reported ranged from pride, belonging, fear of deportation, and little knowledge of college processes such as the FAFSA. Andrea stated that many challenges stem from culturally ingrained teachings in Latinx families from their experiences and discussions with students. They also discussed how those challenges impact Latinx students' pursuit of higher education.

Andrea shared her thoughts on the Latinx population. She talked about how many Latinx students are proud and self-determined to accomplish things. She sees high school seniors and first-year Latinx students who attend MCC determined to figure things out independently. They will not ask for help. It is visible as the students approach the application process or apply for financial aid. They try to figure it out on their own. They are concerned with not wanting to look dumb or not knowing what they believe they should know. Andrea described herself and said,

You know, if me, at 35 years old, am too embarrassed to ask questions for help myself. I can only imagine what these students at 18 and 19 years old are feeling when they're coming into an environment that they know little about. We just weren't raised to ask for help.

All staff employees who participated in the focus groups described similar experiences while working with Latinx students. Again, all but one of the employees were Latinx, so they connected with this idea of hesitating to ask for help.

The Latinx employees also discussed the collectivistic characteristics and traditions of Latinx families. The emphasis is on family, extended family, multiple generations living in one home, being responsible for each other, and so forth. Christina centered a portion of her discussion on how Latinx cultures highly value gender roles. As a result, males follow in their father's footsteps, regardless of whether he has a profession or is self-employed. When the father has already established a profitable business to support the family, there is no space for investment in education. Parents anticipate that the son will proceed in this direction.

Christina went on to say that young females serve as caregivers. They provide care for the family, including siblings and elders. In the afternoons, they gather up younger siblings from school, care for Grandma, or take Grandma to the doctor. Melissa added that balancing sustaining their families and pursuing their educational goals is a source of considerable stress for Latinx students. There is an internal struggle to have it all, which is highly exhausting. Melissa emphasized the significance of working with her students to inform them of the college's financial aid procedures and other resources, such as counselors, to achieve the balance they seek.

Mary shared her feelings about the FAFSA process regarding Latinx first-generation parents. She described how some Latinx families are fearful of completing the FAFSA application.

I think that you know, we create barriers for the students. Your average regular student doing the FAFSA does fine. But but we have to take into consideration the students who have an undocumented parent and all the things that that they're requiring to

see, you know, as far as taxes and if they don't have an ITIN number, which is the number that they use in place of a social, and they're afraid.

Eva, Alfredo, and Andrea discussed how once they explain to the parents why they need this information, they are more willing to assist with filling out the documentation. However, some families will not, so the student is "stuck." According to the employees, sometimes, they find other methods to assist the student, but if not, the student cannot attend that semester at Monument College.

The researcher asked employees if Latinx students understood financial aid and the difference between grants and loans. The responses were mixed. The employees mentioned that students are uncomfortable approaching their parents for tax information, especially in the Latino community. In addition, there are concerns regarding immigration status. Those students and parents who do not understand the procedure are concerned that disclosing their financial information will harm their families. Mary explained that many families are fearful, saying,

We have to take into account the students who have undocumented parents and all the things that they're letting us see. Like their taxes, if they even filed taxes. If they don't have an ITIN number, which is the number they use in place of a social security number, they're afraid.

Alfredo had a comparable encounter with a pupil he had worked with the previous year. Fearful, the parent stated, "Like, oh, well, we can't do that because we're not from here." Alfredo reassured the parents and the student that the financial aid office does not report immigration status and that there was no cause for alarm. The fear is genuine. Therefore, Monument Community College prioritizes assisting students with the application process. The staff helps students both on campus and in secondary school outreach efforts.



Alfredo also said Latinx students understand the concept of loans and are averse to taking out loans. They do not want to accrue any debt. Their parents have taught them that debt is bad, so they avoid it. Eva, Mary, and Emily agreed with Alfredo's response. However, Mary added that students are also scared of the grants; they are concerned that they may have to pay those back or owe someone. Latinx students do not want to owe anyone. Alfredo added descriptions of how the students question even when they get their disbursements. They come back into the office and want that reassurance. They ask, "Are you sure this money's for me? Are you sure I can use this?" explains Alfredo. He tells them, "Yeah, this is yours." Students need the confidence to use those funds.

Other areas that came up in discussion were educational disparities and lack of information. Mary has been with the college for the longest time and is older than other focus group employees. She has a slightly different perspective on what these students are experiencing. Her father attended college years ago; thus, she is not the first generation in her family to attend college. However, she grew up with Latinx traditions and experiences that differ from today. She explained that Latinx did not have easy access to college in her youth. There were financial issues as well as racial issues prevalent at the time. Mary talked about how today's Latinx families continue living in lower socioeconomic neighborhoods and tend to focus on trades and jobs traditionally held by the Latinx population. She believes that society pushes Latinx students toward the careers most visible within their communities, which happen to be the trades. Mary said,

I feel you know some kind of way because so many things that are offered to the kids in Sunnyville that are not offered at Monument College. All the petroleum and refineries come to Monument to market and recruit. They don't go to Sunnyville. No, over there, they're telling them to be the doctor, be the lawyer. Be this, be that or the

other, but they're coming to TISD to say, hey, we've got refinery positions and this and that. No, no. Let's be even all across the board, and it starts with us.

The focus group participants described the experiences of first-generation students as similar to those of the Latinx population. The employees said they tend to see a large population of first-generation students. They explained that the students self-declared first-generation status within the application process, so the staff could not quantify how many first-generation students they had seen. Still, they felt it was significant based on the students entering the office. Christina repeated her thoughts on who was coming to the office,

The students coming into the office are the ones who need assistance. And those students happen to be Latinx first-generation. So, it's hard to say how many of our students are actually first-generation. I suppose the ones coming in are the only ones needing assistance. You know, we've talked about how proud Latino students are, you know. That says that there are probably others who are not coming in for help.

Melissa talked about being first-generation and the importance of being the first in the family to attend college. She expressed that her husband was the first in his family to attend college and that because of him, 30 other people in the family have now graduated from a college or university. So, it carries a lot of weight.

When asked about first-generation students and their demeanor when they come into the office, Alfredo had this to say,

It's like Bambi. They don't know what's going on. Their parents didn't go to college. Throw in another layer of possibly being undocumented, and those parents maybe didn't even finish high school. So, there is a lack of knowledge, and it's just a deer in the headlights look.

Christina talked about reaching out to first-generation students at the high schools and how important it is to begin that education process on financial aid opportunities and resources as early as possible. Her outreach and the overall outreach initiative are vital because these students have yet to learn about financial aid resources. She says that most likely, as first-generation students, their parents have little to no knowledge about college processes or the benefits or challenges of college. She described how first-generation students see their friends going through processes and having family there to support them, such as older brothers or sisters or parents, while they try to figure it out alone. Christina has talked to students who tell her they do not belong in college. She said that is why she feels so strongly about the work she does in the high schools. She also talked about how more first-generation students may have older siblings who have attended college and have some knowledge of the processes that can help them. However, there are nuances from institution to institution that they may need help understanding.

Jesse, the only non-Latinx employee who participated in the focus groups, had similar perspectives but slightly different from his colleagues. He did say that he felt that first-generation students needed much more help but were just as capable once they understood the process. He talked about how those who are not first-generation have more information and a slight grasp of processes and how their parents can help them versus those who do not. It is evident to him when students do not have anyone to help or support them. He tries to work with not just the student but with the parent "because one of the things with first-generation students is that you are working with the entire family. I have to keep in mind that maybe these are Latinx first-generation students." It is a very familial process. A mom, dad, or grandma or somebody will be with the student to support them, provide moral support, or ensure that the student is not getting into something that the family cannot afford or support. Mary added that parents want to

support their students but must know how to do so. She sees this primarily with first-generation Latinx students.

Eva and Janie talked about parents coming in with the students, asking questions, and trying to understand the process and the steps the student needs to take because they want their students to do well. "Latinx parents want their students to go to college, and they understand there is value in education, but they remain limited by finances or access," according to Eva. Additionally, all the staff mentioned an underlying fear that sharing information exposes the family if they are undocumented. Alfredo summarized this experience with this description:

They're worried that they're gonna get in trouble because they're immigrants, right? Like, oh, well, we can't do that because we're not from here. It was like, well, we're not ICE. We're not. We're not required to report to immigration. This is a separate entity altogether, and we don't care what your status is here. We just wanna make sure your child gets an education, and it's funded somehow.

All the participants described the Latinx parents and first-generation parents as the same. Eva summarized it best by saying,

The parents come with similar values of caring for home and family. Many want to see their children do better than they did, so they do want their kids to go to college, but they need help figuring out how to do that.

Jesse said, "The parents want to be involved in the process, but they need as much "handholding" as the students do."

Five themes emerged from the employee focus groups regarding the relationship between financial aid interventions and the persistence of first-generation Latinx students: (a) the types of interventions available at Monument Community, (b) the financial literacy of students, (c) the role of the employees, (d) understanding the types of

available financial aid, and (e) the experiences and concerns of Latinx students and their families. The themes revealed efforts on the part of the institution to meet the students where they are concerning financial aid. However, ultimately, the staff expressed that first-generation Latinx students face numerous obstacles. Still, despite the staff's diligent efforts, they voice the need for the college to do more to aid these students in their academic journey.

### **Research Question Five**

The final research question was: What are the perceptions of Latinx college financial aid recipients at Monument Community College of the relationship between financial aid interventions and the persistence of first-generation Latinx students? The researcher conducted semi-structured personal interviews with nine Monument Community College students. The age range of the students was between 18 and 26 years. All first-generation Latinx students have received financial assistance in at least one form since their initial enrollment. The researcher recorded the interviews using Teams and a personal recording device. Sessions were manually and automatically coded using NVIVO to identify recurring themes. Four themes emerged from the student interviews: (a.) challenges faced by first-generation Latinx students, (b.) benefits and difficulties of financial aid processes, (c.) support systems, and (d.) recommendations for future students.

### **First-Generation Latinx Challenges**

While interviewing the first-generation Latinx students, the researcher noticed that their challenges dominated the conversations. The most prominent challenge discussed was that of financial strains. After losing financial aid due to his grades, Daniel, a 26-year-old project management major, expressed difficulty juggling work, expenses, and school. He is currently paying for his classes but hopes to have his

financial aid reinstated for the coming year. He stated, "Financial aid would be a huge help because, besides school, I have to pay so many bills. I was used to working full-time when I dropped out of college for the first time. I worked in refineries for six years and was used to getting good money."

Brianna discussed her financial struggles and the challenges she encountered. She discussed the significance of financial assistance, such as scholarships and grants, in pursuing higher education. Obtaining a job to pay for her education was essential to her journey. She knew early on that she was alone: "As we (siblings) already knew, our parents weren't going to pay for our stuff because they told all three of us, 'You're not getting any of our help at all.'"

A third student discussed the cost and why he chose Monument Community College. Miguel had ranked in the top ten of his high school graduating class and applied to several universities, but the cost was too much for his family. He talked about wanting to be an engineer. He said, "Universities are not cheap, especially since I was trying to do manufacturing engineering. It was not gonna come cheap. It was like 100K for four years." When he learned about the Promise Scholarship program at MCC, which he said pays for his tuition and books, he conceded going to a four-year school and opted for the community college close to home and more affordable.

Sonia did not qualify for grants or the Promise Scholarship this year because her estimated family contribution was high, and she has already completed an Associate of Science degree as an Early College High School student. She is currently working on a second degree in radiography. She talked about her family's financial situation and said,

I think it's weird because it's like we make enough but not enough for college in general. College is expensive, and I'm a medical student, which is way more expensive than regular classes, so there's like additional hidden fees and stuff.

She explained that she works two jobs to manage her finances. She uses her first degree to work at a clinic but also wishes to complete the second degree.

Lisa, 21, also spoke of financial strains. She lives with her mother and grandmother. Lisa was afraid she would have to pay for college by herself as she did not know that financial aid was an option for her. She says she learned about financial aid when first applying to college: "Umm, I don't know anything about that. I just thought, like, you know, I would have to pay for this all on my own." She went on to say she was first-generation and did not learn about college or financial aid from her family. She said she gained most of her knowledge from the Monument Community College website.

A second challenge addressed by the students was balancing school and work. Each student spoke on the topic at some point, but Sonia and Laura shared their stories in detail. Sonia said she works two jobs while attending college. She works on campus for 19.5 hours Monday through Thursday at the Student Services Lab, and then she works another 20 to 30 hours at a clinic on weekends. She says she works to pay for her expenses as she does not want to burden her father. She says she is trying to figure things out on her own, and it is often overwhelming to her.

It's like I'm just 18 and already have like my associates, which I'm very glad for and thankful for, but it's like I didn't really get to experience high school and skipped many steps to get where I'm at now.

Laura's story began with divorced parents living in two different states. She said she used to live with her mother in Georgia but moved to Texas to care for her father when he had his leg amputated. She has seven siblings and falls in the middle of them all. She wants to become an orthodontist but says, "I also wanna do nursing because I enjoy helping others." She talked about helping people experiencing homelessness while she lived in Georgia. She would feed them and offer them a place to shower. She even drove

them to hospital visits. She cares for her father: “And now I do that with my dad, you know? He's really old and tired, so I take him to go to his eye surgeries and everything, and I enjoy it. I like it.”

Laura explained that she also works to make money to help pay for extra school expenses but only makes \$200 through DoorDash, a food delivery service. She talked about financial aid being a great help to her because, in the past, she had to drop out. After all, she could not meet the payment deadlines. She said,

I do DoorDash, but it's like \$200.00, right? It's not a lot, so financial aid helps me pay for my college, and I don't have to worry about if I don't have enough money this time. You know, I don't have to worry about meeting the deadlines to pay.

She said financial aid relieves her financial stress, but she still struggles to find time for her classes. She is grateful that the college offers several class modalities, allowing her to “keep it on the days where or the times that I know I'm not gonna be busy, it's easy to come to school.”

### **Benefits and Difficulties of Financial Aid Processes**

Financial aid was the second subject in the interviews with the student participants. Students discussed the value of financial aid in their educational journey and how difficult it may be to complete the FAFSA application. Finally, they discussed the SAP procedure by describing what they think it is and how it operates.

Selena claimed that receiving financial aid eased her financial pressures and allowed her to attend college. "It gives me relief," she added, "because I don't have to put in my own pocket money to go to school; it's all paid for." However, she added that keeping her financial aid award, which is essential to her and her family because her siblings also attend college, drives her to perform well. She claimed she did not want to



put a strain on her family. She said, "Honestly, receiving financial aid has helped me in the sense that it pushes me to be good and do good."

Daniel said that he was first able to pursue higher education because he received a grant through financial aid. However, he struggled to keep up his GPA and lost the aid. Despite his difficulties, he emphasized the value of financial help for lowering costs and enabling students to concentrate on their education. He discussed how, as an older student, he has other bills to pay along with school. He said,

It would really help me with classes in a way where I will feel less stressful. Because let's say the bill was due on the school by the end of the month this week, but I'm like, man, I only have money for this or my phone. I gotta pick my phone. Financial aid would help. That would be like really easier. I would be able to pass the test. I wouldn't be like stressed. I don't know how to explain it.

A third student, Laura, expressed that financial aid helped her pay for school and freed her up to concentrate on her studies. Financial aid helped her juggle her home obligations and school without needing a job. She also emphasized her desire to do better than her siblings and friends. She said,

I don't like the life that my other siblings are living. You know my sister, she has three daughters, and she's not doing very well. So, you know, I wanna be the pillar in my family. I wanna be able to help others, to help my father, and my mom, and my siblings.

Lisa's perspective on financial aid was like others. She claimed that receiving financial aid was essential to enabling her to attend MCC. She described financial aid as "a great opportunity for you to get your school paid for." She added, "I don't have the money to just, you know, come straight out of pocket and pay for my classes. So, for me to have FAFSA, I take that pretty seriously."

The brothers in the group, Paul and John, talked about how vital the Promise Scholarship was to them and how it was the main factor in their decision to attend MCC. The Promise award and financial help were both unknown to them. They described how a cousin had told them about the possibility of having college wholly paid for by MCC. John stated,

At first, I thought it was too good to be true. But when I realized I was eligible for the Promise Scholarship and realizing that I was eligible up to three years of college, completely covered and all expenses, including books and anything else, I just I couldn't pass up the opportunity.

Paul added that because of Promise, he can focus only on school. He also said, It enables people to be able to go to places they wouldn't normally be able to go, and especially now that I'm planning on like transferring out soon, it's even bigger because the tuition at universities is a lot more than MCC.

During the interviews, the conversation about financial aid addressed the application process known as the FAFSA. Each student participant discussed difficulties they encountered during the application process or had heard from other students. They admitted that filling out the FAFSA caused worry and confusion. Lisa, Sonia, Miguel, and John shared their experiences.

Lisa claimed that the situation was difficult since she did not know what to do, and her mother could not help because she did not know what to do either. She remarked, "I kind of had to figure it out on my own." Lisa clarified that she was unaware that there was a place where she could go for assistance. She claimed she handled everything from home and discovered she could meet with a financial aid advisor in person only after classes had begun. Similarly, John talked about feeling alone in the application process. He said the application was "intimidating and a lot of paperwork."

Sonia could describe her experience in greater detail. While still in high school, she submitted the FAFSA. She claimed that the staff at the high school was unhelpful, saying only, "You just have to read the questions and answer." She clarified that it was her first time filling out the application and that her parents had yet to attend college. She claimed she needed assistance but did not feel she could get it.

Sonia, who works with incoming students on the MCC campus at the Student Computer Lab on her campus, spoke about how she now assists other students in submitting their FAFSA. Regarding other students, she said,

Sometimes, they don't want to fill it out because they think it's too much paperwork or it's like, oh, I don't have the 10:40 on me, and it's asking me a lot of personal questions and just too overwhelming to answer. And they also go talk to financial aid, but it's like, oh, I didn't really understand it. It's like I'll just come back another day. They never do it.

The FAFSA could have been clearer for Miguel as well. He did, however, learn how to use the tools within the application and sought assistance as he went. He admitted feeling frustrated over trivial issues he did not understand, but the form provided a help feature. He said, "You can always just click on that question mark and read a little description right there because those help a lot."

Discussing satisfactory academic progress with the students was the following step in the interview process. The researcher inquired whether the students were familiar with SAP and its principles. Five of the nine students claimed they were familiar with SAP's general notion but not its specifics. The most typical reply was that they needed SAP to maintain their financial aid. The students primarily focused on GPA while discussing SAP, leaving out pass rates and time to completion. Only one student discussed the time to completion requirement of SAP.

John and Miguel clarified that keeping good grades was essential to maintaining SAP. The researcher asked them how they learned about SAP, and they said it was just part of financial aid. John said he had to carry 12 credit hours each semester and a certain GPA to maintain SAP and keep his Promise scholarship.

Laura said she was aware that maintaining a particular GPA and attendance are necessary conditions for continuing to receive financial help. She is confident that financial aid will enable her to juggle family obligations and her studies without a steady job. She said she was ready to balance her responsibilities to her family and her studies to achieve SAP requirements since she understood the responsibility of obtaining financial help. When asked how she learned about SAP, Laura said,

By looking myself, I had to look at the requirements for it on the website for financial aid, but no one really quite explained it to me. I still question a little bit about the financial aid, but you know, I'm still looking into it and I'm really just going based off what my friends have said, the experiences that they've had and my boyfriend too.

Brianna was the only student who had dealt with the SAP standards regarding time to completion. She was aware of this rule since it pertains to her circumstances. She will sign up for the LVN to RN Bridge program the following semester, although she is almost at the 90-credit hour mark. She will have to complete an appeal to receive funding from financial aid.

### **Support Systems in Families and at the Institution**

The importance of support structures in families and at the institution emerged as a third issue from the student interviews. The students discussed how their parents affect them and their daily actions. The students also said that young adults considering financial help and education look to their parents as role models for managing financial obligations. The students also talked about the need for the college to establish more straightforward procedures to help students with their financial aid applications and other processes.

Selena talked about her mother's involvement in guiding her about financial aid. Her mother had faced debt and did not want that for her daughter. Selena said her mother would go with her to the financial aid office. She said,

My mom was really, was so worried about it when we went. She did not react, but she was mostly trying to control the situation, and she asked a bunch of questions and, in all honesty, like I didn't have knowledge of what I know now, so I'm glad she was there.

Brianna mentioned that she had an aunt who assisted her with the application for financial aid. She expressed gratitude for someone who could explain the FAFSA to her and help her fill it out. "No," Brianna responded when asked if the aunt had gone to college, "She does our taxes and stuff, and she knows a lot about all that government stuff," Brianna said that it was the same aunt who had inspired her to think about attending college after she learned that her parents would not pay for her to go to school.

John spoke of a cousin who informed him and his brother about the Promise Scholarship at MCC. He said his cousin and aunt helped complete the paperwork and taught them how to apply to MCC. He said,

They helped me out a lot with filling out the paperwork and figuring out the steps and basically everything that I needed to do just to be eligible and to apply for it. We both worked together to kind of figure it out.

The students also stressed the value of readily available resources and assistance programs at Monument Community College. Brianna indicated that to understand requirements, negotiate the financial aid process, and overcome obstacles, she relied on advisors for support. She talked about the staff at MCC and said, “The staff at financial aid have been really helpful.” She highlighted her first experience at the financial aid office and working with Alfredo. Brianna said, “We were missing some forms, and umm, Alfredo was actually the first one I came into contact with, and he was super helpful.” She continued by saying that the quality of a student's experience also depends on the advisor they see. She appreciated Alfredo's ability to explain everything to her calmly and thoroughly.

John and Lisa, on the other hand, said they wished they had asked for assistance from the financial aid team. However, they were both unaware that a financial aid expert existed. Both talked about their struggles and how they may have experienced different results if they had known they could turn to the college for support. Both said they share information with their friends and urge them to seek assistance now that they know the financial aid office and professionals are available.

Laura shared that she had reached out for help at her high school before attending MCC and received little support. However, she said that once she enrolled at MCC, the financial aid team helped her, and she was grateful.

### **Recommendations to Future Students**

At the end of the interviews, the researcher asked the students to share advice with future students. The three students below summarized the recommendations nicely.

Laura advised students to have confidence in themselves, be bold, and seek assistance from the financial aid office. She stressed the need to utilize school resources, ask professors, advisors, and other students for help and support, and remain steadfast and committed to their academic objectives.

Selena underlined the significance of ensuring students know and comprehend all financial aid criteria, including SAP. “Just do good,” she added, “Do your best.”

According to John, students should not be scared to ask questions. He said, “Don't be hesitant just because you might be first-generation or just because you might not necessarily be a citizen. You should still talk to them.”

### **Summary of Findings**

In this study, the researcher explored the relationship between financial aid interventions and first-generation Latinx students at Monument Community College. The investigation involved both quantitative and qualitative analyses.

The study included 605 Latinx students from Monument Community College, with a reasonably even gender distribution and an average age of 21.32. Around 52.2% of these students self-identified as first-generation. For research question one: *Is there an association between persistence and first-generation status?* The study found no significant association between first-generation status and student persistence. Chi-Square analysis showed no substantial link ( $p = .24$ ). For research question two: *Is there an association between financial aid interventions and persistence?* The investigation revealed that 36.9% of Latinx students persisted from spring 2021 to spring 2023, and 46.3% received financial aid. However, there was no significant association between receiving financial aid and persistence ( $p = .076$ ). For research question three: *Is there an association between being first-generation and receiving financial aid?* First-generation students were more likely to receive financial assistance through Pell Grants than non-

first-generation students, indicating a significant association between being first-generation and receiving financial aid ( $p < .01$ ).

Overall findings in the quantitative portion of the study show no significant association between first-generation status and persistence. Financial aid did not significantly influence the persistence of Latinx students. However, being first-generation was associated with an increased likelihood of receiving financial assistance, mainly through Pell Grants. These findings suggest that while first-generation Latinx students were more likely to receive financial aid, the study did not find a direct correlation between financial aid and their persistence at Monument Community College.

Nine Monument Community College financial aid employees participated in focus groups in the qualitative study. Research question four addressed Monument Community College employees and asked: *What are the perceptions of financial aid employees at Monument Community College on the relationship between financial aid interventions and the persistence of first-generation Latinx students?* Four focus groups offered at different times and days yielded a more significant participation rate. Financial aid personnel from three campuses participated in the focus groups. The employee discussions aimed to determine how they perceive the connection between financial aid interventions and the retention of first-generation Latinx students to address research question four. Several key themes emerged from the focus groups with employees. In exploring Monument Community College's system of financial assistance and the experiences of first-generation Latinx students from the perspective of financial aid employees, the following themes emerged: financial aid interventions, the role of employees, types of financial aid, and the experiences of Latinx students and their families.



According to the financial aid staff, Monument Community College proactively supports students through various financial aid initiatives, especially in the Latinx community. These include on and off-campus FAFSA assistance, SAP appeal assistance, and financial literacy workshops. However, they see a need for more comprehensive, early interventions to enhance financial literacy among students.

College employees are crucial in educating students, families, and colleagues about financial aid processes. Latinx employees' clear communication and personal experiences help students understand their financial aid options. In addition, students are unaware of grants and loans available beyond Pell Grants. The financial aid staff emphasized the significance of informed decision-making, particularly regarding loans. Staff reported that first-generation students of Latinx descent face economic difficulties, a lack of knowledge about college procedures, and a fear of deportation. The employees also stated that sometimes, cultural norms prevent the students from seeking assistance. Thus, they believe educating and reaching out to these students and their families as early as possible in high schools is crucial for guiding and supporting them and their families.

To address research question five, *What are Latinx first-generation students' perceptions of financial aid interventions and student persistence?* The researcher conducted one-on-one interviews with students. The individual semi-structured interviews with Latinx students provided additional qualitative data, revealing their experiences with financial aid interventions and persistence. Again, the researcher used an inductive coding system to identify the themes within the data. The student interviews revealed the themes of challenges, financial aid, and support systems. The students also advised future students.

The students identified financial strains as significant challenges for first-generation Latinx students. Students rely heavily on financial aid, scholarships, and

grants. The students reported that the FAFSA application process is daunting, and they struggle with its complexities. They also discussed how maintaining satisfactory academic progress (SAP) is crucial but admitted a poor understanding of SAP requirements. Every student said financial aid is pivotal in relieving their financial burdens and enabling them to attend college. However, the application process and SAP requirements are confusing. Some students like Miguel seek help through the application's tools, emphasizing the need for clarity in the application process and requirements.

The second theme the students discussed was support, stating it is essential. The immediate family supported some students; for others, it was other relatives helping them navigate financial aid. The students agreed that college support services and incredibly knowledgeable staff greatly influenced their experiences. Students like Lisa and John regretted not seeking help earlier due to their lack of awareness, emphasizing the importance of disseminating information about available support services.

Students advise future peers to be confident, proactive, and unafraid to ask questions. Also, understanding financial aid criteria and doing their best in their classes are emphasized. The students stated that overcoming hesitations, especially for first-generation or non-citizen students, is crucial and encouraged them to seek assistance without fear.

In conclusion, the study highlights the multifaceted challenges first-generation Latinx students face in accessing and understanding financial aid from the perspectives of both employees at Monument Community College and first-generation Latinx students. While proactive efforts and support structures exist, employees and students expressed a need for enhanced clarity, earlier interventions, and continuous outreach to ensure these students can navigate higher education without unnecessary hurdles.

## **Conclusion**

This chapter provided the quantitative and qualitative data analysis findings and a quick overview of the participants' features and demographics. Additionally, the researcher presented the responses to the quantitative and qualitative research questions and a summary of all findings.

## CHAPTER V: DISCUSSION, IMPLICATIONS FOR PRACTICE, AND RECOMMENDATIONS

Community colleges in the United States play a vital role in providing postsecondary education to underrepresented and marginalized groups, including Latinx students, who constitute the largest minority ethnic group in the country. These colleges serve as crucial pathways for workforce development, offering diverse educational programs and training to equip students with skills for future work opportunities or transition to four-year institutions. Despite improvements in high school completion and college enrollment rates among Latinx students, they still face barriers, particularly financial constraints, hindering their access and completion of higher education. While there is a growing dependence on Latinx enrollment in higher education institutions, financial challenges persist, leading many Latinx students to delay or forgo college enrollment despite their strong desire for higher education (Genthe & Harrington, 2022; Saenz, 2020; UnidosUS, 2023).

Thus, this study examined the association between financial aid interventions offered to students and first-generation Latinx students' persistence at a community college in southeast Texas. The researcher used an explanatory sequential mixed methods design to collect and analyze quantitative and qualitative data in a staged process. The study used data from the fall of 2020 through the spring of 2023 to respond to the quantitative questions, resulting in N=605 Latinx students; 52.2% self-identified as first-generation, and 46.3% received some financial aid intervention. For the qualitative phase of the study, nine financial aid employees participated in focus groups, and nine students sat for individual semi-structured interviews. This chapter hosts a thorough discussion of the findings of the research questions, implications for practices, and future research recommendations.

## **Discussion**

This study engaged two theoretical frameworks to deepen awareness of the first-generation Latinx experience with the financial aid interventions provided at the study site and the students' persistence. The initial framework employed in the study is LatCrit, which serves as an extension of Critical Race Theory and offers insights into the social aspects of the Latinx experience. The LatCrit framework places significant importance on the subjective experiences of the Latinx community concerning broader societal structures. This perspective is crucial in understanding how Latinx students who are the first in their families to pursue higher education interpret and view financial aid interventions as support that contributes to their ability to persist in college.

The second theoretical framework is the Institutional Components of Student Persistence proposed by Swail, Redd, and Perna (2003). This framework establishes a connection between student retention and academic achievement, focusing on the role of institutions. It investigates the various services and practices offered by educational institutions rather than solely attributing student persistence to individual student behavior.

The LatCrit framework was visible in both portions of the mixed method study. However, the focus groups with employees and semi-structured individual interviews with students provided firsthand accounts of the Latinx experience. Eight of the nine employees who participated in the focus groups were Latinx, and all the students were Latinx. The challenges and experiences of Latinx students emerged as a prominent theme in the focus groups with employees. They shared situations they encountered when working with students and parents. Challenges such as parents not being documented citizens add to perceived complications in completing the financial aid application. Alfredo explained to many student's parents that the institution would not report any

citizenship issues to the immigration office. Once the parents are more comfortable and understand the processes, they are open to providing needed information for their students.

Another challenge the employees described was the pride exhibited by the Latinx students they work with. Adrea shared her thoughts on students being too proud to ask for help and not wanting to appear ignorant. She described herself as a young Latinx student, though not first-generation. She still felt embarrassed to ask questions for help in her academic journey and continues to exhibit the same behavior in her personal life today. She says,

You know if me, at 35 years old, am too embarrassed to ask questions for help myself. I can only imagine what these students at 18 and 19 years old are feeling when they're coming into an environment that they know little about. We just weren't raised to ask for help.

A deeper conversation emerged with Mary when discussing Latinx students' challenges. She shared her experiences as a child when her father was in college and the racial issues of the time. She also discussed how today's Latinx families continue to live in lower socioeconomic neighborhoods and are encouraged to pursue trades and jobs traditionally held by the Latinx population (Elliot & Parks, 2018; Proctor et al., 2016). Mary expressed frustration and disappointment in her voice as she talked about how institutions recruit students in different communities.

I feel you know some kind of way because so many things that are offered to the kids in Sunnyville that are not offered at Monument College. All the petroleum and refineries come to Monument to market and recruit. They don't go to Sunnyville. No, over there, they're telling them to be the doctor, be the lawyer. Be this, be that or the

other, but they're coming to TISD to say, hey, we've got refinery positions and this and that. No, no. Let's be even all across the board, and it starts with us.

From the Latinx student's perspective, the experiences were not much different. However, from their perspective, the primary challenge is the financial strain, as they do not wish to burden their families with the cost of college. Bianca discussed her financial struggles and challenges, explaining that financial aid funding and her part-time job are how she pays for school. She knew early on that her family would not be able to support her educational goals, so she sought out information on financial aid.

Miguel shared that he ranked in the top ten of his high school and had opportunities to apply to numerous universities; however, the cost would be too high for his family, so he chose to attend a local community college. Like Miguel, many college students with high aspirations encounter significant financial barriers when pursuing higher education in the United States (U.S.), especially those from disadvantaged homes and communities of color (McKinney & Novak, 2012; Reavis et al., 2022).

Another challenge many Latinx students face is balancing school, family, and the associated guilt (Moreno, 2019). Traditionally, the Latinx culture carries strong gender roles, with men providing financial support to families and ladies being the caretakers and nurturers of the family (Salinas et al., 2019). When Latinx students struggle to conform to these roles, they often carry a sense of guilt. Laura described this exact experience in her life. She explained that her parents are divorced, and she had been living with her mother in Georgia, but her father had a medical procedure that now requires full-time care. Thus, she moved to Texas to live with her father and care for his needs. While attending college and working part-time, she cares full-time for her father. She says, "He's really old and tired, so I take him to his eye surgeries and everything, and

I enjoy it. I like it.” However, she said it is hard and sometimes wishes things were different.

Through the conversations with the participants, it was evident that the LatCrit framework continues to prevail in today’s educational environment. Hearing the stories firsthand from the students about their families, future goals, and what they have to go through daily brings forth the urgency of change for the future of Latinx students.

The second theoretical framework is the Institutional Components of Student Persistence proposed by Swail, Redd, and Perna (2003). This framework focuses on the role of institutions. It investigates the various services and practices offered by educational institutions rather than solely attributing student persistence to individual student behavior. Leading into this study, the researcher was knowledgeable of support services provided at the MCC. However, it was essential to learn how readily available this information was to prospective students and other employees. The conversations revealed that the financial aid staff knew all services offered through their respective offices but not necessarily what other supports were available across the campus. Alfredo was one exception. He explained that he purposely assists students in the Computer Lab so that he can learn about other opportunities on campus. Cross-trained student mentors work in the Computer Lab.

The financial aid staff shared the various interventions they offer to students, from outreach to the high schools to assist with the FAFSA completion efforts, financial aid assistance on campus or through virtual appointments, information on SAP Appeals, and a financial literacy course for those students who fail to meet SAP requirements. The outreach efforts to the high schools have been in place for more than ten years. In previous years, the return on applications was good but not great. In 2021, Texas made it mandatory for high school seniors to complete the FAFSA as a graduation requirement,



so the number of applications processed has increased significantly (Texas Education Code chapter 28, 2019). Recently, the administration created outreach positions in the Financial Aid offices to support the current outreach efforts at the high schools. The Financial Aid Outreach Specialists from each campus go to their respective high school territories and work with counselors and students to educate them on the financial aid process and the applications.

Satisfactory Academic Progress is a process set up by the federal government to hold students and institutions accountable for the money awarded. However, the institution has leeway in defining those standards for their students. According to Jesse, MCC allows students a warning semester before placing them on suspension with financial aid. Communicating to students their current financial aid status is where the institution could improve. Currently, students are notified through email and on their student portal. However, students do not know this information.

Conversely, students can appeal their suspensions, which the government does not mandate. Ultimately, the institution offers financial aid support services, but those resources are lost if the students are unaware of this. Christina summed it up by saying, “We’re a little too late. Most students don’t come to see me until they are already on suspension.”

Findings in the quantitative portion of the study show no significant association between first-generation status and persistence, contrary to a Penn State study, which found that financial aid was related to student persistence (Qayyum et al., 2018). Specifically, financial aid did not significantly influence the persistence of Latinx students. Again, this is opposite the findings of Santelics et al.'s (2015) study, which found that financial aid enabled Chilean and American students from underrepresented groups to pursue higher education. Being first-generation was associated with an

increased likelihood of receiving financial assistance, mainly through Pell Grants. These findings suggest that while first-generation Latinx students were more likely to receive financial aid, the study did not find a direct correlation between financial aid and their persistence at Monument Community College.

Administrators base award packages on estimated family contribution, so the more a family earns, the less Pell Grant the student receives and vice versa (Hanson, 2023). The fact that first-generation students were most likely to receive financial aid aligns with the research regarding the socioeconomic status of first-generation students. Latinx students are the most likely of all racial or ethnic groups to fall within the definition of first-generation (Latino et al., 2018), and the U.S. Latinx population disproportionately falls in the lower socioeconomic level (Elliot & Parks, 2018; Genthe & Harrington, 2022; Proctor et al., 2016).

In the qualitative portion of the study, the researcher found that the emergent themes matched previous literature. Two common themes emerged from both groups. Those themes were financial aid processes and interventions, along with the experiences and challenges of first-generation Latinx students.

The researcher found a disconnect when discussing financial aid processes and interventions with the employees and students. Regrettably, many students enrolled at community college arrive on campus with little or no experience or grasp of the procedures associated with securing financial help (McKinney & Novak, 2012; Perez, 2023). Additionally, the combination of Latinx identity and first-generation status, along with the fundamental disadvantage of parents lacking an understanding of college procedures, serves as a barrier for Latinx first-generation students in their pursuit of higher education options (Latino et al., 2018).

Focus group participants shared accounts of first-generation Latinx students and their parents coming to the office exhibiting these exact characteristics. Alfredo's description of students and parents alike sums up this notion. He described the students and parents looking at him like Bambi, referencing a deer-in-the-headlights look when he explained financial aid processes. Additionally, the students shared their struggles and lack of knowledge about financial aid and its processes. Lisa was afraid she would have to pay for college by herself as she did not know that financial aid was an option for her. She says she learned about financial aid when first applying to college. Another example comes from Juan and Paul. When they learned about it from their cousin, they thought the Promise Scholarship program sounded too good to be true.

Though the institution offers various interventions to the students that the employees could describe with pride, several students indicated they were unaware of them until later in their first year of classes. In this study, interventions refer to the routine procedures or deliberate acts implemented to enhance the financial situation of students who receive financial help. According to Renbarger and Long (2019), financial aid, encompassing grants, loans, and other forms of funding, serves as an intervention to facilitate college enrollment, promote student persistence, and enhance degree completion. The employees described their roles as responsible parties in providing interventions to students. The students, like Lisa, Juan, and Paul, did not know these interventions existed. Lisa expressed her lack of knowledge on the availability of a resource where she may seek support. She stated that she managed all tasks remotely and only became aware of the option of meeting with an advisor once classes started. Thus, institutions know that interventions are processes or actions taken to improve the financial situation of students on financial aid and that grants, loans, and other funds

serve as interventions for college enrollment, persistence, and completion, but is it an intervention if students do not know about it (Renbarger & Long, 2019)?

The second common theme that emerged from the employees and the students was the personal experiences of first-generation Latinx students. According to the literature, first-generation Latinx students attend two-year schools, but fewer than 25% transfer to four-year schools (Excellencia in Education, n.d.). In this study, 44% of the student participants declared a goal to transfer to a university. Other characteristics of first-generation Latinx students found in the literature review tied to personal experiences of Latinx students include limited social capital, guilt about going to college, and unique ways of seeking information (Moreno, 2019; Ramos, 2021; Rendon, 1992; Torres et al., 2006).

Regarding social capital, the employees described how students lack the knowledge to navigate the financial aid process independently and often feel they have no one to support them. The extent to which students perceive care and value from their social networks can impact their academic achievements and serve as a means of compensating for any deficiencies in their social capital about information (Mishra, 2020). They are typically first-generation and have only heard of financial aid recently from a high school counselor. Thus, Emily and Melissa visit the high schools as outreach advisors and work to introduce the financial aid terminology and processes to graduating seniors and the high school counselors working with students. Student participant Sonia described her experience completing the FAFSA in high school. She stated that the high school staff was unfriendly, saying simply, "You must read the questions and answer." She explained that this was her first time completing the application and that neither of her parents had enrolled in college. She needed help but was doubtful that she could get it. It is essential to recognize that guilt frequently persists for Latinx students after

completing their degrees and can be why they decide not to pursue higher education (Rendon, 1992). Although Alfredo is pursuing a bachelor's degree while he works as a financial aid advisor, he talked about the guilt he carries and how he is trying to balance his professional world and education alongside his familial world. He relates to this phenomenon shared by other Latinx students as an employee. He talked about it being hard to want more than his parents could give him, as he did not want to disrespect them. Leslie, a student at campus three, says she works two jobs to help pay for her expenses because she does not want to burden her parents. Balancing her educational ambition with the family finances is overwhelming to her.

How Latinx students experience information gathering is relevant to their persistence and completion. David told a story about how he started college a few years ago but failed to meet SAP requirements and thus landed on the suspension list. He has reapplied for financial aid but has yet to speak directly to someone in the office. He said he prefers to wait for the email of the appeal status. Selena described that she and her mother visited the financial aid office on campus. Her mother confidently led the conversations and supported her daughter's goals. From the staff perspective, Andrea talked about how parents and students relax when they realize she speaks Spanish. They become comfortable with her because she directly relates to them as Latinx. Each of these examples aligns with a study by Torres et al. (2006). According to the study, students would ask their friends and staff members with whom they had developed a rapport or seek brochures for information. They searched for someone whose upbringing was comparable to their own. Because of bad experiences in the past, students usually avoided authority figures, possibly believing that it would be risky to admit their lack of knowledge. They fear looking foolish for being ignorant of any issues, including which classes to take or college lingo.

Collectively, these findings show a need for change. A change in how institutions reach students and their parents. A change in who is working with first-generation Latinx students and a change in processes. Below, the research outlines practical changes institutions can implement to serve the needs of Latinx students and their families.

### **Implications for Practice**

Based on the findings, six implications for practice are outlined. The first implication for practice is knowing where your students come from and who they are. Institutions typically gauge where students are coming from based on admissions applications. Leadership must share this information with the outreach teams to focus efforts and be strategic with offsite visits. Knowing where the target areas are in the community allows the outreach teams to match personnel resources to serve locations with the highest student needs. It is not a good use of resources to go to all the feeder schools; instead, efforts should be focused on areas with the highest need. Institutions should hire staff who look like the institution's students, when possible, as representation matters. Students have said they feel more comfortable asking for help when they can relate to the staff.

The second implication for practice focuses on first-generation students, specifically Latinx first-generation students. Institutions should connect with first-generation Latinx students before their senior year of high school. Too often, by senior year, these students have already dismissed the notion of attending college due to financial constraints. Therefore, it is imperative to reach these students earlier in their educational journey. Institutions should work with middle and high school counselors to educate on first-generation resources, financial literacy, and financial aid in a college-going culture. Due to the long-standing cultural norms of the Latinx community, early intervention introduces the benefits of going to college and the vast array of resources

available to enroll and persist in college. The more exposure students have to financial literacy and support resources before applying to college, the more information they have when deciding about their futures. Additionally, collaborating with public schools creates a positive relationship between the education sector and the community.

In addition to connecting with first-generation Latinx students, institutions should connect with the entire family unit. As noted in this study, Latinx students are linked to their families and often carry a sense of guilt regarding going to college. Thus, it is essential to include the families in the discussion on the benefits of college and the processes and expectations to complete a degree or certificate. Outreach teams should be intentional when working with students and their families. Families could be parents, siblings, aunts, uncles, extended family, or anyone the student connects with on a close familial level. Offer workshops and discussions for families to learn about the institution, its programs, and support services to aid the student's academic journey. Host face-to-face events where the families are most comfortable, so partner with the public schools rather than always hosting on the college campus. Then, slowly transition students and families to the college campus to become familiar with the new environment, creating a sense of belonging. Ultimately, parents want to help their students but do not know how. The more involved the family can be in the college experience, the more welcoming the institution is to the student.

Likewise, institutions must consider the experiences of undocumented students and their parents. College employees should be trained and knowledgeable to help beyond the introductory college processes. Undocumented students bring with them challenges that U.S. resident students do not. There is a variety of training available for institutions that focus on the unique needs of undocumented students. Training should review the history, laws, and policies that impact undocumented students. To best support

an undocumented student, college employees must understand the student's specific situation and needs. Hosting a resource center for undocumented students is another approach to consider. There are resource centers for undocumented students at four-year institutions that community colleges should consider duplicating.

A fifth implication for practice is programming. It is important to provide programs that explain the financial aid process. As we learned in this study, many first-generation Latinx students do not know about financial aid, much less how to complete the FAFSA. On top of that, parents feel sharing their tax information is personal and invasive. Thus, programming to break down barriers of misinformation and misunderstanding is critical. Again, this programming should be in person and should include bilingual facilitators.

Additionally, once the student has completed the FAFSA, there should be programs focused on maintaining their aid and meeting Satisfactory Academic Progress before they fall out of compliance. Also, as policies are updated, students must be made aware. Sending an email is not enough. Just-in-time information is imperative to student persistence, so programs should center around crucial points of the academic year. Programs must also be delivered so that the students and families can engage and connect with the staff or student mentors present. Personal connections are essential to the Latinx culture, so the personnel must remember this when programming.

The last implication for practice that evolved from this study is the need to promote on-campus resources to first-generation Latinx students and their families. Meeting the students where they are is imperative, as they will not readily come to you for assistance. In the age of technology, students stay connected to their phones. Utilizing texting features and social media are great ways to inform students, but institutions cannot rely on technology alone to reach all students. Human nature leads us to want to



connect, so pop-up events and information tables at high schools and the community around the college campus are great ways to disseminate information. Engaging faculty in sharing relevant information is also vital. Faculty members have the closest connections with students as they see them in class at least twice each week, if not more often. Another method of sharing information is calling campaigns. Utilize faculty and student mentors to reach out to current students at critical points of the year. Students already have relationships with their faculty and peers, making them more likely to engage in conversation. Calling campaigns could also connect the college with families. Keep in mind that utilizing bilingual speakers enhances the impact of any programming.

### **Recommendations for Future Research**

This study focused on financial aid interventions offered to students and the persistence of first-generation Latinx students at a community college in Texas. This study gathered data from one institution and utilized employee and student perspectives; however, first-generation Latinx students' parent and family perspectives are missing. A better understanding of parents' perception of higher education may provide educators with different perspectives for outreach, orientation, transition, and retention efforts. Additionally, future research should explore a broader scope of institutions across Texas. There are 150 community colleges in Texas with their own first-generation Latinx populations to study. Given the need to increase Latinx college completion across the state, a broader study to identify tried and true target-specific programs would benefit everyone. Also, studying all first-generation students across the state opens possibilities for broader generalizability and implementation of scaled programming. Lastly, more research on the sense of belonging among the Latinx student population is needed to support the academic journeys of these students.

## **Conclusion**

The primary objective of this research was to examine the issue of low persistence rates among first-generation Latinx students despite the establishment of financial assistance measures at a community college in Texas. A look at the educational achievement of those identifying as Latinx indicates a transformation in recent years. Over the previous decade, there has been a notable decline in the high school dropout rate among Latinx individuals, accompanied by a corresponding increase in college enrollment. Nevertheless, data shows that Latinx students exhibit lower bachelor's degree attainment rates than other demographic groups (Genthe, 2022; Krogstad, 2016; Hussar et al., 2020).

Moreover, it is worth noting that the Latinx population in the United States is experiencing significant growth; however, they exhibit the lowest levels of educational achievement compared to other racial and ethnic groups (Asante-Muhammad et al., 2021; Espinosa et al., 2019; Genthe & Harrington, 2022; Sansone, 2017). The expressed need for increasing Latinx degree attainment rates arises from the projected representation of the Latinx population comprising 20% of the labor force by the year 2030, as reported by UnidosUS (2023).

The primary focus of this research was to examine the impact of financial assistance interventions on persistence rates within the first-generation Latinx population. In addition to contributing to existing research, this body of work also seeks to provide direction to community college administrators and practitioners on the needs of first-generation Latinx students.

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## APPENDIX A:

### FOCUS GROUP QUESTIONS - EMPLOYEES

1. What role do you play at the college?
2. How does your role connect to the financial aid process for students?
3. Describe the types of financial aid available to our students.
4. What is your perception of the financial aid process as it applies to students at this institution?
5. How do you perceive first-generation students versus non-first-generation students concerning financial aid?
6. How do you perceive Latinx students at this institution with the financial aid process?
7. What is your perception of first-generation Latinx students at your institution?
8. What differences do you see in first-generation students versus others you work with daily?
9. What is your perception of 'students' understanding of Satisfactory Academic Progress (SAP) compliance?
10. What is your perception of 'students' understanding of financial literacy?
11. What is your perception of 'students' understanding of grants vs. student loans?
12. How do you perceive the relationship between financial aid and student persistence from one semester to the next?
13. How do you perceive the relationship between financial aid interventions and Latinx first-generation student persistence from one semester to the next?



APPENDIX B:  
INTERVIEW QUESTIONS – STUDENTS

1. Please tell me about yourself.
  - a. Name
  - b. Age
  - c. 1<sup>st</sup> Gen
  - d. Origin
  - e. Family makeup
  - f. Why San Jacinto College
2. How do you pay for school?
3. When you think of financial aid, what do you think of it?
4. What does financial aid mean to you?
5. How did you first learn about financial aid? Was it in high school, with your family, or with friends?
6. How does applying for financial aid make you feel? Why?
7. What help did you have when completing the free Federal Student Aid application (FAFSA)?
8. Please describe the types(s) of financial aid you receive and how it works. Are there other options for you?
9. Describe what you experienced with the financial aid office during your application period. Have your friends shared their experiences? What are your thoughts?

10. Please tell me how the financial aid office helps you and other students keep financial aid each semester.
11. What is your perception of the relationship between financial aid and your being able to stay in school? What about your friends or classmates?
12. Is there anything else you'd like me to know about your financial aid experience that will help others?

APPENDIX C:  
INFORMED CONSENT TO PARTICIPATE IN RESEARCH

You are being asked to participate in the research project described below. Your participation in this study is entirely voluntary, and you may refuse to participate or decide to stop your participation at any time. Should you refuse to participate in the study, or should you withdraw your consent and stop participation in the study, your decision will involve no penalty or loss of benefits to which you may be otherwise entitled. You are asked to read the information below carefully and ask questions about anything you don't understand before participating.

**Title:** The Relationship of Financial Aid Interventions and First-Generation Latinx Student Persistence at a Community College

**Principal Investigator(s):** Elizabeth A. Garcia, M.A.

**PURPOSE OF THE STUDY**

This research aims to determine if a relationship exists between Financial Aid interventions offered to students and student persistence at a Texas community college. The study will address the following research questions.

**PROCEDURES**

Employee participants will receive an email inviting them to participate in focus groups. The employee focus groups will be held via Zoom at three different times. The researcher will develop questions for the focus group. Employees who work with financial aid students will be contacted via email for solicitation of their participation. Those who

agree to participate will sign consent forms before the focus group. The session will be audio-recorded and transcribed.

### **EXPECTED DURATION**

The total anticipated time commitment to complete the interview will be approximately forty-five minutes to one hour.

### **RISKS OF PARTICIPATION**

There are no anticipated risks associated with participation in this project.

### **BENEFITS TO THE SUBJECT**

There is no direct benefit received from your participation in this study. Still, your participation will help the investigator(s) better understand how community college employees who work with first-generation Latinx students perceive the student financial aid process and outcomes.

### **CONFIDENTIALITY OF RECORDS**

Every effort will be made to maintain the confidentiality of your identity and comments made during this study. Once these recordings are transcribed, you will be given a pseudonym for the entire project. The data collected from the study will be used for educational and publication purposes. For federal audit purposes, the participant's documentation for this research project will be maintained and safeguarded by the researcher for a minimum of three years after the completion of the study. After that time, all documentation may be destroyed.

## **FINANCIAL COMPENSATION**

There is no financial compensation for participation in the study.

## **INVESTIGATOR'S RIGHT TO WITHDRAW PARTICIPANT**

The investigator has the right to withdraw you from this study at any time.

## **CONTACT INFORMATION FOR QUESTIONS OR PROBLEMS**

The investigator has offered to answer all your questions. If you have additional questions about the research or any related problem during this study, contact the Principal Investigator, Elizabeth Garcia, M. A., at 432-294-3231 or by email at [garciaE9011@uhcl.edu](mailto:garciaE9011@uhcl.edu).

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The purpose of this study, procedures to be followed, and explanation of risks or benefits have been explained to you. You have been allowed to ask questions, and your questions have been answered to your satisfaction. You have been told who to contact if you have additional questions. You have read this consent form and voluntarily agree to participate as a subject in this study. You are free to withdraw your consent at any time by contacting the Principal Investigator or Student Researcher/Faculty Sponsor. You will be given a copy of the consent form you have signed.

Subject's printed name: \_\_\_\_\_

Signature of Subject: \_\_\_\_\_

Date: \_\_\_\_\_