Working Students’ Perceptions of Paying for College

Understanding the Connections Between Financial Aid and Work

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I get financial aid. I’m kind of jacked though, because I turned in my financial aid things late, so I didn’t get all the money that I was supposed to get, so I have to try to work to pay for—. Like, last semester, I don’t know how I passed all my classes. I went the whole semester without books or whatever, so I was struggling, but I did it. I made sure this year, I was probably the first person in the whole world to do financial aid. (9:86)

Related by a dependent-status, African American university student in his late teens, this experience exemplifies important aspects of what working students at commuter institutions typically undergo as they navigate the process of financing college—getting financial aid process information such as important deadlines and submitting materials on time. For many students at urban commuter colleges, this process is unknown or mysterious, and so they work, often for many hours a week, to pay expenses that financial aid might have covered. Missteps, unforeseen events, and limited resources can have severe consequences for the academic progress of these students—as in the case of this student, who struggled to pass classes for which he never obtained textbooks.

This study represents an effort to explore and describe students’ college-going, working, family responsibilities, and academic performance at three commuter institutions in a metropolitan region in the Midwest. The broader research of which this study is a part aims to introduce new qualitative data and situated description into the study of these phenomena. In this paper we explore students’ views and experiences with financial aid, centering our exploration on this research question: How do students describe and conceptualize financial aid policy?

Theoretical Perspectives and Previous Research on Working Students and Financial Aid

Our research draws on previous work regarding working students (Bradley, 2006; Choy & Berker, 2003; Hughes & Mallette, 2003; Pascarella & Terenzini, 2005; Perna, Cooper, & Li, 2006) and the role of financial aid in postsecondary access and success (McDonough & Calderone, 2006; Paulsen & St. John, 1997; St. John, Paulsen, & Starkey, 1996; Stage & Hossler, 2000). The nexus studies of St. John and colleagues (e.g., St. John et al., 1996) highlight the need to contextualize models of academic success.
within a nexus of social, academic, and financial factors. While the quantitative measures and controls for student characteristics used in much of that work have produced informative results, this type of research does not explain why these students make certain choices or how they go about understanding their options in higher education.

Our paper is an attempt to extend the work of a few studies that have used qualitative data to understand students’ perceptions of and experiences with work, financial aid, and college success (e.g., Matus-Grossman & Gooden, 2002; McDonough & Calderone, 2006; Santiago, 2007; Somers & Cofer, 1998). In an early study along this line of inquiry, Somers and Cofer (1997) found that students reported little awareness of financial aid options and of the complexities of college costs. Building on similar findings from their more recent study, Matus-Grossman and Gooden (2002) recommended raising students’ awareness of financial aid services through outreach campaigns. Their findings led them furthermore to emphasize the importance of a “welcoming, nondiscriminatory environment” in improving students’ awareness and knowledge of financial aid. Among their implications, they recommended ongoing diversity training programs for faculty, administrators, and staff.

While the literature from previous research provides a framework for examining important aspects of the role of financial aid in college success, the theoretical perspective of our study considers both individual and structural roles within the higher education system. Drawing in part on a social reproduction perspective, we assume that colleges and universities are to some extent involved in replicating social and economic structures—including inequalities—from one generation to the next. Bourdieu’s original critiques, which emphasized schooling’s replicative role, are best understood within their historical context—a time when many scholars were stressing the potential of schools to mitigate and transform social inequality (Bourdieu & Wacquant, 1992, pp. 80-81). Our study builds on the understanding—also implicit in Bourdieu’s work—that education policy and educational institutions simultaneously replicate as well as transform social inequalities. Research focused on understanding
this dual potential of colleges and universities is not aimed at showing that institutions intentionally or even deterministically direct students into societal roles and positions defined by racial and economic power. Rather, research employing this theoretical perspective aims to see how these structures (racial and economic power in particular) inform our actions as educators and students, individuals and institutions, and shape what we all (as students, practitioners, or researchers perceive as possibilities, as the natural order underlying and regulating our actions. Approaching the study of students’ perceptions and experiences of financial aid in this way can deepen our understanding of praxis through and within institutions.

The Context of the Study

In the late 1940s and ‘50s, a historic shift—supported in part by labor shortages in Midwestern industrial centers, union activity, and mobilization by African American community leaders—led to a narrowing of the racial gap in earnings in many industrialized Midwestern urban areas. The median income for African American men in Detroit, for example, increased to 81% of that reported for White men (Farley, Danziger, & Holzer, 2000). This more comparable pay rate encouraged the northward migration of African Americans from agricultural areas in the southern U.S. An emerging Black middle class grew larger in these Midwestern cities where industrial work seemed to afford workers without college degrees access to stable wages sufficient to support a family. These opportunities enabled further social mobility, as many African American workers in these contexts recommended friends and family members for jobs during this time of labor shortage.

The industrial labor market declined in the 1970s, however, with the globalization of production and of markets, and with increasing use of automated technologies, leaving less educated workers in industrial urban centers vulnerable. These shifts signaled a particularly severe downturn in employment for African American men. Taking Detroit as an example once again, unemployment for African American men there climbed sharply, from 4% to 28% in the 40 years between 1949 and 1989;
unemployment during that time among White men had a dramatically smaller rise, from 6% to 9%. As unemployment rose and populations shifted due to White flight from urban areas as well as other migration patterns, the tax base in the de facto segregated urban communities diminished, bringing declines in city services and schools.

Like much of the United States, the urban Midwest—including the region where this study was conducted—has seen a marked decrease in the number of manufacturing jobs over the past few decades. Demographic trends in this region have also paralleled broader national trends, with dramatic changes in the labor market exacerbating residential segregation by race and socioeconomic status and widening income disparities across the region’s urban and suburban communities. Similar disparities have been reflected in the higher education participation rates across the region, ranging from far below national rates in the city proper to just above them in several neighboring suburban communities.

Data Sources and Research Methods

Because this is a qualitative study, the researchers used multiple techniques in the study’s process and analysis to ensure the validity of the data. We used ethnographic techniques to understand the context and experiences of the students (Carspecken, 1996; Chambers, 2000). In addition, using multiple researchers in the analysis process allowed for multiple perspectives to be considered, enhancing the validity of the findings. Finally, in the course of this collaborative process, we employed transparent documentation of analyses, reflexive memoing, and peer debriefing to help make our positionalities and our interpretations of focus group data both grounded and accountable.

Data Sources

Student information system data from the two public universities and the one multicampus community college that participated in the study show that approximately 15,000 undergraduates were enrolled at the three institutions in the 2003–2004 academic year. Other relevant descriptive statistics
taken from these data indicate that students in this region have multiple and complex demands on their time, energy, and finances:

- nearly 26 percent were age 30 or over, while only 25 percent were under 21;
- nearly 30 percent reported incomes below $30,000;
- just 44 percent were enrolled full time; and
- over 50 percent neither received nor applied for any form of financial aid.

Furthermore, students enrolled in these schools are likely to be working students. Results of a survey conducted for a previous study at these institutions showed that over 80 percent were employed part time or full time, over 35 percent were employed full time, and 20 percent were working over 40 hours a week (Hossler, Gross, Pellicciotti, Fischer, & Excell, 2005).

In the first year of this study, we conducted a set of focus groups and interviews centered on students’ experiences in college and with work. This paper is based on 22 focus groups conducted with 116 students at three commuter institutions within the same Midwestern metropolitan region. Specific focus group questions for this study centered on three topics: (1) how students’ educational goals and the demands of their programs play into decisions related to family and work, (2) how students understand their work lives as affecting their educational decisions, and (3) how students pay for their education. To ensure the representation of a broad range of student experiences and perspectives, participants were recruited through required introductory general education courses and through ad hoc recruitment in student gathering areas visited by a high volume of students taking courses on each campus. As a result, the 116 student focus group participants ranged from age 18 to over age 55, reflected the region’s racial and ethnic diversity, and included students with and without children.

**Data Analysis**

Data analysis began with low-inference coding and, through a collaborative process among research team members, gradually built toward more focused and theory-defined coding and categorization of experiences (Carspecken, 1996). Our early analyses of focus group transcriptions
revolved mainly around an iterative coding process with multiple rounds of open coding followed by research team discussions to generate an initial list of low-inference codes to be applied in subsequent rounds of thematic coding. We used a qualitative data analysis software package, Atlas.ti, to store and organize the data and analyses.

To understand the role of norms and expectations in more extended exchanges with students, we used reconstructive analysis (Carspecken, 1996). Consistent with the recommendations of this approach, we examined focus group data in context and by theme in alternation. These processes and the resulting analytical documents provided material for peer debriefing sessions with collaborating researchers in which we probed the inferences folded into our emerging analyses.

**Results**

In this paper we focus on students’ implicit theories about financial aid policy and on how students make sense of their own experiences with paying for college. Three major themes emerged surrounding working urban commuter students’ understandings of financial aid. The first theme centers on the uncertainty and anxiety that characterize many participants’ views on financial aid. Students’ comments during the focus groups varied in complexity and concreteness but more consistently suggested a lack of clarity about the processes of financial aid. For example, several participants applied an understanding of one program within the financial aid system—such as a state-level workforce development program—to the whole system and all programs. These perceptions were often paired in students’ comments with fears of financial aid running out or being terminated. These implicit theories illustrate the type of meanings students make when some information is provided and yet is not fully explained or understood.

Many students who spoke with us viewed work as a more flexible source of funds compared to financial aid, which was often described by participants not only as a predetermined and unchangeable amount but also as an arbitrary and unpredictable process. Working students participating in the study
typically held low-wage, hourly, service-industry positions with flexible scheduling; several students mentioned the possibility of picking up more hours should an unanticipated financial need arise. Given this perceived work-schedule flexibility along with the unpredictable financial situations described by many of our study participants, it is not surprising that many of them saw work as their primary and more reliable source of funding for college. Moreover, students described strategies for picking up extra hours when needed with greater confidence and sense of control than was evident when they talked about financial aid.

Compounding misinformation, misunderstandings, and students’ fears about insufficient academic progress, a second theme points to the delicate financial balance many of these students are trying to manage and illustrates the inadequacy of current financial aid policy in addressing the needs of students with the most tenuous financial situations. Several participants whose expenses, in principle, were all covered described unexpected occurrences—such as a car breaking down or a child becoming ill—with the potential to destabilize their finances and to threaten their ability to stay at the college. A third theme in our discussion below highlights students’ sources for information on financial aid and their reasoning on how to combine financial aid and wages to pay for college. We explore and illustrate each of these themes in detail.

**Theme 1. The principles, regulations, and processes surrounding financial aid are difficult to understand.**

*Students across different funding situations show uneven understanding as well as some misconceptions about how financial aid works.*

Pervasively throughout the focus groups, students’ comments regarding financial aid reflected a limited understanding of financial aid regulations, processes, and decision principles. This was true of students who received more financial aid than they expected as well as of those who received what they perceived as inadequate aid. Across many comments and in all focus group discussions, we heard
students convey explicitly and implicitly, a shrugging, freely offered sense of bafflement, as if to say, “I don’t really get it.”

Multiple examples of this kind of comment can be found throughout the focus group discussions. Among those who were pleased with their financial aid, typical comments were “They tell you what to fill out and you just give it to them and they give you whatever you qualify for” (2:23) or “They give, they give things called like Pell Grants and stuff like that. We just fill out FASFA and whatever they send us we’ll take it” (2:64). These students expressed an appreciation for their awards even though they did not seem to know why they qualified for the amounts they received. Since they were satisfied, they were not motivated further to understand how it was that they had qualified.

Other students were baffled but resigned or attributed financial aid packages to luck. For example, one student compared her son’s situation to her own:

I know it varies. I’ve been lucky because I’ve been able to get financial aid and I have to pay back loans for all my classes. Now I have a son who goes full time over at [local university] and he hasn’t been as lucky where . . . they were only paying like half of his tuition. Like I said, he was taking 12 credit hours and having to come up with a couple thousand dollars a semester or whatever (13:54).

Other students were struggling to make sense of year-to-year changes in eligibility. In the example below, the speaker appears to understand how the needs-assessment process works. Like many other students in the study, this student—a White woman in her 50s, currently receiving SSI benefits—asserts that the results do not square with her reality:

When I started here I got Pell Grants. That’s why I said the government would help me. Now I don’t know if this is the reason or not. At that time my daughter was in college, undergrad yet. So she was kind of part of my household on paper. So all of a sudden, I don’t know if it’s because once she became or went into grad school and also as you go along Social Security increases, it was like no more Pell Grant (16:8).

1Throughout the paper we include references to numbered quotations within numbered transcripts in order to lend more precision and accountability to our reporting. Here (2:23) refers to the 23rd quotation within the second focus group transcript.
The sense of not knowing what happened—a portrayal of the process itself as arbitrary and unpredictable—is in evidence here as well as in the previous examples. In addition, the student’s narrative of the change (“So all of a sudden . . .”) further reinforces this description of financial aid as unpredictable.

A similar example comes from a traditional-age African American man in a separate session:

It’s good but it ain’t because for instance last semester, well this semester, I had just enough financial aid to pay for everything except for like one book. But last semester I took one less class and they paid for everything and the books. Now this semester or next semester coming up, based on my mom’s, what she makes because I’m under 24, I don’t think I’m going to get financial aid period, which means that I won’t be going or coming here and that’s a problem. My mom lives in [another state, far away] and she has four other kids she’s taking care. I’m staying up here with a family member. I’m on my own technically. I’m just staying there. I’ve got to do for me but at the same time I don’t even have enough financial aid to return (14:20).

These students both recognize that young 20-somethings may be dependent “on paper” and that this dependency status will determine aid awards, of the parent in the first example and of the student in the second example. At the same time, both implied that the dependency assumption does not make sense because the under-24s are receiving little actual support from their parents. Participants often admitted their confusion openly:

P2: I get it from the government because of financial aid and that. And they’re like “You have exceeded,” and “Why is it taking—?” . . .

I: You get letters from the government about the aid? . . .

P2: Yes. Yes, because it’s like, “You’ve exceeded—” or “You’re about to exceed—” and “You’re at 150—” or I don’t know (16:110).

Another student similarly peppers her explanations with references to uncertainty:

But I just saw her and she just had them consolidate it, or something, because she also has some undergrad and that’s like a big burden you’ve got. I don’t know, maybe you . . . (16:124)

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2 Throughout the paper we occasionally use the designation P1, P2, etc. to indicate which focus group participant is speaking at various points within a quotation. This is usually only necessary for quotations involving multiple speakers in an exchange. The designation I: is used as needed to indicate contributions from the interviewer.
The most serious confusion consisted of outright misconceptions that could lead to very unfortunate decision making:

Yes, but there’s nothing they can do when your situation changes. Like I worked January through July of last year. You do your FASFA form. . . . They know that I’ve made money and they don’t look, I mean I’m not eligible again to fill out another FASFA form until next year (16:121).

Or in another focus group:

Community colleges are the only places that you will not have to get a loan on the undergraduate. Now, once you go and get that BA, then you’re going to have to get a loan because you get no more financial aid once you get the associate’s degree (14:20).

In the first example, the speaker did not realize that she could reapply for financial aid based on a change in circumstances; in the second example, the student did not know that grants are available for four-year degree programs.

These misconceptions are also associated with high and consequential levels of anxiety surrounding financial aid. In the following excerpt, for example, a White independent-status university student presents a view of the process as brittle and nerve-racking:

I mean if you don’t have every—, if they don’t have everything together you’re not going to get your refund check. Your classes are not going to get paid for and it’s going to look like . . . you’re not going to pay for your tuition or anything like that. So you might get dropped from your classes. Then you get a hold on your account. That means you can’t get books, that means you can’t send your transcript out to anyone or anything like that because if you did want to transfer or it becomes strenuous because people, like as a college student a refund check is the best thing in the world to me. (1:109)

In this student’s description, if every aspect of the financial aid application is not in precise order, a whole array of several dire consequences—including not receiving a refund check, appearing to be financially irresponsible, being dropped from needed classes, not being able to transfer—could ensue.

In contrast, participants’ comments about work were characterized in general by a firmer sense of knowing how to navigate the limits in the system, and how to gain exceptions. In the following
excerpt, for instance, a university student speaks straightforwardly about negotiating an adjustment in timing at work.

    Sometimes I just explain to them “Hey, I’ll be late. I could work but I’ll be late,” and then they will say, “Oh, okay that’s fine.” (4:106)

There are many examples, like this one, in which students explain rules and expectations surrounding their work lives as relatively predictable and straightforward. Compared to comments regarding financial aid, students’ explanations of workplace processes also showed a higher sense of confidence in navigating situations even when trouble arises. In another example, a community college student points out the possibility of changing jobs if the current situation does not allow some flexibility for attending classes, “If the job doesn’t understand then you do what you’ve got to do. If it’s working on the weekends or whatever” (13:53). In these excerpts, the process of negotiating flexibility at work or even changing jobs is not presented as mysterious, as financial aid processes are. In yet another example, a university student describes a similar sense of knowing what to expect, even in a less-than-ideal situation:

    The employer that I worked for—they were not the best employers in the world. So they were a little flip floppy with their rules, but for the most part they were pretty flexible. They would allow you to give a schedule. You can call off and then make it up during that same week if you needed to. (4:38)

Many students described negative work situations; nevertheless, much as in this excerpt, those students described a set of workplace expectations and processes that were workable and well understood in comparison with parallel descriptions of financial aid.

    Given the relative familiarity and predictability students attribute to work situations, it is not surprising that students describe making adjustments to their work schedules and even adding jobs as strategies for troubleshooting or changing tenuous financial situations. In one example, a traditional-age university student talks about taking a second job to help alleviate her family’s financial stress:
I live on the north side of [community nearby], and we’re losing our house so we’re really going into foreclosure because we can’t pay any bills, and I’m beginning a second job (7:2).

In this quote, one of many that refer to the economic crisis already emerging in the spring of 2008, the speaker’s strategy is to take a second job to bring in more income. The speaker is a White university student in her late teens attending full time and working in a retail position. Adding a second job may, in fact, be the only thing she can do to help alleviate the pressure, but it is worth noting that this is the only strategy she mentions here. She does not mention conferring with the financial aid office or anyone at the university as part of her troubleshooting. This is one example of how the students who spoke with us viewed work as a more familiar and fungible source of funding. In other examples, students increased and decreased work hours in response to changing financial situations. One returning community college student described her strategies for adjusting her hours throughout the year, in part to supplement the family income in months when her husband typically worked less:

> When I really worked a lot was Christmas and that’s when we were on break. So, but, when I could work, when they called me for work I pretty much had to work. My husband works construction and he was off part of that time. ... I’m going to see this summer how it will be because summer months you can work every single day if you want. There’s tons of work and I’m going to take a summer school class. (14:76)

In this example, the speaker—like many other students in the study—described the possibility of additional work hours as a routine and reliable source of additional income available on short notice.

Here, once again, the contrast with the mystery and opacity students attributed to financial aid policy is clear.

**Theme 2:** Students who report strained financial situations often report that financial aid has been unable to provide enough support for them to attend college consistently term to term. These students perceive financial aid offices themselves as barriers to the receipt of needed financial aid.

*Participants experienced these gaps within a social and cultural context that contributed to their feeling judged and ill served in interactions with financial aid offices.*
While the first theme showed the extent to which students across all income levels and institutions find financial aid decisions mysterious and unpredictable, a second set of beliefs was especially pronounced in descriptions of financial aid among students who mentioned having serious financial or life stress. The kinds of stresses the students spontaneously reported included child-rearing (13:54, 15:40), dependent care costs (14:20), caring for a disabled family member (14:20; 16:10), an unreliable car (14:20), receiving state aid or social security (14:87, 16:8, 16:54), loans in default (14:87), an inability to purchase textbooks (14:20), and being on the “verge of homelessness” (14:113; 7:2).

These students were more likely than those who did not describe life stressors to express a strong belief that scholarships and grants are available—if they only knew about them, as the following exchange illustrates:

**P1:** But there’s other scholarships on there. There’s a lot of them . . .

**P9:** Where, where are they at because financial aid is not talking to me about them?

**P1:** They’re not going to tell you about them. They’re not going to volunteer that information because see I used to, that’s how they are.

**I:** How are they?

**P1:** I went to [Public two-year Institution out of state] before I came here . . . They didn’t tell us anything about anything there either because their job is to get in there, get you in your financial aid . . .

And in a separate session:

I don’t have any money to go to school for the summer. So I find myself every summer having to take out a loan. I think that’s unfair to us as students. I really want to finish. . . . So I don’t know where to go. I don’t know whose tails to rattle. I’m afraid that if I’m too outspoken, which I know I am, I’m very talkative, that I will put myself in a bind and I won’t get the help that I need. So a lot of things I don’t address but they do need to be addressed. There is money here. I did my homework. We do have money for this campus but we don’t get it. If we don’t come to the . . . meeting, we’re not knowledgeable of a lot of things (15:14).

Implicit in this second quote is a norm that values being proactive in dealing with the injustices, particularly for low-income students of color, sewn into the educational system. In addition to mentioning doing her homework and being knowledgeable, this student conversely also mentions
having some concern that if she is too outspoken practitioners will withhold needed help. In yet a third session, a similar concern was raised by another student:

Because like scholarships. I’m like okay I’ve got to do some scholarships here because this financial aid thing is just not cutting it. Well, if you look on, I don’t know how it is on yours but when I pull up [campus internet portal] it brings up my region, and then it’s all behind. They’re showing stuff for 2007. So I don’t know what’s available for 2008 without going in there and looking on the board or asking them. (16:51)

These examples show a high level of frustration with the sense that scholarships or grants are available but just beyond their grasp. Implicit in these students’ statements is the belief that the institution may be deliberately withholding the information. At the very least, they believe that financial aid offices should do more to help them identify possible sources of non-loan funding.

Overall, we see in many examples that it is not just the conditions surrounding students’ lives that inform how they are using financial aid. It is also important to note that processes of information-gathering, applying, and navigating the use of financial aid are comprised of interactions shaped by the sociocultural values surrounding work, debt, and money as held by the student, financial aid advisors, the institution, and other players as well (policy makers, etc.). For example, in several exchanges throughout these discussions, low-income students drew parallels between interactions with financial aid professionals on campus and experiences with state aid agencies. In these exchanges, students reporting multiple life stresses described financial aid staff as active barriers to desperately needed resources. In the following two examples from different sessions, students discuss their experiences of feeling condescended to and judged in interactions surrounding financial aid:

That’s a problem where I have when it comes to financial aid. When my GPA was high and I was able to get a student loan it’s just too many questions asked . . . . So it was like they want to give you what they want to give you. You’ve got to pay that money back. Do you understand? . . . . If your grades are good and you need that loan they should give it to you because you need it. In my situation I can’t go to work right now because it’s hard on me trying to take care of my daughter, going to school, raising my grandson and then I can’t afford to pay for all of this on babysitters and stuff. (14:20)
A returning Latina student in her late 40s, the speaker here was primary caregiver for her disabled daughter and her young grandson. The last sentence in the quote offers an explanation for why she is not currently holding a job, and embedded in this explanation is an implicit norm valuing work over the receipt of any student aid. Similarly, the explanation earlier in the excerpt, “You’ve got to pay that money back. Do you understand?” also hints at an embedded norm calling for her to defend not only the legitimacy of her need for a student loan but also the legitimacy of her having access to help at all. These norms and embedded defenses seem related to the feeling of being judged mentioned earlier, especially since they are presented side by side in the student’s explanation here.

In a similar example, an African American mother in her late 30s interprets negative experiences with the financial aid office within a frame of feeling judged. She compares the experience directly to her experiences at the state TANF offices:

> And then I just heard a few days ago that this campus does have funds. But when you go ... to financial aid they feel like it’s coming out of their own pocket to give you money to pay for your classes. They’re worse than working with the folks at the aid office. They talk to you like you don’t know nothing, like you’re dumb. To me that just makes me really teed off. (15:40)

Since this is a second-hand account of the interaction, we cannot draw direct conclusions about how financial aid counselors actually acted in these incidents. However, it is possible to say—judging from this description—that the student perceived condescension and resistance from the financial aid staff. That she draws parallels to the state aid office introduces further images of being condescended to and judged.

In a third example, a student tells of moderating her original negative attributions of financial aid staff “gate-keeping,” recognizing that the financial aid officers have to follow government regulations and are therefore not singularly responsible for inadequate financial aid. At the same time, she insists that the ultimate outcome is unfair:

> Even financial aid, I guess I got really angry when we got a new financial aid officer because I felt the other [person] did more for me. But I have to be practical. She’s under some rules and
regulations that are given by the government and the schools and it’s really not like, because I called her the keeper of the gate and I sort of accused her that she acted like it was her money. Because I just felt like why can’t I get a Pell Grant? I’m on Social Security. I had never heard of such a thing. How am I living the high life? But, you know, they plug in these numbers and I know they say it’s getting tighter and tighter and tighter. I heard now, what, Sallie Mae is like, they’re not going to be able to give loans like they were and I’m like that’s my last resort (16:54).

A White mother in her 50s and a cancer survivor, this returning student describes her frustration, using a description similar to that of another student quoted above: “acted like it was her money.” In a way that is doubtless mediated by the role of race in these experiences and in the expectations of all involved, this student also defends herself against judgment in the retelling. The students of color quoted above both emphasized the legitimacy not only of their needs but also that their needs are worthy of being met. The White student quoted in the third example, on the other hand, underscores only that the need is there. Given the need, her expectation is that it should be met (“I’m on Social Security. I had never heard of such a thing.”). Finally, while the comments from the two women of color quoted immediately above fold into them a narrative of money being available about which they are not told, the quote from the White student folds into itself a different narrative—that money that had been available is disappearing. These interpretations warrant further exploration as this work continues. These perceptions reflect broader narratives and realities of the labor market in that region in the 1970s and ‘80s, when these women were coming of age. The particular forms of racial discrimination and racism in city politics that accompanied the era of White flight and deindustrialization in the region are undoubtedly salient to the students of color quoted above as they make sense of interactions in college environments. Similarly, narratives of disappearing jobs and diminishing resources (“taller and tighter and tighter”) have been seen in similar contexts to be particularly salient in Whites’ sense-making around rapid deindustrialization in U.S. cities during this time (e.g., see interviews with White men in Fine & Weis, 1998).
The passages quoted in this section are saturated with frustration, desperation, and anxiety. Students expressed beliefs that information was being withheld or that financial aid officers were responsible for failing to grant them the aid they clearly need. These may well be instances of the targeted sense-making students use to navigate through college in extremely fragile situations. To borrow a phrase from another arena, they have “financial aid insecurity.” To make sense of the larger system they cannot control or even reliably predict, they have formed beliefs about financial aid offices and staff that help them understand what seems to be a totally inadequate, essentially unfair system.

**Theme 3: Students draw not only on the literal conditions of the circumstances in decisions related to financial aid but also on norms and values surrounding money, work, debt and schooling in fashioning a Logic of Financing College.**

In this final section outlining results, we explore students’ reasoning on how to combine financial aid and wages to pay for college. Before considering students’ strategies in detail, we explore the sources of information described by participants, to help to explain and contextualize this implicit logic described by participants.

**Sources of Information: Family, Peers, and Professionals**

Students described gathering information on financial aid from a set of sources including institutional sources, family members, and peers. A few students in the focus groups mentioned information they gathered directly from parents’ guidance: “and [my Dad] said to me one day, ‘Well, we’ll see if you’re eligible’” (8:17); “My mom . . . is more familiar and knows the loopholes” (8:115). In several other examples, students from all participating institutions drew information from family members’ experiences either with student loans specifically or with the financial aid needs assessment process in general. In one example, a community college student—an African American mother in her 30s studying for a degree in a health-related field—pointed to her own mother’s experience with student loan debt. Noting that this experience continued to shape her own decisions surrounding
financial aid, she said, “My mother had to take out loans when I first started school and we had to pay that back. I just don’t want to go back through that.” (13:58)

A second example illustrates how students across different contexts use a similar avenue to access information about financial aid. In the following quote, a White dependent-status university student in her late teens describes basing her own decisions about financing college on her sister’s previous experience applying for financial aid:

I: So how does financial aid fit into your reasoning about balancing work and school and achieving your goals?
P4: Zero.
P3: Zero.
I: Why not?
P3: We don’t get any. My mom and my dad they make too much money.
I: So you filled out the FAFSA?
P3: No, my sister did though. So she didn’t get any. (3:65)

This exchange illustrates the student’s perception that financial aid is irrelevant to her situation; student aid doesn’t fit into the logic she uses to finance her college expenses. Elaborating further, she makes it clear that she is basing this perception not on direct experience with the application process, but rather on the results of her sister’s application. In addition to highlighting one of the multiple avenues students described for gleaning information about financial aid, this example shows a particular kind of pitfall of this approach—a pitfall evident in many other similar examples. First, in the excerpt quoted above, the student shows confidence in her understanding that she will not qualify for financial aid because her parents “make too much money.” This characterization of the needs-assessment process via the FAFSA is actually seen throughout many of our student-participants’ comments. Since most families qualify for student loans in some form, this passage also shows that the student is likely equating “financial aid” only with grant aid, just as students in many examples cited above did. A second pitfall comes from the students’ assumption that it is not useful for her to complete the FAFSA herself, since she can expect that process will return the same results to her now as it did for her sister.
previously. The assumption reflects an underlying understanding that needs assessment for dependent status students is based on parents’ income; nevertheless, this understanding does not take into account additional considerations folded into the process (e.g., number of children in college) or that there may be relevant aspects of her situation that actually differ from her sister’s.

In the course of our focus group discussions students illustrated in many instances that they were relying on peers for information on financial aid. During the discussion in the example below, three women exchanged information regarding funding sources and financial aid policy:

P1: Now when you get in nursing or in the physical therapy program, they have loans for those certain programs. They have scholarships. People who die and they leave money that was in that field and you just get the money. You just apply for it. Budweiser and the Colgate, the toothpaste... .
P9: Do you have to apply to something for this?
P1: For what?
P9: Where all these scholarships are at?
P1: FastWeb. There’s a lot of them on there.
P9: That’s where I went to.
P1: Every day they send me a new one on my email. [Quoting these email announcements,] “Oh, we have three more for...” [or] “This is you put down [on the form]...”
I: So you had a comment over here...
P8: Yes, like the financial aid and they got a scholarship. I applied for a scholarship that they say you don’t have to pay back because I ain’t going to do it [i.e., pay it back].
P1: Scholarships you don’t pay back.
P9: Right, scholarships you don’t have to.
P9: You went to FastWeb. Is it .com?

Two points are important to note here. The first is that two of these women are unsure of the basic information they are receiving: One is unsure that she is going to the right place for information about scholarships; another is unsure of whether the scholarship she has applied for will require her to repay the award amount. The second important point is that these students seek clarification from among the group of students in the discussion, and they receive information and advice in return.
In another example, university students similarly check their understanding with each other and exchange information:

P7: But if you do have to take out loans, hope that you just go for the subsidized and not the unsubsidized, and you kind of [long pause] worry about it later.
P3: Wait. Isn’t the subsidized one the one that, um, doesn’t accumulate interest until after you graduate?
P7: Right.
P3: I have that.
P1: Yes, I’ve had it the same way. But with financial aid, you really got to get that stuff turned in early or they will not be able to help you because they are so booked up with all of the other students trying to get the financial aid. (8:109)

Just as in the previous example, participants in this focus group asked for clarification and received advice from other students in the discussion. In addition to providing financial aid advice directly from peer to peer, students participating in focus groups also referred each other to the student government association (e.g., 15:14; 14:20), individual practitioners on campus (14:139), and online sources (16:51; 14:20) as reliable sources for financial aid information.

Most predominantly—and not surprisingly given students’ implicit theories about financial aid being mysterious and arbitrary—participants in the student focus groups repeated information gathered from interactions with the financial aid offices at their institutions. Many examples from students from all participating institutions point to this as a primary source of information, like this example from a community college student:

Well, they [the campus financial aid office] let you know how much so far, what it will cover. It will cover so many classes and if you have to you’ll have to pull a loan if you have any additional classes. They said financial aid only goes so far. (13:57)

This independent-status African American student in her early 20s, with no family obligations, had been enrolled in classes part time since beginning at the community college. The financial aid office is the only source she cited in her brief but thorough explanation of how financial aid works. Based on an understanding of per-credit-hour tuition costs as additive, this student describes a strategy whereby she
plans carefully to take only as many classes as can be covered by the grant aid available to her—a strategy she links to advice from her meetings with a financial aid advisor. Regardless of whether this description accurately reflects the advisor’s intended message, it confirms that the financial aid office is a principal source of financial aid information for this student and, furthermore, that she has adjusted her plans according to information she has received there. Similarly, a traditional-age student at one of the participating universities described the campus institutional financial aid office as a principal source of information:

Financial aid is just, it’s really good. So they really help you a lot and they tell you what to do. They tell you what to fill out and you just give it to them and they give you whatever you qualify for. (2:23)

In many examples from the study’s focus group data, students portray financial aid as arbitrary and difficult to predict or explain. This speaker, in contrast, a 20-year-old White male student with no family obligations who works full time while attending university full time, describes the financial aid process as straightforward and well functioning—making his example somewhat unusual. More relevant to the point at hand, his description conveys that his primary source of guidance through the financial aid process is the financial aid office and that all the information needed for that process comes from there.

Students described gathering information on financial aid, on academic regulations, and on negotiating the college system from a broad collection of sources: faculty, academic support staff, advisors, and other students—as well as financial aid professionals. For advice on all these topics, many participants described relying on individuals they could relate to personally—faculty members, family members, other students, administrators, or office employees—regardless of whether these individuals were knowledgeable about financial aid policy. Participants’ examples suggested that information from these sources may not always have been accurate and also that the students often did not seek out additional information elsewhere.
A Knock on the Door: Loans Seen as Last Choice Across Many Situations

A second important pattern across many comments is that loans are seen as a last resort in many different financial situations. Student participants in the focus groups expressed a range of attitudes regarding loans. While not all participants’ comments were negative, loan-aversion was a prevalent theme in students’ implicit theories about financing college.

A prevalent—although not universal—sense of loan-aversion informed the logic students applied in making sense about how to finance college. Since examples showing this abound throughout the focus groups, we will cite a few here:

- That’s something, if there’s a way, we don’t really try to borrow money (5:235).
- But anything, I don’t want to take a loan out. ‘I’d rather just take monthly payments (5:225).
- And my mom had to come out of pocket because my sister she doesn’t want to take out a loan. And that was like really hard. She even had to sit out a semester. So she’s behind (13:54).
- My mother had to take out loans when I first started school and we had to pay that back. I just don’t want to go back through that (13:58).
- But I know in a couple years, when I graduate, eventually they’re going to be knocking on the door, wanting their money back, so it would be nice to save some more money up, or have somebody pay for school (9:76).
- It’s like it’s nice and it’s great for you while you’re going to school but sooner or later it’s like they’re knocking at your door. It’s like that’s a big, that’s a lot of money you have to consider in your budget. Like when you finish school and you have children, besides the economy and your house payment and your [local utility company] or all this stuff it’s like that’s going to become like part of your household budget is paying off those loans. It’s scary. (16:60)

This set of examples helps to convey the prevalence and nature of participants’ objections to student loans. At the same time, however, it is important for us also to note some counterexamples, to nuance the picture of a student population that prevalently presented loan-averse attitudes. Some students, including the university student quoted below, expressed a view of student loans as a necessary evil:

I: I also have a question about financial aid. How does that play into your decisions here? [P4’s name] says “Uh-oh.”
P4: Pretty much, I kind of live on financial aid because if you make $6.25 an hour working part time, you’re not able to do much with that. You kind of just get as many grants as you can and hope that you don’t have to take out loans. But if you do have to take out loans, hope that you
just go for the subsidized and not the unsubsidized, and you [long pause, nervous laughter] worry about it later. [8:108]

This statement, while not sounding exactly positive or secure regarding student loans, shows a tolerance and a general belief that it will be possible to pay the loan off after graduation. Furthermore, the example shows, as do most other examples we found with a similar attitude, that the student believes the degree she will complete will make enough of a difference in her financial situation to make the taking of loans an investment—to seem “worth it” economically.

A second set of counterexamples shows attitudes even more comfortable and positive regarding student loans. While these are fewer in number than the “necessary evil” examples cited above, they hinge on a similar logic—a confidence in the returns on education in their own specific cases. In the following example, for instance, the student is relying on a loan to help her progress toward her degree along her expected timeline:

If I get the Perkins loan, yeah, I’m taking 12 hours over the summer, which will quicken up the process for me. If not, I’m going to try to possibly get the money together for the two classes, or maybe just take the [math prerequisite for her major] that I mentioned, because it’s not being offered in the fall, which is stupid, and that would put me on full track, I’d be off for two years trying to get those math series done. (10:119)

The examples above highlight the pivotal role that belief in returns on education plays in students’ willingness to accept loans, as well as their ability to manage decisions regarding loans and student debt.

Students’ Logic and Implicit Theories Related to Paying for College

In this study we asked students to tell us about their experiences balancing work and family obligations with college. As a natural part of these stories participants also shared how they reasoned through decisions related to paying for college. In this way the multiple logics students used in financial aid were often visible in the casual and deliberate remarks students offered along the way.

In the focus group examples, the students’ logic reflected a hierarchy of options for college financing, with work, family support, grant aid, and student loans as the four principal resources
mentioned across examples. Other resources such as work-study, employer tuition reimbursement, and state workforce development funding were also mentioned—though only infrequently—by students in these discussions. In most instances one of these options or another was closed off to the student due to circumstances. For most low-income students, for example, direct family contribution was not a viable part of the logic. Likewise, many higher-income students mentioned not being eligible for grant aid and, therefore, did not take grants into account in their thinking. These are obvious points; less obvious are the details of how students navigate the logic of combining the elements that remain available to them.

In a manner of speaking, students generally must put together their own “packages” according to what is available to them and must work within their own understandings of college costs and of financial aid to do this. In this way, the uncertainty and anxiety described above is woven into how our student participants described navigating the decisions involved in financing college. This kind of reasoning and combining strategy was a part of nearly every conversation we had with students in these focus groups. The following quote, from a returning African American student in her 30s, is a case in point:

I’m just now getting started but I’m scared that within the two years my financial aid will run out. And I did take on a student loan. I first got, began college at [public university] and it took me a long time to pay that student loan off but I did it and I do not want another student loan. So what I’m trying to do is go for the gusto, work, [state workforce development program], Chancellor’s Scholarship and if I have to do it that way, and right now I’m sitting writing a letter. But I don’t know if I’m going to be able to get it because the grade point up. (14:20)

This student portrays her approach as an attempt to be comprehensive (“go for the gusto”), to put a lot of effort into combining all available resources: wages, state aid, and scholarships. Furthermore, her reference to the application process for the merit scholarship—writing an application letter—suggests that this is somewhat new territory for her (“... and if I have to do it that way ...”) and qualifies as an
extraordinary effort. Finally, all of this proactive logic is aimed at the goal of avoiding having to take a student loan and risking a repeat of her previous negative experience with student debt.

A second example illustrates students’ implicit sense-making on this topic, this time under more affluent circumstances:

My first couple years, I had the grants and everything, and got my books paid for. But then I didn’t want to take out loans, so my parents decided to help me. And they paid for half of my tuition and I had to come up with the other half. (8:109)

This student, an independent-status White woman in her mid-20s working full time, describes combining resources from grants first but, when these were no longer available to her, she combined support from her family with her own wages to cover tuition and books—also to avoid taking out student loans.

A second look at a quote presented above provides another example. In our discussion of Theme 1, we quoted a young man who said he qualified as a dependent “on paper” but in reality received little or no support from family:

Next semester coming up, based on my mom’s—, what she makes, because I’m under 24, I don’t think I’m going to get financial aid period, which means that I won’t be going or coming here and that’s a problem. My mom lives in Florida and she has four other kids she’s taking care. I’m staying up here with a family member. I’m on my own technically. I’m just staying there. I’ve got to do for me but at the same time I don’t even have enough financial aid to return. (14:20)

In this excerpt it is clear that the student is relying on financial aid and, furthermore, that family contribution—aside from a place to stay—is not a part of his logic. He covers living expenses through work and staying with relatives, while financial aid covers tuition and fees. Because of his age and the assumptions built into FAFSA, he is automatically classified as dependent on his parent, but financial support from family is not a part of his logic for combining sources of income for college because in the circumstances he describes it is not available to him.
Yet another kind of logic is illustrated by a returning university student—an African American mother in her 50s:

But I’m dealing with financial aid or government. You have to pay stuff back, and all that stuff. I’d just rather, I wish I could have went where I could have just went and did the opposite way, . . . I don’t like a lot of, I like my information to be confidential, and I wish I could have just paid myself, or if I would have, sometimes I look back and say “I wish I could have started earlier,” and I probably would have been able to, or when I was working, like when I was working at a different job where I knew I could have paid my way through. But I always thought of that, since I started my family first, I want to do my family first and then go on, because I know, I did used to have a job where I could have paid my way through, but I just decided I didn’t want to let that affect me [by changing my preferred way of parenting]. That’s the way I would have felt. (18:21)

Although she uses financial aid to pay for college, she describes a general discomfort with the process, mostly stemming from concerns about privacy. The logic she illustrates here is based on a preference for paying tuition directly from wages. Because adequate wages are currently unavailable, however, she takes financial aid (a combination of grants and loans), her second choice. In the latter part of the quote she mentions that she might have been able to go to college in her preferred way earlier in life, but that she deferred entering college at that time because she would have found it too difficult to go to the university while holding a job and raising young children. She further explains her thinking later in the interview, indicating that family support is not a central part of her logic surrounding paying for college and, in fact, expressing surprise and chagrin that the needs-assessment process included information on her husband’s finances:

And they said, “You all have good credit report,” and stuff like that. I didn’t even know what my husband had; [I said,] “You’re supposed to be checking mine.” So you see what I’m saying? It’s hard to even get, get past that.

A final example illustrates further the kind of implicit logic students describe using to navigate decisions about financial aid:

I did take computer classes but if I take too many classes that don’t pertain to my degree, then I’m out of money. So that’s the point that I’m at now. I don’t have any money to go to school for the summer. So I find myself every summer having to take out a loan. I think that’s unfair to
us as students. I really want to finish. I don’t want to be at a two-year college for four years and that’s where I found myself at now. (15:14)

In the few minutes preceding this excerpt, students had been discussing academic difficulties they’d been experiencing, especially related to being unfamiliar with computers. In the quote above, the speaker is an African American community college student in her 40s. She describes a set of interrelated considerations that inform her strategy for financing her studies and getting through her degree program. These considerations include an effort to improve her computer skills so that she will perform better in classes, the need to choose courses that count toward her degree, expectations about how long the degree program “should” take, and time limits on financial aid. The student’s description is, unlike the other excerpts quoted above, an example of a situation that is not working—an instance of the pieces not fitting together. The underlying logic has features common with some of the others. She relies heavily on grant aid and, according to this description, the grants sustain her through the fall and spring terms. She would like to avoid taking out loans but inevitably balances this preference against her goal of finishing her degree as quickly as possible. Her statement reveals that her time to degree is already outlasting her expectations and that this is contributing to some anxiety about financial aid running out as well.

Each of our participants’ descriptions reveals an implicit theory and a logic about combining sources of funding for college. While we highlight here only selected examples of students’ descriptions from multiple walks of life, there are multiple examples within each case that share the features illustrated by each examples above.

The preceding discussion demonstrates the range of situations and experiences from which the participants in this study speak. These results have shown further specific areas of misinformation prevalent among students in the area of financial aid.
Discussion and Conclusions

The experiences of students at these three urban commuter institutions reflect the changing landscape of culture, economy, history, and college-going. Hearing students’ direct and detailed descriptions of financial aid and the reasoning they use to navigate decisions related to paying for college is essential to moving higher education research and institutional practice further into areas and orientations that are consonant with and supportive of students’ lives. Exploring how students make sense of paying for college helps illuminate specific inconsistencies between federal, state, and institutional financial aid policies and the structures and conditions that inform college-going for these students. The realities that students in our focus groups described in many ways do not match the assumptions built into financial aid policy. The variations in these students’ family lives and economic situations challenge the policy ideal of the family’s role in financing college. Furthermore, these low-income students do not have the positive cash flow that the policy ideal implies. Their financial and life stresses raise questions about regulations that define the kinds of expenses federal and state student aid cover.

The widespread misunderstanding of financial aid regulations among students at all economic levels is a well-documented problem in our study as well as in previous work. Our findings extend and add further detail and weight to Matus-Grossman and Gooden’s (2002) finding that a climate for diversity matters in students’ interactions surrounding financial aid and to their recommendation that campuses work to raise students’ awareness of financial aid services in a “welcoming, nondiscriminatory environment.” Our results also underscore students’ perceptions about injustice in U.S. education systems. Some participants connected their experiences with broader societal patterns. Financial aid was not working well for many, by their own descriptions, and some attributed this to failures of individual financial aid counselors; others connected patterns to changes in the economy, to the differences in costs at different institutions, or simply to arbitrariness or luck. These findings also
reinforce McDonough and Calderone’s (2006) recommendation that it is imperative to examine the social context and the cultural values surrounding work, money, debt, and schooling as held by faculty, financial aid officers, students, and all who are involved in students’ interactions surrounding financial aid. These contexts and values shape these pivotal interactions and the knowledge as well as the perceptions that students bring away from them.

The results from this research help delineate the true dimensions of the college-going experiences of urban commuter college students who balance work and family obligations as well. Student engagement models (Astin, 1984; Tinto, 1982) suggest that the more students are involved in on-campus activities and have meaningful relationships with peers and faculty, the more likely it is they will persist and achieve academically. These models—extremely influential in research and institutional practice surrounding student success—support a strategy whereby faculty and practitioners encourage students to work less, or not at all. However, for many students, not working is not a realistic option (Baum, 2006). In our study’s context—commuter institutions in a Midwestern urban region—most students’ live in circumstances that make paid work a necessity and work for pay off campus is considered the norm. A great number of students enrolled in college in this region are older, independent-status, or low-income. Many also have commitments to supporting a family. Given these characteristics and conditions, advice not to work does not fit the students we interviewed. Instead, advising strategies that are more consonant with the realities of working students and that acknowledge the range of working students’ circumstances would not only be more effective in supporting student success but likely would also improve the quality of advising interactions and contribute to a positive campus climate for working students.

Our findings also have some implications for outreach programs and methods for disseminating information on financial aid. Many of the views expressed by the students in this study reflect the information-seeking patterns used by first-generation college students. Existing programs and outreach
efforts geared to first-generation college students notwithstanding, a gap remains between the students’ full access to and understanding of financial aid requirements and the students’ implicit theories about navigating the financial aid system. The descriptions offered by the students in this study point us to implications for policy and practice in this area. At the state and national levels, policy and debate on how to educate students about financial aid has emphasized information about the processes involved in applying for aid (e.g., annual deadlines) and about eligibility for different kinds of aid. Our participants’ experiences show that there may be additional opportunities for outreach—additional topics to address (e.g., the benefits and choices built into different forms of aid) as well as additional critical points in the process at which students could use and apply information. Some of the critical points mentioned by participants in the examples above include when awards are received, when semester bills are received, when semester-to-semester plans are made for out-of-pocket college expenses, and generally when changes occur in the regional or national economy. Our participants indicated that new modes of communication via well-designed websites and other Internet-based avenues are likely to reach wider audiences in the future. Our participants’ comments also suggest the possibility that first-generation students may not typically interpret information in the manner educators assume they will, thus possibly limiting the effectiveness of outreach programs as they are designed.

Finally, our study’s findings highlight implications for simplification of the financial aid process. Our participants’ descriptions show that many students lack clear information about financial aid and suffer under the emotional weight of not knowing what to expect from the process and its results. Current calls at the national level for simplification of the FAFSA (Baum & McPherson, 2009; Kennedy, 2007; Lewin, 2009; U.S. Department of Education, 2006) may yield results in the coming years (Field, 2009) and may lead to simplifying the process in ways relevant to the specific concerns and experiences we heard about in our focus groups. Moreover, some recent research suggests that large single-source
financial aid programs may have a more positive impact on persistence than packages drawn from multiple sources (Herzog, 2005; Hossler, Ziskin, Kim, Gross, & Cekic, 2008).

With extensive new qualitative data, this study contributes to the development of research and theory surrounding the academic success of commuting, working, and independent students. In addition, this work is laying a foundation for education policy and practices based on the real experiences and actual enrollment patterns increasingly characteristic of students across the country. With this foundation, the study can help build more effective tools and better frameworks with which practitioners and institutions, especially, can shape practice.

References


