

Financial Aid Frustrations: Social Media as a Window into Community College Student Challenges

A Report of the *Getting Connected* Project

"Getting Connected: Harnessing the Power of Social Media to Enhance Community College Student Success."



Financial Aid

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BACKGROUND

Social media can provide an effective window for viewing how students perceive and experience challenges in college. Using a Facebook based app called *Schools App*, the *Getting Connected* study analyzed student posts on the app's school feed and then interviewed students from community colleges across 8 different states about issues revealed on the app. The initial study was designed to explore the relevance of social media as a tool for forging campus community and connection at community colleges. Students were given the opportunity to use *Schools App* as a space for whatever reason or type of communication they desired. However, students chose to use the space mainly to ask and answer procedural questions. Many of the procedural issues addressed using *Schools App* centered on financial aid.

To analyze student posts, data were collected and coded, first using "wordclouds" and then by examining the context of the most frequently used words in app posts. The content related to financial aid was coded using 16 financial aid nodes. Interviews were then conducted to further explore students' perspectives. The content from these interviews was analyzed using 19 different codes. We found that many of the challenges students chose to discuss were directly related to financial aid.

Students used *Schools App* to seek procedural information related to financial aid challenges. In the interviews, students expanded on these findings and elaborated the ways in which financial aid policies and related guidelines frustrated them, and we suggest these frustrations could be barriers to their success. Policies that were especially problematic were those that delayed disbursements of financial aid funds, imposed guidelines for students to remain financial aid eligible, and enforced course credit and dollar limits on the amount of financial aid a student is eligible to receive. The following summarizes our findings from app posts and interviews.

- Frustrations expressed on the app
 - o Students used *Schools App* to ask questions about filling out and filing forms related to financial aid.
 - o Students expressed confusion related to Satisfactory Academic Progress, the guidelines they were required to meet to remain financial aid eligible.
 - o Students used the app to inquire about or express frustration related to financial aid disbursement delays.
- Frustrations expressed in interviews
 - o In interviews students elaborated on the stress related to meeting Satisfactory Academic Progress and the challenges outside of college that often interfered with their ability to meet guidelines.
 - o Students discussed the danger of changing their major or taking too long to complete coursework because of financial aid caps.
 - o Students discussed how a delay in receiving financial aid impacted their ability to perform in college.

Though the *Getting Connected* study was not designed to explore financial aid, *Schools App* unexpectedly provided a window into the perspectives of community college students and their experiences with financial aid. Financial aid policy created challenges that led to what we label a "climate of penalty" in which students experienced financial aid as a punitive system, feared losing their aid, and adapted to financial aid regulations and restrictions, even when it was detrimental to their success.

EXECUTIVE SUMMARY

According to the Merriam-Webster dictionary, the verb “aid” means “to provide with what is useful or necessary in achieving an end.” Federal financial aid is designed to do just that – help students pay for tuition and cost of living expenses so they can pursue and achieve a college education. However the findings detailed in this report reveal that in many respects, the way many community college students experience financial aid is exactly the opposite – as an encumbrance, hindrance, impediment, or discouragement.

The *Getting Connected* research study implemented Uversity’s *Schools App*, a Facebook-based application that can only be accessed by a college’s students and employees, at nine different community colleges across the country beginning in Fall 2011. Similar to a Facebook news feed, students were free to post whatever they wanted to the *Schools App* school feed, creating a space where students could express ideas, concerns, or questions of their choosing. Given this opportunity, students most frequently posted comments pertaining not to socially-based content, but to academic and procedural issues, such as course related topics, obtaining books, enrollment, and a range of financial aid related concerns, questions, and experiences. Although it was not a platform designed to address financial aid specifically, as students used *Schools App*, financial aid discussions and questions emerged as one of the most prominent topics.

Our findings illuminate how, in order for students to receive and utilize financial aid, they must navigate a complicated application process each year and continuously meet guidelines designed to ensure students are using federal dollars appropriately. While many federal and institutional financial aid policies have been implemented to protect tax payers while also aiding students, unfortunately many students experience financial aid as a punitive system creating a climate of penalty. Community college

students struggle to traverse the application process year after year, many of them finding themselves waiting unusually long times to receive aid or in situations where they have to prove their eligibility or are at risk of losing their eligibility. Due to disbursement delays, some lack money to pay for books or rent. Others are making difficult decisions about their coursework and degree based on financial aid eligibility guidelines which can be detrimental to student success.

Financial aid is designed to assist students in achieving their educational aspirations, but we found these policies may often be harmful in certain respects to the success of an already vulnerable student population. Policies detailed later in this report contribute to stress and complications creating a climate of penalty for community college students. Some examples of these policies are: requiring students to take a minimum amount of credits to receive full financial aid benefits; criteria for “satisfactory” academic performance; delays in receiving financial aid dollars; and a limit on the timeframe and amount of credits that a student can use financial aid. This climate can exacerbate inequities as community college students struggle to navigate financial aid policy stipulations which create additional procedural obstacles that can impede their college-going efforts.

THE STUDY

Data were collected as part of the *Getting Connected: Harnessing the Power of Social Media to Enhance Community College Student Success* research study, which explored the relevance of social media technology in postsecondary institutions using multiple sources from the nine different community colleges in Arkansas, Arizona, California, New York, Ohio, Texas, Wisconsin and Wyoming participating in the study over the course of three years. The study was designed to explore how commuter-based

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community colleges attempt to use social media as a mechanism to increase student's connection to college. The study examined how community colleges were incorporating the use of a social media platform to connect with students and facilitate their success and how students themselves use the social media as a space to build college community.

The app text

The posts and comments appearing on the *Schools App* school feed together constituted the app text¹. This app text was collected, coded, and analyzed. To determine topics most commonly discussed on the platform, all app text was coded into one or more of 41 nodes using NVivo software. Given the sheer magnitude of qualitative text data, we first utilized the analytic technique of Text Mining

(TM) (Feinerer, Hornik, & Meyer, 2008) using *R* statistical software to generate "wordclouds" as a way to quickly and effectively visually represent the content posted on the main school feed. TM is a set of procedures that helped us to create clusters of weighted matrices that captured the frequency with which each word appeared on each college's school feed. Using TM, we essentially were able to analyze the tens of "thousands of individual pieces of text data" (the words in the over 92,000 individual posts and comments). Our goal was to graphically present the hidden structure of an unstructured collection of thousands of pieces of this "text" data². Next, we examined the most frequently posted words in the context of the actual social media posts. Utilizing NVivo, we carefully coded the text using a grounded approach according to its content and purpose.

MAIN CHARACTERISTICS OF COMMUNITY COLLEGES IN THE *GETTING CONNECTED* PROJECT

Institution	State	Enrollment	Location	Enrollment by student race/ethnicity
Los Angeles Trade & Tech College	California	15,734	City Large	6% White, 52% Hispanic, 27% African American
Northwest Arkansas Community College	Arkansas	8,365	City Small	77% White, 11% Hispanic, 2% African American
Cuyahoga Community College	Ohio	31,250	City Large	54% White, 4% Hispanic, 33% African American
Phoenix College	Arizona	13,000	City Large	33% White, 33% Hispanic, 11% African American
Chandler-Gilbert Community College	Arizona	12,296	Suburban Large	60% White, 18% Hispanic, 4% African American
Onondaga Community College	New York	11,783	Suburban Large	73% White, 3% Hispanic, 10% African American
San Jacinto College	Texas	28,549	City Large	38% White, 41% Hispanic, 10% African American
Western Technical College	Wisconsin	5,573	Rural Medium	89% White, 1% Hispanic, 2% African American
Laramie County Community College	Wyoming	4,905	Rural Medium	83% White, 7% Hispanic, 3% African American

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After the generation of the wordclouds, the posts including the most frequently used words were analyzed for content as well. Specifically for this report, the text where students referenced different aspects of financial aid, cost of living, and financial issues were coded into one of 16 financial aid nodes. Our coding scheme also generated categories for how students were using the app – what role they were taking in their interactions with others. We called these categories “archetypes,” and 15 different archetypes evolved while coding to characterize these user types. The archetypes that appeared most frequently were *procedural/info seeker* followed by *procedural/info helper*. These were students that were using the school feed to ask procedural questions or seeking procedural information and students who were answering the procedural questions or providing the procedural information. This suggested students were using the app mainly for questioning and information seeking.

The interview data

Data were also collected from the interviews and focus groups of over 770 students and staff across the nine colleges in 2012 and five colleges in Arizona, California, Ohio, Texas, and Wyoming in 2013. Interviews were coded for the relevant financial aid themes that appeared

consistently across the interviews conducted at all the colleges. Our coding reflected everything students had to share regarding financial aid and included a total of 19 codes ranging from how students acquired information, what confusions or questions they had, their experiences getting assistance from the financial aid office and staff, application and eligibility processes, how they utilized their aid, and any benefits gained or challenges they faced. For the purposes of this report, we focused on the themes of eligibility problems, delays, course-taking, and credit limits. We found that many of the challenges students chose to discuss were directly related to the criteria and procedures of federal financial aid policies. These components are detailed in the next section.

¹App data from Western Technical College and Chandler Gilbert Community College are not used. Western Technical College only allowed veterans to access the app and they were not very receptive. Posts are predominately staff communications. Chandler Gilbert Community College chose not to renew the app for all three years of the study and for that reason were eliminated from app analysis.

²The data were pre-processed by removing numbers, punctuation, and common “stop-words” such as “with” “and” “for” “the” “to” “in” “then/than” “he/she” “not” “that” “this” “was” “like” “just” etc. We de-identified each college by replacing any reference to college names with “inst_name.”

RELEVANT COMPONENTS OF FINANCIAL AID POLICY.

Federal financial aid policy includes multiple safeguards intended to prevent the abuse of award money. The following policy components are those most relevant to the student challenges we address in our findings.

- Students receiving Pell Grants must fill out the *Free Application for Federal Student Aid* (FAFSA) each year and make what is referred to as *Satisfactory Academic Progress* (SAP) to remain Pell Grant eligible. Guidelines for SAP include a grade-point average requirement and for students to make progress towards their degree each year. Each semester students must also complete a percentage of the classes they have enrolled in. If students drop or withdraw from classes and do not complete the required ratio of classes completed to classes enrolled then they have not met guidelines to remain Pell Grant eligible.
- Students also receive financial aid proportional to their course load, with full-time students eligible to receive more money than those attending part time (Department of Education, 2014).
- Both federal student loans and Pell Grant funding include “maximum eligibility” criteria for length of time and dollar amount. “The amount of *Federal Pell Grant* funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%” (Department of Education, 2014).
- A student may only borrow using subsidized loans for the amount of time equal to 150% of the published expected time to completion for the program of study in which they are enrolled. In other words, if their program is supposed to take four years, they are eligible for subsidized loans for six. If a student takes out a subsidized loan but then changes programs, their original loan still counts toward their “maximum eligibility period” (Department of Education, 2014).
- Federal loans, both subsidized and unsubsidized, cap out at \$57,500 (Department of Education, 2014).
- Finally, students cannot receive their funding immediately. New undergraduate students receiving their first federal loan must wait 30 days from the start of the semester to collect loan money (Department of Education, 2014). While this 30 day wait period only pertains to a select group of students, many other students discuss waiting 30 or more days to receive their funding.
- Other students experience delays in funding due to complications in processing paperwork because filling out the FAFSA form each year creates particular impediments for students who don’t fit the traditional mold of a teen or young twenty-something financially dependent on their parents. Many community college students are young but live in households where they help support their parents and siblings, or they live entirely separate from their parents. To qualify for aid, such students must request an “override,” proving they are worthy of help by providing evidence and explaining the details of their non-normative family circumstances.
- Many individual colleges have developed policies to protect themselves from the consequences of students who accept financial aid dollars and then never attend class.

Many of these policies noted above are intended to ensure that students do not abuse these benefits and protect the community colleges, which are accountable for misused aid and student defaults. However, the policies end up *penalizing* community college students according to our findings, creating a climate of penalty. The dominance of such a climate of penalty is reflected in the frequency of such issues appearing in their posts on *Schools App* and the extent of their presence in their interview narratives.

FINANCIAL AID FREQUENCIES

Financial aid was a relatively prominent topic of discussion on *Schools App*. Generally, as a percentage of prevalent topics, a fifth or more of the *Schools App* content related to financial aid topics. At some colleges with higher rates of poverty and low-income students, such as at Los Angeles Trade & Tech College, financial aid was a dominant topic. At other colleges, such as Laramie County Community College and Cuyahoga Community College, discussions about financial aid were more limited. Several colleges had semesters where financial aid distribution was delayed, which students had not anticipated. This led to an increase in questions and discussions about disbursement and refunds.

Table 1 displays the some of the most frequently used financial terminology and how often it appeared in posts at each college from fall

2011 through spring 2014. Most initial posts regarding financial aid were student-generated, so this table is a reflection of the topics most relevant to students. Each number in the table represents the number of posts in which each word appears. Several terms like “check” or “money” could have been used in conversations outside of financial aid discussions but this was rarely the case. They were most often used in reference to financial aid. This table represents the overall quantity and variety of financial aid issues addressed. To get a better sense of the relative prevalence of financial aid topics, Table 2 compares financial aid as a topic to three of the most commonly used words appearing in the school feeds -- “book,” “class,” and “math.” *Schools App* exchanges regarding financial aid appear just as common as the other prevalent topics such as book sales, classes, and other topics related to academic courses.

Table 1

	Financial Aid	Aid	Check	Disburse	Money	Refund	Loan	FAFSA	Grant
SANJAC	629	912	1112	122	655	427	203	58	124
OCC	82	135	249	7	145	73	50	7	21
NWACC	150	204	420	33	156	81	67	16	49
PHX	60	101	190	14	55	17	23	14	20
LATTC	450	486	393	71	209	14	43	89	113
LCCC	20	38	57	0	12	5	2	2	5
TRI-C	193	249	462	21	232	137	66	28	45

Table 2

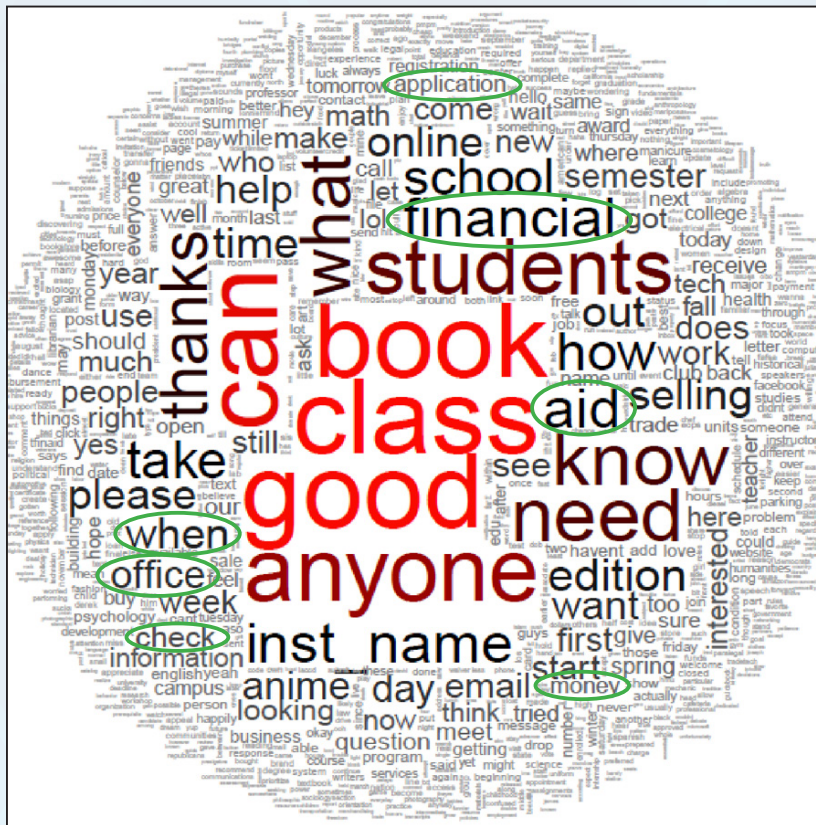
	Financial Aid Total	Book(s)	Class	Math	Percent Financial Aid
SANJAC	3592	4616	5082	1702	24%
OCC	681	851	884	146	27%
NWACC	1014	1101	1023	276	30%
PHX	430	432	550	64	29%
LATTC	1411	1278	1059	320	35%
LCCC	121	200	197	39	22%
TRI-C	1227	1629	1942	852	22%

of posts on *Schools App* include the following: "Has anyone got their student loans *checks* in the mail?" "Did anyone get their school *money* refunds this morning or is there a certain time of day that they processed the direct deposit refunds? Thanks!" Other words such as "when," "application," and "office," were also relatively prominent although not exclusively used in the context of financial aid discussions. However, they were most often used in that regard. For instance, "FAFSA is saying my *application* has been successfully process but [name of college] keeps saying that it's not finished...ugh," "Hey anyone know *when* they usually do fall disbursements for financial aid?"

student

work social information financial aid class out see application check illness please national good book start free online interested campus studies time mental semester through requirements help women sociology today when office building way messages wednesday parking messages

Los Angeles Trade & Tech College



FRUSTRATIONS EXPRESSED ON THE APP

Since financial aid emerged as a prominent topic among student posts on *Schools App*, we then analyzed these frequently used words in the context of each post. In this way, *Schools App* provided a window through which to view exactly how students experienced this climate of penalty as they navigated the financial aid process. Several of the most commonly discussed topics included questions and confusion regarding filling out and filing forms related to financial aid, concern and confusion associated with Satisfactory Academic Progress, and questions and concerns surrounding delays in financial aid disbursement.

I think the most stressful part about applying to college .. Is the financial aid aspect of it ..

#SoFrustratingggg
June 9th

Filling out forms. Students used *Schools App* to ask questions about filling out and filing forms related to financial aid. At colleges that had a staff presence on the app, financial aid staff were able to address repetitive questions where a similar answer applied to all or most students, for example questions about FAFSA deadlines. The app enabled students to get simple questions answered quickly without having to stand in line or wait on hold. Other discussions containing more complicated questions about filling out and filing financial aid forms appeared at many of the colleges. Often students found their circumstances were not considered in federal rules and guidelines and so they were required to fill out further paperwork or navigate additional

"I am in desperate need to buy some books! [Name of college] is still processing my financial aid and [it] may not even come in before my first assignments are due."

processes in order to receive financial aid. Students used the app to enquire whether others had experienced similar situations or simply to express concern about their experience. Students experienced these additional requirements for paperwork and guidelines as punitive for having lifestyles and circumstances outside the traditional college student norm (Campbell, Deil-Amen, & Rios-Aguilar, in press & Deil-Amen & Rios-Aguilar, 2014).

So angry with financial aid right now. I need 5 classes to graduate. Already registered for 4 but 5th class is an independent study so was waiting on finalization email from department head. He didn't get it in before fin. aid appeal was approved and they only approved 4 classes. They put a hold on me so now I can't register for final class. I was supposed to graduate in December. Now I don't think I can. I feel hopeless and have busted my butt in my classes for nothing.

August 3rd

Satisfactory Academic Progress. Another point of confusion evident in student exchanges on the app were guidelines for Satisfactory Academic Progress. Many students commented that they thought they were meeting guidelines for financial aid but had still become ineligible to receive funds. Because Satisfactory Academic Progress can include more than student GPA, students often found they had dropped or withdrawn from too many classes to continue receiving aid or had surpassed number of credits or semesters eligible for financial aid funding. Once students become ineligible, many colleges have an appeals process a student can go through in order to continue receiving financial aid at that college. Students posted concerns about the process, many of them worried that their appeal would either not go through before they needed money for books or cost of living or not go through at all. Students also

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Arturo

I got an email regarding my status of my FAFSA application. ...what do I do now. I am really hurting financially....

Sep 26th

Luis

Can't do nothing but to wait

Sep 26th

asked whether they had filled out paperwork correctly or missed any important items needed to complete the appeal process. For many students, the appeal process created additional and harmful hurdles. From meeting financial aid eligibility guidelines to eligibility appeals, the entire process of maintaining financial aid from semester to semester was experienced as problematic by many students posting on the app, emphasizing a climate of penalty.

What's going on with the Financial Aid? We're almost half way through the semester and no aid has been provided. Why is this taking so long?

Oct 3rd

Disbursement Delays. The most frequent mention of financial aid came from colleges where students experienced a delay in the disbursement of their financial aid funds. Financial aid delays happened for a variety of reasons at different colleges including school policy, overwhelmed financial aid staff, complicated paperwork, or missing forms/information. At colleges where the delay was school wide, the beginning of each semester the app was often filled with frustrated students wondering when they would receive their financial aid and if other students had information regarding disbursement. Common questions included inquiries about whether other

Waiting on that Financial Aid, I need books!!! for the low... CAN ANYBODY POINT ME IN THE RIGHT DIRECTION?

Oct 21st

Miranda

They playing. 45 days for a loan to disperse this is ridiculous.

Sep 23rd

Simone

What

Sep 23rd

Miranda

They saying the money may come at the end of the month or in October.

Sep 23rd

Simone

Whaaaaat!!!

Sep 23rd

Alicia

My loan has already been disbursed to my higher one, why is yours taking so long?

Sep 23rd

Whitney

I haven't gotten mine either.

Sep 23rd

students had received money or notification and if students knew what was causing the delay. Students discussed ability to obtain books and supplies before classes started. Some students expressed frustration as the semester began and they were unable to complete assignments because they were still waiting on their financial aid funds to arrive so that they could buy books. Other students expressed concern about cost of living expenses, noting they had expected their financial aid disbursement earlier and were experiencing stress due to the delay. Delay in disbursement of financial aid funding caused strain on students for a range of reasons, at times interfering with their ability to succeed.

I RECEIVED AN B,C AND AN INCOMPLETE IN ONE OF MY CLASSES, WHICH WILL CHANGE ONCE I TURN IN THE FINAL!! YET FINANCIAL AID SAYS I DIDNT COMPLETE 67% OF MY CLASSES, THEREFORE WON'T BE ABLE TO GET FINANCIAL AID!! SMH THIS WHOLE FINANCIAL AID STUFF IS FRUSTRATING!!

Sep 19th

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Steven

Does anyone know when refund checks are deposited?
Jan 28th

Emily

Financial Aid told me today anywhere between the 21st
and sometime in march
Jan 28th

Cathy

This is my 5th semester and it is always the 6th week of
classes...around march 3rd this semester.
Jan 28th

Breanne

Depends too. If its loans they can be disbursed any
time. If its pell and tap then its the 6th week of class.
You'll get an email when yours is processed about a
day or two before direct deposit, if that's how you have
it set up.
Jan 28th

Cathy

Correct Breanne, loans are dispersed first and they are
used to cover tuition and the remainder is refunded
to students, (that happened last week for most) and
grants go through later and if u are entitled to refunds
from those that happens at week 6.
Jan 29th

Trevor

I got my refund first week of class. It depends on when
you filled out your aide forms. If you're first time this
semester, then it'll be a minute. If not and you filled
them out before last sem started you should have it
very soon. I recommend direct deposit...
Jan 29th

Breanne

My second semester and I haven't heard anything yet,
mines all grants. My papers were filed late July for last
semester/this semester but I had to fight for one of my
grants to get it again so I'll probably have to wait.
Jan 29th

Cathy

Why did u have to fight for it? I spoke to bursars office
directly, they dont even receive grant \$ till feb 24th and
they start the refunds march 3rd, u should be fine by
then. Everyone seems to be confusing left over loan
money with financial aid \$.
Jan 29th

Breanne

Cathy I was on financial aid warning because of a class
I took 3 years ago that wasn't even at [this college] and
has nothing to do with my major. Anyways because I
failed a class last semester and I was on warning they
took it away. Thankfully I have an awesome advisor
who helped me fight to get my aid back because
without it I wouldn't be able to go this semester.

I just have to post my rant about the
bookstore prices. I waited two weeks for
my financial aid refunds to be sent so I
could order my books on Amazon. This
affected my first exams but I just can't
see paying all the extra money for books
at the campus bookstore. I bought 8
brand new books from Amazon for
\$465 shipping included. The same
books at [the college] bookstore were
\$1086. Wow! Over \$600 by ordering
online. This should be criminal that the
bookstore charges that much more for
texts. Jus sayin

Feb 5th

FRUSTRATIONS EXPRESSED IN INTERVIEWS

Interviews were designed to learn about student app use and engagement. However, due to the prominence and relevance of financial aid in app posts, financial aid was added as an interview topic to help elaborate on financial aid related app posts. During interviews across colleges, students expressed common ways in which financial aid policy potentially impaired their success. During the first year of interviews financial aid was not an explicit topic in the interview protocol. For instance, as students discussed their prior experience with education, their social background, discouragement they faced and reasons for choosing a particular college, financial aid concerns were prominent. Students also discussed financial aid when asked about procedural experiences within their college more than any other interview topic. In fact, students initiated discussion of financial aid so often that questions relating specifically to financial aid were added to become part of the second year interview protocol.

This 19 year old white student is frustrated because she must choose between losing her financial aid and potentially receiving a poor grade for a class in which she is struggling.

"And I am terrified to drop this math class now because I am likely to lose my financial aid completely if I drop the class because this class is really screwing me over and I don't want to drive my GPA down but then again I don't want to lose my financial aid."

What were the student's main areas of concern? They articulated concern about their school's SAP criteria which is a determining factor in student's financial aid eligibility. Students also discussed financial aid caps and the boundaries created by maximum time frame rules. Several colleges had policies that created a delay in the distribution of financial aid funds. Students discussed how this delay was detrimental to those who relied on financial aid for expenses beyond tuition such as books, transportation, and rent.

This 30 year old white female student came from an unstable childhood situation and overcame incredible odds to finally enroll in college. One semester, she remained enrolled just so that she could maintain financial aid eligibility despite experiencing two deaths in her family. Her GPA suffered.

"It was like either quit and don't go back or stick through it, and I mean it was really hard. I lost my stepdad and my grandmother in a month to the very day, and it rocked my whole family, and so probably I was just like devastated."

Making or failing to make satisfactory academic progress. Many students who were interviewed experienced stress as a result of SAP requirements. Often life outside of college interfered with a student's ability to meet SAP requirements. Students described difficulty balancing their course load with full time jobs, childcare, a death or illness in the family, and many other circumstances. Some students had to choose between dropping and failing a class, guessing which decision would be more likely to negatively affect their financial aid. Even when SAP guidelines weren't influencing student decisions about classes, financial aid was a factor for students when deciding how many

This 19 year old white female student was hampered by her lack of access to a car in a community with no train access and unreliable bus transportation to and from the college. She was discouraged after being put on financial aid probation for dropping below the required ratio attempted vs. completed credits.

"It was after I got so discouraged because they put me on financial aid probation because I dropped down because I had – my car started messing up and my mom got sick and my dad couldn't drive me to school, and it's cold and it was snowing. It was miserable and so I dropped the classes, and they put me on financial aid probation because I dropped below part time."

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If students exceed financial aid maximums they must navigate the appeals process to apply for financial aid. Their appeal could potentially be denied, leaving a student without financial aid. This 41 year old white male, just out of prison and working hard toward a career path with jobs that hire despite criminal records, experienced this financial aid obstacle.

"...at the end of this semester, I will be... on financial aid suspension due to having 90 attended hours. I didn't realize that that was included, classes that didn't get paid for by financial aid. Even if this was your very first time ever receiving it, if you've got over 90 hours, you got to appeal it for them to approve it. So now I'm going through the appeal process to get it continued next semester."

credits to take. Some students enrolled in more credits than they wanted to ensure a full financial aid award which often impacted their academic performance.

Credit caps and time limits. In interviews students discussed the danger of changing their major due to financial aid maximums. Some students no longer qualified or were on the verge of losing financial aid eligibility because

This first-generation African-American female student is concerned about cost of living expenses due to delay in financial aid disbursement.

"They told me since it's my first time taking out a loan you have to wait 30 days to get your loan money. That's what I'm waiting for now, the 2,300 that I was told is going to be dispersed today...so if they don't give that to me then I'm kind of stuck. That was going to be my way to pay up my rent and stuff."

they had changed majors and needed more credits and a longer time frame than federal financial aid allows. Other students came back to school after a number of years and found they no longer qualified for financial aid because of time they had spent in college

years before. Both experiences left students to navigate the appeal process and in some cases, to pay for classes out of pocket or drop out of school. Financial aid maximums can be harmful to students who are close to or serious about finishing a degree but are not able to do so because they no longer qualify for financial aid due to the timeframe imposed by federal regulation. Students discussed losing financial aid eligibility most frequently as the reason they would leave college.

Delays in disbursement can keep student from purchasing supplies they need for class, such as this 44 year old white male who is a first-generation college student.

"I get financial aid and I get a student loan that comes through in February. I had to wait 30 days after starting to get my student loan, you know because it's my first time coming here... I need a computer. I don't have a computer at home... So I haven't had a computer now for about a month or two months. But I still go to the library and use the computer. I'm here using the computer. It's a necessity. "

The consequences of disbursement delays. Students also discussed how a delay in receiving their financial aid impacted them. Waiting periods can influence a student's ability to succeed, especially if they are dependent on financial aid money for expenses beyond tuition. Students in interviews expressed distress about waiting for financial aid funding and how delays could affect their academics. Finding money for rent, transportation, and other expenses was a major concern for students who used financial aid to pay for their cost of living. Other students noted that they struggled to acquire supplies for coursework when financial aid funding was delayed. Often students were forced to begin the semester without books, disadvantaging them in comparison with students who could afford to pay for books out of pocket. Some colleges offered a book advance to students prior to financial aid disbursement. In some cases this meant that students could only purchase books and supplies from their college's bookstore, which was generally a more expensive option.

CONCLUDING THOUGHTS

The *Getting Connected* study was designed to explore the relevance of social media as a way for students to generally connect to their college community using *Schools App* to promote a sense of belonging and integration into the campus community. Unexpectedly, *Schools App* provided a window into the perspectives of community college students and their experiences with financial aid. Students struggled to understand and maintain financial aid eligibility, often experiencing financial aid policy as punitive. These experiences led to a climate of penalty where students adapted to regulations and restrictions that are a part of financial aid, even when it was detrimental to their success.

Financial aid is a necessity for many students who would not be able to afford college otherwise. Many policies are designed to protect financial aid dollars from inappropriate use, yet the documented extent of such 'abuse' is minimal. These policies are designed on the unfounded assumption that some large number of students are enrolling in class so they are eligible to accept financial aid dollars and then do not attend class for the rest of the semester. No research has shown that students are intentionally abusing the system. Instead, the loss of students early in the semester may be due to challenges, such as poverty, experienced by large number of students at community colleges (Campbell, Deil-Amen, & Rios-Aguilar, in press).

Unfortunately, this aspect of financial aid policy is often experienced by students as punitive, and our analysis of *Schools App* content followed by our interviews allowed us to see how students experience these policies. Students struggle to navigate the application process and to remain eligible for financial aid from semester to semester. The delay in receiving financial aid dollars and decisions students must make to remain eligible for financial aid can interfere with their ability to succeed. Student experiences become evident as they engage in self-initiated

discussions on *Schools App*. Financial aid opens up access to postsecondary education, enabling many community college students to attend who would otherwise not have access. Unfortunately, however, perhaps the policies now in place have unintended punitive consequences for so many community college-goers.

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