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Understanding Satisfactory Academic Progress And Persistence: A Case Study

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UNDERSTANDING SATISFACTORY ACADEMIC PROGRESS AND STUDENT

PERSISTENCE: A CASE STUDY

By

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A DISSERTATION

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Understanding Satisfactory Academic Progress and Persistence:

A Case Study

Abstract

Community college administrators face multiple battles in the pursuit to educate students who are working multiple jobs, raising children, and who may have been away from college for an extended period of time. While Satisfactory Academic Progress (SAP) regulations were established to help students persist towards graduation, some students at community colleges are incapable of adhering to the academic guidelines upon entry. As a result, the mission of community colleges that includes adhering to an open-door admission policy often collides with SAP regulations.

The purpose of this qualitative instrumental case study was to determine how SAP regulations affected persistence for financial aid recipients at a community college after receiving a warning notification. The site of this study was a community college in Central New Jersey where approximately 25% of students who received financial aid did not persist from one academic semester to the next due to SAP regulations. With the current construct of SAP regulations, students are only provided one warning period to improve their academic standing. The regulations also require students to maintain a minimum cumulative grade point average of 2.0, a minimum cumulative passing rate of 67%, and graduate from a program of study within 150% of the published timeframe.

This study was conducted to understand the student experience associated with persisting after receiving a SAP warning notification. Helping community college students retain their financial aid eligibility and persist towards graduating or transferring to a four-year university is just as important as awarding financial aid to these students. Many students at community colleges lose their financial aid eligibility annually for failing to meet the academic requirements of SAP. The theory of justice and principles of self-efficacy were used in this study to understand the experience of students who had received a SAP warning notification at a community college in Central New Jersey and were able to persist under the current SAP warning guidelines.

University of New England

Doctor of Education

Educational Leadership

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CHAPTER 1

INTRODUCTION

The Association of Community College Trustees (2014) reported that 3.2 million community college students received the Federal Pell Grant (FPELL) totaling $10.5 billion dollars in the 2013-2014 award year. In that same year, 78% of FPELL recipients at community colleges held jobs while attending school (Association of Community College Trustees, 2014). Attaining a job does not preclude students from receiving financial aid, as all students who desire to receive financial assistance must show financial need by completing the Free Application for Federal Student Aid, better known as the FAFSA. In addition to meeting the household income threshold, students must also adhere to the established academic guidelines to be eligible for financial aid. "In 1976, the federal government regulated that a student could receive financial assistance under Title IV only if satisfactory academic progress towards a degree was being made in the students' course of study" (McNair & Taylor, 1988, p. 10). As a result, financial aid offices must review transcripts of students receiving financial aid each year to determine if Satisfactory Academic Progress (SAP) requirements have been met. It is important to understand that SAP regulations are only applicable to students who receive federal aid (McNair & Taylor, 1988). SAP is defined as students:

- maintaining a minimum cumulative grade point average (GPA) of 2.0;
- maintaining a minimum cumulative passing rate of 67 percent (i.e., attempted credit hours divided by completed credit hours); and
- completing a program of study within 150 percent of the published timeframe (Federal Student Aid, 2016).

Subsequently, some students lose their financial aid eligibility each semester as a result of not meeting SAP requirements. According to Attewell, Heil, and Reisel (2010), many students who attend college or university are not academically successful and are forced to stop attending without completing a degree. Students at community colleges often cite work, transportation, childcare, and other factors that prevent them from meeting the established academic guidelines (Nakajima, Dembo, & Mossler, 2012). This study examined how SAP regulations affected persistence for financial aid recipients after receiving SAP warning notifications at a community college in Central New Jersey. The institution used in this study has never analyzed this problem before and, as a result, has little data regarding the experiences of the student population involved in the SAP warning notification process. Therefore, collecting data from this population of students was essential to garner a holistic view and insight in order to create best practices to aid student success. While the results may not be the standard for all community colleges, this information may yield insights into the experience of a typical financial aid recipient who has received a SAP warning notification.

Some financial aid students enter community colleges not understanding the importance of academic success and how it relates to their financial aid award and eligibility (Lia, Edlin, & Ferdenzi, 2014). Due to SAP regulations, it is important for financial aid recipients to have a clear understanding of the connection between academic success and financial aid prior to registering for their first course at the college. Without financial aid, a large percentage of students cannot afford to continue their education (McNair & Taylor, 1988). Even at community colleges where tuition and fees are about half of four-year public institutions according to Educationcorner (2016), the financial burden of paying for tuition, fees, books, and supplies is is

overwhelming for people living at or below the federal poverty guidelines (DesJardins, Ahlburg, & McCall, 2006).

It is important to remember that President Lyndon B. Johnson believed that the Higher Education Act of 1965 would open doors to higher education and create economic opportunities for all Americans (Johnson, 2014). The Higher Education Act of 1965 was created as a mechanism to combat the harsh reality that racism had inflicted upon certain groups of people in the United States. Prior to the Higher Education Act of 1965, the opportunity to earn a college degree was literally a dream for students from middle class families and from families living at or below the federal poverty guideline. The Higher Education Act of 1965 gave these students a fair opportunity to improve the quality of their lives through a college education. President Johnson was recorded stating that the Higher Education Act of 1965 "swung open the door to education, the most important door that would ever open" (Johnson, 2014, p. 557).

Consequently, college enrollment rose by 120% during the 1960s, and part-time student enrollment also increased during this period because of the expansion of community colleges (National Center for Education Statistics, 1993). The expansion of community colleges continues to the present day, and therefore, it is imperative for community college administrators to understand how SAP regulations affect persistence for financial aid recipients so that colleges can be proactive in providing academic support to students. Enhanced student services may provide students with a better opportunity to maintain their financial aid eligibility and graduate with a degree within the 150% maximum timeframe. Some colleges have interacted with students and collected data that can enhance student services prior to enrollment through first-year experience programs as mentioned by Lia, Edlin, and Ferdenzi (2014). However, the first-year experience program at the site observed in this study was dismantled two years ago, and the

research examined in this study may reveal a need to resurrect the first-year experience program to improve student success at the college. At the site that was observed in this study, female students made up of 52%, and males made up 47% of the student population in the 2015 fall semester. In addition, race and ethnicity was recorded as:

- 14% Asian;

- 11% Black;

- 30% Hispanic;

- 31% White; and

- 14% Other (National Center for Education Statistics, 2016).

The 2015 fall enrollment profile consisted of 51% part-time students and 49% full-time students according to the National Center for Education Statistics (2016). Lastly, approximately 60% of the student population received some form of financial support ranging from federal, state, and institutional aid during the 2014-2015 award year according to the National Center for Education Statistics (2016). Furthermore, the National Center for Education Statistics (2016) indicated that 51% of students attended only part-time. Together, the data showed that students at the college were working while going to school and trying to strike a balance between the workload. According to the Community College Research Center (2017), 69% of community college students worked, and 33% of these students worked 35 hours or more each week. In addition, approximately one third of the students at community colleges had dependents (Juszkiewicz/American Association of Community Colleges, 2014).

Statement of Problem

Persistence and uninterrupted enrollment for financial aid recipients is essential for academic success. However, because of SAP regulations, some students lose their financial aid

eligibility due to not meeting academic requirements. For many students, the opportunity to receive a post-secondary education would not be possible without the assistance of financial aid. Data from the National Center for Education Statistics (2016) showed that in 2014, 9.7 million students enrolled in all sectors of colleges across the country. According to the Federal Student Aid Annual Report (2014), $31 billion dollars was awarded in the form of the FPELL. Solely at 2-year public institutions, 78% of first-time full-time students received financial aid in the 2013-2014 academic award year (National Center for Education Statistics, 2016). According to the same report, the retention rate at 2-year public institutions in the 2013-2014 academic year was about 60% (National Center for Education Statistics, 2016). According to data, the retention rate at the site of the study was 37% for the 2012-13-year cohort for first-time, full-time graduates and transfer students (National Center for Education Statistics, 2016). These statistics highlighted an epidemic that is taking place at community colleges throughout the United States. Billions of dollars have been disbursed to help students earn a college degree at community colleges; however, many institutions continue to lose students for a variety of reasons before graduating or transferring to a four-year institution.

This study focused on a community college in Central New Jersey where approximately 25% of students who received financial aid did not persist from one academic semester to the next due to SAP regulations (C. Rodriguez, personal communication, January 8, 2016). The Financial Aid Office placed students in one of nine SAP statuses at the end of each term that determined their academic eligibility for future semesters in accordance to federal regulations. These statuses include:

- Satisfactory;
- Warning Grade Point Average;

- Warning Pass Rate;

- Warning Grade Point Average and Pass Rate;

- Suspension Grade Point Average;

- Suspension Pass Rate;

- Suspension Grade Point Average and Pass Rate;

- Maximum Time Frame; and

- Probation.

Students who met the requirements of SAP were given a satisfactory status. Students who did not meet the requirements of SAP were given a warning status due to their GPA, low pass rate, or for failing to meet both requirements. Students who failed to meet the SAP requirements after the warning status were placed in a suspension status following the same convention as the warning classifications. In addition, a maximum timeframe status was given to students when the attempted credit hours had exceeded 150 percent of the published timeframe to complete the program of study. Lastly, of the nine SAP statuses, a probation status was given to students who failed to meet the requirements of SAP, but had provided adequate documentation to show they experienced uncontrollable extenuating circumstances that prevented them from meeting the academic requirements (C. Rodriguez, personal communication, January 8, 2016). According to the Assistant Director of Financial Aid at the college, after the 2015 fall semester approximately 1,000 students were placed in a SAP warning status (C. Rodriguez, personal communication, January 8, 2016). Data from the National Center for Education Statistics (2016) indicated that the college awarded the FPELL to 4,648 students and 946 of them were first-time full-time students.

In this case, the most economically disadvantaged students at the college who were entitled to receive federal financial aid and needed the assistance to earn a college degree were

being denied access to aid because they were unable to maintain the academic requirements necessary to receive federal student aid. Therefore, students who could benefit from the Higher Education Act of 1965 were not able to continue their studies at the college due to SAP regulations. Because SAP regulations only provided students with one warning semester to fall below the established guidelines, if they failed to meet SAP after the warning semester, they were placed in a suspension status and would no longer be academically eligible to receive financial aid. According to the Center for Community College Engagement (2017), 61% percent of students who received the FPELL in 2009-2010 lived below the poverty threshold, which equated to approximately an income of $22,000 per year for a family of four.

Moreover, open door admission policies are used at community colleges throughout the United States. Therefore, students are admitted to enroll at these institutions regardless of standardized test scores and high school grade point averages. Consequently, some of these students are required to take remedial courses before being placed in college level courses. In the fall of 2014, 70.5% of first-time full-time students at the site of the study were enrolled in one or more remedial courses (MCC, 2015). In addition, some of these students never advanced beyond remedial courses, and this ultimately caused them to lose their financial aid eligibility before earning a college degree. As a result, *open door* admission policies circumvent a core issue facing community colleges regarding the fact that many students enter these institutions unprepared to take college level courses and SAP regulations quickly eliminate some students' ability to receive financial aid if they do not excel academically in the first two semesters.

Purpose of Study

Since 1965, students have utilized federal financial aid to enroll at a community college in Central New Jersey. The purpose of this study was to determine how SAP regulations affected

persistence for financial aid recipients at the college after receiving SAP warning notifications. SAP warning notifications were sent to students to alert them that they were not meeting the academic requirements of SAP. SAP warning notifications signified that the students had one semester to improve their academic standing or they would lose their financial aid eligibility.

The data collected from this study may help college students assist each other in providing peer-to-peer information and recommendations for persisting after receiving a SAP warning notification. Last, but not least, administrators may be able to see this problem from the students' perspective, and this information can be used to enhance student services at the college. In this study, only a small population of students who received SAP warning notification were examined. First-year full-time students who were placed in a SAP warning status at the conclusion of the fall 2015 semester and enrolled in the fall 2016 semester were interviewed. Students who received a SAP warning notification and persisted from the first academic year to the following academic year were interviewed. They answered several questions that captured their feelings about the SAP warning notification process and describe how they were able to persist to the next academic year.

Research Questions

The fundamental question regarding this research was:

- *How do financial aid recipients who are placed in a SAP warning status describe and understand their experience as they persist to graduation?*

Overall, the study sought to uncover students' knowledge of the SAP warning notification process and their feelings about the process as it related to persistence and fairness.

In addition to the central question posed in the study, other questions included:

- *How can the current SAP warning notification process be modified to enhance student success through a fair, equitable, and just method?*
    - *What proactive measures can the college implement to reduce the number of students placed in a SAP warning status?*
- *How can the college improve student knowledge of SAP policies prior to completing the first semester?*

Conceptual Framework

Through examining how SAP regulations affected persistence for financial aid recipients after receiving a SAP warning notification, one theory was used to justify the importance for fair and equitable education policies that facilitate academic success for financial aid students. Cahn (2009) explained Rawls' theory of justice as the necessity for a society where, "no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the contingency of social circumstances" (p. 159). Rawls' theory of justice supported the necessity for this study through the review of SAP and persistence for financial aid recipients. Cahn (2009), explained that, for laws to be just, every person must be granted the same protection. In the case of this study, financial aid recipients were entitled to a post-secondary degree just as much as students who were not dependent on federal government assistance. Therefore, Rawls' theory of justice and particularly the veil of ignorance concept was an essential component for examining this issue as the theory argued that this was the only way to create a fair system, one that was not founded on race, class, or gender biases. Cahn (2009) further explained the original position by describing the importance of protecting the weakest and most vulnerable people, and in this study financial aid recipients were the students who needed protection. Rawls (1999) stated, "a theory however elegant and economical must be rejected or revised if it is untrue;

likewise, laws and institutions no matter how efficient and well-arranged must be reformed or abolished if they are unjust" (p. 3). Overall, the foundation of the theory of justice supported the need for fairness and equality in SAP policies that regulated whether students from financially disadvantaged households should continue to remain eligible for financial aid to earn a post-secondary degree.

Data indicated that students of color had higher "stop-out" rates than White students (Lia, Edlin, & Ferdenzi, 2014). Therefore, it is imperative for policies to be developed that will protect students of color from encountering additional obstacles that may lower their chances of persisting through graduation at community colleges. The current way the SAP policy has been written places all financial aid students in their first semester of college in the same SAP status. While this appears to be a fair and just practice for students, it assumes that all students who have entered community colleges are at the same level of academic preparedness and that all students are equipped with the necessary tools to begin their post-secondary degree. These tools include time management, study skills, and the overall ability to understand how to be a successful college student.

Unfortunately, all students do not enter community colleges at the same academic level, and some are not prepared or equipped to persist through graduation (Lia, Edlin, & Ferdenzi, 2014). According to the theory of justice, a fair and equitable SAP policy would take into consideration that all students do not enter community colleges on the same academic level and would assess a student's academic performance based on his or her individual aptitude. In addition, a fair and equitable SAP policy would be built from a foundation of self-efficacy for students. Self-efficacy was defined by Lia, Edlin, and Ferdenzi (2014) as "the belief that one is capable of accomplishing a specific task, and the accomplishment, the behavior, is one

component or the product of the reciprocal interaction between one's environment and one's inner drives" (p. 598). Constructing SAP regulations through the theory of justice and principles of self-efficacy, affords all financial aid recipients with a fair and equitable opportunity to persist to graduation.

Assumptions

Community colleges in the United States have used open door admission policies for many years to enroll students regardless of standardized test scores or high school academic performance (Nakajima, Dembo, & Mossler, 2012). Subsequently, this practice led to institutions serving a student population that was not always prepared to take college level course work (Round, Brownless, & Rout, 2012). The first assumption of this study was that there was a percentage of students who lost their financial aid eligibility after receiving a SAP warning notification due to SAP regulations, simply because they were not prepared for college and did not understand the gravity of the forewarning. SAP regulations require that all students who receive financial aid meet the 2.0 GPA, 67% completion rate, and adhere to the 150% maximum timeframe guidelines each semester while attending college. While the Department of Education has built in one warning semester to permit students to receive financial aid when the requirements of SAP are not met, students who are not college ready could benefit from having more than one warning period to become college ready and acclimated to a new college environment. In addition, many of these students lose their financial aid eligibility after the second and third semester due to SAP regulations only permitting one warning status period. This outcome equates to low persistence rates for financial aid recipients at community colleges.

The second assumption of this study was that the participants would be willing to share their experience, and were aware of the combination of issues affecting their ability to persist

towards graduation. As stated previously, many students at community colleges have dependents and work full-time and part-time jobs. As a result, this situation could be described as traditional age college students living non-traditional lives while attending college. As a result, these students face challenges that traditional college students may never encounter. Because this type of study has not been conducted at the site, the researcher believed that students would volunteer to participate in this study and share their personal stories about persisting towards graduation after receiving a SAP warning notification. It was also the assumption of the researcher that the information shared from the students' perspective would reveal other concerns and solutions to problems students face at the college.

Limitations

There were several limitations in this study that should be highlighted. First, this study only focused on one community college in the northeastern United States. This limits the generalization of the findings, though similarly structured schools may find commonalities or similarities within the findings and outcomes. Second, as a result of conducting a case study which utilized a purposeful criterion-based sampling process to interview students, the sample population size was small. Only two focus groups and one-on-one interviews were conducted with six students at the college. It is important to note that only a portion of the students from the fall 2015 first-year full-time cohort were examined from the fall 2016 semester because some of these students transferred to four-year institutions and others simply did not re-enroll at the college. Third, data collected from the responses in the study are not associated with one population or demographic of students because students will not be selected by these factors to participate in the study, as the researcher wanted to capture a universal response from students regardless of race or ethnicity. Lastly, some may consider the focus of this study that observed only second-year financial aid recipients as a

limitation. While this study has its limitations, Creswell (2012) pointed out that using a purposeful and criterion-based approach enhanced the quality assurance of the data, and this study used that approach to collect data.

<div align="center">**Scope**</div>

Because of the qualitative nature of this study, and because the data was collected from a single site, focus groups and one-on-one interviews were utilized to collect data from students, and the one-on-one interviews were offered if a participant was not able to attend a focus group. According to Creswell (2012), only four to six students were needed to conduct a formal focus group for research. The projected number of students selected to participate in this study was six to ten, which addresses the importance of data saturation because of the overarching similarities of the students who received financial aid. The similarities found among financial aid recipients were primarily due to federal regulations that define eligibility for Title IV aid programs through specific criteria. Creswell (2012) stated, "saturation is the point where you have identified the major themes and no new information can add to your list of themes" (p. 251).

All students eligible to receive FPELL in the study were from households with limited financial resources, and each of them were enrolled at the college seeking to earn an associate's degree or were attempting to transfer to a four-year university to earn a bachelor's degree. Through dialogue, the study sought to understand the students' experience with the SAP warning notification process in relation to their ability to persist to graduation. The information provided from students may help to enhance student success for financial aid recipients at the college because students who successfully navigated their way out of the SAP warning status were given an opportunity to share their experience with the researcher. With this knowledge, administrators

at the college may be able to replicate paths that lead to academic success for financial aid recipients.

Significance

This study examined the SAP regulation that was enacted in 1976 that mandated that federal financial aid could only be awarded to students who were academically progressing towards graduation (Taylor & McNair, 1988). The study closely examined the effect that this regulation was having on persistence for financial aid recipients after receiving a SAP warning notification. This was a crucial matter because outcomes from the Higher Education Act of 1965 should positively impact persistence for financial aid recipients. This study sought to uncover the reality of SAP regulations at a community college in Central New Jersey.

Community college administrators face multiple battles in the pursuit to educate students who are working multiple jobs, raising children, and who may have been away from college for an extended period. While SAP regulations were established to help students persist towards graduation, some students at community colleges are not college-ready upon entry. As a result, the mission of community colleges that includes adhering to an open-door admission policy often collides with SAP regulations. Part of the mission of community colleges is to educate students who may not be able to earn a college degree at other institutions due to selective criteria factors. This means that the requirements of SAP that include adhering to the 2.0 GPA, 67% completion rate, and the 150% maximum timeframe, may prevent community colleges from educating some students. For many students, community colleges and financial aid are the only mechanisms that will help them to earn a college degree. Therefore, even though community colleges may see themselves as striving to educate all students regardless of standardized test scores and high school GPAs, federal regulations such as SAP may prevent them from

addressing this need in the community. Examining this situation from the perspective of the student may help administrators and policy makers determine if regulations that were established forty years ago should be modified to better assist students. In addition, data collected from students may be shared with other students to improve student success outcomes for financial aid recipients.

Definition of Terms

Academic Year: Fall, spring, and summer semesters.

Award Year: The period of time in which a student can receive a financial aid award, usually defined between July 1st through June 30th.

Completion Rate: One of the three requirements of maintaining SAP. Sometimes called "Pass Rate," a student must complete or pass at least 67% of all credit hours attempted in order to continue receiving financial aid. Any class the student fails or withdraws from negatively impacts the calculation of this rate.

Disbursement: The process by which financial aid funds are transferred into the students' account to be applied to their charges. Funds that students receive will be less the money owed to the school for tuition, fees, books, supplies, and any other charges.

Expected Family Contribution (EFC): This number is assigned to a student after completing the Free Application for Federal Student Aid and indicates the amount the student/family is expected to contribute towards the education for the academic year.

Federal Pell Grant: The Pell grant is a need-based grant. The grant is always pro-rated based upon a student's enrollment status (i.e., full-time, ¾ time, ½ time, and less than half-time).

Federal Supplement Educational Opportunity Grant (SEOG): A campus-based federal grant program that provides funds to eligible students who demonstrate exceptional financial need, generally with a zero Expected Family Contribution.

Free Application for Federal Student Aid (FAFSA): This application determines a student's eligibility for federal and state aid.

Grade Point Average (GPA): One of the three requirements of maintaining Satisfactory Academic Progress. A student must maintain at least a 2.0 cumulative GPA in order to continue receiving financial aid.

Higher Education Act of 1965: This Act increased resources for institutions of higher learning and provided financial aid programs to assist students towards earning a college degree.

Maximum Timeframe (MTF): Sometimes referred to as "150 Percent," maximum timeframe is one of the three ways that a student can fail SAP. A student is allowed to attempt 150% of the published credit hours required to complete his/her program of study before he/she is cut off from receiving financial aid.

Open Door Admissions Policy: A policy that does not require students to score at a particular level on standardized tests or to have a certain grade point average from high school to be admitted as a student. Students are only required to complete an admissions application and take a placement test to be admitted to the college.

Probation: A student who loses his or her financial aid due to (SAP) suspension may submit an appeal that documents uncontrollable events that led to their lack of success in the classroom. If the appeal is approved, the student is placed in a "Probation" status with restrictive requirements until they are able to meet SAP guidelines.

Remedial/developmental: All course work that is not at college level.

Satisfactory Academic Progress (SAP): Students must maintain a minimum cumulative grade point average (2.0 or higher) and a minimum cumulative completion rate (67% or higher) in order to continue receiving financial aid. In addition, students may not exceed the maximum timeframe for their academic program, which is 150% of the program length.

Suspension: A student is considered suspended if they are failing SAP. A student may not receive any form of federal aid in this status.

Warning: A student is considered to be in a warning status the first semester in which the cumulative GPA is below a 2.0 and the completion rate is below 67%.

Conclusion

According to Federal Student Aid (2014), $31 billion dollars was disbursed to college and university bound students in 2014 in the form of FPELL. However, these same economically disadvantaged students who received this aid at community colleges may not have been prepared to take college level course work, but were required to adhere to established academic guidelines that were created from the position that all college students are college ready. These academic guidelines collide with the open door admission policies found at most community colleges. According to Nakajima, Dembo, and Mossler (2012), open door admission institutions break down barriers for students seeking a college education; however, if federal policies such as SAP are constructed from a biased standpoint that students will be college ready upon entry, underserved populations will still face barriers as they attempt to earn a college degree at community colleges. Nevertheless, this study sought to determine how the academic guidelines known as SAP affected persistence for financial aid recipients after receiving a SAP warning notification at a community college in Central New Jersey.

In the next chapter, substantive and scholarly information will highlight key components through the use of a literature review and theoretical framework that will lay the foundation for this study. The process for applying for and being awarded financial aid will be reviewed. Furthermore, SAP guidelines will be examined to provide a thorough understanding of how financial aid recipients were monitored for academic progression. In addition, an overview of the history and creation of financial aid programs starting with the establishment of the Higher Education Act of 1965 will be presented. Last, but not least, a depiction of the reality and implications of SAP on financial aid recipients will be shown in order to connect the purpose of this study with the information highlighted in this section.

CHAPTER 2

LITERATURE REVIEW

Every year in higher education, community colleges admit new students, transfer students, and graduate students. Unfortunately, there are many students admitted to community colleges who are not academically successful and are forced to stop attending without earning a degree (Attewell, Heil, & Riesel, 2010). The purpose of this study is to determine how SAP regulations affected persistence for financial aid recipients after receiving SAP warning notifications at a community college in Central New Jersey. During the decade that the researcher has worked in financial aid offices at three community colleges along the eastern seaboard, students often cited work, transportation, and various family constraints as reasons for not exceling academically and dropping out. Many of these students could not afford to pay for tuition, fees, supplies, and books without financial aid assistance. However, SAP regulations dictated that students had to adhere to established academic guidelines each semester to remain academically eligible for federal financial aid.

In this chapter, a thorough explanation and examination of SAP guidelines are highlighted to demystify the requirements associated with this policy. In addition, research is examined that evaluates the significance of federal financial aid as it pertains to students persisting at the community college. Multiple sources were found as a result of the literature review. They indicate that policies related to student persistence coupled with financial aid were integral components to student retention and must work congruently to enhance academic success for students. Even though this study's central focus was satisfactory academic progress and the persistence of financial aid recipients after receiving a SAP warning notification, stimulating a conversation to enhance academic success for students was an essential element of this research. This literature review

provides substantive information ranging from the creation of federal financial aid programs to the history, the implications of satisfactory academic progress, and the basis of the theoretical framework that validated this research. Furthermore, this study utilized the theoretical frameworks of both the theory of justice and the theory of self-efficacy to legitimize this analysis, thereby providing a solid foundation for scholars and practitioners to continue this conversation from the perspective of the student.

<p style="text-align:center">Federal Financial Aid (Title IV)</p>

In this study, financial aid refers to federal funding that was awarded to students at higher education institutions to assist with educational expenses and specifically FPELL. Within the Higher Education Act of 1965 (HEA-1965) was the Title IV-Student Assistance section that covered postsecondary financial benefits to help students attending higher education institutions pay for the cost of their college education (Office of the Legislative Counsel, 2016). FPELL, Federal Supplemental Educational Opportunity Grant, and Federal Family Education Loan Program were established under HEA-1965 to provide all students with the opportunity to attend college (Office of the Legislative Counsel, 2016).

Past to Present

President Lyndon B. Johnson believed that the HEA-1965 would open doors to higher education for all Americans, and he considered this to be a birthright just as a high school education is (Johnson, 2014, p. 558). Since its inception, billions of dollars have been awarded to students for approximately 50 years. According to the Federal Student Aid Annual Report (2014), $31 billion dollars was awarded in the form of the FPELL to students in the 2013-2014 academic year. According to the College Board (2016), $15 billion dollars was disbursed to students in the 2005-2006 academic year from FPELL. The College Board (2016) publication

also showed a significant increase from $19 billion disbursed from FPELL during the 2008-2009 academic year, to $33 billion disbursed to students during the following academic year. This significant increase coincides with the recession the citizens of the United States experienced during that period of time, when many people returned to school for training (American Association of Community College, 2015).

At community colleges, 78% of first-time full-time students received financial aid in the 2013-2014 academic year (National Center for Education Statistics, 2016). However, what has not been discussed as often are the millions of students who received financial aid but did not graduate from college. The National Center for Education Statistics (2016) revealed that the retention rate at 2-year public institutions in the 2013-2014 academic year was about 60% for full-time students when taking into consideration the percentage of students who transferred to a four-year institution. Data from the American Association of Community Colleges (2015) indicated that students tracked from 2009 to 2012 had a 60% retention rate if they were full-time and a 41% retention rate if they were part-time. Also mentioned in the American Association of Community Colleges (2015) publication was the fact that, historically, community colleges often experienced spikes in enrollment during periods of time when the economy was not thriving. For example, from 2000 to 2006 the average increase in enrollment was around 2.2% at community colleges; however, when the recession occurred, from 2006 to 2009, enrollment increased 18% equating to a 5.6% increase per year (American Association of Community Colleges, 2015). It was during these times when students returned to school that data indicated an increase in full-time students. More recently, data from the National Center for Education Statistics (2016) revealed that fewer students were enrolling at a full-time status due to the improved economy as

the improved economy had a direct impact on retention as more students returned to work without completing a degree (American Association of Community Colleges, 2015).

Process

Completing the Free Application for Federal Student Aid (FAFSA), better known as the FAFSA, is the first step in determining eligibility for federal financial aid. According to Federal Student Aid (2016), students enter demographic information and household financial data to generate the expected family contribution (EFC). The EFC is a formula that represents the estimated amount the household can contribute to educational expenses, and this number determines a student's eligibility for federal financial aid programs (Office of the Legislative Counsel, 2016). After the Financial Aid Office receives a student's FAFSA, a verification process is conducted to ensure that the information reported on the FAFSA is accurate. The verification process requires students and parents of dependent students to submit additional forms to verify the reported information on the FAFSA. When the verification process is completed, the student can be awarded financial aid.

Grants

The Federal Pell Grant (FPELL) and Federal Supplemental Education Opportunity Grant (FSEOG) were created to provide financial assistance in combination with reasonable family and student contribution to attend institutions of higher learning (Office of the Legislative Counsel, 2016). FPELL and FSEOG are awarded to students with the lowest EFC who are from households where families live below or close to the federal poverty threshold. It is important to note that these funds are considered gift aid and they do not have to be repaid to the Department of Education. According to Federal Student Aid (2016), the current annual maximum amount a student can receive for FPELL is $5,815 and $4,000 for FSEOG.

Title IV Aid

Johnson (2014) highlighted the HEA-1965 and the subsequent reauthorizations that have

taken place since its inception. According to Johnson (2014):

Title IV is the provision of the Act which provides financial aid. Its various forms include

grants, loans, and work study. Title IV provides the pathway for many students to attend

a post-secondary institution, particularly those who are socially and economically

underrepresented. (p 545)

Within the Higher Education Act of 1965, the Title IV section may be one of the most important

components because without financial assistance, access to institutions of higher learning was

unachievable in the past, and remains so for many people in the United States. In addition,

Johnson (2014) described how the Higher Education Act has lost its main objective through the

shift of focus by politicians to be more concerned with federal spending cuts. As a result of

constraints from the economy in the United States, more focus has been given to "reporting

requirements focused mainly on accountability and protection of federal funds" (p. 548).

The focus of accountability and the protection of federal funds provided a rationale for

why policies such as SAP have not been modified in forty years. The previous chapter provided

a brief overview of SAP regulations and emphasized how the regulations assume that all students

enrolled at community colleges are prepared and equipped for academic success. While

accountability and protection of federal funds are important factors that federal policy makers

cannot ignore, it is also vital for policy makers to devote time to ensuring policies are written to

promote academic success as discussed in the work of Lia, Edlin, and Ferdenzi (2014). Given

these points, DesJardina and McCall (2010) found that students who struggled with financial

challenges pertaining to paying for college expenses were less likely to excel academically than

students who did not have financial concerns. They also found that institutional merit and federal

grant aid (i.e., funds that are not required to be repaid) were shown to have the biggest influence

on student persistence (Desjardina & McCall, 2010).

Additionally, Mckinney and Novak (2012) examined the relationship between filing the

FAFSA and student persistence at a community college. Their study followed a cohort of first-

year students from the fall to spring semesters over a three-year period. The data for this study

were extracted from a national database containing educational statistics. Results from the study

indicated that students who failed to complete the FAFSA, particularly part-time students, were

less likely to persist from the fall to spring semester. Students who were enrolled with a full-time

load and who completed the FAFSA were identified as having 79% higher odds of persisting

than students who did not complete the application. Students who enrolled with a part-time load

and who filed a FAFSA had 100% higher odds of persisting to the next semester than those who

did not complete the FAFSA. McKinney's and Novak's (2012) findings validated the importance

of all students filing the FAFSA due to the impact that financial aid has on persistence rates for

community college students. The research of McKinney and Novak (2012) was pivotal in noting

that students who find themselves in a SAP warning status at the site of the study may be hesitant

to file a FAFSA due to the uncertainty of their future at the college.

The Reality and Implications of SAP

As stated previously, the focus of policy makers in the past forty years has concentrated

on accountability and protecting federal funds (Johnson, 2014). As a result of this behavior,

federal policies such as SAP have not been modified from a position of equity. This lack of

action halted the work in progress through the creation of the HEA-1965. HEA-1965 was an

outcome of the belief that the right to higher education outweighed the ideology that protecting government funds was of more importance (Johnson, 2014). Johnson (2014) stated that:

> The reauthorization [of …] in 2008 showed a clear switch from the rights-claiming legislation at the Act's inception and its earlier reauthorizations to a blaming culture of legislating. This blaming legislation replaced creation of new pathways to post-secondary access with adherence to accountability standards that obscure the true purpose of the Act. (p. 548)

The HEA-1965 also established Title IV Aid programs such as the FPELL to lift people out of the impoverished conditions in which they were born, and policies were developed such as SAP to help direct students towards completion (Johnson, 2014). However, the current SAP regulations have been seen as a roadblock for some community college students as they attempt to earn a degree or certificate (Johnson, 2014; McNair & Taylor, 1988). Furthermore, SAP regulations were found to be ineffective for all students, and they discovered that socioeconomic factors hampered academic preparation, which ultimately hindered academic success in college. Many community college students have graduated from high schools that have inadequately prepared them for college level courses. In addition, many of these students have lives that require them to work 40-hour a week jobs while also taking care of children and parents.

This study examined the student experience pertaining to persistence in relation to federal policies such as the SAP warning notification process. According to Johnson (2014), "legislation must reflect that while the postsecondary education needs of citizens have changed, the need to constantly assess and determine pathways to higher education has not" (p. 549). At the community college in Central New Jersey, SAP regulations have prevented some students from climbing out of the impoverished conditions in which they were born because students lose their

financial aid eligibility before earning a degree (Attewell et al., 2010). At the conclusion of this study, administrators at the college should have a clearer picture of the implications of SAP on enrollment and persistence at the institution. The ultimate hope is for this information to enhance student success, which correlates to more students earning college level credentials in order to transfer to a four-year university, graduate, or be better prepared to enter the workforce. As for preparing students to enter the workforce, President Lyndon B. Johnson viewed education as advancing citizens economically, and he also saw it as a benefit by providing a steady source of talented and educated human resources for the country's workforce (Johnson, 2014).

Persistence

In this study, persistence referred to a student's ability to remain enrolled in college until he or she had met the requirements to transfer to a four-year institution or to graduate from the college. As stated previously, students at community colleges often cite work, transportation, childcare, and other circumstances as factors that prevent them from persisting towards graduation (Nakajima, Dembo, & Mossler, 2012). Addressing the issue of persistence for students at community colleges demands the attention of administrators because of the number of students who are not persisting. Administrators must examine this concern from the standpoint of whether specific policies negatively impact student persistence at community colleges. In addition, administrators at community colleges need to examine hindrances to persistence from the perspective of the student. Descriptions of real life circumstances that students experience will provide administrators with feelings, opinions, and other essential information that may change their approach to student support and enhance academic success for this population. As a result of this need, this case study analyzed federal SAP regulations and determined how these

academic guidelines affected persistence for financial aid recipients after receiving SAP warning notifications at a community college in Central New Jersey.

Fairness and Equality

The work of Spittle (2013) stated that research pertaining to persistence has informed decisions at higher education institutions over the years; however, it should also be noted that this research has been more "descriptive than analytical and has directed attention more towards interventions to minimize student departure than the policies and structures that might hinder or facilitate student success and degree completion" (p. 27). Fair and equitable policies must be in place to ensure that all students have a chance to earn a postsecondary degree. Since their creation, community colleges have welcomed all students with an open door policy. Regardless of the student's high school performance and standardized test scores, all students are able to attend these institutions to further their education.

According to Nakajima, Dembo, and Mossler (2012), community colleges have played a central role in providing access to college education for a diverse student population, and "due to the mission called the open door policy, community colleges removed the academic, financial, social, and geographic barriers for attaining college education, especially for the disadvantaged students" (p. 592). McGlynn (2014) stated, "community colleges educated twice as many low-income students as high-income students from 1999 to 2009" (p. 52). Stich and Reeves (2014) argued that while the higher education system in the United States has helped to increase access, there remains a certain level of inequality for students who elect to attend community colleges (p. 116). "The system, though allowing for greater access and educational opportunity, remains highly stratified, disallowing for equality of opportunity" (Stich & Reeves, 2014, p. 116).

Schudde and Goldrick-Rab (2014) also supported the notion that "empirical research needs to acknowledge the economic and social contexts of community college students'

experiences" (p. 40). They elaborated on this point by discussing how community college students face a number of challenges outside of the classroom that makes it difficult for them to be academically successful and causes them to drop out. "Unfortunately, while community colleges often lack adequate funding to meet students' 'in-school' needs, they must also address students' 'out-of-school' needs to improve college completion" (p. 15). Discussing the reality that many community college students face in their lives is very important because SAP does not take any of those issues into consideration. In addition, it is important for policy makers to understand positions like Johnson (2014) that "reimagining, reformulating and re-actualizing the means by which widespread higher education access is to occur" should also include policies such as SAP (p. 577).

In addition, Singrell (2004) suggested that policies directed at increasing enrollment can also improve retention. Singrell stated that, "the bivariate marginal effect of FAFSA indicates that students who complete a FAFSA during their first year of college are 18.4% more likely to re-enroll" (2004, p. 8). It can be inferred from this study that those students who are placed in a SAP warning status for the spring semester may be less likely to complete a FAFSA during that semester because of the ambivalent status of their future financial aid eligibility. According to Singrell (2004), this suggested that these financial aid recipients would have a lower probability of persisting to the next semester because they are less likely to complete a FAFSA.

Mendoza, Mendez, and Malcolm (2009) pointed out that while community college tuition rates were less expensive than four-year universities, attrition rates were much higher because many students work to pay for college. They noted that 39% of students at community colleges in the 1995-1996 academic year had not earned a degree or certificate within six years. Variables that were identified that impacted retention rates included work and family obligations, academic

challenges, high school preparation, and complicated application processes (Mendoza et al., 2009). In their study, the data highlighted that African Americans had the lowest retention rates of all students receiving financial aid assistance, and Asian Americans had the highest retention rates.

Nakajima, Dembo and Mossler (2012) observed 427 community college students to gain more insight on persistence. What they discovered was that:

> Among the psychosocial variables, goals and self-efficacy are considered to be important predictors of student persistence for community college students, and one of the strongest predictors of either academic achievement or failure is the aspiration for success, thus having achievement goals is most important for the student to succeed. (p. 593)

This information confirms that policies should not be designed from a punitive standpoint when attempting to enhance academic success for students. In the case of SAP warning notifications that were sent to students, the research of Nakajima et al. (2012), suggests that SAP policies should be developed from a self-efficacy standpoint to help motivate and influence student success and persistence (p. 593)

Interrupted Enrollment and Demographic Characteristics

SAP often causes interruptions in enrollment due to a student's academic performance each semester. DesJardins, Ahlburg, and McCall (2006) examined the impact of interrupted enrollment at college for students and the likelihood of academic success for students when this occurs. They concluded that there was a difference between students from different racial and ethnic groups pertaining to stop out (i.e., temporarily stopped attending school), reenrollment, drop out, and graduation rates. African American students were more likely than Asian or White

students to stop out and less likely to return after a first or second stop out episode, and they also had lower graduation rates (DesJardins et al., 2006).

Additionally, the data indicated that students who were underprepared had a higher probability of dropping out, which was consistent with previous studies. "In summary, the descriptive statistics suggest that uninterrupted spells of enrollment and graduation are positively related to being White, performing well in high school, and family income" (p. 581). Overall, this study reinforced the need for higher education institutions to design policies focused on reducing stop outs when trying to improve graduation rates. In addition, "race-based policies to decrease dropout and increase graduation could be more effective if they are based on research that controls for confounding factors, rather than using racial identification as a surrogate for these factors" (p. 588).

Spittle (2013) discussed issues related to student background, motivation, and choice, in which institutions often have little understanding and control, and acknowledged that colleges and universities have policies and expectations that often collide with student needs (p. 30). In addition, the research from Spittle (2013) highlighted how interrupted enrollment and part-time enrollment particularly relating to withdrawing and repeating courses were predictors for students not being able to complete their degrees. Withdrawals and repeating courses negatively impacted pass rates and maximum timeframe calculations pertaining to SAP, which subsequently could eliminate a student's financial aid eligibility. Furthermore, institutions need to develop retention strategies that are not solely focused on helping students to assimilate in the current culture, but also aimed at closely examining institutional culture and structure that has caused some students not to be academically successful (Spittle, 2013). The challenge of assimilation speaks volumes to the concern with SAP regulations at community colleges.

According to Gross, Zerquera, Inge, and Berry (2014), Latino students have lower retention rates compared to other racial and ethnicity groups in the United States. The authors attributed lower retention rates to a lack of financial resources, which McKinney and Roberts (2012) referred to as social capital. As a result of a lack of social capital, Latino students were described as under-informed about the process of preparing for and attending college. Therefore, these students often arrived on college campuses only to find themselves in a foreign environment. However, the authors highlighted the fact that financial aid was attributed to increasing enrollment at community colleges for Latino students (Gross et al., 2014). Variables that were identified that helped to increase completion included the proportion of students of color at the college, number of credits attempted, grade point average, gender, presence of faculty of color, and developmental course work (Gross et al., 2014). In conclusion, the authors cited that financial aid had a positive impact on Latino students' completion rates. This research was essential to this study because the study site has a 30% Latino student population according to the National Center for Education Statistics (2016) and has been designated as a minority-serving institution by the Department of Education.

Additionally, Spittle (2013) stated that a progress-based examination of persistence at institutions would help bring about the necessary change to improve academic success for students. He recommended a:

> …shift of emphasis away from a conceptual model grounded in culture (e.g., transition, integration, experience, and engagement) to one that pays greater attention to the structural elements (e.g., administrative policies, academic calendars, course design, and curriculum pathways) that provide the essential conditions and framework for student achievement and completion. (p. 34)

By institutions taking this approach, Spittle (2013) believed that more attention would be placed on core academic practices that may help improve conditions for students to be successful.

Theoretical Framework

The emergent literature discovered in this review provides a foundation for two theoretical frameworks. First, the emergent literature connected to the theory of justice from John Rawls because the study aimed to understand persistence from the perspective of financial aid recipients after receiving a SAP warning notification as stipulated by federal regulations. Theoretically, SAP warning notifications provided all students who were not meeting academics requirements with a fair and equitable process to help retain eligibility. Rawls described the "original position" as a hypothetical standpoint where a person does not "know his place in society, his class position or social status, nor does anyone know his fortune in distribution of natural assets and abilities, his intelligence, strength, and the like" (p. 158). Furthermore, those in this position were subject to the veil of ignorance in which, "no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the contingency of social circumstances" (p. 159).

The theory of justice supported the necessity for this study as it sought to uncover how SAP regulations affected persistence for financial aid recipients after receiving SAP warning notifications. According to McNair and Taylor (1988), SAP guidelines were established to assist students who needed financial assistance to attend college and move towards degree completion (p. 10). Rawls' position helped this study to determine if current policies and procedures relating to SAP at a community college in Central New Jersey provided financial aid students with a fair chance to persist with enrollment. Thus, simply providing students with an opportunity to attend college by providing financial support through the means of federal student aid will not guarantee that students will persist to graduation at community colleges. The SAP policies that govern student

eligibility pertaining to academic progression should also provide students with a fair chance and opportunity to excel academically. Rawls (1999) stated, "a theory however elegant and economical must be rejected or revised if it is untrue; likewise laws and institutions no matter how efficient and well-arranged must be reformed or abolished if they are unjust" (p. 3). The theory of justice was used to validate the fairness of SAP regulations for students at a community college in Central New Jersey. It is essential for many of the students who attend the community college observed in the study to obtain a college education to improve their quality of life. Therefore, unbiased and fair policies are a necessity for students from economically disadvantaged households to excel academically in college.

The second theory that supported this research revolves around self-efficacy. Self-efficacy was defined by Lia, Edlin, and Ferdenzi (2014) as "the belief that one is capable of accomplishing a specific task, and the accomplishment, the behavior, is one component or the product of the reciprocal interaction between one's environment and one's inner drives" (p. 598). Lia, Edlin, and Ferdenzi (2014) observed the persistence of community college students in an urban setting to determine how self-efficacy and motivation affected the student. Similar to the site in this study, the community college observed by Lia, Edlin, and Ferdenzi (2014) had a three-year graduation rate slightly more than 11%, and the six-year graduation rate of 26% (p. 595). As stated previously referring to the similarities of the sites, Lia, Edlin, and Ferdenzi (2014) also noted that fifty percent of the community college students did not return after their first year.

Lia, Edlin, and Ferdenzi (2014) also highlighted a significant amount of research that connected student success and persistence to higher levels of self-efficacy of students. In their study, one of the hypotheses pertaining to self-efficacy stated, "students' self-efficacy for

academic achievement predicts persistence" (p. 600). The study established that self-efficacy indirectly affected academic achievement, and "students' confidence in their ability to succeed was energized by potential rewards accompanying a college education, be financial rewards or social recognitions" (p. 607). In addition, Lia, Edlin, and Ferdenzi (2014) concluded:

> Because of the open door policy, community colleges do admit students who are less prepared for college and who might also have a more simplistic view about a college education. In other words, less prepared students might desire a college degree but might not realize the level of work or academic preparedness involved in getting that degree. (p. 607)

These findings supported the use of the theory of self-efficacy in this study as financial rewards were shown to have a positive correlation to building self-confidence in students, which ultimately impacted persistence. It should also be noted that, as a result of their findings, Lia, Edlin, and Ferdenzi (2014) emphasized that it is important for community colleges to develop and utilize effective support systems such as first-year experience programs to help enhance student success.

Bandura and Barbaranelli (1996) also discussed the importance of self-efficacy for students, and believed that higher levels of efficacy would increase persistence and lead to academic success in academic coursework. Student persistence was a key element of this study, and Bandura and Barbarnelli (1996) also noted that higher perceived self-efficacy lead to higher aspirations, and high aspirations lead to a more committed person in relation to specific goals. The researchers also stated that "unless people believe that they can produce desired effects by their actions, they have little incentive to act" (p. 1206). The theory of self-efficacy further suggests the significance that belief in oneself has on academic achievement and persistence,

which was the core focus of this study. Overall, the work of Bandura and Barbaranelli (1996) highlighted the fact that perceived self-efficacy was a strong predictor of academic achievement for students. Using this theory as the foundation of the study, the researcher believed that findings would surface from conversations with participants that may inform decisions to enhance academic success and support persistence for all financial aid recipients at the college.

The biggest strength from the frameworks used in this study was the connection to the objective of federal student aid programs. Federal student aid was created to provide financial assistance to students who otherwise would be denied access to higher education (Federal Student Aid, 2016). As described earlier by President Lyndon B. Johnson, federal student aid was a tool used to enhance social mobility for students from lower socio-economic households. John Rawls stated that "social and economic inequalities are to be arranged so that they are both (a) reasonably expected to be to everyone's advantages, and (b) attached to positions and offices open to all" (as cited in Cahn, 2009, p. 161). The theory of self-efficacy works congruently with the theory of justice. In this study, the theory of justice was used to explore fairness, equity, and persistence; the theory of self-efficacy was used to highlight the connection between self-confidence and persistence. While it is important for SAP policies, regulations, and the overall system to be structured in a manner to provide all students with a fair and equitable chance for success, and it is also important for the same policies to be built from a foundation that enhances self-efficacy for students as stated by Lia, Edlin, and Ferdenzi (2014). Therefore, the theories used in this study helped to examine how students at a community college in Central New Jersey were able to persist towards graduation under the current SAP warning guidelines.

Conclusion

Determining how SAP regulations affected persistence for financial aid recipients after receiving SAP warning notifications at a community college in Central New Jersey was very important because according to DesJardins, Ahlburg, and McCall (2006), persistence and uninterrupted enrollment is essential for academic success. While McNair and Taylor (1988) stated the SAP regulation was enacted in 1976 mandating that federal financial aid could only be awarded to students who were academically progressing towards graduation, it is still important for financial aid recipients to be protected from education policies that may decrease their chances of academic success. These policies may ultimately impact students' ability to attain upward social mobility. From the questions posed in this study, it was shown that the researcher believed that students hold the answers to many of these questions. Therefore, financial aid recipients who received SAP warning notifications were interviewed to gain insight about the SAP warning notification process and how they were able to persist. The information that was revealed from this study is essential for policy makers and higher education administrators as they work to improve student success outcomes at the college for financial aid recipients. Overall, this chapter provided the reader with a brief overview of the financial aid eligibility process, types of aid awarded to students, the history of Title IV aid, and scholarly points of view pertaining to the reality of SAP for students as it relates to fairness. The theory of justice and principles of self-efficacy were shown to support the necessity for this study, and furthermore without this study financial aid recipients at a community college in Central New Jersey may not receive additional support from the institution to help enhance academic success.

CHAPTER 3

METHODOLOGY

The purpose of this qualitative instrumental case study was to examine how Satisfactory Academic Progress (SAP) regulations affected persistence for financial aid recipients after receiving a SAP warning notification, and how those who received SAP warnings described their experience and understanding of not only the event, but how they were able to persist. Creswell (2012) described an instrumental case study as illuminating a particular issue and using one or more cases in the observation. Analyzing this phenomenon as a qualitative instrumental case study afforded the researcher with the ability to examine this issue from the perspective of multiple students. Additionally, this qualitative instrumental case study allowed the researcher to "collect extensive data using multiple forms of data collection such as interviews and documents" (Creswell, 2012, p. 478).

In an attempt to understand the experience and insight of the participants, the inquiry necessitated recording and collecting information from students impacted by this issue. This study used data from the first-year, full-time fall 2015 cohort to explore the student experience. Probing this issue from the theory of justice pertaining to fairness, forced the need for the researcher to interview students to determine if the process related to SAP warning notifications at a community college in Central New Jersey provided financial aid students with a fair chance to persist with enrollment. Through conversing with students who persisted after receiving a SAP warning notification, lived experience revealed solutions from the students' perspective that may help to enhance academic success for students placed in a SAP warning status.

This case study utilized a purposeful criterion-based sampling process to interview students with the intent to understand their experience associated with the SAP warning

notification in effort to thoroughly investigate the student experience and understanding after being placed in the warning status. Furthermore, Creswell (2012) described a purposeful sampling as one in which the researcher intentionally selected participants and the site to understand the phenomenon (p. 206). Bloomberg and Volpe (2012) stated, "Criterion sampling works well when all the individuals studied represent people who have experienced the same phenomenon" (p. 104). According to Creswell (2012), using a purposeful and criterion-based sampling enhances the quality assurance because the researcher has selected "information rich" participants for the study (p. 206). Therefore, this approach allowed the researcher to paint a vivid image of the phenomenon that each participant had experienced in an attempt to eliminate any preconceived notions pertaining to the observed population. The need for this information was a result of critics who were often baffled because it was difficult for them to understand how students from disadvantaged homes with limited resources are unable to be academically successful when they have received financial support from federal student aid. To emphasize this point, research from Round, Brownless, and Rout (2012) confirmed that community college students were more likely to be from economically disadvantaged homes, and thus, retention rates were much lower for these students. The study also revealed that students from economically depressed backgrounds were more likely to withdraw from coursework.

In this case study, it was important for the data to portray an accurate depiction of the typical financial aid student attending the college. All of the information revealed by participants in the interviews provided the researcher with the ability to describe extensively the issue, which established more credibility for the study. Ironically, Merriam (2009) stated that reality can never be captured; however, it was important for the researcher to describe the phenomenon in order for the reader to make a connection and understand all of the factors that impacted the study.

Creswell (2013) indicated that an extensive description should be written in a manner that would enable readers to see the situation as if they had been there themselves. Overall, the case study based approach uses a purposeful criterion selection for the researcher to examine the identified issues through a process of collecting data from students who had similar experiences. The data revealed common themes and patterns that may lead to positive change regarding student success at the institution.

Through planning the research design for this study, it was discovered that an array of scholars had attempted to define a case study. In this study, the work of Creswell (2012) was heavily used; however, the work of other scholars such as Tellis (1997) also provided legitimate research pertaining to the purpose and use of case studies. Zainal (2007) highlighted the work of Tellis (1997) to provide an in-depth analysis for using case studies as a research method. Case studies were defined as a method used by a researcher to peruse data within a specific real-life setting (Zainal, 2007). Zainal (2007) also explained that case studies used research that had been conducted to explore and understand complicated issues. Therefore, it can be stated that case studies permitted researchers with the ability "to go beyond the quantitative statistical results and understand the behavioral conditions through the actor's perspective" (Zainal, 2007, p. 1).

Zainal (2007) also described the design of case studies as being single-case or multiple-case. Single-case designs are used when events are limited to a single occurrence; however, it was stated that this design would impact and limit the researcher's ability to provide general conclusions about the study (Zainal, 2007). Conversely, the multiple-case design is used when evidence can be collected through numerous events, and this permits the approach to be defined as more robust (Zainal, 2007). In this study, a multiple-case design was used as students were interviewed who had experienced the same phenomenon, but from different unique standpoints.

Additionally, Zainal (2007) described three categories for which case studies are used that consisted of exploratory, descriptive, and explanatory. This case study can be described as exploratory as it sought to explore a phenomenon that was of interest to the researcher as expressed by Zainal (2007). Thus, utilizing a case study method allowed the researcher in this study to understand the behavior of students who had successfully navigated their way through a SAP warning notification and had persisted towards graduating or transferring from the college. In addition, the research of VanWynsberghe and Khan (2007) discussed the utilization of case studies. VanWynsberghe and Khan (2007) expressed that case studies allowed researchers to develop hypotheses and to learn new lessons based on the findings. VanWynsberghe and Khan (2007) also highlighted that conducting a case study was not solely about the case revealing itself, but it was also about understanding the analysis process of examining the data collected.

For the reasons discussed in this chapter, utilizing a case study for this research was important because the student's voice pertaining to SAP concerns needed to be heard. The testimony provided by participants in this study was essential because it legitimized the research conducted by providing data that was reliable and factual. This study was based on a collection of research from scholars who had conducted studies related to the topics of financial aid, academic progress, and student persistence. Furthermore, a conceptual framework building on the theory of justice and principles of self-efficacy legitimized and added value to this research by connecting the work and data conducted by scholars to the foundation and purpose of this study. It is important to note that, without this type of case study, students who participated in this study may have never had an opportunity to share their experiences with college administrators. At the center of this study was the research question: *How do financial aid recipients who are placed in a SAP warning status describe and understand their experience as*

they persist to graduation? In addition to the central question posed in the study, other questions included:

- *How can the current SAP warning notification process be modified to enhance student success through a fair, equitable, and just method?*

  - *What proactive measures can the college implement to reduce the number of students placed in a SAP warning status?*

- *How can the college improve student knowledge of SAP policies prior to completing the first semester?*

Conversations with the participants in this case study allowed the researcher to obtain detailed information by being able to probe for more information when necessary. The voice of the participants not only provided the college and policy makers with insight pertaining to this SAP issue that has not been closely examined, but also provided a voice to those who had the most to lose from the SAP warning process, the community college student. While the findings from this study may not directly benefit the participants, their feedback may help financial aid recipients who will enroll at the college in the future.

Pilot Study

A pilot study was conducted prior to collecting data for this study. During the pilot study, the Director and Assistant Director of Financial Aid were briefed about the interview questions which would be used with the participants. The directors expressed their belief that this study could produce valuable information for the Financial Aid Office pertaining to the students' experience at the college after receiving a SAP warning notification. They both stated that this type of study had not been conducted at any college where they had previously worked, and would definitely benefit the college. Additionally, the conversation from the pilot study caused

the directors to think of more questions they would like to pose to students in the future who receive SAP warning notifications which included:

- what services on campus did students utilize;

- what did students know about SAP prior to the warning; and

- what is the best way to communicate with students (i.e., email, text, one-on-one counseling, phone, etc.)?

Overall, conducting this pilot study allowed the directors of the Financial Aid Office to see the potential value that focus groups and interviews with students can have on enhancing academic success for financial aid recipients. It was also determined from this pilot study that the Financial Aid Office would analyze the data recorded from this study, and would work with the Institutional Research Department to create a survey to collect more information from financial aid recipients who have been placed in a SAP warning status.

Setting

This study took place at a two-year non-residential community college in Central New Jersey. As stated previously, the National Center for Education Statistics (2016) indicated that the enrollment for the fall semester of 2015 was 11,662. In addition, the college reported disbursing the Pell Grant to 4,648 students totaling $16,455,140, which made up 40% of the population (National Center for Education Statistics, 2016). According to the literature by DesJardins, Ahlburg, and McCall (2006), persistence and uninterrupted enrollment for financial aid recipients are essential for academic success. However, because of SAP regulations, some students at the college lose their financial aid eligibility as a result of not meeting academic requirements. Financial aid recipients at the college were comprised of various racial and ethnicity groups as shown in the statistics in chapter one. Therefore, this study sought to determine not only if financial aid recipients at the site

were persisting after SAP warning notifications, but also their experience with the warning process, and the resources needed to persist. Furthermore, the data also encompassed perspectives and opinions from students of various cultures and backgrounds by not solely focusing on one particular population or demographic of students.

Participants/Sample

The participants in this case study were students who were part of the fall 2015 first-year full-time cohort and who received the FPELL during the fall and spring semester. The participants must have also received a SAP warning notification after the 2015 fall semester. Participants were given multiple opportunities to engage and converse with the researcher regarding the information that was shared to ensure an accurate depiction of the conversations. According to Creswell (2012), typically four to six participants are needed to collect data in a case study. Creswell (2012) also legitimized the focus group format for this type of study because "focus groups are advantageous when the interaction among interviewees will likely yield the best information and when interviewees are similar and cooperative with each other" (p. 218). However, one-on-one interviews were offered in case class schedules and work schedules would prevent participants from participating in a focus group. The element of data saturation should be highlighted at this point due to the similarities shared by the participants in this study. According to Creswell (2012), "saturation is the point where you have identified the major themes and no new information can add to your list of themes" (p. 251).

Due to federal guidelines pertaining to SAP that were discussed in chapter one, all students who were eligible to receive FPELL in the study were from households with limited financial resources, and each of them were enrolled at the college seeking to earn an associate's degree or planning to transfer to a four-year university to earn a bachelor's degree. Therefore, utilizing the

purposeful criterion-based selection process in this case study to identify participants provided the researcher with substantive information according to Creswell (2012). For this reason, interviewing six students in one-on-one sessions enabled the study to reach the point of saturation as discussed by Creswell (2012), and themes were identified to help explain the phenomenon of this study. Additionally, this group of participants aligned with the case study and purposeful criterion selection-based process because each person provided a personal account of how SAP regulations affected persistence for financial aid recipients at the college after receiving a SAP warning notification.

Using the first-year full-time fall 2015 cohort provided by the Institutional Research Department, data from the Financial Aid Office was analyzed to identify the appropriate students to participate in the study. It is important to note that student identification numbers were not displayed in any of the documents used in the study. Pseudonyms were assigned to each participant and used to protect identities. Students received an invitation from the Financial Aid Office to participate in a focus group or a one-on-one session through their privately secured college email account encouraging them to contact the researcher for more information. The email also encouraged participants to bring an artifact to the session. Creswell (2012) emphasized that "artifacts such as drawings, relics, and symbols are also important forms of data" (p. 477). Participants were made aware that they could refuse to answer any question, terminate the interview or leave the study at any time. Finally, participants were informed that the transcript would be provided to them within 72 hours of the interviews so that they could peruse the information for accuracy, ask to add information or request a follow up session. According to Creswell (2012), this process known as *member checking* would help increase the validity and credibility of the raw data.

Data

While the original interview protocol noted that either interviews or focus groups would be utilized for data collection, all participants chose to complete a one to one interview. A total of six participants engaged in one-on-one interviews to provide the data for the study. The semi-structured interview approach followed a set of open-ended questions (See Appendix A); however, the use of the semi-structured interview process also allowed the researcher to establish a formal setting while being permitted the flexibility to stray when necessary during the interview in effort to develop questions which further probed areas of interest and importance (Creswell, 2012). The personal accounts provided in this study consisted of the experiences that a select group of participants had at the college regarding persistence after receiving a SAP warning notification.

It must also be noted that the college's structure for housing data ensured that appropriate measures were in place within the Institutional Research Department, Information Technology Department, and Financial Aid Office to protect the integrity of the data provided in this case study. Only key administrators such as deans and directors had access to the data files where the raw information was stored to identify students for this study, and only the information technology director could grant access to these records. This process was in place at the college to protect the data from any tampering that would jeopardize student record files. "Validating findings means that the researcher determines the accuracy or creditability of the finding through strategies" (Creswell, 2012, p. 259). Participants in this study were provided time to make any corrections to the transcribed information. As stated in Creswell (2012), member checking allowed participants to validate that the information presented in this study was accurately recorded and protected the identity of the participants. Creswell (2012) also mentioned that member checking facilitated the ability to ensure the collection of credible data.

The feedback that participants provided during the member checking process helped to enhance the credibility and validity of this research. While the researcher has narrated the story of the participants, it is important that the reader understands that the data collected from this study was shared directly from the students' perspective and the member checking process protected their voices and enhanced the credibility of the study. Working with the researcher to review the data allowed the participants to ensure that the narrative of this study was not obstructed in the transcription process. Validating the accuracy of the narrative told by each participant in the study is essential (Creswell, 2012, p. 516). Follow up interviews were offered to be conducted if more information was needed or for member checking purposes. Overall, while the data collected provided the researcher with various opinions, beliefs, and emotions from participants regarding persistence after receiving a SAP warning notification in the fall of 2015, it was essential for the information provided by the participants to be as accurate as possible to maximize the impact of this study.

As an administrator at the college of the site of the study, the researcher oversees the Financial Aid Office. Therefore, the researcher was charged with ensuring compliance with federal and state regulations, as the college is a participant of the Federal Title IV Aid program. In addition, the researcher was classified as one of the data managers for the financial aid data. However, the Information Technology Department and Institutional Research Department were responsible for securing the data at the college. The Information Technology Department was responsible for live data, and the Institutional Research Department maintained frozen data (i.e., data from previous semesters and academic years).

Analysis

The data collected from this study identified themes and patterns associated with the information provided by the participants. The first step in analyzing data was to peruse the transcripts and to identify the key themes that appeared from dialogue with the participants (Creswell, 2012). An independent professional transcriber from Fiverr.com was used to transcribe the interviews conducted for this study. The interviews were recorded using an iPhone utilizing the voice recorder application. The coding process for this study was done by hand following an in vivo approach, which according to Creswell (2012) allowed the participants' voices to be heard in the research. From the coding process, themes pertaining to communication, fairness, and student self-confidence were anticipated to emerge from this research. Coding the information collected from the participants in this study provided the researcher with explicit information to develop themes pertaining to how SAP regulations affect persistence for financial aid recipients at the college after receiving SAP warning notifications. Creswell (2012) described coding as the process "to make sense out of the text data" (p. 243). After coding the information, a description was developed that "is a detailed rendering of people, places, or events in a setting" (p. 245) from which the study took place (Creswell, 2012). Overall, Creswell (2012) stated, "describing and developing themes from data consists of answering the major research questions and forming an in-depth understanding of the central phenomenon" (p. 247).

Therefore, in this study, it was important to remember that comprehending the participants' experience with understanding the SAP warning notification was essential to understanding their ability to persist. The information that was revealed from the description and themes brought significant meaning to this study. This information revealed the participants' perspectives regarding

SAP warning notifications and may provide a greater understanding for administrators to consider as they work to improve student success outcomes for financial aid recipients.

Participants' Rights

The rights of each participant were protected in this study through utilizing the agreement for maintaining confidentiality and informed consent form (See Exhibit B). It is important to note that no one under the age of 18 was asked to participate in this study. Each participant, prior to participating in the interview, was asked to read and sign the confidentiality and informed consent form. Through the use of this form, each participant was informed of his or her rights, the purpose of the study, and that they could refuse to answer any question and could discontinue participating in the study at any time. In addition, each participant was informed that they would receive a copy of the study at the conclusion of the investigation. To conclude, it was communicated to each participant that there was minimal risk and no anticipated unintended outcomes associated with participating in this study in accordance with the guidelines from Creswell (2012).

Potential Limitations

Considering the limitations of this case study, it must be noted that the researcher has an extensive amount of experience in the areas of financial aid, student services, and enrollment management. Nevertheless, the researcher understood the importance of examining the data solely from a neutral position that was supported by data. Last but not least, the researcher understood that some critics may believe that a case study utilizing a purposeful criterion based selection process would not contain the same level of legitimacy as discussed in other studies such as Mansell, Bennett, Northway, Mead, & Moseley (2004). For example, the small sample size of six participants that was used in the study and the fact that only one site was observed could be considered a limitation. The college in this study has over 11,000 students enrolled each year.

However, only selecting and interviewing students from the fall 2015 cohort could be viewed as a limitation. The fall 2015 cohort of first-time full-time students was made up of 1861 students. In addition, the responses from the data collected in the study was not associated with one population or demographic of students in effort to understand this phenomenon from a universal perspective. Lastly, some may view the fact that this study only observed second-year community college financial aid recipients as a limitation. Nevertheless, according to Creswell (2012) using a purposeful and criterion-based approach would enhance the quality assurance of the data, and this study used that approach to investigate this phenomenon.

Conclusion

In effort to help community college administrators better understand how financial aid recipients who were placed in a SAP warning status persist to graduation, it is important for colleges to have open dialogue with students about their experiences after receiving this notification. A lack of persistence is a common problem at community colleges across the nation. The development of best practices to address this problem will only occur from dialogue and tracking student data at community colleges. This information holds the key to student success, and will provide community colleges with an opportunity to work more effectively and efficiently as institutions. In addition, data from this research may help to enhance academic success for the financial aid recipients. Through conversing with these participants, data was collected to determine the cause for them to be placed in a SAP warning status and the reasons that allowed them to persist towards graduation. As discussed in the previous chapter, retention and completion is an enormous problem that community colleges are facing today. Understanding the issues that lead to students not being able to persist at community colleges from the students' perspective is of significant value to administrators. It is also essential for

community colleges to work together as institutions with the Department of Education to examine this problem, and hopefully this research will stimulate dialogue between these institutions. Although information may vary from institution to institution, this research may provide significant information that is needed to improve student success at community colleges for financial aid recipients. Lastly, it is important to understand that further research should be conducted to determine how this dialogue should take place. Most often, issues of this significance are discussed in a conference style setting where administrators from around the country meet. However, a transformative leadership approach for discussing this issue would create opportunities for students to be included in this discussion at the local and national level.

CHAPTER 4

RESEARCH FINDINGS

The purpose of this qualitative instrumental case study was to examine how Satisfactory Academic Progress (SAP) regulations affected persistence for financial aid recipients after receiving a SAP warning notification. The research was conducted around the premise of one fundamental research question: *How do financial aid recipients who are placed in a SAP warning status describe and understand their experience as they persist to graduation?* The case study also sought to find answers to:

- *How can the current SAP warning notification process be modified to enhance student success through a fair, equitable, and just method?*
  - *What proactive measures can the college implement to reduce the number of students placed in a SAP warning status?*
- *How can the college improve student knowledge of SAP policies prior to completing the first semester?*

While students were offered the ability to participate in a focus group session, all participants interviewed in this study elected to participate in a one-on-one session. Providing participants with the ability to meet with the researcher in a one-on-one session proved to be invaluable because all the participants had busy lives that did not permit them to remain on campus after their classes ended for the day. Therefore, conducting a focus group was not feasible at this community college for this study.

Nonetheless, through in-depth one-on-one interviews, the participants in the study were able to reveal their feelings about the SAP warning notification process and how they have persisted towards graduation. As a result of using a semi-structured interview process, the researcher was able to probe the participants for more information which allowed a deeper and

more intimate conversation to occur. Furthermore, the researcher believes by conducting the interviews in a one-on-one format, participants were placed in a more comfortable setting, which allowed each of them to share more personal information than they might have shared in a focus group setting. Six themes emerged from this case study as significant factors that impacted the participants' abilities to persist after receiving a SAP warning notification. The themes were: personal responsibility, self-efficacy, college support, compassion, financial need, and reality of life. The subthemes that appeared from this study included relationships, priorities, attitude, personal goals, focus, constant guidance, resources, motivation, and quality of life.

Methodology

An instrumental case study was conducted utilizing a purposeful criterion-based sampling process to interview students with the intent to understand their experiences associated with the SAP warning notification process. This study interviewed students who were first-year, full-time students in the fall 2015 semester, who received the Pell Grant, and who were placed in a SAP warning status at the conclusion of the fall 2015 semester. Further, all participants were enrolled at the college for the fall 2016 semester.

The first step in identifying these students consisted of obtaining a *savedlist* from the Director of Institutional Research that captured all the students who were in the fall 2015 first-year, full-time cohort. The savedlist was a list of student identification numbers that was used to run multiple reports. The initial savedlist contained a total of 1861 students in this cohort. Next, this savedlist was shared with the Director of Enterprise Applications Information Technology who then extracted all of the students who had received the Pell Grant in the 2015 fall semester. From this process, 868 students were identified as receiving the Pell Grant in the 2015 fall semester. Next, the savedlist containing the 868 students was used to identify students who were

enrolled for the 2016 fall semester. 583 students were identified as being enrolled in the 2016 fall semester. The last step in this process for the Director of Enterprise Applications Information Technology was to identify the students enrolled in the 2016 fall semester who received the Pell Grant. Out of the 583 students enrolled for the 2016 fall semester, 448 students were identified as receiving the Pell Grant in the 2016 fall semester. The only identifying information listed on the final report provided to the researcher was student identification numbers, which were initially provided by the Director of Institutional Research. At no time during the extraction process by the Institutional Research or Information Technology Department were student names used or identified.

The SAP status column was a multi-valued field in the college's enterprise resource planning system, and as a result the Information Technology Department could not query the SAP status history of each student. Therefore, the next phase was labor intensive as it forced the researcher to check the SAP status of the 448 students manually to identify who had received a SAP warning notification at the conclusion of the 2015 fall semester. Out of the 448 students, the researcher identified 76 students who had received a SAP warning notification at the conclusion of the 2015 fall semester and who were also enrolled in the 2016 fall semester. The Assistant Director of Financial Aid reviewed the process for identifying the participants for the study and found it to be accurate. Lastly, the Assistant Director of Financial Aid sent out an email to the students identified to participate in the study. Out of the 76 students identified, six students volunteered to assist the researcher in this study.

Next, all interviews were conducted through a one-on-one session. Each interview was recorded using the voice recorder application on an iPhone. Upon the completion of the interviews, the voice recordings were sent to a professional transcriber from Fiverr.com. The

information sent to the professional transcriber did not contain any personal identification information from the participants interviewed in the study. The member checking phase was conducted after the transcription process was completed. Each participant was afforded the opportunity to meet with the researcher for a second meeting and to review the transcription of his or her interview. After the participants confirmed that the transcriptions adequately reflected their thoughts, the researcher began the coding process to identify themes and patterns formed from the interviews. The coding process proved to be an essential component of this study as it revealed substantive information pertaining to understanding students' feelings and experiences after receiving a SAP warning notification.

The participants' identities were protected in this study by labeling them as numbers. As shown in the chart below, all of the participants were second year students at the college. The ages of the participants ranged from 19 to 34, which was a direct reflection of the college's demographics. In addition, the chart also displays that the majority of the participants were traditional age Hispanic/Latino students, which was also an accurate depiction of the college's demographics. In relation to the data previously discussed by Lia, Edlin, and Ferdenzi (2014), the participants in this study would be expected to have higher stop out rates than White students, and this was confirmed by each of these participants receiving a SAP warning notification. Overall, this data confirmed the necessity for this study in understanding the student experience after receiving a SAP warning notification as they persist towards graduation in relation to the theory of justice because the data indicated that non-White students were negatively impacted by SAP regulations at the college.

Table 1.

Demographics of Participants

Participant	Gender	Ethnicity	Race	Age	Year
One	Male	Hispanic/Latino	American/Alaska Native	25	Second
Two	Male	Non-Hispanic/Latino	African American	19	Second
Three	Female	Non-Hispanic/Latino	African American	34	Second
Four	Female	Hispanic/Latino	African American	21	Second
Five	Female	Hispanic/Latino	American/Alaska Native	19	Second
Six	Female	Hispanic/Latino	N/A	20	Second

Note. Demographics of participants in study. Retrieved from college's enterprise resource

planning system Copyright 2017.

Results

Interviewing the six participants in a one-on-one format provided the researcher with the

ability to obtain personal information from students that colleges rarely collect. On average, each

interview lasted thirty minutes. The interviews took place in a secluded conference room that

provided protection from any distractions. In each of the six interviews, the researcher was

astonished to witness the transparency of the participants when answering the questions. The

researcher asked each participant:

- What did you interpret as the meaning of the SAP warning status?

- How did you feel after being notified of the SAP warning status?

- What caused you to be placed in the SAP warning status (e.g., work, transportation, children, etc.)?

- What could the college have done to prevent students from being placed in the SAP warning status?

- After students are placed in a SAP warning status, what can the college do to help students meet the academic requirements of SAP?

- What were the main factors that helped you persist after receiving a SAP warning notification?

- Do you believe the SAP warning notification serves as a fair process?

Because this case study utilized a semi-structured interview process with the open-ended questions, the researcher was able to probe participants for further information when necessary. The semi-structured interview process also allowed the researcher to stray and ask follow-up questions when participants shared unexpected information.

After analyzing the transcriptions, six themes emerged from this case study as significant factors that impacted the participants' abilities to persist after receiving a SAP warning notification. As mentioned previously, the themes were personal responsibility, self-efficacy, college support, compassion, financial need, and reality of life. After coding the data, personal responsibility, college support, and compassion were identified as being the key issues that the participants referenced in the interviews as being essential to their persistence. It should also be noted that the coding process revealed that personal responsibility and college support were shown to be of equal importance and the most significant themes expressed by the participants.

Figure 1.

Themes and Subthemes
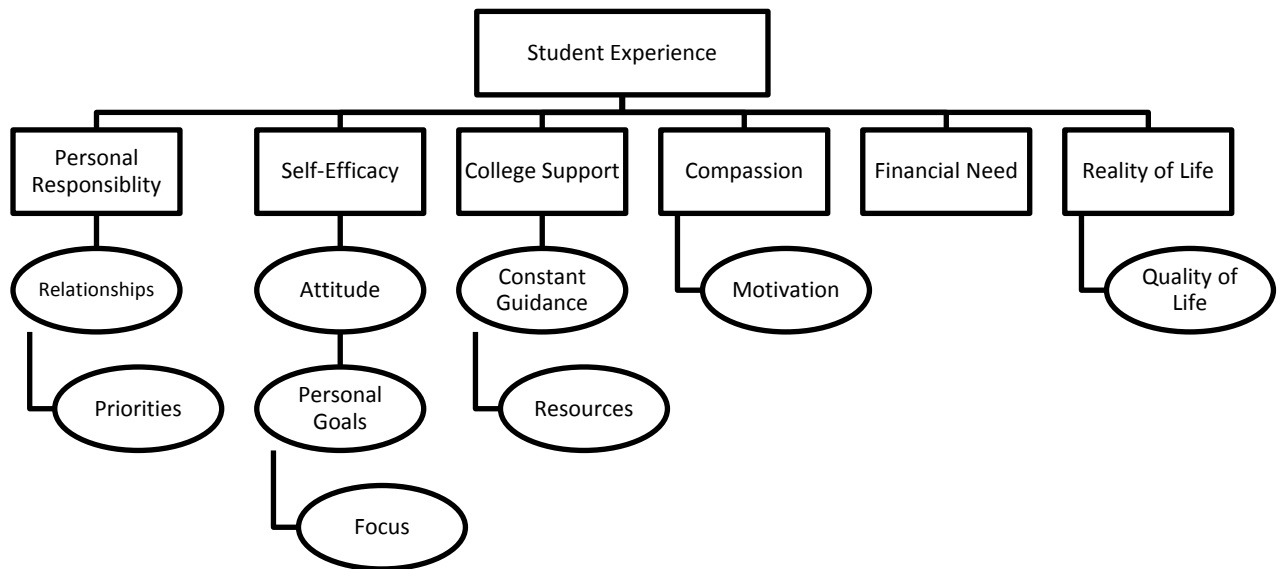
Note: Themes and Subthemes recorded from the study.

An in vivo coding process was used in this study, and some of the quotes recorded from the interviews provided examples of this approach. Some of the quotes by participant one were, "I really wasn't doing my part," "I stopped thinking negatively," "I came in determined and focused," "I took it upon myself," and "This isn't the life I'm supposed to be living." Participant three was coded as stating, "It didn't seem like nobody really cared," "Study harder," and "I need something else besides that." Participant four was coded stating, "It just became a continuous struggle," "I reached out," "I just needed someone to work with me and meet me halfway," "I need more community," and "It's not rejection, but it's impersonal." All of these quotes provided the researcher with real life examples of each participant's experience at the college after receiving a SAP warning notification.

Participant one can be described as a participant who was on the cusp of becoming a non-traditional student in regards to age. He was one of the most vocal participants who contributed a lot to the discussion. He was very serious about his college education, and presented himself as a student who was very mature and focused on his goals. He shared with the researcher that he never imagined himself being a college student, and that he had been academically successful since he received the SAP warning notification. Overall, participant one appeared to be a model student that the college could showcase and share his personal story with other students.

Participant two was the least vocal participant in the study. He had very a calm demeanor, but he revealed some very sensitive information about his family's financial resources to the researcher. He immediately shared with the researcher that financial aid was essential because his family could not afford to pay for his college education. As a result of a close family member passing away in a state over 12 hours away from New Jersey, he had to attend the funeral and this caused him to miss class and assignments. However, he stated that he learned the importance of reaching out and communicating with counselors for assistance any time he needed assistance in the classroom with professors.

Participant three can be described as being the most passionate about this issue. She repeatedly shared with the researcher that the Financial Aid Office and other departments at the college should do more outreach to students, and needed to show more sympathy and empathy towards students. She was a non-traditional student raising children and working while attending the college. The overall message that the researcher received from this participant was that policy makers and college administrators should be cognizant of the fact that community college students live non-traditional lives, and receiving financial aid to garner a college education is the only pathway for many of these students to improve their quality of life.

Participant four was a traditional age college student who had endured some very tragic events in her life. First, she lost her mother while in college and eventually became homeless. However, through building relationships with the college's EOF counselors she was able to continue her college education and find housing. She saw the SAP warning process as being a system that did not take into account the many issues that students face throughout the year while attending community colleges. She attributed her ability to persist to the compassion that the EOF counselors demonstrated, and believed this type of support should be extended to all students.

Participant five was very reserved; however, after conversing with her she eventually began to open up to the researcher. She stated that she was working thirty hours each week while attending school and this was the cause of her meeting the criteria in regards to SAP. She was a traditional age college student who stated that counseling was essential for her persisting at the college. It was through conversing with the EOF counselors that she was able to understand that she had to reduce her work hours in order to improve her academics. As a result of reducing her hours and constantly staying connected with her counselor, she stated that she has been academically successful in all of her coursework.

Participant six was a very energetic student who shared with the researcher that she had to work to help support her family. She indicated that she was forced to take Saturday classes to accommodate her work schedule since they only met once per week. However, she stated that Saturday classes were very demanding because the class met once a week, which forced students to have more homework assignments throughout the week. As a result, she could not complete her homework assignments in a timely fashion and her grades suffered. Subsequently, she worked very closely with the EOF counselors, and they supported her and motivated her to see

that she could be a successful college student. From establishing the relationship with her counselor, she understood that high level courses are not practical for her work and school schedule. She highly recommended for the college to counsel all students through the registration process so that other students would not make the same mistake she made.

From the interviews with the participants, the researcher was able to identify themes and subthemes. The themes and subthemes allowed the researcher to decipher the comments made by the participants. As described in Creswell (2012), the themes and subthemes allowed a rich and complexed picture to emerge from the interviews. Creswell (2012) described the importance of identifying the themes and subthemes as being instrumental for developing the theory and creating a visual model that portrays the general explanation of the phenomenon (p. 21). As shown in *Figure 1*, the researcher was able to create a visual model that clearly illustrated the themes and subthemes in a categorical format. Constructing the data in this format allowed the voices of the participants to be highlighted in a fashion that plainly told their stories without reading the detailed interviews.

The themes and subthemes that surfaced from this research revealed significant information about this phenomenon from the participants' perspectives. These themes and subthemes emerged from the data as Creswell (2012) discussed in the format as being ordinary, unexpected, hard-to-classify, and major themes. After thoroughly reviewing the data, as discussed earlier the point of saturation was reached and no further themes could be developed from the study. The researcher constructed this section from a thematic approach that Creswell (2012) described as an "extensive discussion about the major themes, often using quotes and rich details to support the themes" (p. 274). Six major themes were highlighted from this research,

and depicted the real-life experiences that the six participants in this study described in the interviews to the researcher.

Personal Responsibility

As previously stated, personal responsibility was shown to be one of the most essential themes identified through coding the interviews with participants. For the purpose of this case study, personal responsibility referenced the participants' acknowledgement that their actions pertaining to their academic studies contributed to receiving a SAP warning notification. Four out of the six participants interviewed in the case study referenced personal responsibility as being a contributing factor in persisting after receiving the SAP warning notification. Participant one stressed the he recognized that, "I really wasn't doing my part." He indicated that it was not until he received the SAP warning notification that he became motivated to push himself harder in his academic studies and to reach out to the professionals at the college for additional support. He also revealed that the SAP warning notification made him understand that he had to face the consequences, and understood that he needed support from counselors at the college to help him improve his academic standing.

Through the lens of a professional administrator, the experience that participant four shared describing being homeless and still persisting towards graduation after receiving the SAP warning notification was astonishing. She discussed how the support from counselors helped her to persist through the turbulent period of time. This participant stated, "I just need someone to work with me and meet me halfway." She also stated that the SAP warning notification was not a rejection, but it was impersonal because the Financial Aid Office did not take into account the uncontrollable circumstances that students faced throughout the year. Participant five was recorded as acknowledging personal accountability as well, and she stated that she realized after

getting the SAP warning notification that, "I have to get my stuff together." While she stated that

she did not believe the SAP warning system served as a fair process for students, she reiterated

that it was her responsibility to make improvements in her academic status.

While four out of the six participants interviewed indicated personal responsibility as

being a major factor in their ability to persist after the SAP warning notification, none of the

participants made excuses for finding themselves in this predicament. Another important factor

that was revealed from the interviews with participants pertaining to personal responsibility

hinged on the fact that the participants considered themselves adults. None of the six participants

viewed themselves as being children any longer even if they indicated that they still lived at

home with their parents. These participants indicated that it was their personal responsibility to

know SAP regulations and to find out how these rules would impact their ability to continue to

receive financial assistance to pay for college.

College Support

Through the coding process, college support was shown to be of equal importance to

participants. In this case study, college support references assistance students could receive from

various departments at the institution. Analyzing the transcripts revealed that all participants

referenced college staff support as being an important factor in helping them persist after

receiving the SAP warning notification. In the interview with participant one, he indicated that,

"There is always more that colleges can do." This participant made this point in his interview

because he described himself as a student who had taken advantage of all of the support services

available to students at the college. He referenced his connection with EOF counselors, the

Tutoring Center, and other services on campus. From his perspective, the college offered

numerous services to students, but he believed that there were gaps pertaining to the overall college support offered to students that could be filled.

Participant three made several references pertaining to college support. The first comment she made referenced the need for "someone really caring and talking to me and really coming at me and saying, what can I do to help?" In addition, she stated that students needed more support from professors in the classroom by saying to students, "Let's sit down and have a one-on-one." The comment that she made that was the most expressive was professors saying to her to simply study harder. She stated, "Study harder, I need something else besides that." What she expressed was the fact that she needed more support from professors to sit down with her and approach the situation from the perspective of a student who had struggled with math or any subject. Participant four stressed the importance of college support from the standpoint of her academic success as a student. She stated that the college should "encourage students to reach out to professors." She attributed part of her academic success from her EOF counselor pushing her to communicate with professors to get feedback that would help to improve her academic studies. She strongly believed that without this college support she would not be enrolled at the college today.

All of these participants also referenced the importance of utilizing the Tutoring Center, Writing Center, Counselors, Advisors, and Professors at the college to help guide them on their journey to graduation or transferring to a four-year university. It should be noted that each participant stressed the importance of receiving individual one-on-one counseling as an essential component to his or her success in persisting after receiving the SAP warning notification. All of the participants said that if they had not received counseling they would not be enrolled at the college today or they would be paying out-of-pocket to attend the college. They all referenced

counseling as providing them with the opportunity to ask questions and to also be asked questions by counselors that would force them to think about their actions and future at the college.

Compassion

Compassion was also identified as being a theme to emerge along with personal responsibility and college support. For the purpose of this case study, compassion referred to the college's ability to show sympathy and empathy towards students. Three out of the six participants indicated that compassion was an essential component of students being able to persist after receiving a SAP warning notification. Unfortunately, many of the participants revealed that they felt the Financial Aid Office did not care about them because the email communications were interpreted as simply being threatening. These participants referred to the fact that the Financial Aid Office did not know the circumstances they had faced throughout the semester such as being homeless, dealing with the deaths of close family members, having to work multiple jobs, having to work 30 hours or more per week while being a full-time student, and living in conditions that were not conducive to studying. They also emphasized that the communications from the Financial Aid Office did not connect them to services at the college that would help them improve their academic standing, nor did the email acknowledge that the Office was available to support students through this difficult time.

Statements made by these participants in reference to compassion in the interviews indicated that students really needed to see and feel as if college departments and employees cared about them as human beings. Participant three repeatedly stated during her interview that after she received the SAP warning notification from the Financial Aid Office, "It didn't seem like nobody really cared." In addition, the email from the Financial Aid Office did not indicate

how she could resolve this problem or connect with resources at the college to improve her academic standing.

As stated previously, participant four discussed how the compassion shown from the EOF counselors helped her to persist through the turbulent period of time. She stated, "I just need someone to work with me and meet me halfway." She also stated that the SAP warning notification was not a rejection, but it was impersonal because the Financial Aid Office did not take into account the uncontrollable circumstances that students faced before sending out SAP warning notifications. She described the EOF counselors sitting down with her asking questions about her personal life that impacted her ability to succeed academically at the college. From this conversation, the participant revealed that she was able to open up to the EOF counselors to share with them her extenuating circumstance of being homeless that was impacting her ability to succeed in the classroom. Participant four disclosed that, without the compassion shown to her from the EOF counselors, she would not be enrolled at the college today. Participant six also discussed the importance of compassion, and how she felt like "nobody would help me." She also spoke about the compassion of EOF counselors in comparison to the Financial Aid Office. She described the Financial Aid Office as not showing any compassion in reference to the SAP warning notifications sent to students as it did not provide any information on how they could resolve this issue.

Each of these statements reflected a negative connotation associated with the Financial Aid Office that some of the participants in the case study experienced at the college. While some of these participants reported negative experiences associated with the Financial Aid Office, they also reflected positive experiences with other areas of the college where departments and individuals demonstrated high levels of compassion towards students. These participants

indicated that if they had not been recipients of the compassion shown by other departments and individuals after receiving the SAP warning notification, they would have made the assumption that college was not for them and would not be enrolled at the college today.

Self-Efficacy

Self-efficacy also emerged as a theme in this study. Participant one made several comments pertaining to the importance of his inner drive and belief in himself after receiving the SAP warning notification. He referenced being conscious of his negative thoughts and coming to understand the need for him to be focused and determined relating to his academic goals at the college. Participant two described himself as not being a quitter. He shared with the researcher that after receiving the SAP warning notification he said, "I am not a quitter, so I wasn't going to quit." Participant four also referenced family support as being instrumental in helping to establish belief in himself and never give up in life. Participant six acknowledged the support from EOF counselors she received that helped her to build herself up. She stated that the conversations that she had with the counselors were motivating, encouraging, and enabled her to believe that she could be a successful college student.

Financial Need

Financial need surfaced as a theme from this research as well. Participant two was very vocal about the fact that the SAP warning notification served as a reminder that he and his family could not afford the cost to attend college without financial aid support. He also shared with the researcher that "The family money isn't that great." Participant three also mentioned the awareness that the SAP warning notification was a reminder that she could not afford to attend the college without financial aid support. She stated, "I can't afford school, I can't pay for it by myself." Participant three referenced that her dependency on financial aid forced her to seek

assistance from her family to watch her children to enable her to study for longer periods of time. She admitted that spending less time with her children was not her desire, but she did not have an option because she could not afford to lose her financial aid eligibility.

Reality of Life

Several participants in the study made references about the SAP warning notification forcing them to examine their current lives and the lives they aspired to have some day. Participant one spoke about the tough living conditions he grew up in and how his high school GPA would have indicated that he was not college material. Nevertheless, he realized one day before enrolling at the college that "This isn't the life I'm supposed to be living." He stated that after this realization, he worked to earn his GED, and later enrolled at the college to earn an associate's degree in hopes of transferring to a four-year institution. Participant three also spoke about the reality of life in particular after receiving the SAP warning notification. She stated that she did not think the SAP warning notification was a fair process because it did not give students a true opportunity to be successful in college. In regards to the possibility of losing her financial aid as indicated by the SAP warning notification, she recalled saying, "So that's it? I don't get an education; I don't get to come back to school, what do I do?" She described that the SAP warning notification made her reflect on the reality of life without earning a college degree. Participant four stated that the SAP warning notification made her reflect on the reality of life from the standpoint that life was a continuous struggle. Battling the loss of her mother and finding herself homeless, compounded with receiving a SAP warning notification stating that she may lose her financial aid eligibility, was very difficult. However, she stated that the reality of life reminded her of the importance of her earning a college degree.

Summary of Findings

The findings from this study revealed several important factors. First, an essential component for academic success for participants who received a SAP warning notification was acknowledging personal responsibility. While five of the six participants in the case study cited uncontrollable circumstances that contributed to them being placed in the SAP warning status, every participant recognized that they had to take personal responsibility for the situation, and had to determine how they could rectify this situation before losing their financial aid eligibility.

Second, all of the participants made reference to the importance of receiving college support after receiving the SAP warning notification. They spoke to the importance of talking with counselors in one-on-one scenarios. It should be highlighted that the counselors that these participants referenced in the interviews were from the Educational Opportunity Fund Program (EOF). In the state of New Jersey, the EOF Office works with a small percentage of students on college campuses, who are from families with limited financial resources, to provide financial and student support services. One participant in the study described a period of time after she received the SAP warning notification when she had to speak with an EOF counselor multiple times a day for an extended period of time. All of the participants described the support from EOF counselors as being the foundation for their success. A description was painted that described the EOF counselors as peer coaches rather than authoritative figures. The participants described the EOF counselors as having a caring and welcoming attitude that made it easier for them as students to speak about problems that might negatively impact their ability to be academically successful.

Third, the interviews with the participants stressed the importance for the Financial Aid Office and other departments within the college to demonstrate higher levels of compassion to

students through all modes of communication. Each of the six participants stated that the SAP warning notification email sent by the Financial Aid Office could be interpreted as a threat and was written in a tone that was impersonal. Five out of the six participants referenced uncontrollable circumstances that contributed to them receiving a SAP warning notification. They all expressed the desire for the Financial Aid Office to change the tone of the SAP warning notification email, connect students to student support resources on campus, and simply indicate in the email that the Financial Aid Office is available to help students through the SAP warning status to ensure academic success. As stated before, these participants expressed that if other individuals and departments on the college campus had not shown them a high level of compassion for their situations, they would not be enrolled at the college today.

In addition, all of the participants referenced the importance of professors having compassion towards students as well. These participants described the significance of having professors who would take the initiative to speak with students who were not performing well academically because many students were intimidated by the thought of having to ask a professor for help. They all acknowledged the massive case load of students their professors have; however, they articulated that having professors who demonstrated that they truly cared about the academic success of students increased the chances of academic success for the student who was struggling in a particular subject. It was clearly communicated in the interviews that professors who were compassionate towards students could help reduce the number of students who are placed in a SAP warning status.

Overall, the data collected from the interviews provided the researcher with a vivid description about each participant's experience as he or she persisted towards graduation after being placed in a SAP warning status. In addition, the interviews allowed the researcher to gain

insight into the participants' perspectives relating to the fairness of the SAP warning notification process. Five out of the six participants indicated that they believed the process was not fair and provided several recommendations for enhancing this process for equity purposes. As for addressing proactive measures the college could implement to reduce the number of students placed in SAP warning status, the participants consistently referenced the importance of one-on-one counseling. Last, in combating the problem of improving students' knowledge of SAP prior to completing the first semester, participants clearly stated that counseling was the most effective and preferred method for understanding the most important regulation that would help ensure financial aid eligibility in the future.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

Federal student aid has a tremendous impact on the lives of millions of students in the United States, and the policies that regulate student eligibility were brought to life through this case study. Participants interviewed in this study discussed their real-life experiences with the federal SAP regulations and how this experience impacted their schooling and life. The experiences that were shared presented the researcher with examples of how these participants' lives would be negatively impacted if financial aid did not cover the expenses to earn a college degree. These personal experiences reflected a theme discussed by Cahn (2009) pertaining to the theory of justice, in which "no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the contingency of social circumstances" (p. 159).

Each participant that was interviewed described how he or she was born into a family with limited financial resources. These participants had no control over their early life circumstances; however, the reality of their upbringing did impact how each approached and were prepared for not only higher education, but the promise of upward mobility. While this study solely focused on academic success at a community college in Central New Jersey, references were made that allowed the researcher to understand the lives these participants inherited from natural chance at birth had impacted their entire educational career and all associated choices made with it.

Review of Research and Summary of Responses

Some participants described their experience as first generation college students, and how they were placed on pedestals as examples in their families for the next generation to follow. By having family support, they were able to focus on their academic studies. However, other participants described not having family support or did not mention the word *family* in their

interviews. Participants without support from family discussed the enormous challenges associated with being academically successful in college. They described the personal responsibilities of rearing children, working multiple jobs, and surrounding themselves in environments with like-minded people in order to remain focused on their academic and professional goals. Regardless of familial support, all participants noted an enormous amount of pressure to not live the same life they were born into and saw others around them living. These participants referenced personal responsibility as being a dominant factor and force that drove them to push forward to excel academically.

As far as the method in which these students were notified of the SAP warning, some participants interpreted this message as a threat, while others saw it as a wake-up call to understand the importance of being academically successful. The participants who interpreted the message as being threatening described the importance of having a personal one-on-one conversation with a student in these types of situations. They expressed that receiving this type of message in an email with no personal attachment from the Financial Aid Office gave an impression that they did not matter as a person. When probed, these participants articulated that the Financial Aid Office did not take into consideration any of the uncontrollable circumstances they may have encountered during the semester that caused them not to meet the federal requirements of SAP. From their perspectives, a threatening email was sent informing them at a very difficult time in their lives that they were in jeopardy of losing the only lifeline that could positively change their lives.

In regard to the participants who did not see the SAP warning email as threatening and unsympathetic, the message was interpreted and received as a reminder to do everything possible to improve their academic standing at the college. These participants described seeking

assistance from counselors at the college to identify resources that would possibly help them improve in areas that caused them to receive the SAP warning notification. One participant described not receiving support from professors, and because of their work schedule, even going to the Tutoring Center was not an option. Subsequently, the participant was forced to seek assistance from a tutor outside of the college who could provide tutoring assistance during hours that the Tutoring Center at the college could not accommodate.

Overall, the one-on-one interviews provided valuable insight from the participants' perspectives of how they interpreted the SAP warning notification and how they felt once they received the email. The information that was provided highlighted the importance of incorporating language in SAP warning notification emails that communicate that the Financial Aid Office understands that uncontrollable circumstances may have caused the student not to meet the requirements of SAP. In addition, these conversations emphasized a necessity for the Financial Aid Office to work closer with the Counseling Department and Tutoring Center to make certain that all financial aid recipients are aware of the services offered at the college, and how to utilize these services. Last and mostly importantly, each of the participants expressed that they had developed a personal relationship with a specific person or organization that helped them push forward through all of the adversity they faced in trying to earn a college degree. For example, participant four, who experienced being homeless after the passing of her mother, was able to persist because of the connection she made with EOF counselors that helped to address her physical and academic needs. This participant stated, "I just need someone to work with me and meet me half [way]." These types of statements signify the importance of mentoring students who are first generation college students, from households with limited financial resources, and

living non-traditional lives that involve working multiple jobs and taking care of family members.

Interpretation and Alignment with Literature and Theory

Lia, Edlin, and Ferdenzi (2014) established that self-efficacy indirectly affected academic achievement, and "students' confidence in their ability to succeed was energized by potential rewards accompanying a college education, be financial rewards or social recognitions" (p. 607). The interviews with the participants in this study confirmed that this statement by Lia, Edlin, and Ferdenzi (2014) was accurate. Three out of the six participants interviewed spoke to the issue of self-efficacy, and how they saw a drastic improvement in their academic studies after they gained confidence in themselves, realized that they were capable of being a college student, and understood that financial aid eligibility was connected to academic success. In addition, Lia, Edlin, and Ferdenzi (2014) concluded:

> Because of the open door policy, community colleges do admit students who are less prepared for college and who might also have a more simplistic view about a college education. In other words, less prepared students might desire a college degree but might not realize the level of work or academic preparedness involved in getting that degree. (p. 607)

The issue of college readiness that Lia, Edlin, and Ferdenzi (2014) spoke of was revealed through the participants expressed desire for more college support. All of the participants interviewed referenced their ability of being prepared to succeed academically at the college. As a result, this issue led the researcher to an unanticipated finding. After hearing participant one referencing his ability to succeed after having a GPA less than 1.0 in high school and hearing all the participants referencing adjustments they had to make in college to be successful, the

researcher requested access to each participant's transcript. Participants in the study granted the researcher access to their transcripts, and after reviewing the transcripts, it was shown that five out of the six participants took at least one remedial course at the college. This information highlighted the reality of the student population that institutions with open door admission policies serve. As stated previously, some of these students who enroll at the college are not prepared to take college level courses; however, regardless of the student's preparedness for college, SAP regulations are enforced for every student receiving financial aid.

All of the participants in this study made reference to their personal goals and emphasized how their goals strengthened their drive to persist towards graduation. The work of Nakajima, Dembo, and Mossler (2012) was an accurate depiction of the participants interviewed in this study, as there was clearly a connection between goals, self-efficacy, and academic success. Participant one provided a great example of this by saying that after he received the SAP warning notification, "I came in determined and focused," and "I stopped thinking negatively." As a result, he has been academically successful in persisting towards graduation.

The research from Mendoza, Mendez, and Malcom (2009) was reflected in this study when examining issues that negatively impacted the students' ability to persist. The research from Mendoza, Mendez, and Malcom (2009) indicated variables that impacted retention rates included work and family obligations, academic challenges, high school preparation, and complicated application processes (p. 115). Out of the six participants in the study, no one mentioned the financial aid application as being a complicated process; however, each of the six participants did cite work, family, and academic challenges as impacting their ability to persist towards graduation. Additionally, as stated previously, five out of the six participants took one or

more remedial courses at the college, which indicated that high school preparation was not adequate for these individuals to enroll in college-level courses.

As indicated in the literature review, Spittle (2013) discussed concerns related to colleges and universities having policies and expectations that often collide with student needs (p. 30). This issue proved to true in this study as well, as it was clearly shown that the college's expectation of having and creating independent self-serving students was not what the participants in this study desired. The participants in this study indicated that it was important to have a professional counselor with them every step of the way as they persisted towards graduation. The image created by the participants pertaining to their relationship with the college depicted a handholding and a coaching approach that would not dissipate over time. This need described by the participants in this study goes against the primary expectations of the college. The data from this part of this study concurs with the findings from Spittle's research (2013). Therefore, it is imperative for the college to analyze this issue further.

Lastly, John Rawls' theory of justice, which is the foundation of this research, validated the need for this study. All six participants interviewed in this study stated that without financial aid, funding their college education would be a challenge. In addition, these participants mentioned not wanting to die in the same situations that they naturally inherited at birth, and this factor was part of the drive that helped them to persist towards graduation. However, each of the participants interviewed in this study had been negatively impacted by these natural and uncontrollable circumstances of life. Cahn (2009) described John Rawls' veil of ignorance in which, "no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the contingency of social circumstances" (p. 159).

Research Questions

The research for this study was conducted around the premise of one fundamental research question: *How do financial aid recipients who are placed in a SAP warning status describe and understand their experience as they persist to graduation?* In addressing this question, it was shown that these participants did not enter college with the same chances of academic success as other students. As stated before, these participants cited issues such as being homeless and working multiple jobs while trying to earn a college degree. In addition, high school preparation was shown to be a major factor as well that impacted their ability to be academically successful. One participant referenced having a high school grade point average less than 1.0. While SAP regulations included a warning notification that each of these participants received, it was clearly evident that there was not a "veil of ignorance" incorporated into the current SAP model. These participants did not enter college with the same chances of academic success as other students due to uncontrollable circumstances in life, and John Rawls' theory of justice supports the necessity for SAP regulations to be established from a fair and equitable foundation for all students.

The overall experience that the participants had after receiving the SAP warning notification was filled with mixed emotions. They described their emotions as being nervous, confused, anxious, angry, and discouraged. From interviewing these participants, it was clearly evident that the SAP warning notification did not contain any motivating language to inspire these participants to reach out to the Financial Aid Office for support. In addition, this case study sought to find answers to:

- *How can the current SAP warning notification process be modified to enhance student success through a fair, equitable, and just method?*

o *What proactive measures can the college implement to reduce the number of*

  students placed in a SAP warning status?

- *How can the college improve student knowledge of SAP policies prior to completing the*

 first semester?

The participants in the study provided the researcher with great ideas for each of these questions.

Participant three suggested for the SAP warning notification process to be enhanced to at least give

students three warning notifications prior to terminating student eligibility. Participant four

recommended that the college to implement a behavioral intervention team that would work with

students who received the SAP warning notification to identify all issues that contributed to them

not excelling academically at the college. In addressing the proactive measures the college could

take, participant two recommended that the Financial Aid Office host workshops for students

placed in a SAP warning notification. Participant six believed that the college should mandate that

all students placed in a SAP warning status speak with a counselor. In regards to improving student

knowledge of SAP, all of the participants referenced one-on-one counseling as the best approach for

explaining complicated issues to students. These participants believed that one-on-one sessions

cultivated relationships between students and counselors and enhance student success.

<div align="center">**Implications**</div>

   The interviews from this study revealed participants' feelings after receiving a SAP

warning notification. As a result of obtaining this information, the college must work to address

the issues expressed by the participants, which included establishing relationships with financial

aid recipients, showcasing student services, enhancing relationships with the Tutoring Center and

Counseling Department, and personalizing SAP warning notification communications with an

empathetic tone. By addressing these issues, the Financial Aid Office may help to increase the

number of financial aid recipients who meet the requirements of SAP and persist towards graduation. Not addressing the concerns expressed by the participants in this study may lead to more students being at risk of not persisting towards graduation at the college. If the college does not take action to address the needs of students that were revealed by the participants in the study, the college will continue to lose financial aid recipients prior to graduation. The current climate in higher education indicates that regional accrediting agencies are applying pressure to institutions of higher learning to justify their retention and graduation rates. In addition, some states have even progressed to a model that incorporates a college's retention rate to determine the funding level for institutions. Therefore, listening to and addressing the needs of students is a necessity for all institutions of higher learning due to policy changes and new expectations.

Recommendations for Action

In this section, several recommendations will be discussed that may enhance academic success for financial aid recipients. While the researcher understands that it is imperative for elected and public officials to protect and properly administer federal and state dollars generated by taxpayers, the structure for which SAP regulations were written need updating to reflect current practice and needs of students. The interviews with participants validated the belief that the current SAP regulations are designed for institutions that serve traditional college students without an open-door admission policy. While financial aid pays for students to take up to 30 remedial hours at community colleges, the SAP policy does not address the psychological impact of having to take remedial course work in college. Nor, does the SAP policy address the inequity of all students adhering to the universal academic standards even though students do not receive the same rigorous K-12 curriculum in the United States. Therefore, the recommendations in this

section were designed from a standpoint that takes into consideration student self-efficacy and equity.

Some of the recommendations in this section are actions items that can be addressed immediately by the college, and others should undergo further research. While the findings from this study were recorded from only six participants, the information is applicable to other community colleges that utilize an open-door admission policy because the student populations will be similar in regards to factors such as college readiness and dependency on financial aid to earn a college degree.

First, the Financial Aid Office needs to revamp the SAP warning notifications to improve the tone of the email to be more empathetic. In addition, the Financial Aid Office should review all emails that are sent to students that may have a punitive and unsympathetic tone. By making these changes, more students may feel support from the Financial Aid Office during difficult moments in their lives that have caused a lack of academic success. By changing the tone of the SAP warning email, it may help to build relationships with financial aid recipients increasing the chances of helping students to identify areas such as tutoring and counseling that may improve their academic standing at the college. It was identified in this study that the Educational Opportunity Fund Office has a remarkable model and staff are working to build relationships with students and are already showing positive results. Therefore, the Financial Aid Office should investigate the feasibility of incorporating components of this model into as many processes as possible.

Second, the Financial Aid Office needs to enhance their relationships with various departments across the college. From this study, the Tutoring Center and Counseling Department were identified as areas that could help financial aid recipients meet the requirements of SAP. By

establishing relationships with these departments, the Financial Aid Office would undertake proactive measures that might reduce the number of financial aid recipients who receive SAP warning notifications in the future. Last, this study should be conducted examining part-time students at the college. As a result of the improved economy in the United States, more students at community colleges are enrolling at part-time statuses instead of full-time. Therefore, using the same approach as this study, but examining part-time students may reveal additional information to the college that can help increase academic success for financial aid recipients. Examining part-time students by race, ethnicity, and gender may be beneficial in determining if the needs of students change based on specific variables.

Redesigned SAP Model

From this study and the research outlined in the literature review, it is recommended that the Department of Education consider designing two separate SAP models that would regulate academic progression at institutions of higher learning. As the current SAP model is intended for those who are college ready, it is well placed at four-year institutions. However, the unique demands of the community colleges and the students they serve cannot require a different approach from four-year institutions. To enhance academic success, the current model could regulate four-year institutions and a new model would regulate two-year institutions. While a far-reaching recommendation, this could be piloted at different institutions to test validity and effectiveness, and might open the opportunity for further study.

By creating two separate SAP models, the mechanism for evaluating academic progress for students at four-year institutions and two-year institutions would be executed in a fair and equitable process due to the fact that most four-year institutions admit students through a selective criteria method. The pathway that should be constructed to help students at community

colleges excel academically is drastically different from a student attending a residential four-year institution that uses selective criteria methods to admit students. Participant six's path towards graduation provided an excellent example of how the SAP model should be constructed differently for four-year and two-year institutions. Participant six was a traditional age college student who had to take more than two remedial courses at the college, while also having to work more than 20 hours per week. While the current SAP model provided her with a warning notification, she started her college career at a disadvantage compared to other students because of uncontrollable life circumstances.

As for students admitted at two-year institutions with open-door admission policies, a new SAP model should ensure that students are progressing academically. With the current SAP regulations, students who receive financial aid are given one SAP warning before losing eligibility if SAP requirements are not met for GPA, pass rate, or for failing to meet both. Utilizing the principles of self-efficacy, a pass-fail system could be implemented to track SAP for all students required to take remedial coursework at a two-year institution. Using a pass-fail system only for remedial courses may help enhance self-efficacy at these institutions for students identified as not prepared to take college level course work. This approach may remove the anxiety associated with the letter grading model that distinguishes the quality of student work by a specific letter. By removing the letter grading system, students who are placed in remedial course work will be able to solely focus on passing courses without the pressure of earning a specific grade. This in turn will enhance self-efficacy for students and help them to feel more confident in their ability to excel academically in the college. While assistance from the Department of Education in redesigning the SAP model is ideal, the college has the authority to implement a pass-fail system internally within the Remedial/Developmental Department.

Implementing a pass-fail system at the college could be piloted with a few course sections to measure the impact of this approach before drastically redesigning the entire department.

Another recommendation for enhancing the SAP model at two-year institutions is to provide students with two SAP warning notifications rather than one. As stated previously, many students enroll at two-year institutions who are first generation college students and do not understand how to be a successful student upon entry. For these students, one warning semester does not provide them with enough time to become familiar with the new academic environment of being in college. Furthermore, developing a SAP warning with two notifications addresses the insight from Spittle (2013) pertaining to assimilation. Spittle (2013) stated that institutions needed to develop retention strategies that are not solely focused on helping students to assimilate in the current culture, but also aimed at closely examining institutional culture and structure that has caused some students not to be academically successful (Spittle, 2013, p. 28).

Every recommendation relating to the redesign of SAP acknowledges advice of Spittle (2013) who highlighted the importance of developing retention strategies that are not solely focused on helping students to assimilate in the current culture, but also aimed at closely examining institutional culture and structure that has caused some students not to be academically successful. The data collected from the participants indicated that forcing financial aid recipients to assimilate is not an effective approach to enhance student success at the college. Therefore, this study examined a component of the SAP regulations, which was a leading cause of financial aid recipients not persisting towards graduation. The recommendations presented in this section take a different approach to enhance academic progression for students by designing SAP policies from the standpoint of the academic level of where students are upon entry into college. By taking this approach and not continuing to expect unrealistic outcomes from students

who are not prepared for college, more students can be academically successful and graduate from two-year institutions.

Dissolve Current SAP Policy

While it is difficult to generalize findings from one study, the most radical recommendation stemming from this research is for the Department of Education to investigate completely dissolving current SAP regulations. By dissolving SAP, the Department of Education would be in a position to design a new method of assessing student academic progression that is built on the foundation of self-efficacy. Instead of assessing students through a numerical based method, SAP could be assessed through a narrative system that enables professors to provide feedback to students in a narrative format. Providing students with feedback in a narrative format gives each student the specific and detailed information relating to their strengths and weaknesses. The current system for assessing SAP only indicates whether a student is meeting the requirements; however, there is not a requirement to provide students with substantive feedback to ensure that students are learning. While this is an overarching and somewhat extreme recommendation, it could prove useful, especially if a re-design of the current model proves ineffective.

The development of a narrative-based SAP system would require an extensive amount of time for professors, but if the Department of Education would funnel more resources into proactive measures such as this idea, fewer federal and state dollars would be wasted on students who do not persist towards graduation. In this system, the Department of Education would award federal dollars to institutions to hire more full-time faculty to create smaller class sizes. Smaller classes would provide professors with the ability to assess SAP through a narrative format for all students. In addition, federal dollars would be awarded to institutions to create financial aid

counseling positions. Financial aid counselors would work closely with professors to ensure that students are utilizing the resources such as tutoring and counseling services at the institution to address any deficiencies identified from the professor's feedback. By providing students with substantive feedback and support services such as financial aid counselors who will ensure that students' psychological and physical needs are met by the institution, more financial aid recipients may have a higher chance of exceling academically at the college.

Recommendations for Future Study

Another recommendation that has surfaced from this study is the need for researchers to examine what happens to students who are not able to persist after receiving a SAP warning notification and financial aid eligibility is terminated. It is the researcher's intuition that a small percentage of these students will pay out-of-pocket to attend the same college. Students are able to continue enrollment with limited financial resources by taking a reduced course load, which will reduce the cost of tuition, fees, books, and supplies. Students who have lost their financial aid eligibility may also be able to persist if the college offers flexible payment plans to divide the semester balance into smaller payments. Lastly, students can also transfer to another institution in order to remain eligible for financial aid if they have not lost their financial aid eligibility due to Pell Life-time Eligibility Used (i.e., PLEU). Identifying students who have lost their financial aid eligibility and have transferred to another institution would require a researcher to use data that is reported to the National Clearinghouse to determine if these students are recorded as attending another institution.

The Higher Education Act of 1965 gave all Americans a chance to turn their dreams of earning a college degree into a reality. However, this study has highlighted the reality of SAP and how the dream of earning a college degree is sometimes shattered by this federal regulation.

Therefore, by examining each scenario and path that students can take if financial aid eligibility is terminated, researchers will be able to identify if students are able to persist towards a college degree through other methods.

As stated by Spittle (2013), institutions need to develop retention strategies that are not solely focused on helping students to assimilate in the current culture, but also aimed at closely examining institutional culture and structure that has caused some students not to be academically successful (p. 28). The issue of assimilation speaks volumes to the concern with SAP regulations at community colleges. The participants in this study clearly provided examples of the assistance they needed to be academically successful at the college. Now it is up to the leaders of the college to carefully examine this research and determine if they will listen to the voices of the students as they develop policies and programs in the future. While conducting focus groups and surveys may require additional time, this study clearly demonstrates the importance of administrators listening and working with students to meet their needs. While this study concludes with recommending that the Department of Education should conduct further research pertaining to redesigning SAP regulations, the researcher also hopes that this study will motivate more college leaders to understand the significance of partnering with students to enhance academic success for all students.

Conclusion

Out of the 76 students who were identified as meeting the requirements to participate in this study, only six students volunteered to be interviewed. While this number met the goal of the researcher to interview six to ten participants for this study, the researcher wanted a larger number of participants. Additionally, the researcher clearly observed and recorded recurring responses to the questions in the study from participants and data saturation was obtained. It

came as a surprise to the researcher that all participants would have similar stories, and their cumulative experience is the driving force behind the recommendations for action. In addition, because the research site is a commuter college, time constraints from the participants prevented the researcher from conducting a focus group. Subsequently, each of the six participants were interviewed in a one-on-one session to accommodate their busy lives. As stated previously, this study only examined first-time full-time students from the 2015 fall cohort. Examining the part-time student population with the same approach may bring additional information for the college to analyze. The overall limitation from this study is the fact that this research was conducted at one community college in central New Jersey. Conducting the same study at all 19 community colleges in New Jersey would add significant value to this research.

In summary, the recommendations provided will allow the college's Financial Aid Office to address the issues that the participants in the study revealed as impeding financial aid recipients from persisting towards graduating or transferring from the institution. The recommendations to improve communications and connect financial aid recipients to services at the college will help to enhance academic success for these students. In addition, the recommendations pertaining to the universal policy issues that were identified with SAP regulations will permit the Department of Education to analyze the persistence of financial aid recipients through graduation at community colleges from a comprehensive approach to measure the effectiveness of a forty-year old policy. Overall, these recommendations are realistic solutions that may improve persistence for financial aid recipients at community colleges.

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Questionnaire: Understanding Satisfactory Academic Progress and Student Persistence: A Case Study

Project description: Since 1965, students have utilized federal financial aid to enroll at this college. The purpose of this study is to determine how SAP regulations affect persistence for financial aid recipients at the College after receiving SAP warning notifications. SAP warning notifications are sent to students to alert them that they are not meeting the academic requirements of SAP. SAP warning notifications signify that the student has one semester to improve their academic standing or they will lose their financial aid eligibility the next semester.

Example Questions:

1. What did you interpret as the meaning of the SAP warning status?

2. How did you feel after being notified of the SAP warning status?

3. What caused you to be placed in the SAP warning status (e.g., work, transportation, childcare, etc.)?

4. What could the college have done to prevent students from being placed in the SAP warning status?

5. After students are placed in a SAP warning status, what can the college do to help students meet the academic requirements of SAP?

6. What were the main factors that helped you persist after receiving a SAP warning notification?

7. Do you believe the SAP warning notification serves as a fair process?

UNIVERSTIY OF NEW ENGLAND
CONSENT FOR PARTCIPATION IN RESEARCH

Project Title: UNDERSTANDING SATISFACTORY ACADEMIC PROGRESS AND STUDENT PERSISTENCE: A CASE STUDY

Principal Investigator(s): Brian O. Clemmons, Graduate Student, University of New England, bclemmons@une.edu (email), and 704-472-5411 (phone)

Faculty Advisor: Dr. Brianna Parsons, University of New England, bparsons4@une.edu (email) and 207-299-3627 (phone)

Introduction:
- Please read this form, you may also request that the form is read to you. The purpose of this form is to provide you with information about this research study, and if you choose to participate, document your decision.
- You are encouraged to ask any questions that you may have about this study, now, during or after the project is complete. You can take as much time as you need to decide whether or not you want to participate. Your participation is voluntary.

Why is this study being done?
- The purpose of this study is to determine how SAP regulations affect persistence for financial aid recipients after receiving SAP warning notifications. SAP warning notifications are sent to students to alert them that they are not meeting the academic requirements of SAP. A SAP warning notification signifies that the student has one semester to improve his/her academic standing or they will lose their financial aid eligibility. This study will interview first-year full-time students who received the Pell Grant and were placed in a SAP warning status at the conclusion of the fall 2015 semester and enrolled for the fall 2016 semester.

Who will be in this study?
- The participants in the study are students who were enrolled at the college for the fall 2016 semester and was as a first-time full-time student in the fall 2015 semester.
- You must be at least 18 years of age to participate.
- 6 to 10 students will be interviewed in this case study.

What will I be asked to do?
- The Financial Aid Office will email all eligible students to participate in this case study. An in-depth interview utilizing a focus group with six to ten students or in one-on-one sessions will be used to collect the data for this study. The interviews are projected to last 30 minutes. The semi-structured interview process will follow a set of open-ended questions (See Appendix A). Utilizing a semi-structured interview process will allow the researcher to establish a formal setting while also permitting the flexibility to stray when necessary during the interview. It also should be noted that follow up interviews will be

conducted if needed to gather more information or for member checking purposes. Participants will not be compensated for this study.

What are the possible risks of taking part in this study?
- There are no known risks associated with participating in this study. The study will take place in a safe and secure location on the College's campus. The principal investigator will work closely with each participant to ensure his or her wellbeing throughout the interview process.

What are the possible benefits of taking part in this study?
- While there are no known risks by participating in this study, the data will help the researcher further the cause for improving academic success for current and future financial aid recipients at the College.

What will it cost me?
- Participants will not incur any costs by participating in this study.

How will my privacy be protected?
- The names of each participant will be protected through the study by using pseudonyms. This naming convention will be used during the focus group interview.

How will my data be kept confidential?
- As the principal and sole investigator, the data collected in this study will be stored only on two computers (i.e., work and personal) that are password protected. Any information that is provided during the interview process that reveals identifying information will be deleted and not used for any part of the study. This study is designed to be anonymous, this means that no one, can link the data you provide to you, or identify you as a participant.
- Please note that sponsors, funding agencies, regulatory agencies, and the Institutional Review Board may review the research records.
- A copy of your signed consent form will be maintained by the principal investigator for at least 3 years after the project is complete before it is destroyed. The consent forms will be stored in a secure location that only members of the research team will have access to and will not be affiliated with any data obtained during the project.

What are my rights as a research participant?
- Your participation is voluntary. Your decision to participate will have no impact on your current or future relations with the University *[or with other cooperating institutions (insert name)]*. If this project involves students as participants mention that their decision to participate will not impact their standing as students. If employees are involved, that their decision to participate will not impact their relationship with their employer.
- You may skip or refuse to answer any question for any reason.
- If you choose not to participate there is no penalty to you and you will not lose any benefits that you are otherwise entitled to receive. You are free to withdraw from this research study at any time, for any reason. If you choose to withdraw from the research

there will be no penalty to you and you will not lose any benefits that you are otherwise entitled to receive.

What other options do I have?
- You may choose not to participate.

Whom may I contact with questions?
- The researcher conducting this study is Brian O. Clemmons. For questions or more information concerning this research, you may contact him at 704-472-5411 or bclemmons@une.edu. You may also contact the researcher's faculty advisor, Dr. Brianna Parsons at 207-299-3627 or bparsons4@une.edu

- If you choose to participate in this research study and believe you may have suffered a research related injury, please contact Dr. Brianna Parsons at 207-299-3627 or bparsons4@une.edu

- If you have any questions or concerns about your rights as a research subject, you may call Olgun Guvench, M.D. Ph.D., Chair of the UNE Institutional Review Board at (207) 221-4171 or irb@une.edu.

Will I receive a copy of this consent form?
- You will be given a copy of this consent form.

_____

PARTICIPANT'S STATEMENT
I understand the above description of this research and the risks and benefits associated with my participation as a research subject. I agree to take part in the research and do so voluntarily.

_____   _____
Participant's signature or   Date
Legally authorized representative

_____   _____
Printed name   Date

RESEARCHER'S STATEMENT
The participant named above had sufficient time to consider the information, had an opportunity to ask questions, and voluntarily agreed to be in this study.

_____   _____
Researcher's signature   Date

_____   _____
Printed name   Date

Appendix C

Invitation to Participate Email

"Volunteer to Help Improve Financial Aid at Middlesex County College"

Dear Student,

I am Brian Clemmons the Dean of Enrollment Management at Middlesex County College, and a student who is in his third year of a doctoral program at the University of New England. I am interviewing students who can provide real life experience about Middlesex County College.

You have been identified as a student who can add a lot of value to this study. The purpose of this study is to determine how Satisfactory Academic Progress (SAP) affects a student's ability to continue to receive financial aid at the college. A focus group session will take approximately thirty minutes to complete, or you can elect to meet in a one-on-one session for approximately 15 minutes.

Please respond to this email as soon as possible if you are interested in helping improve academic success for financial aid recipients at Middlesex County College. The information you provide may personally help you, a family member, or a close friend in the years to come.

Thanks in advance for your support,

Brian O. Clemmons,
Ed.D Candidate, University of New England