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AN EXPLORATION OF STUDENT PERCEPTIONS OF THE FINANCIAL AID APPEAL PROCESS FROM THE PERSPECTIVES OF QUALITY MANAGEMENT AND FINANCIAL AID ISSUES

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ABSTRACT

In this study, we report findings from a sample of students at a traditionally African American public institution in the South on a key retention issue – appealing denial of financial aid. We present background which suggests that the financial aid area is in a period of uncertainty where “good” information may be difficult for students to find. Our findings suggest that the students in our sample were relatively successful in their appeals but that they did not appear to fully realize the influence of college services in helping them to attain the results.

INTRODUCTION

In this paper, we examine the experiences of students receiving financial aid at a small, traditionally African American public college in the South. In contrast to much of the ongoing research in this area, which is broad-based and attempts to consider the experiences of many groups of students at a wide range of institutions, this research examines a small group in detail, with the intent to determine what, specifically, they are encountering in a specific set of financial aid issues, the financial aid appeals process, with the hope that our findings will, in turn, generate new research questions to guide ongoing research. Our concerns arise from several broad trends which we believe are impacting the area of financial aid.

The Quality Management (QM) Movement

The first broad trend to be considered is QM, a movement, which dates at least as far back as the early, pioneering work by Deming (1986), and his associates. The movement found an audience in the U.S. as U.S. manufactured goods began to lose in competitiveness to Japanese products. Examination of why this lack of competitiveness was occurring suggested that key reasons were perceptions by consumers that the foreign goods were of superior quality and, importantly for the subject matter of this paper, that *they were manufactured with to meet the customer’s perceived needs* (Bowen & Lawler, 1992; Fuld, 1992; Lawler, Mohrman, & Ledford, 1992; Shearer, 1996). The resulting shift, first in manufacturing and more recently in services, has been to produce products and services which meet *perceived customer needs*. At the college level, this shift potentially means understanding and designing services which meet the needs of *students*, one key group of “customers” of the higher-education “products” which the institution provides.

Quality Management and Financial Aid

While the discussion has rarely been tied directly to QM, there has been considerable ongoing consideration of what needs to be done to make financial aid more “student user-friendly.” Most notable has been work which has called for a broader concept of financial aid and especially for finding ways to use financial aid as a tool for enrollment management (Borus, 1995; Kurz, 1995). Admissions need to work closely with financial aid and necessary resources must be made available to permit effective coordination (Binder & Aldrich-Langen, 1995; Harris, 2006). Moreover, there is evidence of *lack* of quality in the administration of financial aid. Leven (1999) and Murphy and Fallows (2003) point to problems with the advice and guidance students and prospective students are receiving on issues such as reporting of income, available grants and loans, and the like.

Emerging Issues in Financial Aid

The difficulties faced by students in obtaining accurate financial aid advice are being compounded by several significant shifts within financial aid itself. The first of these are reports that need-based financial aid is declining (Martinez & Martinez, 2006; McPherson & Shapiro, 2002; St. John, Paulsen & Carter, 2005). Adding to potential confusion are reports that patterns of decline may be different at federal, state, and institutional levels (Wilkinson, 2005). Finally, there have been several expressions of concern, as need based grants and loans decline, at inconsistencies in the administration of non-need-based services. Especially notable, where packages with a mix of need-based and non-need-based assistance are provided to students, are inconsistencies in the mix of the packages awarded to students with similar levels of need but with different SAT scores, with a general pattern of better awards going to students with higher scores. Thus, the lower SAT/higher need student may be at a disadvantage (McPherson & Shapiro, 2002).

Financial Aid Impacts on Different Racial and Socio-Economic Groups

The previous discussion suggests that the evolving financial aid situation provides considerable potential for confusion and inconsistency in administration. This potential appears to be compounded when differences among racial and socio-economic groups are considered. An important emerging literature stream has recognized that different groups have different perceptions about issues such as availability of services and what services are available and these perception, in turn, impact their choices in areas such as whether to apply to college, what colleges to consider, and what services they will need (see especially St. John et al, 2005). In general, findings suggest that as grants become less available and tuition increases, low-income students will have to rely more heavily upon loans (Carmona, 1994; Dervarics, 1996; Holsendolph, 2005). Doing this, however, puts this group of students at greater risk, as they have less parental and other support to fall back upon when they encounter financial difficulties (Healy & Hebel, 1999; Martinez & Martinez, 2006). Race and socio-economic status show a number of confounds between poverty and ethnicity (Malveaux, 2000). An important finding for race is that African American students are more responsive to financial aid, and that grants and tuition levels impact African American student choices more than is the case for white students (St. John et al, 2005). McPherson and Shapiro (2002) have noted that it will be important to design financial aid systems which will serve the public interest in providing broad college access for all groups. In this study, we report the result of an in-depth exploration of the perceptions of a group of African American students at a small, historically black southern college to determine what insights can be gained from an analysis of this type.

METHOD

Subjects

Subjects in the sample were approximately 242 students from a traditionally African American four-year public university in the South. The students were roughly 16% Freshmen, 23% Sophomores, 17% Juniors, 39% Seniors, and 5% graduate students (Table 1). Of the group, 16% began at the university one year ago, 25% two years ago, 18% 3 years ago, 16% four years ago, and 27% more than four years ago. Among the 242 students, 126 (52%) students are transfer students with 30% of them transferring 20 hours or less and 29% transferring 21 to 40 hours. There are 68 returning students and 32% reported that they “sat out” for one semester, 13% for two, 3% for three, 8% for four and 44% for five or more. Ninety-six students reported going through the financial aid appeal process. Their experiences with this process will be reported in the next section.

Table 1. Students’ Demographic Information

What is student's classification?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Freshman	39	16.1	16.1	16.1
Sophomore	55	22.7	22.7	38.8
Junior	42	17.4	17.4	56.2
Senior	94	38.8	38.8	95.0
Graduate	12	5.0	5.0	100.0
Total	242	100.0	100.0	

When did the student begin at the university?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid before 01-02	64	26.4	26.8	26.8
01-02	37	15.3	15.5	42.3
02-03	42	17.4	17.6	59.8
03-04	59	24.4	24.7	84.5
04-05	37	15.3	15.5	100.0
Total	239	98.8	100.0	
Missing System	3	1.2		
Total	242	100.0		

Did the student arrive as a first-time or transfer student?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid First-time student	115	47.5	47.7	47.7
Transfer student	126	52.1	52.3	100.0
Total	241	99.6	100.0	
Missing System	1	.4		
Total	242	100.0		

If a transfer student, how many hours did you transfer into the university?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20	36	14.9	29.5	29.5
	21-40	34	14.0	27.9	57.4
	41-60	20	8.3	16.4	73.8
	61-80	20	8.3	16.4	90.2
	81-100	12	5.0	9.8	100.0
	Total	122	50.4	100.0	
Missing	System	120	49.6		
Total		242	100.0		

If a returning student, what was the amount of time between stopping and re-entering?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	one	20	8.3	31.7	31.7
	two	8	3.3	12.7	44.4
	three	2	.8	3.2	47.6
	four	5	2.1	7.9	55.6
	five or more semesters	28	11.6	44.4	100.0
	Total	63	26.0	100.0	
Missing	System	179	74.0		
Total		242	100.0		

Has the student ever gone through the FA appeal process?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	96	39.7	39.7	39.7
	No	146	60.3	60.3	100.0
Total		242	100.0	100.0	

RESULTS

What are the students' impressions of the financial aid appeal process? Of the 96 students who have gone through the financial aid appeal process, 51% had one appeal, 23% had two appeals, 18% had three appeals, and 9% had four appeals (Table 2). When we asked the students how they learned about the right to appeal for financial aid benefits, 44% reported that they learned about it from the Financial Aid Office, followed by 29% from the Student Affairs Office, 17% from other students, 16% from the Retention Office, and 5% from the faculty advisor (Table 3).

Table 2. Number of times going through the financial aid appeal process

How many time(s) the student went through the FA appeal process?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	46	47.9	50.5	50.5
	2	21	21.9	23.1	73.6
	3	16	16.7	17.6	91.2
	4	8	8.3	8.8	100.0
	Total	91	94.8	100.0	
Missing	System	5	5.2		
Total		96	100.0		

Table 3. How did student learn about the right to appeal for financial aid benefits?

Student Affairs Office

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	68	70.8	70.8	70.8
	Checked	28	29.2	29.2	100.0
	Total	96	100.0	100.0	

Financial Aid Office

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	54	56.3	56.3	56.3
	Checked	42	43.8	43.8	100.0
	Total	96	100.0	100.0	

Other Students

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	80	83.3	83.3	83.3
	Checked	16	16.7	16.7	100.0
	Total	96	100.0	100.0	

Faculty Advisor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	91	94.8	94.8	94.8
	Checked	5	5.2	5.2	100.0
	Total	96	100.0	100.0	

Retention Office

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	81	84.4	84.4	84.4
	Checked	15	15.6	15.6	100.0
Total		96	100.0	100.0	

Other

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	87	90.6	90.6	90.6
	Checked	9	9.4	9.4	100.0
Total		96	100.0	100.0	

Why were the students initially denied financial aid? Sixty-nine percent of the students were denied because they had exceeded maximum number of credit hours limitations. In another words, they had taken a lot of hours but have not completed their degree requirements in order to graduate. Fourteen percent of them were denied due to low grades and 9% of the denials were due to lack of financial need (Table 4). Of the students who were denied initially and filed for an appeal, 76 students (81%) won the appeal while 18 students did not (Table 5). When investigating the reasons why students did not win the appeal, ten of the 18 students were denied due to exceeding hour limitations, eight were cited for low GPAs, seven were for inadequate documentation, and two were for too many appeals. Please note that students can have more than one reason for their denial.

Table 4. Why was the student initially denied financial aid?

Grades

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	83	86.5	86.5	86.5
	Checked	13	13.5	13.5	100.0
Total		96	100.0	100.0	

Hours attempted

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	30	31.3	31.3	31.3
	Checked	66	68.8	68.8	100.0
Total		96	100.0	100.0	

Couldn't demonstrate financial needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not checked	87	90.6	90.6	90.6
	Checked	9	9.4	9.4	100.0
Total		96	100.0	100.0	

Table 5. Final appeal outcome

What was the final outcome of the student's appeal?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Approved	76	79.2	80.9	80.9
	Denied	18	18.8	19.1	100.0
	Total	94	97.9	100.0	
Missing	System	2	2.1		
Total		96	100.0		

How do they feel about the appeal process? Specifically, do they feel they were given adequate information? How long did they wait from submission of appeal until a final decision was made? How were they treated throughout the whole financial aid appeal process? Sixty-three of the students believed that they were given adequate information in order to prepare their appeal packages properly (Table 6). Forty-four of the students waited a week or less for the final decision of the appeal, 27% waited 8 to 14 days, 10% waited 15 to 21 days, and 19% waited more than 21 days. Their satisfaction with the process is 3.59 (based upon a 5 point Likert scale). This implies they are slightly satisfied with their treatment which is reflective of 72% of the students reporting being treated fairly overall.

Table 6.

Did the student feel he or she was given adequate information?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	62.5	63.2	63.2
	No	35	36.5	36.8	100.0
	Total	95	99.0	100.0	
Missing	System	1	1.0		
Total		96	100.0		

How long did the student wait from submission of appeal until a final decision was made?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-7 days	42	43.8	44.2	44.2
	8-14	26	27.1	27.4	71.6
	15-21	9	9.4	9.5	81.1
	22 or more	18	18.8	18.9	100.0
	Total	95	99.0	100.0	
Missing	System	1	1.0		
Total		96	100.0		

Did the student feel he or she was treated fairly?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	59	61.5	72.0	72.0
	No	23	24.0	28.0	100.0
	Total	82	85.4	100.0	
Missing	System	14	14.6		
Total		96	100.0		

Is there correlation between their perceptions of fair treatment and whether they were given adequate information? If they win the appeal, will that affect their perception on if they were treated fairly? To consider these issues, we used a Chi-square test of independence and the results are summarized in Tables 7 and 8. In both cases, the p-values are less than 0.05 which implies the two variables have statistical significance. Upon further investigation of the cross-tabulation table, we find that, proportionally, 94% of those who perceived that they were given adequate information regarding the appeal process also agreed that they were treated fairly. However, only 38.7% who perceived that they were not given adequate information believed that they were treated fairly. Similar findings appear for those whose appeals were approved. Students whose appeals were approved have a higher proportion (85.5%) than those who were denied (22.2%) agreement that they were treated fairly in the appeal process.

Table 7. Chi-Square test on Treatment fairness (Y/N) and Adequate information (Y/N)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	29.569 ^b	1	.000		
Continuity Correction ^a	26.841	1	.000		
Likelihood Ratio	30.668	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	29.204	1	.000		
N of Valid Cases	81				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.42.

Did the student feel he or she was given adequate information? * Did the student feel he or she was treated fairly? Crosstabulation

			Did the student feel he or she was treated fairly?		Total
			Yes	No	
Did the student feel he or she was given adequate information?	Yes	Count	47	3	50
		% within Did the student feel he or she was given adequate information?	94.0%	6.0%	100.0%
		% within Did the student feel he or she was treated fairly?	79.7%	13.6%	61.7%
	No	Count	12	19	31
		% within Did the student feel he or she was given adequate information?	38.7%	61.3%	100.0%
		% within Did the student feel he or she was treated fairly?	20.3%	86.4%	38.3%
Total	Count	59	22	81	
	% within Did the student feel he or she was given adequate information?	72.8%	27.2%	100.0%	
	% within Did the student feel he or she was treated fairly?	100.0%	100.0%	100.0%	

Table 8. Chi-Square test on Treatment fairness (Y/N) and Final outcome (approved/denied)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	27.254 ^b	1	.000		
Continuity Correction ^a	24.253	1	.000		
Likelihood Ratio	25.551	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	26.913	1	.000		
N of Valid Cases	80				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.18.

What was the final outcome of the student's appeal? * Did the student feel he or she was treated fairly? Crosstabulation

			Did the student feel he or she was treated fairly?		Total
			Yes	No	
What was the final outcome of the student's appeal?	Approved	Count	53	9	62
		% within What was the final outcome of the student's appeal?	85.5%	14.5%	100.0%
		% within Did the student feel he or she was treated fairly?	93.0%	39.1%	77.5%
	Denied	Count	4	14	18
		% within What was the final outcome of the student's appeal?	22.2%	77.8%	100.0%
		% within Did the student feel he or she was treated fairly?	7.0%	60.9%	22.5%
Total	Count	57	23	80	
	% within What was the final outcome of the student's appeal?	71.3%	28.8%	100.0%	
	% within Did the student feel he or she was treated fairly?	100.0%	100.0%	100.0%	

Are there any perceptual differences in student satisfaction with the appeal process for those who felt they were given adequate information, who won their appeal, and who felt they were treated fairly? We used ANOVA and the results are summarized in Tables 9, 10, and 11. In

all three cases, we found significant results (p-values less than 0.05). When looking at the averages for each group, we found that those who perceived that they were given adequate information, who won the appeal, and who felt they were treated fairly have significantly higher satisfaction with the entire appeal process than those who did not.

Table 9. Comparing Satisfaction toward Appeal Process between Treatment Fairly (Y/N) group

ANOVA

Satisfaction toward the whole FA appeal process

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	57.706	1	57.706	65.492	.000
Within Groups	70.489	80	.881		
Total	128.195	81			

Descriptives

Satisfaction toward the whole FA appeal process

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Yes	59	4.08	.90	.12	3.85	4.32	1	5
No	23	2.22	1.04	.22	1.77	2.67	1	5
Total	82	3.56	1.26	.14	3.28	3.84	1	5

Table 10. Comparing Satisfaction toward Appeal Process between Final outcome (approved/denied) group

ANOVA

Satisfaction toward the whole FA appeal process

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	43.459	1	43.459	40.941	.000
Within Groups	97.658	92	1.061		
Total	141.117	93			

Descriptives

Satisfaction toward the whole FA appeal process

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Approved	76	3.89	1.03	.12	3.66	4.13	1	5
Denied	18	2.17	1.04	.25	1.65	2.69	1	4
Total	94	3.56	1.23	.13	3.31	3.82	1	5

Table 11. Comparing Satisfaction toward Appeal Process between Adequate information (Y/N) group

ANOVA

Satisfaction toward the whole FA appeal process

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	36.406	1	36.406	31.886	.000
Within Groups	106.183	93	1.142		
Total	142.589	94			

Descriptives

Satisfaction toward the whole FA appeal process

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Yes	60	4.08	1.03	.13	3.82	4.35	1	5
No	35	2.80	1.13	.19	2.41	3.19	1	5
Total	95	3.61	1.23	.13	3.36	3.86	1	5

DISCUSSION AND CONCLUSIONS

What do these findings suggest about the financial aid appeals process? One set of findings centers on the *sources* of information used by the students. A positive finding is that most of them are learning about financial aid appeals from the institution itself rather than through “word of mouth.” Specifically, 83% found out through one of the college’s offices, with most learning about financial aid from the Financial Aid Office itself. While Retention accounted for a relatively low 16%, Admissions was not directly mentioned as a source of information by any of the students, a finding which may support the ideas of the researchers who are calling for a broader view of financial aid and for closer integration with offices such as Admissions (Binder & Aldrich-Langen, 1995; Borus, 1995; Harris, 2006; Kurz, 1995).

An interesting set of findings centers on the students’ successes in having the denials overturned. An impressive 81% of them were successful in their appeals, even though, at least on the basis of a superficial review, the denials did not appear to be unwarranted in that they involved reasons such as not making adequate progress toward graduation or low grades. In turn, the students’ successes are likely to reflect strong work by the college in helping them prepare for and make the appeals. Note, however, that a relatively low 61% of them felt they were adequately prepared. Moreover, their ratings of satisfaction with the process were moderate at best. Is the college doing enough to publicize its work? Or perhaps the students are simply engaging in the all-too-human tendency to give *themselves* the credit for their successes, where *others* would be blamed for their failures (for elaboration of this “self-serving bias,” see Epley & Dunning, 2000).

The time waits could have been a source of frustration as well, but, again, in a situation where 44% received notification in a week or less in a seemingly nationwide “epidemic” where bureaucratic delays appear to be the norm, these delays do not appear to be unreasonable. Perhaps they appear so to a group of young people who are waiting anxiously for some indication of

whether they will have the funds to enable them to continue their educations. Certainly, these findings are consistent with research which has pointed to the central position of financial aid for African American students (St. John et al, 2005).

Perceptions of fair treatment are central to any financial aid program, and in this study, the importance of fair treatment is apparent. Our cross-tabulations and our ANOVA results consistently point to the relationships between the need for adequate information, fair treatment, and satisfaction with the process. While self-serving bias may be a factor here as well (Epley & Dunning, 2000), note that these results hold for students who were successful as well as for those who were unsuccessful.

In this research, we have focused on gaining an understanding of *one* key financial aid issue in *one* historically African American college. We have looked at issues surrounding appealing denials of financial aid – a critical financial aid issue in that it directly impacts the student’s ability to continue with higher education – and have reported findings which require consideration and further examination by those concerned with the financial aid process. First, we have suggested that the college we examined appears to be doing a good job of getting students to gain information through “official” channels rather than word of mouth. There may be some evidence of lack of integration among departments such as Financial Aid and Admissions, however.

We are intrigued, however, by the evidence – at least as we interpret it – that students are receiving high quality services in terms of being helped to make successful appeals but that they do not appear to fully recognize the key role played by the organization in their successes. What does appear important are receiving adequate information and the perception that the process as a whole is fair. Thus, an initial point of emphasis for financial aid officials is to make certain that students understand the process and feel it is transparent, and are given the information they need. How much information is needed and exactly how much do they need to know to feel that the process is fair? Perhaps future research, with a focus on student attributions, can provide further guidance.

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