

Peers Showing the Way: Fostering Financial Knowledge and Creating Financial Access
for Low-Income, First-Generation College Students

by

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ABSTRACT

This study addresses the problem of low-income, first-generation college students who are academically successful, but choose to leave college before finishing due to financial constraints. This study investigates their lived experiences as well as the effects of a peer mentorship program where incoming, first-year, low-income, first-generation college students are paired with a trained peer mentor from a similar background. Together the pair jointly explore available financial resources and troubleshoot barriers to access. This study draws on four primary theories: Social Cognitive Theory, Intersectionality, Community Cultural Wealth, and Critical Pedagogy. This mixed methods action research study uses multiple types of data: individual interviews, focus group, photo elicitation, demographic questionnaires, and pre- and post-intervention questionnaires. Findings indicate increases in self-efficacy for and knowledge about accessing financial resources after participating in the program.

DEDICATION

To Mom, Dad, Brian and Lesle, who taught me what it means to work hard and who supported and encouraged me to pursue my dreams.

To Fred, who served as a sounding board for all my many ideas and who loved and supported me throughout this process.

To Thomas, who taught me what it means to love like the sun shines and who gave me lots of hugs and snuggles when I needed it the most.

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CHAPTER 1

LOCAL AND LARGER CONTEXTS AND PROBLEM OF PRACTICE

“Admission alone, as it turns out, is not the great equalizer. Just walking through the campus gates unavoidably heightens these students’ awareness and experience of the deep inequalities around them.”

-Anthony Abraham Jack, *I Was a Low-Income College Student. Classes Weren’t the Hard Part*, 2019, para. 6.

Anthony Abraham Jack, a professor at the Harvard Graduate School of Education, told the New York Times Magazine the story of his experiences as a low-income, first-generation college student struggling to navigate the university system (Jack, 2019). He related the story of studying and balancing four jobs to pay for college all while supporting his family. Jack also described the feelings of isolation that he experienced when his continuing-generation peers (i.e. non first-generation peers) returned from their spring break vacations well rested while he had spent a cold, lonely, and hungry week working in the nearly abandoned college recreation center. These experiences Jack relates, of having to overcome significant financial barriers to attend college, of facing food insecurity and of the social isolation he experienced due to his perceived "outsider" status, are struggles that many first-generation college students face today. As Jack (2019) explains, many universities do not understand the nuances of these struggles. As Jack (2019) commented:

Schools cannot simply showcase smiling black and brown faces in their glossy brochures and students wearing shirts blaring “First Gen and Proud” in curated videos and then abdicate responsibility for the problems from home that a more diverse class may bring with them to campus. Does this entail going beyond providing tuition, room and board? Yes. It requires colleges and universities to question what they take for granted, about their students and about the institutions themselves. And to do this, they’ll need more than an algorithm. What’s needed is a deeply human touch (para. 21).

Working Definition of “First-Generation”

To begin with, it is important to clarify exactly what "first-generation" means. The National Association of Student Personnel Administrators (NASPA) (2017) defines first-generation college students as students who come from families where no parent has completed a four-year college degree. Congress coined this term in 1980 in H.R. 5192 (GovTrack.us, 2019). Since this term was initially used in Subpart 4 of part A of title IV of H.R. 5192— “Special Programs for Students from Disadvantaged Backgrounds,” it is reasonable to infer that the legislators who introduced the term perceived of students whose parents did not complete college as a disadvantaged population in need of additional support. According to a large study done by NASPA, many colleges in the United States still use the original, 1980 legislative definition of first-generation because of the reporting requirements in order to obtain federal funding (Whitley, Benson, & Wesaw, 2018). However, they also indicated that many colleges have chosen to adopt alternative definitions that intentionally include or exclude other specific student populations, such as students with parents who completed college in another country, students whose parents did not graduate from college but whose older siblings did, or students whose parents who never attended any college at all (Whitley, et al., 2018). Whenever I refer to first-generation college students in this paper, I will be using the original and most common definition: a student with no parent who has completed a four-year college degree.

National Context for Problem of Practice

Throughout the field of higher education in the United States, administrators have focused great attention and efforts toward supporting first-generation college students and

promoting their success. As of 2017, first-generation college students made up a third of the United States college-going population. However, only 27% of them would obtain a four-year college degree within four years (Whitley, et al. 2018). This low degree completion rate is of great concern to higher education administrators nationwide (Whitley et al., 2018). According to the United States Department of Education's National Post-Secondary Study Aid Survey (NPSAS), first-generation college students made up nearly 40% of the United States college-going population. (NPSAS-AC, 2018) However, only 27% were likely to obtain a four-year college degree within four years (Whitley, et al. 2018). first-generation college students are more likely to be female, Hispanic or Black, to have children or to come from lower-income families (NPSAS-AC, 2018). In addition, they are more likely to take time between high school and college, to attend a two-year institution first, to commute to campus, to take classes part time in order to allow them to work full-time and to need remedial coursework before engaging with a university-level curriculum (DeAngelo & Franke, 2016; Ishitani, 2006; Engle, Bermeo, & O'Brien, 2006). These characteristics are each individually associated with lower college completion rates, but the very fact of being a first-generation college student is itself also associated with a lower likelihood of completing a college degree (Ishitani, 2006; Engle et al., 2006). A 1997 longitudinal study done by the United States Department of Education found that, even after controlling for income, educational expectations, academic preparation, parental involvement, and peer influence, the level of education attained by a student's parents still significantly affects the student's persistence and likelihood to complete a 4-year college degree (Choy, 2001). First-generation college

students across the country are persisting and graduating at much lower rates than those of their continuing-generation peers.

In addition to the academic obstacles first-generation college students face and the decreased likelihood of completing their college degree, they often experience cultural barriers and isolation within the college environment. Laura Rendón (1992) described her experiences as a Mexican-American first-generation college student and the fact that there are challenges, “that arise from [living] simultaneously in two vastly different worlds while being fully accepted in neither” (p. 56). She, like many other first-generation college students, experienced the dialectical tension of being both in and out at the same time, never feeling fully a part of the college community, but also feeling distanced from friends and family by virtue of having gone to college. A 2012 study by Lowery-Hart and Pacheco found that first-generation college students experienced considerable social tensions with respect to three specific dialectics: integration–separation, stability–change, and expression–privacy. A student having to constantly attempt to balance these conflicting ideas and identities can contribute to a sense of confusion, social isolation and hesitance to connect with support resources on and off campus. As Phelan, Davidson, & Yu (1993) found, the degree to which students can negotiate these tensions, participate in both worlds and leverage the support offered in each has a big impact on their likelihood of succeeding in college. For many students, the sense of isolation and living in two different worlds can contribute to lower graduation rates.

Figuring out how to obtain funds to pay for college is a particular concern for first-generation college students. In a 2006 study done by the Pell Institute for the Study

of Opportunity in Higher Education, focus groups of first-generation college students in Texas consistently identified student finances as an area where additional information and support was needed in order for them to be successful (Engle et al., 2006). The study found that most first-generation college students did not understand the different kinds of financial aid, such as: work-study funds, subsidized and unsubsidized loans, and Pell Grants. They also reported not knowing how to access them and that, if they were not given more assistance in understanding and accessing those resources, the financial barriers to college would have been significant (Engle, et al., 2006). According the United States Department of Education's National Educational Longitudinal Study of 1988 (NELS:88), among students who attended college with the expectation of getting a bachelor's degree, first-generation college students were significantly more likely to leave college without that degree than their continuing-generation peers were; 29% for first-generation college students compared to 13% for continuing generation students (NELS: 88, cited in Engle et al., 2006). This means that there is a higher likelihood of them leaving school with significant student loan debts but without a degree that could bolster their earning power.

This scenario can be extremely frustrating especially considering the comparatively expensive nature of American higher education. According to a 2017 study done by the Organisation for Economic Co-operation and Development (OECD), the average annual cost of a public university education in the United States was \$6,347 USD. Compared to the averages of Denmark, Israel and the Netherlands (\$0, \$3,095 and \$2,420 USD, respectively (OECD, 2017)), this number can seem absurd. Many other countries across the world have made higher education less expensive and more

accessible, allowing first-generation college students access to education without forcing them go through the complicated financial systems we have in the United States. Across the country, first-generation college students are facing a multitude of challenges that inhibit their ability to complete successfully the degree programs they begin. The students at Arizona State University are no different.

Situational Context for Problem of Practice

Arizona State University (ASU) is one of the largest public universities in the United States, located in the Phoenix metropolitan area. Along with ASU, there are two other public universities in the state, Northern Arizona University and the University of Arizona, but ASU is the most centrally located and the largest of the three.

One of the recent institutional focuses at ASU has been the college experience of first-generation college students. The president of the university, Michael Crow, has openly talked about his own experiences as a first-generation student (Crow, 2016) and has used his influence to impress upon staff and faculty the importance of supporting these students. Indeed, beginning in 2019, an entire conference has been held annually about supporting this population (First-Year Success Center, 2020). There was such a high demand for information and strategies in the first year of this conference that the conference registration filled up within 15 minutes and the conference had to be moved to a larger venue in order to open more seats for the hundreds of staff members on the event's waitlist. There is a strong emphasis at the university-level on supporting the first-generation college students of ASU.

The Watts College of Public Service and Community Solutions (Watts College) is located on the Downtown Phoenix campus of ASU and it contains a wide variety of

academic interests, all centering on the notion of public service and working in and around the community. Under the larger college umbrella are four schools: the School of Criminology and Criminal Justice, the School of Public Affairs, the School of Community Resources and Development, and the School of Social Work. Due to the wide range of majors and academic focuses, it attracts students with a wide range of interests coming from diverse backgrounds. There are approximately 7,000 total students enrolled in Watts College, of which around 5,000 are undergraduates (Watts College, 2019). It offers rigorous academic programs, including three ranked among the top 25 by US News & World Report's college rankings (2019). It is these respected programs and its accessible location that have drawn students from 59 different countries to Watts College.

One of the most notable features of Watts College is the diversity of its student body, especially in comparison to the student bodies of the other colleges in ASU. Of the 17 colleges in ASU, Watts College features the highest percentages each of minority students (58%), military veterans (6%) and first-generation college students (29%) (Watts College, 2019). Due to the unusually diverse nature of its student body, Watts College faces many challenges that are not faced with the same intensity by the other colleges at ASU. As Anthony Jack noted earlier, a more diverse class may bring problems from home with them to campus (Jack, 2019).

My Role as a Researcher

As a researcher, I use a critical theory approach to investigate higher education administrative and support systems and the ways in which they exclude first-generation college students and students of color. While I am a mixed methods researcher, using

both quantitative and qualitative analysis to investigate barriers to access, qualitative research is at the heart of my work, as it serves to provide a voice to the students who are marginalized by otherwise well-intentioned policies and programs.

As the Assistant Director of Student Retention and Engagement for Watts College, my role is to support our diverse student body in whatever way is needed. In particular, one area of focus is minimizing or eliminating financial barriers to their education. I coordinate and market all of the college-level scholarship opportunities, provide financial literacy education to incoming students and work with students to grant emergency short-term loans and scholarships when students are in financial and personal crisis. In addition, I provide individual financial counseling sessions with students on an as-needed basis for students at all of the campuses where Watts College is located, including our enormous online campus. As one part of a small, three-person team, my ability to meaningfully affect the problems facing my students is limited and a solution with greater reach needed to be implemented.

Problem of Practice

In my context, I often encounter the problem of current college students who are making satisfactory academic progress toward their degree but, due to financial constraints, make the decision to leave college before finishing their degree. For Watts College, retaining students is of significant concern. Of the cohort of first time, full-time first-year students that entered our college in Fall 2018, only 83.6% returned in Fall 2019 (ASU, 2020). For context, across all the academic colleges of ASU, the Fall 2018 cohort of first-time, full-time, first-year students had a first-year to second-year retention rate of 87.8% (ASU, 2020). Compared to the university-wide retention rate, the problematic

nature of Watts College's 83.6% rate is evident. It is the responsibility of the college as a whole, but my team in particular, to make significant changes and improve our overall college retention rate to 90%.

One of the areas on which we have chosen to focus special attention is first-generation college students, since they make up approximately 29% of our student population. In addition to the previously mentioned strong focus on supporting them from the university level, there is also a strong focus on supporting them at the college level. There is an overwhelming sense among academic support staff and leadership in the college that we are not doing enough to help our first-generation college students to be successful and that more must be done to ensure they continue in college. Although this problem was given to us directly by our college leadership, our own observations and interactions with these students support the idea that the struggles this population is encountering are a problem.

Finances pose a problem for first-generation college students especially. Since their parents did not graduate from college, they may lack exposure to college administrative systems and have fewer opportunities to master through observational learning the skills of navigating them. An inability to understand and navigate the financial aid system can potentially pose a large barrier to degree completion. Eitel and Martin (2009) found that female first-generation college students had considerable needs relating to their understanding of financial aid, but did not reach out to seek information or support. In addition, Titus (2006) found that students of a low Socio-Economic Status (SES) are less likely to graduate college, since they lack certain norms and values associated with higher levels of SES. Many first-generation college students are of a low

SES (Engle, et al., 2006) and it can be challenging to navigate the financial aid system in order to find and obtain the funding to pay for college, since they do not have the experience or knowledge for how to navigate the system. As the NASPA (2017) website has emphasized, "The term 'first-generation' implies the possibility that a student may lack the critical cultural capital necessary for college success because their parents did not attend college" (para. 5). Both the institutional emphasis on first-generation college students and the literature that supported the idea that they need additional support with respect to understanding and managing their student finances suggested that this was a worthwhile focus for my research.

During their informal, non-mandatory, exit conversation with our team that supports student retention, many students dropping out of school cited a lack of access to financial resources and a lack of ability to navigate the financial aid system as the primary reason for their leaving college. In some cases, students were aware of the resources that were available to them, but said that they chose not to make use of them (E.g., they knew how to obtain student loans, but chose not to accept them). However, in other cases, students did not understand how to navigate the massive, impersonal financial aid system at ASU. They may have lacked the confidence to reach out and ask for support in figuring it out, so they gave up and left school. In less severe cases, students may not have dropped out of school, but may have encountered some serious academic consequences that resulted from an inability to navigate the system effectively. An example of this is when a student has a balance on their account that is slightly over a certain unpublished threshold that prevents them from registering for classes, and they may miss their chance to register for an important class they need for their degree. An

outsider might think that students are not showing enough initiative and advocating for themselves but, as an academic professional whose job it is to navigate these systems, I have seen how confusing and challenging it is to get reliable information about how the financial aid system works. The fact that such a labyrinthine system is inhibiting the success of otherwise qualified students is highly problematic. Consequently, there needed to be additional research done to clarify what financial resource intervention methods could make a positive impact on first-generation college students in Watts College.

How This Study Fits into Current Literature

This study was guided by four primary theories: social cognitive theory, intersectionality, community cultural wealth and critical pedagogy. Social cognitive theory helps to better understand why first-generation college students are struggling to successfully access the financial resources they need to pay for college. Intersectionality helps to shed light on the problems first-generation college students face that are due to the intersection of their other salient identities with their identity of being a first-generation college student. Community cultural wealth seeks to recognize and utilize the unique sources of cultural capital many students of color have. Critical pedagogy suggests a method of learning that disrupts the current system of learning that de-privileges first-generation college students. These four theories formed my theoretical framework, which guided and informed this study.

Through reference to my theoretical framework as well as the findings from my initial cycles of research, the intervention this study employed was a peer mentorship program where incoming low-income, first-generation first year students were paired with a sophomore-senior low-income, first-generation student who shared in some of

their intersectional identities. Table 1 shows a summary of the findings from preliminary cycles 0-2. Together, the mentor/mentee pair explored some of the financial resources that are available to students and jointly problem-solved any active challenges that were facing the mentee. The intention of this program was to increase the mentee's knowledge about financial resources and their self-efficacy for accessing them.

This study is significant in that it addresses the gap in literature surrounding the impact of the intersectional identities of first-generation college students and in that it proposes a peer-led intervention aimed specifically at their self-efficacy for accessing resources. Other studies have considered the experiences and challenges of first-generation college students (Mehta, Newbold, & O'Rourke, 2011; Choy, 2001; Demetriou, Meece, Eaker-Rich, & Powell, 2017), but few have considered the role of intersectionality in addressing those challenges. Additionally, other studies have aimed to support first-generation college students through staff-led support programs (Curran McCarthy, 2015; Swecker, Fifolt & Searby, 2013), but few have utilized peer-based models. Finally, much of the literature surrounding first-generation college students' struggles in accessing financial resources has focused solely on their lack of knowledge itself (Shim, Xiao, Barber, & Lyons, 2009; Ludlum et al, 2012; Lee & Mueller, 2014), while this study also focuses on the students' self-efficacy for accessing resources.

Personal Interest in Problem of Practice

My journey to this role of helping address students' financial needs was not a direct one. After pursuing graduate studies in divinity, I came to work as a higher education professional in the admissions processing department of another large, public university. Thus, my introduction to working with college students was more on the front

Table 1

Summary of Initial Research Cycles

Cycle	Purpose	RQs	Findings
0 Fall 2019	To learn more about the experiences of first-gen students, especially as they relate to accessing financial aid.	RQ1. What are low-income, first-generation students' perceptions of their ability to navigate the financial aid system to identify and access the necessary resources to fully support their undergraduate education? RQ2. How do low-income, first-generation students interact with networks of support to increase their access to the range of financial aid available to further support their undergraduate education?	The findings from 5 semi-structured interviews include: <ul style="list-style-type: none"> • Peers are an important source of information • It is important for first-gen students to have an established relationship with someone before they come to them with a problem • First-gen students can feel socially isolated • First-gen students have a low level of confidence in their ability to navigate the financial aid system
1 Spring 2020	To continue learning about the experiences of first-gen students accessing financial aid and to determine if the population might be open to a peer-mentor based intervention.	RQ1. What are low-income, first-generation students' perceptions of their ability to navigate the financial aid system to identify and access the necessary resources to fully support their undergraduate education? RQ2. How do low-income, first-generation students interact with peer mentors to increase their access to the range of financial aid available to further support their undergraduate education?	The findings from 4 semi-structured interviews and 49 surveys include: <ul style="list-style-type: none"> • Most of the first-gen students in our college have parents who did not complete High School • First-gen students would be more comfortable talking about their financial problems with a trained peer than a staff member • It is highly important for first-gen students to have an established relationship with someone to go to with problems • Friends are an important source of information (whether correct information or in-) • Intersecting identities can create additional barriers to accessing financial resources
2 Fall 2020	To pilot the intervention and continue learning about how first-gen students' intersectional identities affect their experiences accessing financial aid.	RQ1: How do mentors describe their mentoring experiences as they provide support about financial aid to low-income, first-gen college students? RQ2: How and to what extent did mentee's participation in the Watts First Gen Student Finances Mentoring Program affect their A) self-efficacy for accessing financial resources and B) knowledge for accessing financial resources? RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Mentoring Program as being effective?	7 mentors and 17 mentees participated in the program. The findings from 10 semi-structured interviews and 43 surveys include: <ul style="list-style-type: none"> • A Wilcoxon Signed-Ranks Test indicated that the mean post-intervention survey ranks for self-efficacy were statistically significantly higher than the mean retrospective pre-intervention survey ranks $Z = -3.181, p < .001$. • A Wilcoxon Signed-Ranks Test indicated that the mean post-intervention survey ranks for perception financial knowledge were statistically significantly higher than the mean retrospective pre-intervention survey ranks $Z = -3.180, p < .001$. • Both mentees and mentors expressed that the FAFSA is a particular pain point for first-generation students • Participants expressed a desire for increased planned interaction within the program, both between mentor/mentee and within the group of mentees as a whole

end, vetting prospective students and determining their academic eligibility to pursue college. In that context, there was minimal concern for how realistic paying for a college education was for those students; the concern was largely getting academically qualified students in the door as quickly as possible. Coming from that context into my current context, I had to shift my thinking dramatically and needed to focus on what was truly in the best interest for each individual student, rather than simply meeting our department's goals.

Upon beginning this role, I had minimal formal training from my supervisor, so the majority of the working knowledge that I have gained in terms of knowing how to assist students to solve their financial problems has been gained in an experiential way. Because of this, there may be pieces of functional knowledge or systemic knowledge that I am still lacking or variables I have not yet uncovered.

Personally, I am not a first-generation student, however, my father and all of his nine siblings were. Without having an experienced and knowledgeable parent to guide them through the process of going to college, all 10 entered college but only seven of them completed a bachelor's degree within six years. In relation to my current job, many of my aunts and uncles have shared with me the social, emotional and financial challenges that they faced as first-generation college students. In addition to my professional interest in this problem, my personal interest also drives me to research and influence this problem for the benefit of future students.

Since I am not myself categorized as either low-income or a first-generation student, my experience of navigating the college financial aid process looked quite

different from how it looks for many of the students I research and support. Recognizing and acknowledging the difference in my experience is important in this study, in order to ensure that this study's findings are not biased by my own experiences.

Purpose Statement and Research Questions for This Study

The purposes of this action research study using mixed methods were (a) to examine the experiences low-income, first-generation college students have in accessing financial resources and the ways in which their intersectional identities impact them; (b) to describe the impact of the peer mentorship program on mentee's self-efficacy for accessing financial resources; and (c) to describe the impact of the peer mentorship program on mentees' knowledge about accessing financial resources.

In order to research properly the experiences that they have in identifying and accessing financial knowledge and resources, three primary research questions guided my inquiry:

RQ1: How do low-income, first-generation college students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?

RQ2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?

RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?

Overview of Subsequent Chapters

Now that the problem, its context and the proposed intervention have been introduced, I will use Chapters 2 and 3 to address, respectively, the theoretical framework that guided this research and the intervention and methods I used. Chapters 4 and 5 will review the findings from this study and discuss their implications for future practice and research.

Chapter 2 addresses the theoretical framework that guided this study. It utilizes the critical theoretical lenses of social cognitive theory, intersectionality, community cultural wealth and critical pedagogy. This framework focuses on the idea of social interactions and social identities both (a) as a way to explain the problem of first-generation college students struggling to access financial resources; and (b) to suggest a solution in the form of the intervention this study will be testing.

Chapter 3 breaks down the exact plan for the peer mentoring program that serves as this study's intervention as well as explains the timeline and plan for data collection and analysis in this study.

Chapter 4 reports the data collected and the findings of the study.

Chapter 5 discusses the significance of the findings and considers their implications for future research and practice.

CHAPTER 2

THEORETICAL FRAMEWORK AND RELATED LITERATURE

This chapter will provide an overview of the theoretical framework that guided this study and a survey of related literature that addresses the problem of first-generation college students struggling to access financial resources in order to continue in school. The first section will explore my theoretical framework and the primary theories that form it: Albert Bandura's social cognitive theory (1986), Kimberle Crenshaw's intersectionality (1989), Tara Yosso's community cultural wealth (2005) and Paolo Freire's critical pedagogy (1970/2018). The second section of this chapter will address several common themes that arise upon surveying related literature.

Theoretical Framework

This study was informed by social cognitive theory, intersectionality, community cultural wealth and critical pedagogy. They shed light on the existing problem of practice as well as suggest direction for the intervention intended to influence this problem of practice. The theories work together to form the theoretical framework that structures my approach to this problem of practice are united by two key elements: (1) they all utilize a critical theory approach that seeks to identify and address current problems in our educational system; and (2) they all focus on how social roles and interaction affect the learning experience.

As Budd (2008) indicates, "Research drawing from critical theory has critique (assessment of the current state and the requirements to reach a desired state) at its center" (p. 175). The theories that combine to form my theoretical framework all focus on uncovering the current state of knowledge transmission and propose desired conditions

for optimal learning outcomes. While Crenshaw (1989), Yosso (2005) and Freire (2008) are explicitly known to be critical theorists, Bandura (1986) is not explicitly a critical theorist. However, social cognitive theory seeks to explain how information and skills are learned. Thus, it reveals the existing social systems that lead to unequal distribution of knowledge, which can be considered as falling within the scope of critical theory (Budd, 2008).

Each of the theories that work together to form my theoretical framework focus on how social interactions affect the experience of learning. In the case of my study, how social interactions (or lack thereof) influence the experience of learning about how to pay for college.

These theories complement one another sequentially. Social cognitive theory begins the process, explaining why knowledge about how to access financial resources and the confidence that it is possible to do so tends to be lower for first-generation college students than their continuing-generation peers. This theory forms the constructs that are being measured in RQ2 and RQ3 – knowledge about finances and self-efficacy for accessing finances. Intersectionality complements that theory, in explaining how operationalizing that knowledge can also be more challenging for first-generation college students than their continuing-generation peers. This theory is especially critical in addressing RQ1 of this study. Critical pedagogy and community cultural wealth then suggest a means by which the knowledge can be disseminated to the first-generation population in a way that not only acknowledges the unequal conditions they face, but also acknowledges their cultural capital and seeks to create a system of learning that dismantles the hierarchical systems that created the conditions of inequality in the first

place. Critical pedagogy and community cultural wealth lead to the method used in creating the intervention which is evaluated by RQ2 and RQ3.

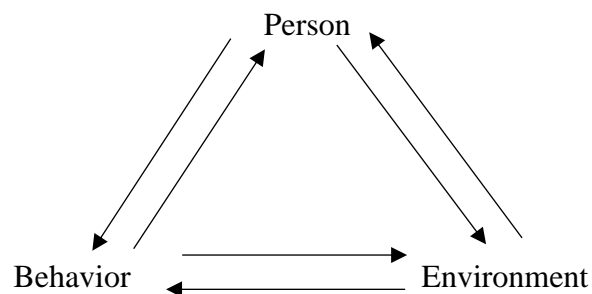
The theoretical framework that guided this study was woven together using these four theories. It not only helped to uncover further the problem of practice that was studied, it also helped to suggest a practicable solution.

Social cognitive theory.

The first theory that applies directly to this problem is social cognitive theory. Social cognitive theory is a theory of learning, developed by Albert Bandura, which holds that all learning is affected by the specific social circumstances in which it happens (Bandura, 1986). Specifically, there are two types of learning: *enactive*, where the learner is performing an action themselves, and *vicarious*, where a learner is learning by observing someone else perform an action (Schunk, 2012). In either situation, the learner is both observing the behavior as well as learning the positive and negative consequences of that behavior, which will later be used to guide future actions (Bandura, 1986). In social

Figure 1

An illustration of the triadically reciprocal relationship between person, behavior and environment.



Note. This figure is adapted from Bandura, 1986.

cognitive theory, learning is affected by a triadically reciprocal interaction between three determinants: person, behavior and environment (Bandura, 1986). Figure 1 shows an illustration of this relationship. The lines indicate the direction of influence: people influence their environment, which influences people back, but they also influence behavior. Each of the three factors influence both one another and the learning process (Bandura, 2012).

Self-efficacy's effects on learning processes.

Another critical element of social cognitive theory is the idea of self-efficacy. This refers to a person's belief about their ability to perform a specific behavior at a specific level (Bandura, 1986). Beyond the previously referenced triadically reciprocal influences of person, behavior and environment, self-efficacy also influences both behavior and environment (Bandura, 1982). Conversely, behavior and environment influence self-efficacy. In the case of learning, if a student has a high level of self-efficacy, they believe that they are likely to be able to learn, so they are more likely to engage in learning activities and to develop the needed skillset. If a student attempts a behavior or sees a peer attempt that behavior and is unsuccessful, this is likely to lower their self-efficacy with respect to that behavior. Similarly, if they attempt a behavior or see a peer attempt that behavior and is successful, this is likely to raise their self-efficacy with respect to that behavior (Schunk, 2012). Also, people who are praised and encouraged by others are more likely to have a high level of self-efficacy and are more likely to persist in the face of obstacles (Bandura, 1986). In addition to using observation to gauge one's ability to perform a given behavior, social cognitive theory also holds that observation can be used to learn the behavior itself.

Observational Learning as key learning mode.

Critical to social cognitive theory is the idea of vicarious learning: the idea that people can learn through observing behaviors modeled by others (Schunk, 2012). As Bandura (2012) wrote, recalling the development of this theory:

I found it difficult to conceive of a culture in which its intricate competencies, language, mores, customs, and familial, educational, occupational, religious, and political practices were laboriously shaped by rewarding and punishing consequences of trial-and-error performances. This tedious and potentially hazardous process is short cut by social modeling (p. 3).

By observing the modeled behaviors of others, people do not themselves have to experience the negative consequences of trial-and-error. By observing others, a person can determine the rules of action and store those rules internally in order to employ them to guide future behavior (Bandura, 1986).

This process of observational learning is part of what distinguishes social cognitive theory from earlier theories of social learning. Bandura takes care to point out that observational learning is different from mere mimicry or imitation in that the learner is not merely observing an action and reproducing that action exactly (Bandura, 1986). Instead, they are observing an action, determining the rules and consequences associated with that action, and applying those rules to a future, different context (Bandura, 1986). Bandura (1986) comments that the most clear and distinct form of observational learning is when, through observation, a learner is able to produce a new pattern of thought or behavior that, prior to observation, they would not have been able to produce.

Four sub-processes govern the process of observational learning: *attentional processes*, *retention processes*, *production processes* and *motivational processes* (Bandura, 1986). Figure 2 shows an illustration of these subprocesses. A person starts by

Figure 2

Sub processes that Govern Observational Learning



Note. This figure is adapted from Bandura,1986.

viewing modeled events. That perception is then mediated through the four subprocesses. After being mediated through the four sub-processes, the knowledge is converted into a matching pattern, the ability to match the behavior that was originally modeled. The four sub processes moderate the learner's ability to put into action the behavior or thoughts that they observe. For example, in the case of attentional processes, if a given behavior is modeled correctly but the observer only caught a brief glance at the modeled behavior, they would likely have an incomplete understanding of that behavior and only a limited ability to produce it. In the case of motivational processes, they may have correctly observed a behavior and have the ability to perform it, but their observation of the negative consequences that the modeler suffered may motivate them not to perform that behavior.

Bandura (1986) notes that, if the modeled behaviors are of a high level of complexity or speed that would make it challenging to process sufficiently the observation, multiple exposures to that behavior may be necessary in order to learn the action. Bandura (1986) perceives social networks to be of paramount importance in terms

of determining which behavioral patterns will be repeatedly observed, and, therefore, be able to be learned. If a person is not part of a social group where those behaviors are performed regularly, they are less likely to be able to master them.

Criticism of Social Cognitive Theory.

While use of this theory is widespread within education, one criticism of this theory is that, in the modern era of mass media, people have greater exposure to behavior patterns they would not otherwise be able to witness, yet they fail to adopt those behavior patterns (Nabi & Clark, 2008). This argument would indicate that observational learning is less effective than Bandura suggests. This may be true and worth considering in the case of the types of behaviors that are modeled in the mass media. However, the types of behaviors this study is concerned with, such as completing the FAFSA, and distinguishing between different types of loans, are not the types of behaviors modeled through mass media. Thus, observational learning is likely one of the primary means through which students might develop these skills.

Application of Social Cognitive Theory in this Study.

Social cognitive theory is most salient to my problem of practice with respect to the concepts of observational learning and self-efficacy. Due to their lack of experience financing college themselves, parents are unlikely to demonstrate the successful behaviors of navigating university systems to pay for college (Mimura, Koonce, Plunkett, & Pleskus, 2015; McCabe & Jackson, 2016; Horn & Nunez, 2000) If a first-generation student has not had multiple opportunities (or any opportunities, in some cases) to observe the behaviors and thought patterns that allow a person to navigate successfully the process of paying for college, how could they be expected to have mastered that

information by the time they come to college? Thus, this information must be modeled to them once they get to college, in order to ensure they possess that knowledge and can utilize it to access the financial and informational resources they need.

Additionally, if a student possesses low levels of self-efficacy for accessing financial resources, they may not persist in the face of challenges and engage in the skill development they need to successfully access aid. As Lee and Mueller (2014) found, students who possess limited knowledge about student finances often come to believe that their options are more limited than they are. In my initial cycles of research, many students indicated that they had a low level of confidence that they could access the funding they needed to pay for college. Bandura (1986) indicates that where there are low levels of self-efficacy, people are less likely to engage in activities to master the requisite skills. Indeed, Eitel and Martin (2009) found that first-generation college students, despite not possessing knowledge about student finances, frequently choose not to engage in information-seeking behavior.

The intervention in this study relied heavily on social cognitive theory. It not only sought to create an opportunity for observational learning, it also aimed to increase task-specific self-efficacy. Social cognitive theory served as the first theory that both helped to explain why they struggle to access financial resources in college as well as how to help them learn the skills they need to access those resources.

Intersectionality.

The second theory that helped to illuminate this problem of practice is intersectionality. Legal scholar Kimberle Crenshaw initially developed the theory of

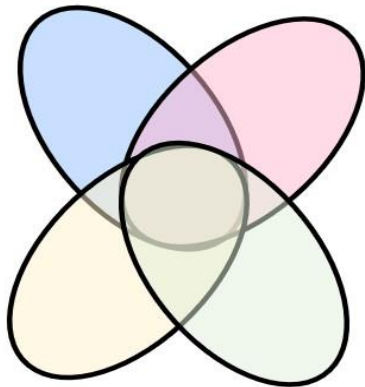
intersectionality in 1989. This theory was initially developed in the context of black feminism, but has since spread and been utilized in other fields, including education.

How Intersectionality Works.

Intersectionality holds that social identities such as race and gender are not independent and unidimensional and that we cannot understand their impact fully if we consider them to be mutually exclusive categories operating within a single-axis framework (Crenshaw, 1989; Crenshaw, 1991). By considering them as separate, non-interacting categories, we serve to silence the voices of people who are part of the disadvantaged sub-group within multiple groups (Crenshaw, 1989). Figure 3

Figure 3

Illustration of multiple, overlapping conditions



demonstrates how multiple intersecting identities can create a unique situation that cannot be understood in isolation. For example, the blue section and the red section overlap, creating a purple section. This purple section, while sharing in the characteristics of both the blue and red sections, is its own section, with its own properties and characteristics. Crenshaw, being a legal scholar, uses many examples of legal cases to illustrate her point of how the justice system operates

within a single-axis framework and tends to ignore the needs of people who are disadvantaged by multiple aspects of their identity. However, the clearest and most powerful example she provides of the significance of intersectionality is Sojourner Truth's 1851 speech at a women's rights conference in Akron, Ohio. As Crenshaw (1989) tells it, when Truth declared, "Ain't I a woman?" to illustrate how black women worked

just as hard and were just as capable of political involvement as men, she represented a black woman, challenging men, both black and white, about women's rights. As a woman, unable to vote, she (and all other women) were believed to be incapable of representing the interests of men. At the same time, in a detail often ignored about this speech, the white women organizers of the march were trying to silence her, feeling that Truth's speech of the struggles of black women would distract from what they saw as the *real* concern of women: suffrage (Crenshaw, 1989). As someone interested in the challenges of black women specifically, she was viewed to be incapable of representing the interests of women generally (Crenshaw, 1989). Thus, Truth was viewed in her time as too female to represent men and too black to represent women, so the organizers of the conference tried to silence her and marginalize her message. Truth's intersecting identities of being both black and female led to her being silenced in multiple arenas and having nowhere for her to speak about the issues that were important to her.

The Importance of Considering Intersectionality.

As Bright, Malinsky and Thompson (2016) note, if we fail to pay attention to the complexity of the multiple demographic categories people inhabit, we run the risk of distorting or misinterpreting people's experiences. The other problem with treating identities as non-intersecting is that it creates a system of hierarchies: those who are multiply disadvantaged versus those who would not be disadvantaged but for a single aspect of their identity (Crenshaw, 1991). For example, the needs of a middle-class, disabled white man are more likely to be voiced than those of a low-income, disabled white man, which are in turn more likely to be voiced than the needs of a low-income, disabled Latino man. By treating these factors as non-intersecting, we view all disabled

men by the same standards, despite the vast differences in their lived experiences that occur due to the other identities that intersect with their identity as disabled. By treating the experiences of the low-income, disabled Latino man as aberrant to the experience of disability, we lose critical voices that add to the richness of the dialogue surrounding disability.

Applications for Intersectionality.

Although this framework was developed in the realm of legal theory and initially only focused on the lived experiences of black women, it is a helpful concept within education as well. Terrell Strayhorn (2017) highlighted this, commenting that intersectional researchers can use the idea of intersecting identities in order to understand how and when a student is able to engage in the academic and social life of campus, especially in light of the impact on retention that such engagement holds. Yep and Lescure (2019) have also explored how intersecting identities can lead to microaggressions on the campus environment. These microaggressions can send powerful messages to first-generation college students that they do not belong on campus. Education professionals must understand the many ways that students' intersecting identities affect their ability to engage in campus life in order to design more thoughtfully programming and services that would include *all* members of the first-generation student community.

Criticism of Intersectionality

One major criticism of this theory is the fact that it can be challenging to use this theory in empirical studies (Bright, et al., 2016). Finding ways to appropriately describe and categorize intersectional identities and their impact can potentially make testing this

theory in the field difficult. This study attempted to address this criticism through identifying the number of intersecting identities that a mentor/mentee pair share. For instance, if both members of a pair were male, Hispanic, commuter students and student athletes, their pair would be designated with a similarity number of four. While this system is limited by the demographic and identity characteristics that are included within the demographic questionnaire, it can at least provide a comparative number that can identify the relative similarity of a given mentor/mentee pair on those characteristics compared to other mentor/mentee pairs within the study.

Application of Intersectionality in this Study

In this study, this theory will help to shed additional light to the struggles that students face in identifying and accessing financial resources and information. While being a first-generation student may be one portion of their identity, they may also be Asian-American, queer, veteran, low-income, female, disabled, religious and a plethora of other identities. By treating all first-generation college students in the same way, we may miss or misunderstand the reasons why access to financial resources to pay for college can be challenging. One specific example is how students' intersecting racial and ethnic backgrounds also have an impact in their access to financial knowledge (Eitel & Martin, 2009; Furquim et al., 2017). For example, a first-generation student who is also an immigrant to the United States may not have an understanding of the United States financial system and educational borrowing practices (Mimura et al., 2015). Similarly, a student who is not a native English speaker may lack financial information due to language barriers. If we only consider these students as first-generation without taking into account their intersecting identities, we may fail to perceive the systemic barriers that

prevent access. As Crenshaw (1989) would suggest, we cannot understand discrimination through the experience of the most privileged members of a disadvantaged group. The concept of intersectionality can help us to understand more deeply the experiences of first-generation college students who are multiply challenged by their multiple intersecting identities. As Crenshaw (1989) says, “If their [people concerned with alleviating the ills of racism] efforts instead began with addressing the needs and problems of those who are most disadvantaged and with restructuring and remaking the world where necessary, then others who are singularly disadvantaged would also benefit” (p. 167). Guided by the theory of intersectionality, this study aimed to address the needs of the most disadvantaged first-generation college students in order that all may similarly benefit.

Community Cultural Wealth.

Community cultural wealth is the next major theory that influenced the development of this study’s intervention. It was developed and first introduced by Tara Yosso in 2005 as an asset-based response to Pierre Bourdieu’s model of social capital, which framed individuals of color from a deficit approach; as lacking the social capital that allowed for social mobility (Bourdieu & Passeron, 1977).

Asset-based understanding of communities of color.

The approach offered by Yosso (2005) is notable in that it utilizes an asset-based approach, rather than a deficit-based approach. Bourdieu’s (1977) approach treats white, middle-class people as the “norm” by which communities of color are judged. Through this lens, communities and students of color are perpetually viewed as “less than.” Yosso

(2005), by contrast, shifts the focus to recognize and value the alternative forms of capital which lend strength to these communities.

Six types of cultural capital.

Yosso (2005) describes six types of cultural wealth that comprise this model: (1) aspirational capital; (2) linguistic capital; (3) familial capital; (4) navigational capital; (5) social capital; and (6) resistant capital. Each different type of capital offers a real advantage to students of color as they try to navigate unfamiliar educational environments. Aspirational capital means that the person has the ability to continue to pursue their goals, despite any real or perceived barriers that block their way (Yosso, 2005). Linguistic capital indicates that the person has an ability to utilize different styles of communication and languages to communicate with different audiences (Yosso, 2005). Familial capital refers to the cultural knowledge transmitted through family and through community and also involves a dedication to supporting their family and community, by extension (Yosso, 2005). Navigational capital indicates the ability to navigate through potentially hostile social institutions in order to reach desired goals (Yosso, 2005). Social capital refers to the networks of people who can provide the person with concrete and/or emotional support (Yosso, 2005). Finally, resistant capital indicates the knowledge and behavior that opposes systemic inequality or oppression (Yosso, 2005). These six different types of capital are present in many first-generation college students, as they need to utilize them in order to navigate through an unequal society and academic environment designed for continuing-generation students who possess knowledge of the “hidden curriculum” within the university environment.

How community cultural wealth is applied in this study.

Community cultural wealth is important to this study as it connects with the notion of intersectionality. In the local context of this study, the intersecting identities of many of the students are that they are students of color in addition to being first-generation college students. While their identity as a first-generation student puts them at a disadvantage in terms of their likelihood of graduating, their identity as a student of color makes them doubly disadvantaged in that respect. Students of color have commonly been portrayed from a deficit viewpoint. Yosso (2005) works to shift that narrative to an asset-based approach by identifying the strengths coming from the six forms of capital. Through the mentorship program this study tested, these students learned from a peer who shares in their identity how to best leverage these strengths to help them navigate through the university environment in pursuit of their goal of a degree.

Critical Pedagogy.

Critical Pedagogy is the final of the primary theories that guided this study. Developed by Paulo Freire in his 1970 book, *Pedagogy of the Oppressed*, critical pedagogy presents a model for learning that relies on critical analysis of the social conditions of oppression as well as dialogical problem-posing.

Key Tenets of Critical Pedagogy.

Several key tenets make up critical pedagogy. Fundamentally, critical pedagogy centers on educational practices that aim to develop critical thinking skills among students (Freire, 1970/2018; Shor, 2009). Through thinking critically about the world

around them, students are able to identify and problematize the systemic inequality that keeps them in a state of oppression. (Freire, 1970/2018).

Among the tools of the oppressors are traditional forms of education, labeled by Freire as “banking education.” Through this model of education, teachers use their position of hierarchical authority to deposit discrete pieces of knowledge, which the students can then recall uncritically. (Freire, 1970/2018). In that traditional model of education, the teacher chooses and directs the learning and places their professional authority in opposition to the freedom of the students (Freire, 1970/2018; Shor, 2009). Key to this model of education is the asymmetric power dynamic where the teacher holds significant power and control over the students. Freire instead advocates for problem-posing education, education that uses a critical viewpoint to identify problems and, through a series of dialogues between equals, develop solutions and learning practices (Freire, 1970/2018; Shor, 2009). In this model, teachers may still be involved in the learning process but their authority is greatly diminished—they come to problem-posing education as co-learners rather than as authority figures. This model is why peer mentors were selected as the “teachers” within my intervention – they have less of a sense of authority and are more likely to engage in problem-solving as co-learners. This model of co-learning can be challenging to implement as it requires a significant shifting of expectations on the part of students about their role in the classroom (Seas, 2006). A hallmark of critical pedagogy is that students learn from each other and unveil and transform reality through dialogue and joint exploration of real-life problems.

Yep and Lescure (2019) propose the concept of thick intersectionality as a critical approach to uncovering and challenging the hierarchies of inequality within the

classroom. This approach connects both the theories of intersectionality and critical pedagogy by encouraging a deep, textural understanding of the lived experiences of people inhabiting a place of intersectionality and by exposing the challenges associated with that identity (Yep & Lescure, 2019). Here, deep conversation and understanding serve to explore and criticize the systemic inequalities in the classroom.

Criticism of Critical Pedagogy.

One criticism of critical pedagogy is the concern that, in allowing students to spend time in problem-posing, precious learning time is diverted away from mastering the fundamental skills, such as reading and writing, that students come to school to learn (O'Dair, 2003). However, in the case of my problem of practice, dialogical learning is itself the tool that it creates access to learning. Without knowing how to pay for school and how to navigate the bureaucracy, students would have even less access to learning opportunities.

Application of Critical Pedagogy in this Study.

Critical pedagogy both contributed to my understanding of the problem I am facing in my practice as well as suggested a solution. Many of the efforts currently promoted to support students in accessing financial aid are hierarchical, top-down solutions deposited through banking-education into students' heads. These tend to be through such modalities as university 101 courses (Lee & Mueller, 2014) and financial aid speakers (Shim et al., 2009). These efforts neither acknowledge the systemic barriers first-generation and low-income students face in accessing financial aid nor do they empower students to do anything about it. Viewing the current problem and existing efforts to solve it through the lens of critical pedagogy yields new insight and offers new

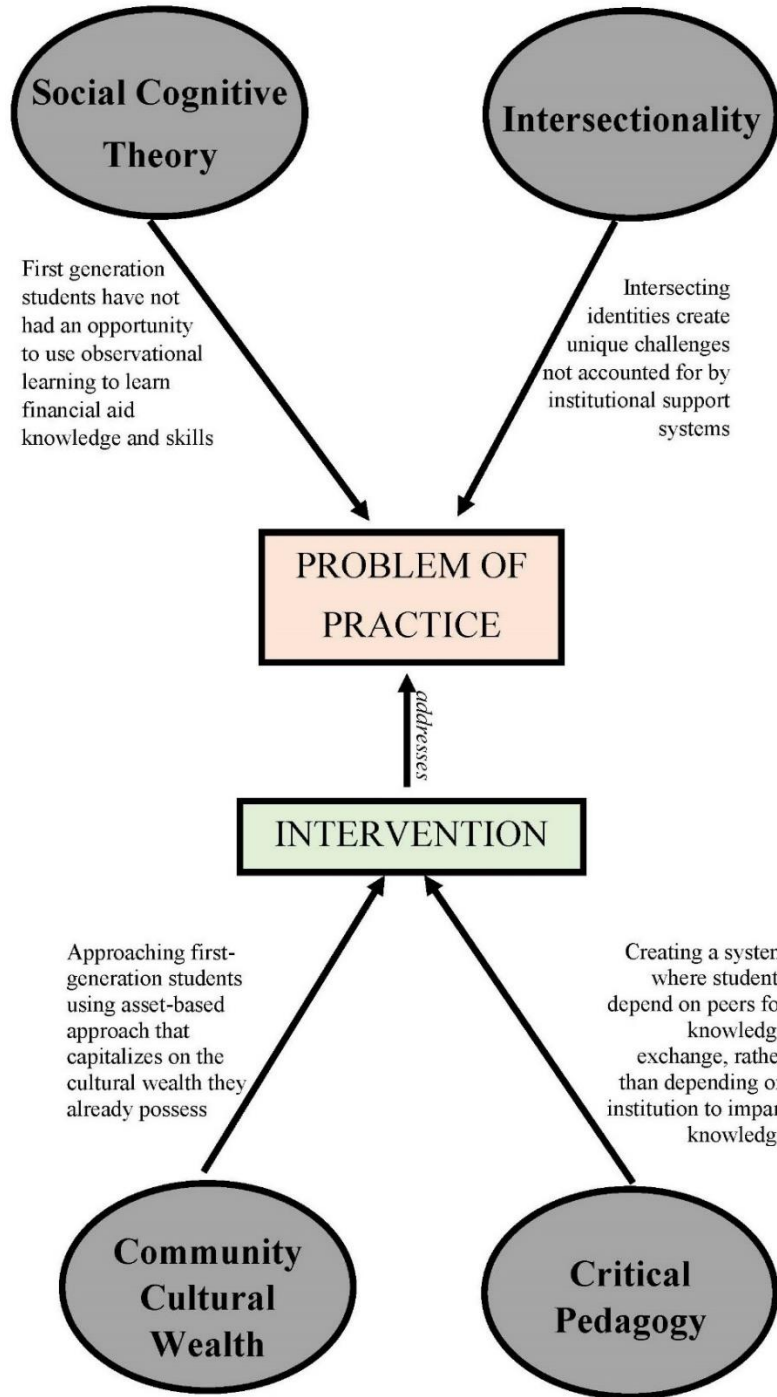
possibilities for solutions. Thus, critical pedagogy served as the structure around which the intervention was built. Rather than being handed down information about finances from staff members and other people with institutional authority, mentees co-developed and uncovered functional knowledge through dialogue and joint problem-solving with their peers. The hierarchy of teacher/student was greatly lessened by having trained peers serve as guides who could share their experiential knowledge and jointly approach problems in a collaborative manner. As Lundberg (2003) found, engaging with a peer in conversation is a highly effective way to master knowledge in a short period of time. Mentees were enabled to uncover and address the systemic challenges that inhibited their success and were encouraged to work with their peers to generate new solutions that reduce the impact of these barriers. Critical pedagogy served as the final theory that shed light on the problem of practice and helped to shape the intervention enacted to address it.

Theoretical Framework

These four theories intersect with one another to form the framework that structured and directed my investigation of this problem of practice. Figure 4 (below) shows an illustration of how these theories come together to form my theoretical framework. Each of the four theories are shown as gray ovals. From the ovals are arrows radiating outwards that indicate the influence each theory has on the intervention and problem of practice. The four theories that form my theoretical framework are split into two groups: those that influence the understanding of the problem of practice and those that contribute to the design of the intervention. Social cognitive theory and intersectionality work together to explain why so many first-generation college students are struggling to access financial resources to pay for college. Since students have had

Figure 4

Illustration of Theoretical Framework



limited exposure to the behaviors that result in accessing aid, they have not had the opportunity to use observational learning to master those skills. Additionally, their intersecting identities can create unique sets of challenges that can make them multiply disadvantaged in terms of knowing how to and being able to access financial information and resources. These two concepts form the core of the problem of practice this study addresses. Critical pedagogy and community cultural wealth together contribute the means by which the intervention addresses that problem. Critical pedagogy suggests that students should turn a critical eye to systems that perpetuate inequality and should work in dialogue to generate solutions to those problems (Bandura, 1970). This study's intervention creates a venue for this dialogue to happen and facilitates those connections so that mentors can share the ways in which they have leveraged their cultural wealth, such as navigational and familial capital, to function successfully within the unequal bureaucratic system of a university in order to accomplish the goal of graduating from college.

This framework guided me as I answered my research questions. RQ1, which aimed at uncovering the lived experiences of first-generation college students as they try to access financial aid, explicitly used the lenses of intersectionality and social cognitive theory to better understand the unique circumstances that have led to the challenges that students are facing and to understand how and why those circumstances are not being addressed by existing efforts. RQs 2 and 3, which evaluated the effectiveness of the intervention in improving students' knowledge and self-efficacy for accessing financial resources, drew largely on critical pedagogy and community cultural wealth as major influences on the intervention tested in Cycle 3.

Related Literature

This section explores some of the recent literature relating to the problem of first-generation college students struggling to stay in school due to financial concerns. The first section will address the information about college that they do not have prior to entering college. The second section will explore some of the challenges that students face in accessing financial information. The third section will discuss some of the barriers they face that occur outside of the college environment. The fourth section will discuss some of the barriers to access that first-generation college students face from within the college environment. Finally, the last section will discuss the attitudes that they commonly hold with respect to university faculty and administrators.

Knowledge prior to college entrance.

This section will discuss the information and ideas that first-generation college students form while still in high school about what college is like and how to pay for it. The decision to go to college and the timing of that decision is affected by first-generation status. As parents' level of education increases, the probability that a student will decide to attend college increases (Choy, 2001; Horn & Nunez, 2000). That is, a first-generation high school student is less likely to decide to go to college in the first place than their continuing-generation peers are. Many first-generation college students do not think about the possibility of going to college or consider themselves as college-ready until high school or later (Schultz, 2004; Choy, 2001). Without knowing earlier that they are going to college, students and their family do not have years of advance notice to prepare financially for college in the way that continuing-generation students do. In fact, the low levels of financial support that first-generation college students expect to receive

from their families is often one of the causes of their late decision to attend college (Schultz, 2004). First-generation college students may not consider college as a possibility until high school or later, making it challenging to learn about the logistics of going to college and to prepare financially to attend.

Reasons for going to college.

When first-generation college students do make the decision to attend, the decision is often economically motivated. Many first-generation college students only consider college useful with respect to the material, economic benefits they will reap as the result of obtaining a degree (Ishitani, 2006; Darling & Scandlyn-Smith, 2007). They often view college as nothing more than a path to a better life than what their parents have (Scandlyn-Smith, 2007), or a path for redemption for their parents' failures to achieve (Rondini, 2020). They may only see college as utilitarian and vocational (Coffman, 2011) or as a weeding-out process to prove their worthiness for the higher paying jobs that may come after obtaining a degree (Longwell-Grice, 2003). By contrast, their continuing-generation peers more often value college for providing personal development (Scandlyn-Smith, 2007; Longwell-Grice, 2003). For many first-generation college students, going to college is all about its future financial benefits.

Financial Knowledge during Selection Process.

Coming into college, a common problem I encounter is that many first-generation college students and their families lack the necessary knowledge to understand the costs of college and to navigate university bureaucracy in order to secure funding. While they are deciding to come to college, the more that first-generation college students place an emphasis on the affordability of college when making their college selection, the more

likely they are to be retained at that institution (DeAngelo & Franke, 2016). That is, if a student thinks ahead about the possible cost and chooses a less expensive institution over a more expensive institution, they are less likely to drop out. This can often come in the form of deciding to attend a community college as opposed to a four-year degree program at a university. First-generation college students are more likely to require assistance in order to navigate the financial aid system in order to apply for aid, but they are also more likely to receive aid than are their continuing-generation peers (Choy, 2001). Since first-generation college students do not have parents who have experienced and successfully navigated the university systems, they do not have a knowledgeable resource upon which to draw when making financial decisions. 37% of college-going students and 28% of their parents are unable to estimate the cost of college attendance, and the likelihood of their being able to do so decreases as family income and levels of parental achievement decrease (Choy, 2001). Since the likelihood of even knowing what college costs is low, their ability to adequately plan for these costs is limited.

In the case of the context of my study, Arizona State University positions itself, through its very charter (ASU, 2021) as being an inclusive environment. ASU considers itself “measured not by whom we exclude, but rather by whom we include...” Incoming students selecting a university poised to support their diverse needs may be highly attracted to our campus for those noble goals. However, there is a second half to our promise of inclusivity. ASU is “measured not by whom we exclude, but rather by whom we include and *how they succeed.*” (ASU, 2021 – italics mine). Our diverse student body certainly attests to our commitment to pursuing an inclusive learning environment but, based on the experiences that students have relayed to me in my initial cycles of research,

we are failing to adequately support the success of those diverse students. Students coming to ASU expecting support systems for a diverse student population may be disappointed in the barriers to accessing financial support they face. It cannot be solely up to students to learn to adapt to university systems, universities must themselves respond to differences in student lives and their different ways of knowing and adjust policies and systems accordingly.

Accessing financial information.

For first-generation college students, accessing reliable knowledge about college life and how to pay for it can be a major hurdle. The section examines different aspects of accessing financial information that are particularly relevant to them.

Lack of parental knowledge about financing college.

For many college students, not just first-generation college students, parental influence is a significant factor with respect to financial knowledge and financial practices, regardless of family background or parental academic achievement (Mimura et al., 2015). However, for first-generation college students, their parents may be guiding them through the financial aid process despite not possessing even basic information about financing college. Due to the lack of first-hand experience, the parents who have not attended college often have low levels of knowledge about financing college and little cultural capital with respect to financing college (O’Shea, 2015; Mimura et al., 2015; McCabe & Jackson, 2016; Schultz, 2004; Pascarella, Pierson, Wolniak, & Terenzini, 2004; Choy, 2001; Horn & Nunez, 2000). In addition to knowing less about financing college, parents’ level of education also affects the decisions they make about financially supporting their children’s education. For example, parents who have not attended

college are less likely to borrow to help cover the costs of their children's education (Cha, Weagley, and Reynolds, 2005). Without informed parents, these students must seek out financial information themselves.

Lack of student knowledge about financing college.

However, first-generation college students themselves are also lacking in basic financial information. They tend to lack basic knowledge such as the cost of college, how to apply for financial aid (Swecker et al., 2013; Kabaci & Cude, 2015; Pascarella et al., 2004; Choy, 2001) and how financial aid is awarded (Eitel & Martin, 2009). In addition, first-generation college students may struggle especially with unfamiliar financial terminology (Taylor & Bicak, 2020). In a 2009 study of low-income female first-generation college students, Eitel and Martin found that many lacked financial knowledge but also did not engage in information seeking behaviors. They found that many students do not want financial knowledge and expect that their financial challenges will spontaneously disappear upon graduation (Eitel & Martin, 2009), since higher earning power was what motivated many of these students to go to college in the first place. Kabaci and Cude (2015) identified several specific financial concepts that are critical for first-generation college students to master: budgeting, saving, student financial aid, debt management, credit management, and financial planning. Many first-generation college students lacking knowledge about financial resources come to believe that their options for funding are more limited than they truly are (Lee & Mueller, 2014). Lacking crucial information about student finances, first-generation college students often rely upon others to provide information about financing college.

Sources of financial knowledge.

The two primary outside sources of financial information addressed in the literature are: (1) knowledge acquired through peers; and (2) knowledge acquired through personal finance courses. Since first-generation college students routinely come from backgrounds with lower levels of college participation (Engle & Tinto, 2008), they may not have a knowledgeable peer from their same background who can provide information. However, once at college, they may have access to continuing-generation peers who have contextual knowledge about how to navigate a particular institution. I often see this borne out within my context when students have specific and detailed information on a topic that they report came from a friend. Lundberg (2003) reports that conversations with peers is the most effective way of overcoming the barriers that limitations on time (such as those first-generation college students often experience) can impose. Older siblings are not often sources of information and advice, except for when the sibling attended the same institution (Roksa, Silver, Deutschlander, & Whitley, 2020).

Of institutional sources of financial knowledge, personal finance courses and speakers are among the most effective. Students who take college personal finance courses tend to have better financial knowledge (Shim et al., 2009). In addition, speakers and counselors tend to be students' preferred sources of financial knowledge (Lyons & Hunt, 2003). Since they are not able to rely on the financial knowledge of their parents and may not possess much knowledge about financing college themselves, these other sources of knowledge, such as information from peers and from financial counselors, can be important sources of information that shape the decisions students make when planning how to pay for college.

Importance of Financial Knowledge to First-generation college students.

First-generation college students being able to access information about financial aid is critical with respect to their ability to continue in school. Financial aid has a small, but significant, positive effect on student persistence (DeAngelo & Frank, 2016), and it effectively removes the disadvantage that lower-income students have with respect to their more advantaged peers (Stampen & Cabrera, 1988; Wohlgemuth et al., 2006). In the case of Hispanic, first-generation college students, accessing financial aid has a significant effect on the likelihood of first-year to second-year retention (Latino et al., 2020). In addition to the effect that not possessing financial aid has on the retention of a student, a student simply having major concerns about their student finances also affects a student's likelihood of being retained (DeAngelo & Franke, 2016). For some less college-ready first-generation college students, the lack of stable, non-loan based aid can send negative signals to the student about their ability to persist to graduation (DeAngelo & Franke, 2016; Pratt, Harwood, Cavazos, & Ditzfeld, 2019). The ability to know how to access financial resources is important, both in terms of the reality of actually keeping them in school and in the messages that it gives to students about their college-worthiness. Lee & Mueller (2014) suggest that this financial knowledge is so critical it should be incorporated into university 101 courses. This suggestion was also incorporated into my study, as some basic financial knowledge was included in our college's sections of ASU 101. This provided a base level of financial knowledge for all incoming first-year students, upon which the students in this study can build.

Without increased instruction or support, first-generation college students and their parents likely do not possess the financial knowledge that will allow them access to

the funding that will allow them to stay in college and progress toward degree completion.

Barriers outside the college environment.

First-generation college students attending college face many barriers to their success, some of which stem from their home environment. This section will discuss three major barriers that they commonly face outside the college environment.

Balancing Family Obligations with School Obligations.

Although they may move into the role of a student, first-generation college students may still have significant outside obligations and may struggle to balance their role as a family member with their new role as a student. These obligations can often stem from the societal and cultural expectations associated with their specific intersecting identities. Low-income contexts tend to require higher levels of interdependence among family members due to smaller amount of financial resources and the need for people to work together for support (Covarrubias, Valle, Laiduc, & Azmitia, 2019). Students commonly report that they struggle to balance their schoolwork with familial expectations (Lowery-Hart & Pacheco, 2011; Darling & Scandlyn-Smith, 2007; Swecker et al., 2013). Indeed, many have to provide for their family financially and take care of family members on top of their responsibilities at school (Lowery-Hart & Pacheco, 2011; Darling & Scandlyn-Smith, 2007; Mehta et al., 2011; Wainwright & Watts, 2021). Eitel and Martin (2009) found that some students even reported using their financial aid to support family members rather than to pay for school. By using their financial aid to support family rather than to pay for school, they often take up additional work in order to pay for school. In some cases, these students report a sense of achievement guilt,

where they feel guilty about being the one person who was able to leave their environment and seek out an education (Pratt et al., 2019; Covarrubias et al., 2019). This can often lead to first-generation college students selecting academic programs that lead them to “helping professions,” such as social work or public service (which are Watts College’s academic focus) that allow them to feel they are paying their community back for the opportunities they were granted (Simmons, Taylor, Anderson, & Neely-Barnes, 2018). This sense of achievement guilt can also cause additional stress for students; making them worry about the people they have left behind and creating a strong pull back to home. This can make them feel like they need to prove their value to their family by contributing in some way while remaining dedicated to their course of study.

While familial obligations can be a challenge for first-generation college students to navigate, it is important to note that family is also an important source of support for these students (Covarrubias et al., 2019). For many students, helping their family is one of the reasons they went to college in the first place and family can serve as powerful emotional support (Covarrubias et al., 2019; Wainwright & Watts, 2021). Alongside recognizing the challenges familial responsibilities pose, universities also must recognize strong family ties as a strength of first-generation college students.

Basic Needs Insecurity at Home.

In addition to facing pressures from the responsibilities in their home, many first-generation college students also face basic needs insecurity at home. Food insecurity, not having enough food to eat, and housing insecurity, not having a safe and stable place to stay, affects many college students (Goldrick-Rab et al., 2019). Fifty-seven percent of all college students are at risk for food insecurity and qualify for SNAP (Supplemental

Nutrition Assistance Program) but do not receive SNAP benefits (Goldrick-Rab et al., 2019). In addition to food insecurity, 48% of students at four-year institutions experience housing insecurity at some point in college (Goldrick-Rab et al., 2019). Beyond just general housing insecurity, 14% of students at four-year institutions report homelessness (Goldrick-Rab et al., 2019). While basic needs insecurity is by no means isolated to first-generation college students, it does affect them more commonly than it does their continuing-generation peers. As parental levels of achievement decrease, the likelihood of a student facing basic needs insecurity increases (Goldrick-Rab et al., 2019). In some cases, they have reported that having financial aid was the only thing ensuring that they had a place to live and food to eat (Eitel & Martin, 2009). Not having food or a safe and stable place to live is another barrier that faces first-generation college students disproportionately.

Additionally, as this study was undertaken during the midst of the COVID-19 pandemic, the heightened impact on first-generation college students must be considered. Since first-generation students are more likely to come from low-income backgrounds than their continuing-generation peers, they are more likely to be susceptible to pandemic-related stressors (Scharp, Wang & Wolfe, 2022). Scharp et al. (2020) found these stressors to include: “(a)inadequate financial support, (b)inadequate university infrastructure, (c)reduced face-to-face interaction, (d)alterations to campus activities/events, (e) canceled internship/practical experience, (f) a struggle to find motivation and (g) a collision between school and home life” (p. 24).

Importance of Working for First-generation college students.

In order to fulfill the expectations of their family and to secure food and housing for themselves, many first-generation college students report working part- or full-time in addition to taking classes. Several studies have found that first-generation college students worked more hours than their continuing-generation peers did, resulting in less time to engage in social and co-curricular activities on campus (Pascarella et al., 2004; Darling & Scandlyn-Smith, 2007, Mehta et al., 2011; Furquim et al., 2017). Many report that they view themselves as primarily employees who are attending school rather than primarily students (Choy, 2001). This self-identification as primarily an employee rather than primarily as a student reflects the competing commitments of school and work with which many first-generation college students report struggling (Swecker et al., 2013; Pratt et al., 2019). However, not all experience detrimental effects because of working while in school. For some students, working while in school can be highly beneficial as a source of career exploration and mentorship (Demetriou et al., 2017). In addition, many are reluctant to take out student loans to pay for their education, so they may instead opt to work heavily in order to fund their schooling (Furquim et al., 2017; Engle & Tinto, 2008). Many first-generation college students face barriers from their home environment and due to working that can distract from their academic pursuits.

Barriers within the college environment.

“Access to higher education” must be understood to mean not only admission to some postsecondary institution, but also “access” to the full range of college experiences and to the personal, social, and economic benefits to which those experiences and degree completion lead. It would be a cruel irony, indeed, if current financial aid policies and packages removed the barriers to college attendance for first-generation college students but then had the effect of denying

them the opportunity to participate fully in the educational experiences and benefits that lay beyond the collegiate threshold. (Pascarella et al., 2004, p. 281).

Unfortunately, many first-generation college students do experience barriers within the college environment itself, some of which stem from the very financial aid that was supposed to provide them access to college in the first place. This section will discuss some of the barriers to success that they find once on campus.

Low Levels of Engagement while on Campus.

First-generation college students gain greater outcome benefits from participating in extracurricular activities and from non course-related interaction with their peers than continuing-generation students do (Pascarella et al., 2004). However, they are less likely to engage in this way (Pascarella et al., 2004). First-generation college students have lower levels of participation in extracurricular clubs, athletic activities and volunteer work than other students do in both their second and third years of college (Pascarella et al., 2004). Lower participation in campus life may be due to students not understanding the need to develop relationships on campus (Schultz, 2004), but it may also be due to some hesitance on their part to fully embrace campus culture.

Some first-generation college students do not wish to feel like they are abandoning their social identity that is tied to their family and community outside of college, so they choose not to fully embrace college life as a means by which to hold on to that identity (Lowery-Hart & Pacheco, 2011). Different intersecting aspects of their identities such as race, gender and sexual orientation can influence their ability and willingness to engage fully in campus life (Strayhorn, 2017; Darling & Scandlyn Smith, 2007). They often report feeling constant tension stemming from their position as they

are not fully integrated into campus life yet are not the same person they were in their community before coming to campus (Lowery-Hart & Pacheco, 2011; Carrillo, 2016). As Pratt et al. (2019) suggested, the idea of treating entrance into college as a fresh start where a student can leave their past behind is not comforting to all students. The other intersecting identities of first-generation college students are an important part of their identity and they should not be expected to leave this behind in order to function within an educational institution (Pratt et al., 2019).

The degree to which first-generation college students are able to fully engage in campus life relates closely to the specific types of financial aid they are offered. They are much more likely to engage on campus if their package is mostly comprised of funding sources like grants and scholarships that do not need repayment (Darling & Scandlyn-Smith, 2007). By having secure sources of funding in the short term that do not need to be repaid in the long term, they do not need to worry about finances as much and can instead focus on fully experiencing and engaging in college life.

Engagement is a major challenge that first-generation college students face while on campus. Many of these students struggle socially when they arrive on campus due to their lack of background knowledge about college social behaviors and academic rigor (Lowery-Hart & Pacheco, 2011; Schultz, 2004; Pratt et al., 2019). As Pratt et al. (2019) explained it,

First-generation college students may enter college with a picture of college life as portrayed by popular movies and television shows, rather than conversations with parents, siblings, and guidance counselors. Additionally, many first-generation college students lack the language with which to navigate college life. Terms like syllabus, credit hour, resident advisor, and learning objectives may be largely unknown, rendering first-generation college students at an immediate disadvantage. Further, admitting to this lack of background knowledge may

trigger feelings of insecurity and unworthiness, contributing to first-generation college students' sense of ostracism from their more advantaged peers (p. 113).

First-generation college students lack much of this background or cultural knowledge that continuing-generation students may take for granted. Without this tacit knowledge, they may feel a sense that they do not belong and may feel disinclined to engage fully on campus. In addition, many must live off-campus and participate as commuter students due to financial constraints (Longwell-Grice, 2003). This intersecting identity can also strongly affect first-generation college students' ability to engage fully on the college campus.

Finally, first-generation college students can often experience microaggressions on campus, related both to their identity as a first-generation student and to other intersecting identities they may hold (Ellis, Powell, Demetriou, Huerta-Bapat, & Panter, 2019). These microaggressions may signal to students that they are unwelcome on campus and can lead to decreased campus engagement (Ellis et al., 2019).

One strategy that institutions commonly adopt in order to address the barrier of engagement within the first-generation population is to create special support programs and groups for them. While this does often create a small pocket of students engaging with one other, this can also have the effect of isolating these students and creating a sheltered group that does not fully engage with the larger campus culture (Lowery-Hart & Pacheco, 2011). Engaging with campus culture is an important part of coming to college and it is something that many find to be challenging. Similarly, special support groups clubs for other intersecting identities, while helpful in some respects, can also

create “self-segregation” (Adams & McBrayer, 2020) and isolation from other students on campus.

Challenges Navigating Bureaucracy.

Another barrier within the college campus that students often report as a major challenge is navigating the bureaucracy of an academic institution. Lacking familial role models, they may lack the ability to navigate and understand the bureaucracy of an academic institution, as they find it intimidating and confusing (Swecker, et al., 2013; Darling & Scandlyn-Smith, 2007; Eitel & Martin, 2009). Without any prior knowledge or a knowledgeable other to turn to for help, they must navigate the treacherous waters of paperwork, emails, notifications and obscure requirements that restrict access to the aid and systems they need to succeed (McCabe & Jackson, 2019; Furquim et al., 2017). First-generation college students who also have a minority ethnic identity report more obstacles with respect to paying for college and navigating the financial aid bureaucracy than their continuing generation peers do (McCabe & Jackson, 2016). Eitel and Martin (2009) found that students described financial aid as a “convoluted process that was fraught with unwritten rules, requirements that were unreasonable and the expectation that traditional roles of family be firmly ensconced to meet the application requirements and unmet financial needs” (p. 623). Additionally, for students who are in the racial minority, the timelines and deadlines of a traditional academic environment may be radically different than the temporality of their home culture (Streamas, 2020). Such a difference may not only result in negative administrative ramifications, it can further encourage a sense of alienation (Streamas, 2020). If students find the bureaucracy of the school too perplexing and challenging to handle, they may lose hope and give up,

choosing not to pursue the financial resources they critically need to stay in school (Furquim et al., 2017).

The barrier posed by bureaucracy is consequential since less-advantaged students such as first-generation college students rely more on institutional sources for information and support than do their peers (Hardie, 2015). Without the ability to navigate university bureaucracy, they may have limited access to the financial and informational resources they need to be successful in college.

Assistance from faculty and administrators.

Another experience common among first-generation college students is a lack of meaningful and beneficial relationships with faculty and staff members on campus. This section will discuss the challenges and the importance of interacting with faculty and staff members beyond the classroom walls.

Lack of Knowledge of How and Why to Connect.

Since they cannot draw upon the experiences of their parents, many first-generation college students do not know or understand the value of relationship building within the college environment (Schultz, 2004). Without being exposed to the behavior norms expected of college students, they have no way to recognize the behaviors such as building relationships with staff members that are tacitly expected of them. Students may perceive faculty and staff members as indifferent or even hostile to them (Longwell-Grice, 2003) or unconcerned with students and teaching (Pascarella et al., 2004), so they may not wish to engage with faculty and staff unless explicitly required to do so. In particular, students who are experiencing high levels of financial anxiety tend to view the university environment as being less supportive (Mehta et al., 2011).

However, personal connections with faculty and staff greatly increase a first-generation student's chances of success. In a study of first-generation college students, Swecker, Fifolt and Searby (2013) found that, for every time that a first-generation student meets with their advisor, they are 13% more likely to continue in school. It is not just advising that is beneficial. Other qualitative studies of first-generation college students have shown that those who are successful in school share the fact that they have developed a strong social network that includes school personnel (Demetriou et al., 2017; Coffman, 2011). Even if they are aware of the importance of having personal connections to faculty and staff, taking the step to make that connection can be a barrier.

In the same way that first-generation college students do not have parental guidance in order to show them the importance of relationship building in college, they also may not have the knowledge of how to do that. Many are ignorant of the proper protocol for how to initiate contact with staff members, such as advisors, and may not know whose responsibility it is to initiate contact (Swecker, et al., 2013). In addition, students' intersecting gender identities may play a role in their ability to make connections, as female students are more likely to seek out institutional support than their male counterparts (Moschetti & Hudley, 2008). In addition, there are more support systems available to them on campus than there are for their male counterparts (Moschetti & Hudley, 2008). Without knowing the expected behaviors and having access to support networks, first-generation college students are unlikely to make those meaningful connections with school personnel.

Hesitation to Connect.

Even if students do know about the people and resources that can help them and they know how to make those connections, they may hesitate to do so. Sometimes, they may know about people and resources on campus that can help them but they are reluctant to reach out for help for personal reasons. First-generation college students often know about support systems but resist them out of fear or a need to be self-sufficient (Lowery-Hart & Pacheco, 2011), out of a sense of insecurity, unworthiness or embarrassment (Pratt et al., 2019), or, for some Latinx and Asian-American students, out of a fear of losing face, creating conflict or inviting gossip (Chang, Wang, Mancini, McGrath-Mahrer, & de Jesus, 2020). They may see the benefit of receiving assistance but feel unable to accept help due to personal, familial or cultural values that stress the importance of self-sufficiency or due to feelings of not fitting in and not deserving the assistance that staff offer to them.

First generation college students, but BIPOC students in particular, tend to emphasize cultural values of interdependence (Chang et al., 2020; Phillips, Stephens, Townsend & Goudeau, 2020) rather than the values of independence often promoted within the college environment. This cultural mismatch can reinforce a sense of low-fit and lead to further disengagement (Phillips et al., 2020). Students may not be accustomed to asserting their own needs and may struggle to do so in the college environment or may prefer not to, in order to preserve relationships and group harmony (Chang et al., 2020).

Additionally, students who come from families with mixed immigration statuses may hesitate to pursue financial aid and support for fear of exposing family members' or their own immigration statuses. This may come in the form of not completing the FAFSA

or applying for other federal or local funding due to a mistrust of government institutions (Marrun, 2018).

Successful Methods to Increase Contact between Staff and First-generation college students.

Scholars have proposed many suggestions to ensure that first-generation college students are building relationships and making connections with the faculty and staff members that can support them. Moschetti and Hudley (2008) recommend that faculty and staff members encourage them to communicate with academic professionals both through email and through face-to-face interactions immediately upon coming to campus. One method, particularly effective with first-generation college students, is intrusive advising. This method involves academic personnel proactively reaching out to at-risk students in order to initiate contact (Swecker et al., 2013; Engle & Tinto, 2008). This is particularly beneficial for this population, as the responsibility for initiating contact is on the staff member and the connection does not rely on the student's knowledge of how to establish a working relationship with school personnel (Frischmann & Moor, 2017; Swecker et al., 2013). This technique was utilized by the peer mentors in my study, proactively reaching out to their mentees rather than relying on them to initiate contact. Students must have the ability to make connections and build relationships in order to access the knowledge, support and resources they need in order to thrive in a new and unfamiliar college environment.

In addition, Gibbons and Woodside (2014) suggested the importance of pairing first-generation college students with mentors and Simmons et al. (2018) specifically suggested first-generation alumni to serve as mentors. In the intervention for this study,

students were paired with more experienced (but not yet graduated) first-generation mentors in the hopes of taking advantage of this established pathway to connecting with this population of students.

How Study Addresses Gaps in Literature

This study addresses the gaps in the literature about first-generation college students in three specific ways: (1) it uses a peer-based intervention for first-generation college students; (2) it applies the theory of intersectionality to acknowledge the fact that intersecting identities must be considered when developing interventions to support first-generation college students; and (3) it preserves the ways of knowing and learning preferences of those intersecting identities.

Many of the studies suggested support systems for first-generation college students that are staff- or faculty- based (Raposa, Hagle, Liu, & Rhodes 2021; Parnes, Kanchewa, Marks, & Schwartz, 2020; Horowitz, 2017; Schwartz, et al., 2018; Lee & Mueller, 2014; Schelbe, Swanbrow Becker, Spinelli, & McCray, 2019). Since staff members and faculty members are more easily within the locus of control of administrators, this approach makes sense from a practical standpoint. Several universities already have such faculty- and staff-based mentorship programs in place (University of California San Francisco, 2022; University of Southern California, 2022; Lafayette College, 2022). However, a critical pedagogy approach suggests that learning should not occur from the top-down; instead, it should occur as co-learning among equals (Bandura, 1986). In addition to the preliminary findings from my initial cycles of research, some of the research indicates that peers are not only a critical source of information, they are a critical feature of learning experiences (Freire, 1970/2018;

Bandura, 1989, Lundberg, 2003; Mehta et al., 2011). Mehta et al. (2011), Gibbons and Woodside (2014) and Simmons et al. (2018) theorized that mentoring programs with experienced mentors might be a possible way to remediate the cultural capital first-generation college students are lacking. However, I had not yet seen this theory actually tested, so I did so in my Cycle 3 research. Some universities have utilized peer-based mentoring programs for first-generation students, but the programs only addressed general topics such as student success strategies and identifying career goals (Northern Arizona University, 2022; Texas Tech University, 2022; The University of Texas at San Antonio, 2022). Lee and Mueller (2014) suggested incorporating financial literacy into university 101 courses. The mentorship program in this study is built into and capitalizes on the existing financial literacy education built into Watts College's ASU 101 curriculum and uniquely uses the peer mentorship model as a means of sharing functional financial knowledge with first-generation college students. This study put into action the implications for future study identified by previous scholars (Mehta et al., 2011; Gibbons & Woodside, 2014; Simmons et al., 2018; Lee & Mueller, 2014) in order to test the effectiveness of these suggestions.

This intervention also represents a contribution to the literature in that it intentionally applies intersectionality in supporting first-generation college students. Many treat first-generation college students as a single conglomerate and do not acknowledge sub-categories within this population (Delima, 2019; Horowitz, 2017). While some studies acknowledge that first-generation college students have other salient identities that may pose complications (Taylor & Bicak, 2020; Adams & McBrayer, 2020; Latino et al., 2020; Chang et al., 2020, Furquim et al., 2017), none test an

intervention that specifically takes those intersecting identities into account. Furquim et al. (2017) and Adams and McBrayer (2020) specifically propose as an avenue for further research considering how membership in other, marginalized groups may affect first-generation college students. This study did precisely that and tested whether an approach rooted in intersectionality could make for a more effective intervention for this population.

Some existing studies (Parnes et al, 2020; Schelbe et al., 2019) promote interventions for first-generation college students that aim to acculturate first-generation college students into the existing university systems. This can be problematic as adopting traits and mindsets different from those valued in their home community may exacerbate the dialectical tensions with which many first-generation college students struggle (Lowery-Hart & Pacheco, 2012; Pratt et al., 2019). There are some studies that use a approach that allows for students to take in and demonstrate knowledge in ways outside of the traditional academic methods (Fradkin, 2020). However, more often students are expected to adapt to the university's system rather than expecting the university to adapt to its diverse student body. The intervention in this study sought to allow students to gain the navigational capital they need without being asked to change their ways of knowing by connecting with peers who share in their same intersecting identities.

Conclusion

This section has reviewed the current literature surrounding this problem and has explored the theories of social cognitive theory, intersectionality, community cultural wealth and critical pedagogy. The research questions for this study drew upon this theoretical framework and this body of literature. They were designed to operationalize

this knowledge in order to understand better the experiences of low-income first-generation college students within Watts College who were reporting obstacles to identifying and accessing the financial knowledge and resources they needed to support their undergraduate education. These were the research questions that guided this study:

RQ1: How do low-income, first-generation college students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?

RQ2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?

RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?

The intervention that addressed this problem was a peer mentorship program that provided support and education to first-generation college students who were struggling to connect with the resources they need.

CHAPTER 3

INNOVATION AND METHODS

This chapter will address the setting of this study, the role of the researcher, the specific intervention tested, the data sources, the structure of data analysis and the steps taken to overcome threats to reliability and validity.

This study was designed to investigate the problem of low-income, first-generation college students in Watts College struggling to identify and access the financial information and resources they need to pay for their college education. The intervention this study implemented and evaluated is a peer mentorship program, where trained sophomore-senior peer mentors worked with first-year mentees to co-explore the resources available to them and to troubleshoot any barriers the mentees were experiencing. This study was guided by my theoretical framework, which draws on Bandura's (1986) social cognitive theory, Crenshaw's (1989) theory of intersectionality, Yosso's (2005) community cultural wealth, and Freire's (1970/2018) critical pedagogy.

This study used three research questions in alignment with my theoretical framework. Table 2 shows the research questions, the primary theories used, the sources of data and the analytical techniques that were used. The leftmost column of each row shows the three research questions guiding this study. The column to the right of that shows which of the four theories are in alignment with that question. To the right of that is a column displaying all the sources of data being collected to address that research question. Finally, the rightmost column shows which analytical techniques will be used to analyze that set of data. This table demonstrates the clear alignment between research questions, theories, data and methods.

Table 2*Table Showing Alignment of Research Questions, Theories, Data Sources, and Analytic Methods*

Research Question	Theory	Sources of Data	Analytic methods
RQ1: How do low-income, first-generation students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?	<ul style="list-style-type: none"> • Social Cognitive Theory • Intersectionality 	<ul style="list-style-type: none"> • Individual interviews • Photo-elicitation • Focus group • Institutional Data 	<ul style="list-style-type: none"> • Qualitative: constant comparative method
RQ2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?	<ul style="list-style-type: none"> • Social Cognitive Theory • Intersectionality • Critical Pedagogy 	<ul style="list-style-type: none"> • Demographic Questionnaire • Pre-survey • Post-survey • Institutional Data 	<ul style="list-style-type: none"> • Qualitative: constant comparative method • Quantitative: descriptive statistics • Paired samples t-tests • Independent samples t-tests
RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?	<ul style="list-style-type: none"> • Social Cognitive Theory • Intersectionality • Critical Pedagogy 	<ul style="list-style-type: none"> • Demographic Questionnaire • Pre-survey • Post-survey • Institutional Data 	<ul style="list-style-type: none"> • Qualitative: constant comparative method • Quantitative: descriptive statistics • Paired samples t-tests • Independent samples t-tests

Study Design

This mixed methods study used a participatory action research design (Mertler, 2019). Appendix A shows IRB approval. Mixed methods were selected based on the research questions and how best to respond to the existing literature within the field. Much of the related literature on student finances uses a quantitative approach. I wanted to be able to respond and fit into this body of literature

but also to contribute the personal, individual perspective of the students revealed through qualitative inquiry.

Action research was the design selected for this study. The iterative, participatory nature of this method (Creswell & Guetterman, 2019) provides a framework to develop my understanding and reaction to my problem of practice in a systematic and gradual way, rather than depending on a single cycle of research. As a continuing-generation student myself, I was careful to design the intervention based upon the experiences and feedback of first-generation college students. A participatory action research method facilitates that engagement with the populations and use of a reflective intervention design.

Setting and Population for this Study

This study took place at ASU, within Watts College. The study focused on low-income, first-generation college students within the college. The semi-structured interviews and photo elicitation that were used to address RQ1 focused on mentees from previous cycles of research and their experiences navigating the financial aid system. In order to address RQ1, I purposively selected five students who participated in Cycles 0-2 of this study, but who had not yet been interviewed, and conducted individual, 60-minute interviews with each of the participants during the end of the Spring 2021 semester. Students from the initial cycles of research were selected for two reasons: (1) the sample frame for this population was small and, after three previous cycles of research, there were few students within the frame who had not yet participated in this study in some way; and (2) the students who participated in cycles 0-2 had a minimum of one year of experience trying to access financial resources. These students had more perspective and

experience than a new, incoming first-year student would. Appendix B shows the material used to recruit all of the participants for the study. Table 3, below, shows key demographic details from the five interview participants. The leftmost column indicates the pseudonym by which the participant was known in this study. The next column to the right shows their self-reported gender. The column to the right of that shows their age on the date of their interview, as reported within PeopleSoft (the student information system ASU uses). The next column shows their self-reported ethnicity and the further right column shows their declared primary academic major as of the date of the interview. RQ2 and RQ3 focused on first-year undergraduate students as they were still early in their academic career and an intervention at this point would likely have a greater positive outcome as they continued in their academic career. The participants were recruited by email and face-to-face at college events. The participants for the intervention were recruited at First-Year Student Orientation as well as in their first-year orientation course, ASU 101. Qualifying students were first-year undergraduates, low-income and

Table 3

Key Demographic Details of the Five Interview Participants

Pseudonym	Gender	Age	Ethnicity	Major (at time of data collection)
Luis	Male	20	Hispanic	Nonprofit Leadership and Management (Sustainable Tourism)
Naomi	Female	20	Hispanic	Criminology and Criminal Justice
Arielle	Female	18	Hispanic	Social Work
Marina	Female	20	Hispanic	Criminology and Criminal Justice
Kristi	Female	33	White	Social Work

first-generation. They also needed to be over 18 years old, able to consent, not pregnant, not Native American and not undocumented persons, due to the protected nature of these groups. All qualifying students enrolled in the in-person sections of ASU 101 for Watts College in Fall 2021 were invited to participate in the study. In addition to the intervention participants, seven peer mentors were recruited in Spring 2021 to facilitate the peer mentoring sessions that took place in Fall 2021. These peer mentors were also low-income, first-generation college students, but were instead sophomores-seniors and had demonstrated past success in navigating university financial aid and scholarship systems. Their success was determined based on an absence of financial holds, a documented history of successful interaction with the Financial Aid and Scholarships department, and multiple sources of institutional financial aid present in their student account. Once selected, I trained the mentors on all of the resources they would explore with their mentees as well as the common problems they were likely to encounter and how to resolve them. Appendix C shows an outline of this training. The training had me delivering the material to them in exactly the same format as they would later deliver it to their mentees, in order to model best mentoring practices. Watts College provided them with a small scholarship of \$200 in appreciation for their service as a mentor in this program. Watts College has routinely employed programs like this where current students serve as mentors and peer leaders and receive a small stipend as compensation for the additional time and service they provide to the college. After the intervention was complete, successful and interested mentees were invited to continue in the program as mentors beginning their sophomore year.

There are two key terms that must be clarified for the purposes of identifying qualifying candidates. Low-income were defined as falling within the Financial Need bands of “High” and “Very High.” This designation is visible on the administrative side of PeopleSoft, the student information system employed by ASU. For the purposes of this study, we used the definition of first-generation employed by ASU, students who have no parent who has earned a bachelor’s degree. When applying for admission to ASU, students are asked, “What is your mother’s highest level of education?” and “What is your father’s highest level of education?” For students who report that neither parent has completed a bachelor’s degree, a flag is automatically added on the administrative side of their student account that identifies that student as a first-generation student. This flag as well as the need bands designation was used to identify initially students who may qualify, but their self-reported status as a low-income, first-generation student was also verified during the consenting process.

Role of the Researcher

As a scholar-practitioner, my role in this study was two-fold. In addition to supervising the study as a whole and conducting the interviews and photo-elicitation employed for RQ1, I also supervised the peer mentors and conducted the surveys for RQ2 and RQ3. In my current role as Assistant Director for Student Retention and Engagement for Watts College, I had been performing the one-on-one financial resources counseling upon which the peer mentorship program was based. However, in this study, that front line individual counseling largely shifted to the peer mentors. I supervised the peer mentors but also remained available for individual assistance if the peer mentor felt their mentee’s case needed to be escalated.

Intervention that this Study Tested

The core intervention employed by this study is a peer mentorship program. It was developed based on earlier cycles of research as well as the theoretical framework described in Chapter 2. However, room was reserved to make additional modifications to the plan, based upon the findings for RQ1.

The fundamental shift in practice that this intervention represents is shifting the burden of individual financial resource counseling off a single staff member and onto a network of peer mentors. By spreading the responsibility wider, individual counseling and intervention becomes much more accessible and sustainable. Peer mentors were selected as the agents for the intervention under the belief that students are more likely to connect with another student who can “actually understand their daily and past struggles,” and have more current working knowledge about navigating the university environment (Mireles-Rios & Garcia, 2019, p. 379). Since I often see in my context that peers are already an important source of financial knowledge, this intervention capitalized on that existing preference by providing the mentee with a trained, knowledgeable peer who comes from a similar background and who has been successful in accessing financial aid. In addition, another major shift that this intervention enacts is the shift from reactive to proactive advising. Currently, as a solo practitioner, I am only able to connect with students when they have a problem. We have used mentoring programs previously in student support programs and our ASU 101 courses are peer-led as well, so there is an established trend within our college of utilizing student leaders to support and develop their peers. Using this model, the mentors had regularly scheduled check-ins with their mentees and were aware of any major issues the student was facing

before the issues developed into crises. This preference among first-generation college students for intrusive advising is informed by the literature (Swecker, et al., 2013; Engle & Tinto, 2008). This intervention presented a major change in the financial resources counseling practices in Watts College and made counseling more sustainable for administrators and more accessible to students.

From a theoretical standpoint, the intervention draws heavily on critical pedagogy. At the core, this intervention is about identifying systemic inequality and creatively generating solutions through cooperative dialogue. First-generation students are sharing their experiences of struggling to understand financial aid policies and procedures as well as how to access funding and are talking about the solutions and ideas that have worked for them. While the ultimate goal of critical pedagogy may be to dismantle the systemic hierarchy entirely (Freire, 1970/2018), dismantling the federal financial aid system is beyond the scope of this study. This mentorship program does, however, facilitate students sharing their work arounds and their best practices for subverting and successfully operating in an unequal environment.

Upon consenting to participate in the study and in the peer mentorship program (Consent forms may be found in Appendix D), participants were given a brief questionnaire that presented them with multiple choice questions about their age, ethnic and gender characteristics, their living arrangements, and residency status. Additionally, there was a free-response question where participants could identify any other salient identities with which they felt strongly linked. The data from these questionnaires was used to help match half of the mentees with a mentor who shares at least one of those background characteristics. This questionnaire can be found in Appendix E. The other

half of the participants was paired randomly with a mentor without consideration for their intersecting identities. This was done in order to address the second portion of RQ2 and RQ3, which sought to determine whether the effectiveness of the intervention hinged on mentees being paired with a mentor who shared in their intersecting identities.

Since not all first-generation college students are the same, I drew on the theory of intersectionality to pair half of the students with a mentor who shared in their intersecting identities and could better understand their particular challenges. In addition, the questionnaire allowed the mentee to identify any general topics that were of special interest or relevance to them – for example, the Western Undergraduate Exchange program or on-campus jobs. This helped to facilitate an optimal mentor-mentee assignment in addition to providing initial topics for the pair to discuss. Finally, each pair was scored based on the number of overlapping characteristics they shared. For example, a mentee/mentor pair where both participants were Black females from the San Francisco Bay area who lived in the residence hall would be scored as a four, as one point would be assigned for each matching pair of characteristics that could be identified based on the data collected in the questionnaire. While this scoring system does not contain all the possible similarities a pair might have, it can help show the relative similarity of one mentee/mentor pair over another. Of the mentor/mentee pairs that were intentionally paired based on shared identities, the similarity score was $M=4.5$, $SD=.577$. Of the pairs not intentionally paired based on shared identities, the similarity score was $M=2.833$, $SD=.408$.

The initial and most important meeting between the mentor and the mentee happened during in the months of August-September 2021. This first meeting was a one-

on-one meeting that allowed the mentor and mentee to engage in a dialogue about the resources and information available to students in their student finances portal. The meeting was scheduled by the mentor based on both mentor and mentee availability and lasted roughly an hour. The peer mentor guided their mentee using a specific set of instructions provided to them during training (See Appendix C). These instructions had the mentee navigate through their student finances portal on their own computer with the help of their mentor. They explored some of the more important financial information and resources available to them, including their financial aid awards, charge history and the scholarship portal. In addition, with the help of the mentor, the mentee identified any current problems or holds on their student account and they worked together with the mentor to determine what next steps were needed. If there were no current problems on the student's account, the mentor had a prepared theoretical problem they could explore together. By actively working in the system, working on real problems, and through co-constructing solutions with their mentor, mentees were more likely to be reaching higher cognitive outcomes (Chi & Wylie, 2014). In addition, during the initial meeting, the mentor also shared a list of the other mentors and their contact information. While the student was paired with and working directly with their assigned mentor, they also had access to the whole network of mentors, if they needed different/additional support. Finally, after the initial session and each subsequent contact, the mentors were asked to submit a brief report summarizing their interaction and requesting professional escalation if they felt their mentee's concerns needed it.

Mentees were encouraged to reach out to their mentor for guidance whenever they had a question, but the mentors also had two scheduled outreach campaigns in the

semester. In early October, the mentors sent a pre-scripted outreach email (that they could adjust to suit their own individual voice) checking in with their mentees. If the mentee was doing well with their student finances and didn't need additional support, this was merely a brief check in through email or text. If the mentee did have questions or need additional support, they could then choose to meet the mentee to help talk through the issues the students were facing or refer them to me or the Financial Aid department for further assistance, or simply address the mentee's questions through email. This outreach process was repeated again in early November.

Through connecting first-year, first-generation college students with experienced mentors, participants

were likely to develop

the knowledge and

confidence in their ability

to navigate the financial

aid system to access aid.

Table 4 shows a

summary of the primary

activities that comprise

the intervention

for Cycle 3 and the

timeline for when they

occurred.

Table 4

Primary Activities for Intervention and When They Take Place

Month	Activities
August 2021	<ul style="list-style-type: none"> • Mentees and mentors complete demographic questionnaire • Mentees and mentors are paired based on characteristics held in common
September 2021	<ul style="list-style-type: none"> • One-on-one meeting between mentee/mentor to go through a tutorial of financial resources and how to access them • Share with mentee the contact information from network of mentors
October 2021	<ul style="list-style-type: none"> • Scheduled check-in to see if mentee has questions or issues that need addressing together
November 2021	<ul style="list-style-type: none"> • Scheduled check-in to see if mentee has questions or issues that need addressing together

Data Sources

This study collected data from multiple sources. Table 2 (above, pg. 60) shows a summary of the different types of data collected. The qualitative portion of this study, which primarily addressed RQ1, collected four types of data. The first source was semi-structured interviews, which lasted approximately one hour. The semi-structured interviews primarily addressed RQ1 in that the questions were targeted at uncovering the experiences participants have had in accessing financial aid and the ways in which their intersectional identities affect those experiences. Semi-structured interviews have a list of pre-prepared questions but allow for additional clarifying questions as needed (Brinkmann & Kvale, 2015). Table 5 shows a list of the planned interview questions and the research questions with which they aligned. The left column shows the interview questions that were asked during the interview and the right column shows which research questions they were specifically written to address. Since the interviews were largely focused on addressing RQ1, most of these questions focus on the lived experiences of the interviewees and what barriers they have experienced in accessing financial aid. A few of the questions address RQ2 and RQ3 – these questions focus on interviewee’s confidence and knowledge about accessing financial aid.

The second source was a focus group, which also lasted an hour. Please see Table 6 for a list of the prepared questions used in the focus group. The questions used are in the left column and the research questions they aimed to address are in the right column. Like the individual interview questions, most of the questions from the focus group concentrated on RQ1 and asked the lived experiences of the participants and the ways in which those experiences were affected by the intersectional identities. Again, there were

a couple of questions that addressed RQ2 and RQ3, as they asked about participants' confidence in accessing financial aid and their knowledge about how to do so. The focus group was less structured and employed a few prepared prompts that were based on the findings of the semi-structured individual interviews. Some of the questions were prepared in advance of the focus group, but the questions presented during the focus group were largely dictated by the flow of the conversation. This focus group was utilized for two reasons. The first was to help allow the participants to have a conversation about the issues that affected them without the imposition of an interviewer directing the conversation. The second reason was, as Lowery-Hart and Pacheco (2012) would suggest, to create a space where they can talk about their experiences without fear of being judged by continuing-generation peers. This focus group helped to answer RQ1, as experiences and details that did not come up in the individual interviews came up during a group setting.

The third qualitative data source was the photos and images generated by the participants and shared through text message. Students created and shared images that they felt represented their experiences trying to access financial aid. These images also addressed RQ1 in uncovering student experiences through a different medium. Images were shared with me as through SMS. Finally, I collected institutional data about their academics and student finances from PeopleSoft in order to triangulate the data collected in the interviews and focus groups.

The mixed methods portion of the study, which addressed RQ2 and RQ3, collected several types of data as well. At the end of the intervention, mentees were given a retrospective pre- and post-survey, evaluating their perceptions about accessing

Table 5

Interview Questions and the Research Questions with Which They Align.

Interview Question	Research Question(s)
How has your college experience been so far? What has been the best part? What has been the worst part?	RQ1
To what degree are your student finances and the ability to pay for college a concern for you in terms of your ability to continue at ASU?	RQ1
Are you aware of any financial resources that could help to address your financial concerns? <ul style="list-style-type: none">• Have you spoken with any ASU staff members to see if they know of any financial resources to help solve those problems?• Who did you speak with?• Have you taken any steps yourself to seek out financial resources or solutions to the problems that are most challenging to you in this area?• Do you feel that there are barriers to accessing solutions? If so, what are they?• How confident are you that financial resources exist that you can access to help ensure you can stay in school until you finish your degree?	RQ1
On average, how much time each week do you think you spend thinking about your student finances?	RQ1
On average, how much time each week do you think you spend seeking out financial resources and assistance?	
Would you say that you are confident in your ability to understand and navigate the financial aid system?	RQ1, RQ2
Where do you get your knowledge about financial aid from?	RQ1, RQ3
What would help you to better understand and navigate the financial aid system?	RQ1, RQ2, RQ3

Table 6

Focus Group Questions and the Research Questions with Which They Align

Focus Group Question	Research Question(s)
As you may know, this study is exploring the ways that our intersecting identities affect our experiences in college and in accessing financial resources. Please tell me a little about yourself and what intersecting identities you would consider most important for you.	RQ1
To what degree are your student finances and the ability to pay for college a concern for you in terms of your ability to continue at ASU? Do you believe you are capable of accessing the funding you need?	RQ1, RQ2
Where do you get your knowledge about financial aid from? How do you feel about connecting with ASU Financial Aid to get support? Staff members? Friends?	RQ1, RQ3
A major theme that many of you talked about or indicated in your responses was the idea of only having partial knowledge of financial topics – kind of / not really understanding. Is that fair? Outside of being first-gen, how do your intersectional identities affect that ability to gain full knowledge? Are there barriers within ASU to learning more?	RQ1, RQ3
As I have been analyzing your responses to the questions from the individual interviews, one of the major themes that came up was the idea of being different than the people around you, both at home and in school. Do you feel different and/or unique? If so, does that difference affect your experience of paying for college?	RQ1
Many of you talked about the idea that you wanted to put your finances out of mind and just not deal with it now, not learn about it now, you'll take care of it later. Does that concept resonate?	RQ1
Another major theme that came up was the concept of weighing conflicting priorities and values, whether that was work vs. school, staying true to home communities' values and desires vs. your own values and desires, or choosing to be the way you are vs. integrating into the "mainstream" college identity/values. Have you ever felt that way? When? How did you react to that situation? What are the conflicting values/priorities that come into play as you decide how to fund college?	RQ1

financial resources before and after participating in the program. This post-intervention survey, in comparison with the retrospective pre-intervention results, helped to answer RQ2 and RQ3. Table 7 shows a list of the retrospective pre- and post-survey questions and the research questions with which they align. The questions included in the survey were developed specifically for this study over three cycles of research. The questions were written specifically to address and measure the two constructs of self-efficacy and knowledge that are presented in RQ2 and RQ3 and were based on interview findings and survey data from Cycle 1. Following that, the survey questions were piloted in Cycle 2. After Cycle 2 results were collected, inter-item reliability scores were generated through SPSS. Inter-item reliability scores may be found in Table 8. Once the reliability of the measure was confirmed, the survey was used again in Cycle 3.

I also collected institutional data about finances and academics in order to triangulate the data collected from the surveys. Between the different instruments employed in this study, multiple differing types of data addressed each of the three research questions that guided this study.

Data Analysis

Since I used an exploratory sequential mixed methods design, data analysis was ongoing, interspersed throughout the process, and did not appear as a single, discrete phase (Creswell & Guetterman, 2019).

As this study had an exploratory sequential design, data analysis occurred at multiple phases. I used the constant comparative method, an inductive process of slowly generating and connecting categories of data through comparison to sets of related data

Table 7*Pre- and post-intervention survey questions and the research questions with which they align.*

Pre-Survey Question	Post- Survey Question	Research Question(s)	Construct
Prior to being involved in the program, I was confident I could navigate the financial aid system.	I am confident I can navigate the financial aid system.	RQ2	Self-efficacy
Prior to being involved in the program, I was certain I could deal with any financial aid issues that arose.	I am certain I can deal with financial aid issues that arise.	RQ2	Self-efficacy
Prior to being involved in the program, I was sure I could access the financial resources I needed to for college.	I am sure I can access the financial resources I need to continue in college.	RQ2	Self-efficacy
Prior to being involved in the program, I believed that I was able to get connected with the support I needed to pay for college.	I believe that I am able to get connected with the support I need to pay for college.	RQ2	Self-efficacy
Prior to being involved in the program, I expected that I could successfully access the financial information I needed.	I expect that I can successfully access the financial information I need.	RQ2	Self-efficacy
Prior to being involved in the program, I was aware of the financial resources available to pay for my college education.	I am aware of the financial resources available to pay for my college education.	RQ3	Knowledge
Prior to being involved in the program, I had the knowledge I needed to solve financial aid challenges that may have arisen.	I have the knowledge I need to solve financial aid challenges that may arise.	RQ3	Knowledge
Prior to being in the program, I knew how to search for scholarships.	I know how to search for scholarships.	RQ3	Knowledge
Prior to being involved in the program, I knew how to contact financial aid for help.	I know how to contact financial aid for help.	RQ3	Knowledge
Prior to being involved in the program, I knew how to navigate the Finances tab of MyASU to access information about my student account.	I know how to navigate the Finances tab of MyASU to access information about my student account.	RQ3	Knowledge
Prior to being involved in the program, I understood how the FAFSA was important for accessing financial aid.	I understand how the FAFSA is important for accessing financial aid.	RQ3	Knowledge
	The Watts First Gen Student Finances Mentoring Program gave me the information I needed to better solve student financial challenges that may arise	RQ3	Knowledge
.	After participating in the program, I believe I can better access financial information and resources.	RQ2	Self-efficacy

Note. All questions use a Six-point Likert Scale: 6 = Strongly Agree, 5 = Agree, 4 = Slightly Agree, 3 = Slightly Disagree, 2 = Disagree, and 1 = Strongly Disagree

Table 8

Inter-Item Reliability Scores of Survey Items

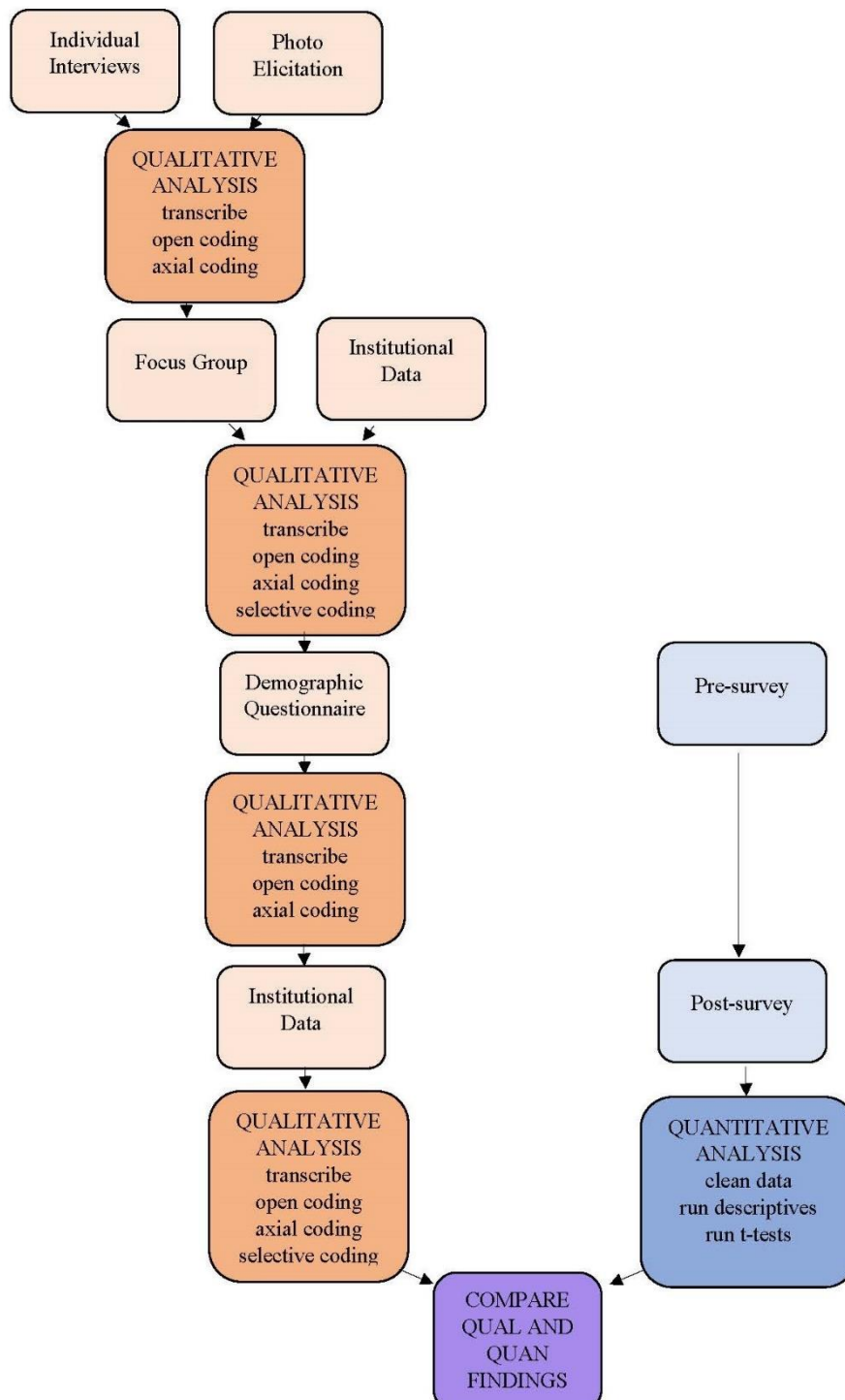
<u>Items</u>	<u>Self-efficacy</u>	<u>Knowledge</u>
Pre-survey items	.747	.757
Post-survey items	.841	.809

(Creswell & Guetterman, 2019). Figure 5 shows an illustration of the plan for data analysis that was used. The qualitative stream of data is on the left, in red, while the quantitative stream of data is in the right, in blue. At the end of data analysis, the two different types of data merge into purple, where the qualitative and quantitative data come together to answer the RQs. The lighter colors of each stream represent data collection while the darker colors represent data analysis.

The first phase of data analysis followed the individual interviews and photo elicitation. After transcribing and open coding their interviews and photos, I sent transcripts to peer auditors, and then sent the coded transcripts back to the participants for member checking. After confirming the themes generated from individual interviews and photo elicitation images, I performed axial coding to connect themes from each of the individual interviews with similar themes from the other participants' interviews and photos. Axial coding involves selecting a single theme and positioning it at the center of the phenomenon being explored (Creswell & Guetterman, 2019). The study's first-generation peer research assistant also performed axial coding in parallel. I then took the common themes from my codes, as well as those of my research assistant, and used selective coding (Creswell & Guetterman, 2019) to develop a theory of how the themes from axial coding interrelate and are operationalized. This selective coding led to a new

Figure 5

Illustration of Order of Data Analysis



set of questions and prompts in order to determine how those themes are operationalized in their lives. I then presented those prompts to the five participants for discussion in a focus group, in the next phase of data collection.

Table 9 shows the coding scheme that was used, illustrated with sample data from Cycle 2 document analysis. On the left column, large, overarching themes are identified, while the next column to the right breaks these larger themes into smaller sub-themes. The next column represents a count of each time that sub-theme arose in the data, while the column to the right of that shows the total count of times the larger theme arose in the data. The final column all the way at the right shows examples of some of the open codes that were used in connection with that sub-theme.

After the focus group was completed, I again performed open and axial coding to help generate a narrative of how the participants experienced those phenomena in their life. In order to triangulate the data yielded by the interviews and focus groups, I also accessed institutional records to compare participants' academic records, advising notes and financial aid notes with what they described in the interviews and focus group. Based on the themes and findings of RQ1, I made additional adjustments to the planned intervention, prior to implementing it in Fall 2021.

The mentee questionnaires were also analyzed qualitatively at this point. I analyzed each of the questionnaires to identify keys ideas and concerns, then I compared those themes with the themes from the other questionnaires to identify key concepts that were relevant to the students going into the mentoring program.

Table 9*Coding Scheme for Cycle 3*

Category	Subcategory	Units of Analysis	Total	Open Codes
Relying on outsiders for help	Ask counselors	1	7	Ask counselors about scholarships
	Ask FA office	5		FA office determines eligibility
	Ask loan servicers	1		Ask servicers for help if you can't pay
oversimplification	Missing info	4	6	No step between fill out FAFSA and get aid offer, no mention of loan forgiveness
	Misleading statements	2		Refund checks as normal step, unclear when 6-month grace period begins

After the mentoring program wound down for the semester, I sent out a retrospective pre- and post-survey. The post-surveys were analyzed in the same manner as the pre-surveys: scoring, inputting into SPSS, and generating descriptive statistics to describe trends in the responses to the post- intervention surveys. Two paired-samples t-tests were run to determine if the change in the participants' perceptions of self-efficacy and knowledge could be attributed to the intervention. These considered the whole participant population and compared the pre- values for self-efficacy with the post-values of self-efficacy and the pre-values of knowledge with the post-values of knowledge. Finally, to test the second halves of RQ2 and RQ3, two independent-samples t-tests were

run. These compared post-survey means for self-efficacy and knowledge for the half of the mentees who were paired with a mentor based on similar intersecting identities, with those of the other half, who were not paired based on intersecting identities.

Finally, I accessed institutional data to compare the mentees' reports of their experiences in the program to compare with their actual grades and financial records.

While several different instruments were employed, I systematically analyzed all of the data in order to help put together the pieces into a comprehensive, picture of the first-generation student experience of accessing financial resources.

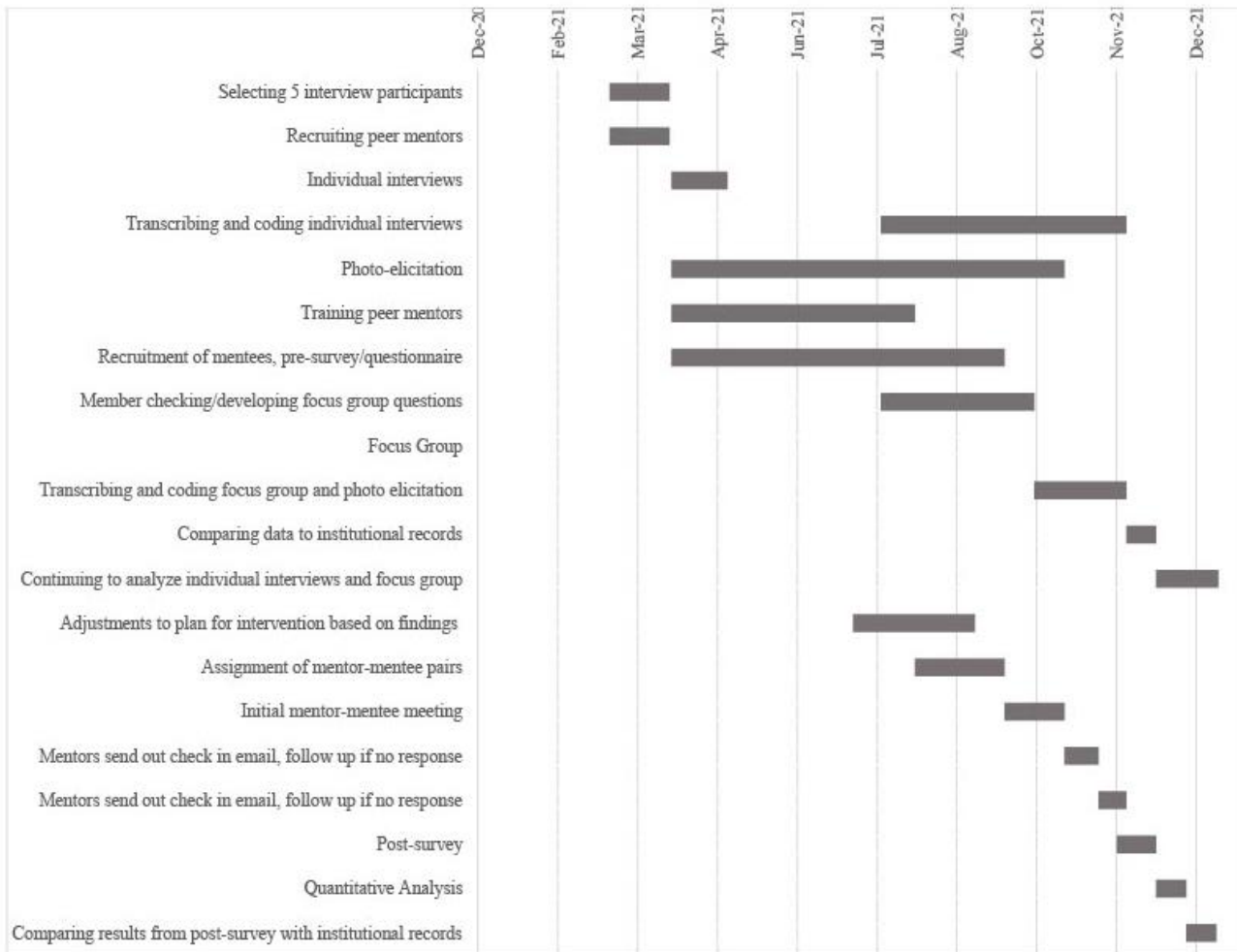
This study used multiple, different sources of data to address each of the three research questions that guided the study. By systematically collecting the data and analyzing it using a planned, intentional approach, I was better able to shed light on the problem of first-generation college students struggling to access financial resources to pay for college.

Timeline for Activities within Study

Figure 6 shows a timeline of all of the major activities that occurred as a part of the study. Each activity, whether data collection, a component of the intervention, or study logistics, occurs as a separate horizontal bar of the chart. Each of the bars are in alignment with the vertical lines, which indicate the time frame. Each bar indicates when that activity started and when it was completed. Through planning and organization, the different components of this study were completed on schedule in order to yield data within the desired timeframe.

Figure 6

Timeline for Primary Research Activities



Steps Taken to Ensure Trustworthiness

In order to ensure that the data this study produced is trustworthy, I evaluated my study using the eight measures of trustworthiness presented by Tracy (2010). These include: having a worthy topic, having rich rigor, being sincere and credible, resonating and making a significant contribution to the field, maintaining ethical standards and creating a coherent study. Table 10 explores the ways in which my study meets those eight criteria. There are several steps I took to ensure the reliability and validity of the data. First, I used triangulation. Table 2 (above) shows how there are several different types of data collected for each research question. By using multiple, different sources of data to address each research question, it ensures that no one source of data led to a distorted picture of the phenomena I studied (Ivankova, 2015).

For the qualitative data, I employed member checking to have participants verify the open coding from the individual interviews and photo-elicitation. In addition, I employed peer audits for the data from the individual interviews, the photo elicitation and the focus groups.

For the quantitative data, the pre- and post-survey instruments were developed specifically for the purpose of this study and have been validated in Cycle 2 for use in Cycle 3. I isolated the items that measured the construct of self-efficacy from the items that measured knowledge about financial aid and ran reliability tests for them separately in order to demonstrate the close correlation of these items.

In terms of possible threats to validity, one challenge that arose in Cycle 2 was participant attrition. I aimed to combat this through increasing the number of check-ins

Table 10*Criteria of Trustworthiness*

Criteria	Question	Strategies
Worthy Topic	Does my study address a worthy topic?	<ul style="list-style-type: none"> • Addressing problem students are currently facing • Approaches problem from a direction not yet addressed by related literature
Rich Rigor	Does my study create rich description through rigorous data collection?	<ul style="list-style-type: none"> • Collecting multiple different types of data from participants • Collecting data at different points in the intervention • Having a first-gen peer reviewer also review and code data
Sincerity	How does my study reflect my sincerity surrounding this topic?	<ul style="list-style-type: none"> • Acknowledging researcher bias • Using iterative approach to ensure that intervention is based on experiences and views of participants • Reference to current literature to acknowledge gaps in my knowledge as a practitioner
Creditability	Does my study present credible findings?	<ul style="list-style-type: none"> • Using triangulation to ensure credible findings • Using member checking and consulting with peers to confirm findings • Using systematic analysis procedures • Utilizing a first-gen peer reviewer to analyze and code data
Resonance	Does my study resonate with others?	<ul style="list-style-type: none"> • Explaining details of my context so that others can connect to their own context • Sharing personal stories of participants

Criteria	Question	Strategies
Significant Contribution	Does my study make a significant contribution to my field?	<ul style="list-style-type: none"> • Testing out suggestions other scholar have made • Approaching problem using different intervention and theoretical bases
Ethics	Does my study demonstrate a commitment to ethical principles?	<ul style="list-style-type: none"> • Transparency with participants about study, findings and my role • Protecting participants' data and minimizing possibility of harm to participants
Meaningful Coherence	Does my study align theories, methodology and research questions in order to achieve its stated goals?	<ul style="list-style-type: none"> • Research questions, theory and intervention are aligned • Different types of data come together to form a single picture of the impact of intervention

(from one to two) as well as by increasing the amount of email communication with participants updating them on the progress of the program throughout the semester. These steps were intended help to keep the participants engaged and minimize the amount of attrition, thereby keeping the numbers of participants who completed the program as high as possible to ensure validity of the quantitative data collected.

Conclusion

This study drew upon my theoretical framework to uncover the effect that intersectional identities have on low-income, first-generation college students' experiences accessing financial aid. It implemented a peer-mentorship program as an intervention to help increase levels of knowledge and self-efficacy for accessing financial aid. In addition, it tested whether mentor pairings based on intersectional identities

impact the overall effect of the program on participants' knowledge about financial resources and self-efficacy for accessing it. This study aimed to further uncover the reasons why low-income, first-generation college students within Watts College have struggled to access the funding they need for college and it proposed an intervention to increase students' ability to access this needed funding.

CHAPTER 4

FINDINGS

The goal of this study was to a) learn more about the ways in which first-generation college students' intersecting identities affect their experience of accessing financial resources to pay for college and b) to determine if the Watts First-Gen Financial Resources Peer Mentoring Program is an effective way to increase their knowledge about and self-efficacy for accessing financial aid. The qualitative data sources that were collected for this study were individual interviews, focus groups and photo-elicitation. The quantitative data that was collected was demographic questionnaires, retrospective pre- and post-intervention surveys. In this chapter, I present findings from analysis of each research question and provide supporting qualitative and quantitative evidence.

The research questions this study sought to answer were:

RQ1: How do low-income, first-generation college students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?

RQ2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?

RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?

Preliminary findings and the research questions they address are summarized and compiled in Table 11. Full discussion of the findings and the supporting evidence follows the table.

Table 11*Summary of Research Questions, Associated Themes, Assertions and Data Sources*

RQ 1: How do low-income, first-generation college students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?

Themes and categories	Assertions	Sources
<p>1. <i>Feeling different from peers</i> 1.1. Not fitting in within home community 1.2. Not fitting in on campus</p>	<p>1a. Participants reporting acute feelings of not fitting in within their home community, as their identity of a college student made them different. 1b. Participants reported acute feelings of not fitting in on campus, as their identity as a first-generation student and their intersecting identities made them feel different than the students around them.</p>	<p>Individual interviews, focus group, photo elicitation</p>
<p>2. <i>Specific barriers stemming from identity</i> 2.1. Taking care of family members 2.2. Identity disqualifying participant from aid 2.3. Identity preventing integration within campus community 2.4 Differing goals from community norms resulting in lack of parental support</p>	<p>2a. Several participants reported that their intersecting identities resulted in significant familial responsibilities that limited the time they could devote to accessing financial aid and information. 2b. One participant reported that their intersecting identity of a married, non-traditionally-aged parent resulted in them not qualifying for needed financial aid. 2c. Several participants commented that their intersecting identities made it challenging to take part in the campus community. 2d. One participant commented that her divergence from the life path her parents envisioned for her made it challenging to rely upon them for financial support and to get them to sign off on her FAFSA application.</p>	<p>Individual interviews, focus group, photo elicitation</p>

Themes and categories	Assertions	Sources
<p>3. <i>Selective knowledge about financial aid</i></p> <p>3.1. Correct, detailed knowledge about topics they or a close associate have directly experienced</p> <p>3.2. Lack of knowledge of topics outside of direct experience</p>	<p>3a. Participants had correct, detailed knowledge about policies such as scholarship renewal criteria and student loans that they or someone close to them had directly experienced before.</p> <p>3b. Participants lacked knowledge about financial aid topics that they or someone close to them had not directly experienced.</p>	<p>Individual interviews, focus group, photo elicitation</p>
<p>4. <i>Being forced to weigh conflicting priorities</i></p> <p>4.1. Balancing cultural expectations with personal goals</p> <p>4.2. Struggling to manage time with personal, academic and familial responsibilities</p> <p>4.3. Choosing between independence and relying on others for help</p> <p>4.4 Avoiding thinking about finances due to mental fatigue from balancing finances vs. academics</p>	<p>4a. Several participants reporting having a difficult time balancing their family's and culture's expectations for their future with what they wanted to do.</p> <p>4b. Several participants reported that they had too many conflicting familial, personal and academic responsibilities and struggled logistically with managing to meet all of the expectations placed on them.</p> <p>4c. One participant struggled with her culturally-installed sense of pride and often found herself wanting to resist support in favor attempting to overcome barriers independently.</p> <p>4d. Several participants reported that they chose to ignore financial challenges during the semester, as they found it mentally fatiguing to try to worry both about finances and academics at the same time.</p>	<p>Individual interviews, focus group, photo elicitation</p>

RQ 2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?

Themes and categories	Assertions	Sources
<i>5. Significant increase in self-efficacy for accessing financial resources</i>	5. There was a significant difference in the scores for self-efficacy before (M=3.733, SD=.927) and after (M=5.200, SD= .819) participating in the mentorship program; t(9)=7.117, p=.000.	Retrospective pre- and post-intervention surveys
<i>6. Non-significant difference in post- intervention self-efficacy for accessing financial resources between group paired based on shared characteristics with mentors and group not paired based on shared characteristics.</i>	6. There was a non-significant difference in the post-intervention scores for self-efficacy between the group paired based on shared characteristics (M=5.333, SD=.471) and the group that was not (M=5.111, SD=1.026) t(8)=.400, p=.700.	Retrospective pre- and post-intervention surveys, demographic questionnaire

RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?

Themes and categories	Assertions	Sources
<i>7. Significant increase in knowledge about accessing financial resources</i>	7. There was a significant difference in the scores for knowledge before (M=3.700, SD=.641) and after (M=5.420, SD= .545) participating in the mentorship program; t(9)=11.062, p=.000.	Retrospective pre- and post-intervention surveys
<i>8. Non-significant difference in post-intervention knowledge about accessing financial resources between group paired based on shared characteristics with mentors and group not paired based on shared characteristics.</i>	8. There was a non-significant difference in the post-intervention scores for knowledge between the group paired based on shared characteristics (M=5.450, SD=.526) and the group that was not (M=5.400, SD=.607); t(8)=.134, p=.897.	Retrospective pre- and post-intervention surveys, demographic questionnaire

RQ1: How intersectional identities affect the experience of accessing aid.

Several key themes arose upon coding and comparing the data from five interviews, five recordings of those interviews, a set of researcher memos, a transcript, a recording of a focus group session and the photos generated in response to prompts for photo elicitation. These themes are: (a) feeling different; (b) encountering barriers that arise from intersecting identities; (c) having selective knowledge about financial aid topics; (d) weighing conflicting priorities. The final coding scheme with frequency data may be found in Appendix F.

Feeling different.

Several of the participants commented that they feel like they don't fit in, both within their home communities and within the university environment. One participant, Naomi¹, commented about her intersecting identities as a Latina college student that “we are too Mexican to fit in with the white kids, and too white to fit in with the Mexican kids.” This sentiment was echoed by Luis. Her identity as a first-generation student, in intersecting with her identity as a Latina, made her feel perpetually left out. Because of this, she really struggled to make social connections within the university environment. Several participants referenced feeling alone in the images they created. For Marina, her sense of not fitting in came without judgement. Her image, Figure 7, shows her depicted as a random, lost scrunchie sitting atop a fire hydrant. Her choice of a hair binder and use of an exclamation mark as squiggly line seem to indicate a positive outlook on her perceived uniqueness.

¹ All participants' names have been anonymized.

Figure 7
Marina's Depiction of How She Feels
on Campus



Figure 8
Naomi's depiction of how she feels
on campus



Naomi, on the other hand, viewed her sense of being alone and not fitting in with a distinctly negative tone. The image she presented, Figure 8, shows a person covering her face with a swirl of shapes in a distorted cloud above her head. The caption Naomi gave this image was, "I do not feel like I belong on campus. I feel alone, out of place and unwanted, all while living through what are supposed to be the best years of my life." She also views herself as not fitting in, but she feels alone and unwanted where Marina shows her difference in a neutral light. Throughout the interviews, focus group and photo elicitation, participants emphasized their uniqueness and how it prevented them from fitting in and connecting with others on campus. To them, their sense of being different made it challenging to amass the social capital they needed to navigate the unfamiliar territory of the university.

Barriers arising from intersectional identities.

Another theme that arose was participants talking about the barriers they encountered due to their intersecting identities. For example, Marina mentioned that she, as a Hispanic oldest daughter, was expected to take care of her ailing mother and younger siblings. Due to this expectation, it was challenging for her to even complete her school work, let alone search for scholarships to help financially support her education. In addition, she felt that her identity as Mexican-American presented a stigma around asking for help. She commented, “like I feel like Mexican Americans--you're taught to just be prideful. I feel like sometimes it's engraved in us [that] when we need help, we don't we don't ask for it.”

In the case of Kristi, and her identity as a parent, she not only found completing homework challenging due to the responsibilities associated with parenthood, she did not have the time or ability to seek out additional financial resources and felt her status as an older, working adult uniquely disqualified her from any financial aid.

For Luis, his intersectional identity as being a Mexican-American man served as both a social barrier and an inspiration. When commenting about his challenges connecting with others on campus, he commented:

I always feel like there's a disconnect. It's like-- you're here because your parents told you go to college and do whatever afterward. You're here for a fun time and a good time versus me, where I'm just like, 'No, I'm here to carve out my family's history. I'm here to get us out of poverty. I'm here fighting every day for the Mexican race.' There's a difference in purpose here, and I think a lot of times that alienates people.

Luis recognized that his background as the child of immigrants and his dedication to his home community could create barriers in connecting on campus, but instead used that

difference to fuel his academic achievements and goals. For him, resistance capital served as a powerful driving force for his educational achievements.

Naomi, also a Mexican-American child of immigrants found her intersecting identities to cause direct and specific barriers to her accessing financial aid. As a Hispanic female, she felt there was a lot of pressure on her to get married and have a family. She explained:

And that's fantastic if that's what you want to do. That's not what I've wanted to do. I want to be an attorney, I would like to go further, my education and so... Not fighting, but explaining to my parents that there's more to life than just having children and marrying was a struggle. And that really impacted the knowledge around financial aid, because you kind of need your parents, as they're filling things out throughout high school and the beginning of your college experience.

Without her parents' support of her career and educational goals, she struggled to get them to provide the information she needed as to complete the FAFSA as a dependent student or agree to co-sign on student loans in order to access funding.

Selective knowledge.

Another major theme that came up from this data was having selective knowledge about financial aid topics. Each participant had some amount of financial support, but knew only a small portion of the information about it. For instance, Luis, the recipient of a prestigious national scholarship, knew very specific information about how residential housing could be funded through his scholarship, but our conversation revealed that he had an incorrect understanding of the difference between different types of federal student loans.

Naomi was highly aware of the details of the scholarship renewal criteria for one of her awards and was anxious about meeting the specific criteria, while not realizing that

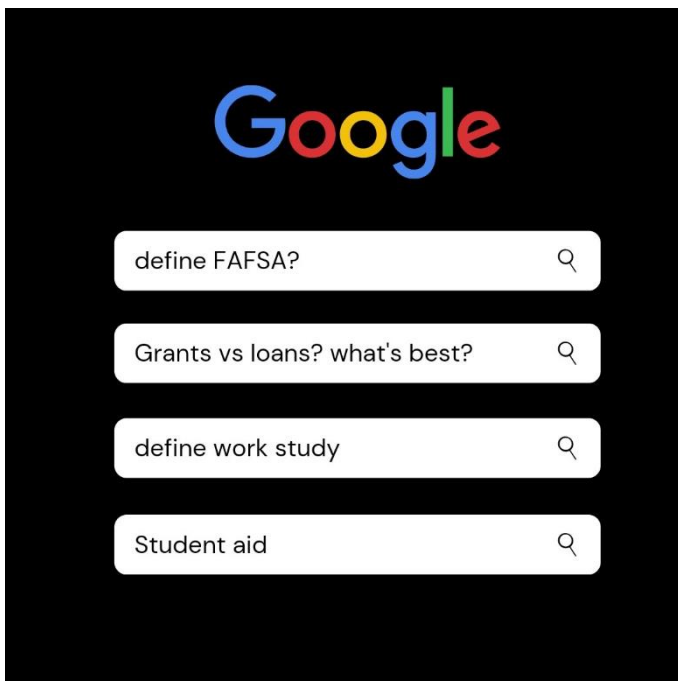
there were probationary renewal criteria that would allow her to keep her scholarship, even if all of the requirements were not met. She commented about her admitted partial knowledge of the topic:

There are some requirements that you do have to fulfill in order for your scholarship to be renewed and some of them are fairly easy to comprehend. For example, I have to meet at least 15 credits each semester, I have to be passing-- I can't be failing any of my classes. But other things are a little different and hard to understand, especially with the pandemic. I had to be considered a full-time student and in person, but when we were we went remote, I'm not sure what qualified us [as] in person: taking online and in person or going completely on campus.

In her case, changes in policies due to the pandemic added an additional layer of confusion to her understanding of the policies. The image she produced (Figure 9) demonstrated her partial knowledge about financial aid and the fact that she constantly

Figure 9

Naomi's Depiction of Her Primary Source of Knowledge About Financial Aid



felt the need to research policies, as she felt she had no one other than the internet to turn to for answers.

Kristi had a uniquely accurate understanding of the difference between the different types of federal loans, due to her wife's negative experiences in student borrowing. However, her understanding of the FAFSA was less solid. She commented:

I get a little confused, when I'm doing the FAFSA portion of it, and then, sometimes it gets kicked back and then I have to do some other random things and I don't understand what I'm doing, I just do it.

Some policies and procedures, such as responsible borrowing practices, were clear to her due to the experiences of a family member, while others, like completing the FAFSA, were less clear.

Each student knew specific details about the financial aid scenarios that they or a close friend had experienced, but had little conceptual or practical knowledge about financial aid topics outside of that sphere of direct experience.

Conflicting priorities.

The final major theme I identified during my qualitative analysis was that of weighing conflicting priorities. Naomi struggled against the cultural expectations that her parents had for her. As a Hispanic female, her parents did not want her to move out of the house, but she felt it was an important step that would allow her to engage more in school and professionally. She felt she always needed to balance what she wanted with what her culture wanted of her. The graphic she produced about her conflicting priorities (Figure 10), shows a clock divided in half. She commented that her struggling to divide her day is a challenge. She said, "Time stands in my way. I work full time and do school full time. I hardly have any down time and when I do, I find that that time does not belong to me. Others need me to fulfill responsibilities."

Another participant, Kristi, was an older student who had five children. She wanted to finish her degree, but her responsibilities and the financial burdens of her as a

Figure 10

Naomi's Depiction of Her Conflicting Priorities



parent made prioritizing academic achievement challenging. She felt that she had a choice: to provide for her family or to pay for college.

Luis struggled with justifying his degree choice. In his family's mind, college was a step towards getting a higher paying job, but Luis' major, Sustainable Tourism,

was not what they had in mind for him. He said:

I've done my best to separate what my family wants for me and what I want for myself. Because, I'll be honest with you, if I was going off solely what my family wanted, I would have majored in business or I would have majored in engineering, something that will make you money.

He felt that his decision to pursue his own career goals and follow his interests was against the expectations of his family.

For Marina, financing college presented a major dilemma: solving her problems independently or having to rely on others for help. She found going into the Financial Aid

office to be intimidating and embarrassing, but also needed their assistance addressing issues with her student account. She reflected:

I used to get nervous to go just because ... it's a bit embarrassing, because I feel like I should know this. It's like, who cares? They're not even going to remember you. You just go in there, and I ask.

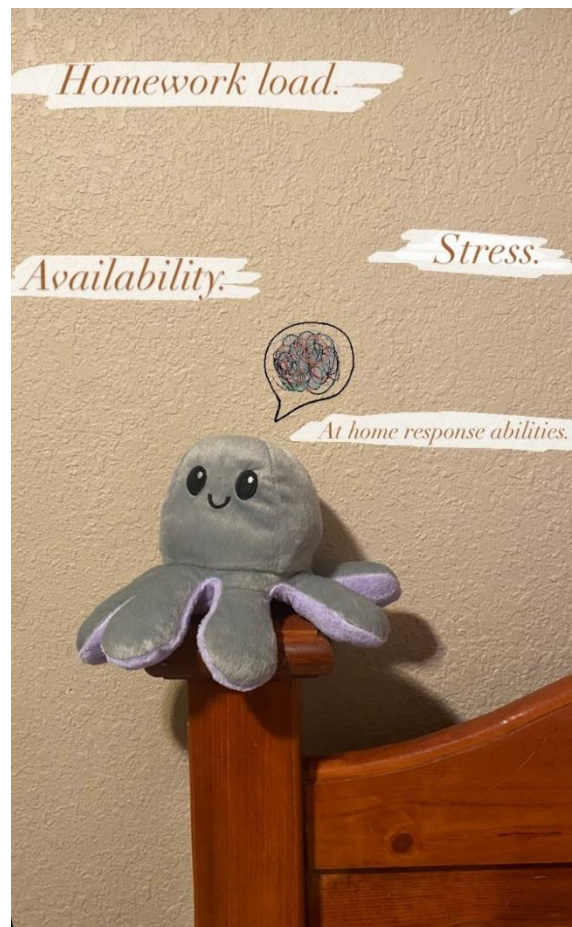
She had previously felt torn between her feelings of embarrassment and her genuine need for assistance. Marina also had to balance the conflicting priorities of wanting to be independent with asking her parents for financial support. She explained her inner

dialogue about this dilemma: “Okay, well, I have to either rely on my parents or work extra double shifts at the jobs I work. I need the books, they’re a necessity.” The photo she presented of this conflict (Figure 11) shows a stuffed animal surrounded by a thought bubble of swirling lines and captions of her conflicting priorities hovering above its head.

In the case of Marina, she found it challenging to balance a desire to be independent and solve her own issues with the real need for financial and informational support.

Figure 11

Marina’s Depiction of Her Conflicting Priorities



Arielle found that the conflicting priorities were largely mental: if she was worrying about her finances, she didn't have the capacity to take care of her schoolwork. So, all thoughts and concerns about paying for college were set aside while the semester was in session. When asked how frequently she thought about student finances, she replied, "I really only think about it when it's the beginning of school and then at the end of school." For Arielle, the conflicting priorities of thinking about school and thinking about finances were more than she could handle at once. Kristi also felt this way. She mentioned, "I'm gonna have to carry [the stress of her student finances] for a long time from now, and right now I don't want to carry that right now--- I have other things right now."

For each of these students, weighing conflicting priorities about paying for college was a major challenge with which the students needed to wrestle.

Throughout the interviews, focus group and photo elicitation, four common themes arose repeatedly: feeling different, encountering barriers that arise from intersecting identities, having selective knowledge about financial aid topics, and weighing conflicting priorities.

Quantitative Data Preparation for Analysis

Data collected from the retrospective pre- and post-surveys was loaded into SPSS. Likert-scale responses were converted into numeric responses, where 1=Strongly Disagree and 6=Strongly Agree. Descriptive statistics were generated and are presented in Table 12. The total number of completed, pairs of retrospective pre- and post-surveys included in the analysis was 10.

In order to address both RQ2 and RQ3, which sought to determine the effect of the intervention on participants' ($n=10$) knowledge about and self-efficacy for accessing financial resources, survey questions were grouped into four groups: A) questions that evaluated the pre- levels of self-efficacy, B) questions that evaluated the pre-levels of knowledge, C) questions that evaluated the post-levels of self-efficacy, and D) questions that evaluated the post-levels of knowledge. The grouping of the questions is displayed in Table 13. Four composite variables were created which represented the mean value of a participant's scores in each of the four groups. I.e., composite variable A is the mean value of a single respondent's responses to all of the questions in group A – this represents their pre-intervention levels of self-efficacy. The same follows for composite variables B, C, and D. Paired samples t-tests were then run, comparing the mean responses of the retrospective pre- and post- for each of the two constructs. Tables 14 and 15 summarize the descriptive statistics and the results of the two paired samples t-tests.

RQ2: Impact of the program on self-efficacy for accessing financial aid

A paired samples t-test was conducted to compare levels of self-efficacy before the intervention and after. There was a significant difference in the scores for self-efficacy before ($M=3.733$, $SD=.927$) and after ($M=5.200$, $SD=.819$) participating in the mentorship program; $t(9)=7.117$, $p=.000$. That is, participants' levels of self-efficacy for accessing financial resources were significantly higher as a result of participating in the program.

In order to address the second part of RQ2, which was concerned with the difference in the effectiveness of the program between mentees who were paired with a

Table 13

Division of survey items into four groups

Construct	Retrospective Pre-	Post-
	Group A	Group C
Self-efficacy	<ul style="list-style-type: none"> • Before the mentoring program, I was confident I can navigate the financial aid system. • Before the mentoring program, I was certain that I could deal with financial aid issues that may arise. • Before the mentoring program, I believed that I was able to get connected with the support I need to pay for college. 	<ul style="list-style-type: none"> • I am confident I can navigate the financial aid system. • I am certain that I can deal with financial aid issues that may arise. • I believe that I am able to get connected with the support I need to pay for college. • As a result of participating in the program, my knowledge about how to access financial information and resources increased.
	Group B	Group D
Knowledge	<ul style="list-style-type: none"> • Before the mentoring program, I was aware of the financial resources available to pay for my college education. • Before the mentoring program, I had the knowledge I needed to solve financial aid challenges that may arise. • Before the mentoring program, I knew how to search for scholarships. • Before the mentoring program, I knew how to contact Financial Aid for help. • Before the mentoring program, I knew how to navigate the Finances tab of MyASU to access information about my student account. 	<ul style="list-style-type: none"> • I am aware of the financial resources available to pay for my college education. • I have the knowledge I need to solve financial aid challenges that may arise. • I know how to search for scholarships. • I know how to contact Financial Aid for help. • I know how to navigate the Finances tab of MyASU to access information about my student account. • After participating in the program, I believe I can better access financial information and resources.

Table 14*Descriptive Statistics for the Four Composite Variables*

	Pair	Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Posteffmean (C)	5.2000	10	.81952	.25915
	Preeffmean (A)	3.7333	10	.92696	.29313
Pair 2	Postknowmean (D)	5.4200	10	.54528	.17243
	Preknowmean (B)	3.7000	10	.64118	.20276

Table 15*Paired Samples t-tests for Retrospective Pre- and Post-Values*

Pair	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
Pair 1 Posteffmean(C) – Preeffmean (A)	1.46667	.65168	.20608	1.00048	1.93285	7.117	9	.000
Pair 2 Postknowmean (D)- Preknowmean (B)	1.72000	.49171	.15549	1.36825	2.07175	11.062	9	.000

mentor who had similar characteristics and those who were not paired with a mentor based on their background characteristics, an independent samples t-test was run to compare the post-intervention levels of self-efficacy for these two groups. Of the ten completed surveys, four participants had been paired based on their similarity with their mentors while the remaining six were not. Table 16 shows the results of the independent samples t-test on the post-intervention means for both the group paired by similarity and the control group. There was a small, non-significant difference for self-efficacy $t(8)=.400$, $p=.700$. While the group paired based on similarity to their mentor did have a slightly larger increase in mean score for self-efficacy, the difference is not significant and cannot be attributed to the difference in how they were assigned a mentor. Table 17 shows the difference in mean scores for the group paired based on similarity and the control group. While the group paired based on similarity to their mentor had a slightly higher change in mean score from retrospective pre- to post-, their difference is not significant and cannot be attributed to the difference in grouping

RQ3: Impact of the program on knowledge about accessing financial aid

A paired samples t-test was also conducted to compare levels of knowledge about accessing financial aid before the intervention and after. There was also a significant difference in the scores for knowledge before ($M=3.700$, $SD=.641$) and after ($M=5.420$, $SD=.545$) participating in the mentorship program; $t(9)=11.062$, $p=.000$. Participants' levels of knowledge about accessing financial aid were also increased as a result of participating in the program.

In order to address the second part of RQ3, which was concerned with the difference in the effectiveness of the program between mentees who were paired with a mentor who had similar characteristics and those who were not paired with a mentor based on their background characteristics, an independent samples t-test was run to compare the post-intervention levels of knowledge for these two groups. Table 16 shows the results of the independent samples t-test on the post-intervention means for both the group paired by similarity and the control group. There was a small, non-significant difference for knowledge $t(8)=.134, p=.897$. While the group paired based on similarity to their mentor did have a slightly larger increase in mean score for each of the two constructs, the difference is not significant and cannot be attributed to the difference in how they were assigned a mentor. Table 17 shows the difference in mean scores for the group paired based on similarity and the control group. While the group paired based on similarity to their mentor had a slightly higher change in mean score from retrospective pre- to post-, their difference is not significant and cannot be attributed to the difference in grouping.

In summary, paired samples t-tests were used to answer the first halves of RQ2 and RQ3. These tests demonstrated that both participants' self-efficacy for accessing financial aid and their knowledge of how to do so increased as a result of participating in the mentorship program.

Table 16*Independent Samples t-tests for Mean Post-Values*

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Posteffmean	Equal variances assumed	2.048	.190	.400	8	.700	.22222	.55556	-1.05889	1.50334
	Equal variances not assumed			.462	7.428	.657	.22222	.48048	-.90081	1.34525
Postknowmean	Equal variances assumed	.870	.378	.134	8	.897	.05000	.37291	-.80993	.90993
	Equal variances not assumed			.138	7.256	.894	.05000	.36125	-.79814	.89814

Table 17*Change in Mean Scores for The Two Groups*

Group	Self-efficacy	Knowledge
Group paired based on similarity to mentor	+1.916	+1.950
Group not paired based on similarity to mentor	+1.167	+1.567

Note. A six-point Likert scale was used and values in the table demonstrate net change on that scale.

Independent samples t-tests were the statistical tests used to answer the second halves of RQ2 and RQ3. These tests showed a small, non-significant difference in post-intervention scores of self-efficacy and knowledge between the group paired based on identities shared with their mentor compared to the group that was not. While there was a slightly greater increase in scores from pre- to post- for the group that was paired with a mentor based on their shared identities, this difference is non-significant and cannot be attributed to their grouping characteristics. According to the data collected in this study, there was no significant difference in the impact of the program on participants' self-efficacy for and knowledge about accessing financial resources for students paired with mentors based on their intersectional identities compared to those who were randomly assigned to a mentor.

CHAPTER 5

DISCUSSION, CONCLUSIONS AND IMPLICATIONS

This study aimed to uncover the ways in which low-income, first-generation college students' intersecting identities create unique barriers that restrict access to financial resources to pay for college. It proposed and piloted a peer-mentorship program where experienced first-generation college students were paired with mentees who shared in their intersectional identities and worked with mentees to develop their navigational capital in order to overcome systemic barriers to accessing financial aid. The study tested whether the Watts First-Gen Financial Resources Peer Mentoring Program was an effective way to increase mentees' knowledge about and self-efficacy for accessing financial aid.

The specific research questions this study sought to answer were:

RQ1: How do low-income, first-generation college students' intersecting identities impact their lived experience of navigating university systems in order to access the financial resources they need to pay for college?

RQ2: How and to what extent did mentees' participation in the Watts First Gen Student Finances Peer Mentoring Program affect their self-efficacy for accessing financial resources? Did this differ based on being paired with a mentor who shared in their intersecting identities?

RQ3: How and to what extent did mentees perceive their experience in the Watts First Gen Student Finances Peer Mentoring Program as increasing their knowledge of how to access financial resources? Did this perception differ based on being paired with a mentor who shared in their intersecting identities?

This study conducted individual interviews, focus groups, collected images through photo-elicitation as well as demographic questionnaires, and retrospective pre- and post-intervention surveys. Qualitative data was loaded into HyperResearch and coded

through several grounded theory coding methods. Quantitative data was loaded into SPSS and descriptive statistics were generated prior to running statistical tests.

Both qualitative and quantitative findings come together in this chapter to address how they answer the above research questions. This chapter will also discuss the study's limitations as well as present recommendations for future practice and research.

Discussion of Findings

This section will discuss the findings and consider the ways in which the findings contribute to the body of literature on first-generation college students.

RQ1 – How intersecting identities affect experiences accessing financial aid.

RQ1 sought to uncover the ways in which first-generation college students' experiences in accessing financial aid and information are impacted by their intersecting identities. The data collected through this study answers this question through four major themes that describe the unique barriers that stem from first-generation college students' intersecting identities. These themes were: (a) feeling different; (b) encountering barriers that arise from intersecting identities; (c) having selective knowledge about financial aid topics; (d) weighing conflicting priorities. Firstly, this study confirmed earlier findings (Swecker et al., 2013; Kabaci & Cude, 2015; Pascarella et al., 2004; Choy, 2001) that indicated that first-generation college students have low levels of financial literacy.

Additionally, this study contributed several new findings in RQ1. Participants indicated that their intersecting identities caused a sense of feeling different from their school peers, created barriers that arise specifically from the intersection of their other identities with their identity as a first-generation student and often forced them to weigh conflicting priorities. In the case of the Hispanic students in this study (Naomi, Luis,

Marina, and Arielle) their responsibility to care for or provide for their family members in combination with their schoolwork left them little to no time to pursue learning about financial aid or to apply for scholarships. Similarly, the non-traditionally aged student found her ability to pursue additional sources of aid and even her ability to complete her degree limited by the need to work to provide for her family. This confirms the general idea from earlier studies that first-generation college students struggle to balance home and school responsibilities (Lowery-Hart & Pacheco, 2011; Darling & Scandlyn-Smith, 2007; Swecker et al., 2013). However, this study revealed that many of those conflicting responsibilities stem from important intersecting cultural and personal identities. For other students, the very idea of pursuing a college education and a career put them into conflict with their parent's expectations, reducing the amount of familial capital they could leverage when applying for aid. This reflects earlier findings, such as those from Mosier (2021), that revealed challenges posed especially for female first-generation students, whose career goals came into conflict with gendered cultural expectations.

The data collected for RQ1 illustrated how first-generation college students' other salient identities created a scenario where overlapping responsibilities and value systems made reaching out for help challenging for cultural or practical reasons. As Crenshaw (1989) noted, if we only consider people's circumstances through the lens of a single identity at a time, we cannot understand how those identities interact to pose unique challenges. Through applying a critical pedagogy approach, the ways in which existing university systems create unequal access to financial resources becomes clear. This study helped to make explicit the ways in which first-generation college students' intersecting identities can make accessing financial aid challenging.

RQ2 – Significant increases in self-efficacy for accessing financial aid.

RQ2 sought to determine whether participation in the Watts First Gen Student Finances Peer Mentoring Program helped to increase participants' self-efficacy for accessing financial resources. The survey data answered this question through the use of paired samples t-tests to show that there was a significant difference in participants' scores for self-efficacy before ($M=3.733$, $SD=.927$) and after ($M=5.200$, $SD=.819$) participating in the mentorship program; $t(9)=7.117$, $p=.000$. The p value of .000 indicates that there is very strong evidence in favor of the alternate hypothesis, which asserts that the intervention (the mentoring program) is the reason for the change in self-efficacy scores. This finding falls in line with Bandura's (1986) suggestion that observational learning where the subject is able to observe a peer successfully demonstrate the needed skill, results in an increase of the subject's self-efficacy for completing that task. In seeing a peer who shares in some elements of their unique identity successfully demonstrate the skills and knowledge needed to access financial aid, the mentee is led to greater confidence in their own ability to perform those skills. Additionally, the peer is able to demonstrate how to best leverage their cultural capital to reach their desired goals. Navigational, familial and resistance capital can all be highly valuable forms of capital first-generation college students may choose to employ. Much of the previous research about first-generation college students and their financial literacy has focused solely on the knowledge and skills themselves. (Mimura, 2015; McCabe, 2016; Eitel and Martin, 2009). However, this study considers student's self-efficacy as a necessary element of actually accessing that aid. As Bandura (1986) notes, if a person

does not possess self-efficacy to complete a task, they are unlikely to pursue developing the needed skills to actually perform it.

The second portion of RQ2 asked whether the change in self-efficacy was different for participants who were intentionally paired with a mentor who shared in their intersecting identities compared to those who were not. The survey data addressed this by showing that there was a small, non-significant difference for self-efficacy $t(8) = .400$, $p = .700$. While the mean score for self-efficacy did increase by 1.916 points (on a 6-point Likert scale) for the group that was paired based on shared intersecting identities compared to an increase of 1.167 points by the control group, the p value of .700 indicates that the difference in scores between these two groups is not significant, and it cannot be attributed to the difference in how they were paired with mentors. Although the difference in mean score did differ between the two groups in the way that was predicted based on the application of intersectionality to the pairing processes, the difference was not sufficient to prove that it was significant. A major limitation in addressing this second portion of the question was the sample size. Of the participants that had been paired with a mentor based on shared intersecting identities, only 4 completed both the retrospective pre- and post- survey. Of those who were not paired with a mentor based on identity, only 6 completed both surveys. The small sample sizes of these two groups limits the degree to which the effects of the pairing processes can be demonstrated. A larger sample size would be needed to see a fuller picture of the effect mentor-mentee pairing had on the changes in self-efficacy.

RQ3 – Significant increases in knowledge about accessing financial aid.

RQ3 aimed to determine whether participation in the Watts First Gen Student Finances Peer Mentoring Program helped to increase participants' perception of knowledge about accessing financial resources. The survey data answered this question through the use of paired samples t-tests to show that there a significant difference in the scores for knowledge before ($M=3.700$, $SD=.641$) and after ($M=5.420$, $SD= .545$) participating in the mentorship program; $t(9)=11.062$, $p=.000$. The p value of .000 again indicates that there is very strong evidence in favor of the alternate hypothesis, which asserts that the intervention (the mentoring program) is the reason for the change in perception of knowledge. This falls in line with the expected outcome, in light of the intervention's reliance on social cognitive theory. By providing opportunities for participants to engage in observational learning, they were able to learn critical financial aid knowledge and how to utilize navigational capital to find pathways to access. The intervention created an environment where knowledge about financial aid as well as how to identify and address challenges of access was developed through dialogue and partnership with a peer. Rather than utilizing a lecture format or one delivered from sources of institutional authority that produces theoretical knowledge addressed at a general student population, a critical pedagogy approach yielded practicable knowledge that is aimed at the specific intersections of identity that mentor and mentee share. This approach differs from much of the current literature about first-generation college students, which fails to acknowledge that first-generation college students' intersecting identities pose unique challenges.

The second portion of RQ3 asked whether the change in perception of knowledge was different for participants who were intentionally paired with a mentor who shared in their intersecting identities compared to those who were not. The data collected answered this by showing that there was a small, non-significant difference for knowledge $t(8)=.134, p=.897$. While the mean score for perception of knowledge did increase by 1.950 points (on a 6-point Likert scale) for the group that was paired based on shared intersecting identities compared to an increase of 1.567 points by the control group, the p value of .897 indicates that the difference in scores between these two groups is not significant and it cannot be attributed to the difference in how they were paired with mentors. Here the small sample size again limited the degree to which the effects of intentionally pairing mentees with mentors who had shared identities had on their changes in knowledge about financial aid.

Limitations

As the findings of this study are discussed, there are two major limitations that should be taken into account.

Firstly and most notably, the sample size of the number of participants who completed the mentorship is smaller than would be ideal. A larger sample size would be more effective in demonstrating the effect of the intervention on participants' levels of self-efficacy and knowledge about accessing financial resources. Additionally, the sample composition for this cycle of research was less representative of the population than previous cycles. In this cycle, 96% of the mentees were female and 78% were Hispanic. This sample over-represents those two identities, as the sample population is 68% female and 30% Hispanic. Previous cycles of research had a more representative

sample of the population, but, as participation in the study was voluntary, the sample for Cycle 3 reflected the population's interest in the program. Across the college, recruiting students to participate in programs was challenging during the Fall 2021 semester due to low morale due to the COVID-19 pandemic, but the participation and participant retention rate in this study was consistent with other programs within the college during this time period.

Secondly, of the five students who participated in the interviews, only two returned for the focus group and only three submitted images for the photo-elicitation. This limits the ability to triangulate the findings by using multiple sources of qualitative data. Again, participant retention was a challenge as the semester proceeded, as was consistent across many programs within the college.

Implications for practice

The findings from this study hold three major implications for practitioners in the field: (1) a peer-based intervention can be an effective way to provide support to first-generation college students; (2) providing a low-stakes opportunity to observe and practice the skills of navigating through university systems can be an effective way for first-generation college students to experience and master the skills needed for accessing financial aid; (3) first-generation college students' other, intersecting identities can be a critical reason why current support practices have fallen short – interventions that take these identities into account and capitalize on the cultural capital these students possess are more likely to be effective.

In this study, a peer-led mentorship program served as an effective way to increase mentees' knowledge about financial aid and their beliefs that they are able to

access it. This intervention provided no direct staff or faculty support for the participants, as all of the tutorial sessions and check-ins were conducted by the mentors. Critical in this plan was the training and support the researcher provided to the mentors. Prior to engaging in any activities with their mentee, mentors were trained in the entire session protocol and were provided access to a library of YouTube tutorials created for this program on various topics within the tutorial. Additionally, the mentors were encouraged to reach out to the researcher for more information if there was a problem they did not know how to address. Finally, the mentors were required to provide a short report after each mentoring session, detailing the outcome and questions they worked through with their mentees. The mentors were well-trained and well-supported, which allowed them to serve as the primary sources of support to their mentees.

Since many first-generation college students possess low levels of financial literacy prior to entering college (Swecker et al., 2013; Kabaci & Cude, 2015; Pascarella et al., 2004; Taylor & Bicak, 2020), this program allowed them to learn about best practices for applying for scholarships, understanding their awards and accessing institutional sources of help in a low-stakes time period (during the middle of the semester, when there were few financial tasks required of them) and with a trusted peer whom they could ask questions without fear of losing face or feeling embarrassed (Lowery-Hart & Pacheco, 2011; Pratt et al., 2019; Chang et al., 2020). Participants were able to engage both in observational learning as well as direct practice under the supervision of a peer. The findings from this study suggest that creating opportunities for low-stakes observational learning and practice may be a good way to increase both the skills and self-efficacy of students.

Finally, this study highlighted the importance of considering the intersecting identities of first-generation college students. While being a first-generation student certainly does present students with challenges, it may be only one within a network of intersecting challenges that student is facing. In the case of some students, this meant reframing challenges and barriers through an asset-based mindset. For instance, rather than focusing on parents' lack of knowledge, students may find it beneficial to instead focus on their parents' emotional and social support as a form of familial capital or to acknowledge their wider sources of familial capital, such as *abuelos* and *tíos*, beyond immediate family (Marrun, 2018) or in creating a chosen family within their college environment (Rodriguez, Garbee & Martínez-Podolosky, 2021). Mosier (2021) suggested that reframing individual social mobility as a form of aspirational and familial capital would both recognize students' accomplishments while acknowledging family contributions. Rather than attempting to create a single "catch-all" solution to the challenges first-generation college students face, where each individual intersection of identities merits a separate, top-down approach, this program suggests that connecting students with other students who have faced similar challenges may be a more effective way of generating solutions from the ground up and of disseminating creative approaches to the systemic barriers presented by a university bureaucracy.

Future Research

The findings from this study present three major directions for future research on how best to support first-generation college students.

First, since this program was tested as a semester-long program, running the program as year-long may have significant advantages. Since many important decisions

are made during the spring semester about returning to college for a second year, continuing the support offered by this program throughout that critical time period may result in increased first-year student retention. Additionally, a year-long program would give mentors and mentees more time to develop a relationship and might increase the chances that a mentee would go to their mentor for support when they are faced with challenges.

Second, while this study focused on financial topics, a peer-mentoring program may be an effective way to help develop navigational capital among first-generation college students with respect to other topics and to develop student identity to foster a sense of belonging within the university community. For example, the importance of engaging with faculty and career-readiness may also be topics important to first-generation college students that may be effectively communicated through a similar mentoring program. In addition to the findings for RQ1, much previous research has suggested that first-generation college students may struggle to connect with their peers (Strayhorn, 2017; Darling & Scandlyn Smith, 2007; Lowery-Hart & Pacheco, 2011). Peer-based programming such as this may help to connect first-generation students and to foster a greater sense of belonging.

Finally, as noted in the limitations section above, further research should be done on the second portions of RQ2 and RQ3, which asked whether the program had a greater impact on those students who were paired with a mentor based on shared characteristics compared to those who were not. Although these questions were addressed in this cycle of research, a much larger participant sample should be enrolled in the study in order to increase the reliability of the findings. A larger sample size would also allow for running

a MANCOVA statistical test, which would allow the researcher to control for the students' parents' level of education and further isolate the impact of the pairing practices. Research (Choy, 2001) indicates that students' knowledge about the financial implications of college increase as their parents' level of education increases, so being able to control for this variable when running a statistical test would better ensure that the impact of the program cannot simply be attributed to selection bias.

Conclusion

This study began with a single first-generation student who reached out in a last-ditch effort for support before dropping out of college. The aim of this study was to illuminate the reasons why first-generation college students might be forced to make that decision and to explore ways that institutions can expand access to the financial aid that might change a student's educational trajectory. Through three cycles of data collection, this study's participants engaged with both vulnerability and generosity, laying bare their private struggles and working to envision a network of support that might help others like them.

While the true, lasting solution to the challenge of funding college for low-income, first-generation college students lies with policy-makers and voters, this intervention works with the educational funding system we currently have. It creates a collective of students collaborating with other students to reveal their systemic challenges and to creatively generate work-around solutions. Through considering first-generation college students through the lenses of all of their intersecting identities, administrators can get nearer to an understanding of the barriers our first-generation college students face. The problem-posing dialogue of a critical pedagogy approach shifts power to the

students themselves, allowing them to find and spread solutions to the barriers to accessing financial aid that many low-income, first-generation college students face.

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APPENDIX A
IRB APPROVAL

APPROVAL: MODIFICATION

[Ying-Chih Chen](#)
[Division of Teacher Preparation - Tempe](#)
 -
Ying-Chih.Chen@asu.edu

Dear [Ying-Chih Chen](#):

On 3/23/2021 the ASU IRB reviewed the following protocol:

Type of Review:	Modification / Update
Title:	Investigating the Effects of a Peer Mentorship Program on Low-Income, First-Generation Students' Access to Financial Resources
Investigator:	Ying-Chih Chen
IRB ID:	STUDY00012227
Funding:	None
Grant Title:	None
Grant ID:	None
Documents Reviewed:	<ul style="list-style-type: none"> • Cycle 3 Consent Form - Interviewees v 2.pdf, Category: Recruitment Materials; • Cycle 3 Focus Group Questions.pdf, Category: Measures (Survey questions/Interview questions /interview guides/focus group questions); • Cycle 3 Interview Questions.pdf, Category: Measures (Survey questions/Interview questions /interview guides/focus group questions); • Cycle 3 recruitment flyer v 2.pdf, Category: Recruitment Materials; • Demographic Questionnaire, Category: Measures (Survey questions/Interview questions /interview guides/focus group questions); • Funding Letter from Watts College for Mentor Scholarships, Category: Other; • Instructions Mentoring Session, Category: Participant materials (specific directions for them); • IRB Protocol, Category: IRB Protocol;

	<ul style="list-style-type: none"> • Observation Form for Mentoring Session, Category: Measures (Survey questions/Interview questions /interview guides/focus group questions); • Photo elicitation instructions.pdf, Category: Participant materials (specific directions for them); • Recruitment Consent Letter Mentees, Category: Recruitment Materials; • Recruitment Consent Letter Mentors , Category: Recruitment Materials; • Survey Mentees Post-Intervention Survey , Category: Measures (Survey questions/Interview questions /interview guides/focus group questions); • Survey Mentees Pre-Intervention Survey , Category: Measures (Survey questions/Interview questions /interview guides/focus group questions);
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The IRB approved the modification.

When consent is appropriate, you must use final, watermarked versions available under the “Documents” tab in ERA-IRB.

In conducting this protocol you are required to follow the requirements listed in the INVESTIGATOR MANUAL (HRP-103).

Sincerely,

IRB Administrator

cc: Jennifer Bevins
Jennifer Bevins

APPENDIX B
RECRUITMENT FLYER

Research Study Looking for First-Gen Participants

We are conducting a research study about Watts College first-generation students, and the financial challenges they face in staying in school. This study is taking place in order to determine how to better support Watts First-Generation students.

Qualifying participants who opt to participate as a mentor will be eligible to receive a \$200 scholarship at the conclusion of the study

The study will take the form of participation in a peer mentorship program, lasting approximately 2.25 hours over the course of the semester (for mentees) or 6-10 hours (for mentors), OR participation in an interview, focus group and taking photographs based on prompts (total of 2.5 hours)

Qualifying study participants are:

- Undergraduate students with a major in Watts College
- First-generation students (parents do not have a college degree)
- Low-income (High levels of need, as determined by the FAFSA)
- Minors, adults unable to consent, pregnant women, prisoners, Native Americans and undocumented individuals will be excluded from the study.
- In order to qualify to participate as a mentor or in the interviews, you need to have attended ASU for at least 1 full year

If you are interested in participating, we would love to hear from you! Please email jen.bevins@asu.edu or call 602-496-0232 for more information.

APPENDIX C
MENTOR SESSION PROTOCOL

Mentor Session Protocol (Intervention)

Important: do your best to address their questions based on your training, but if they ask something you aren't sure about, try to navigate together to a campus resource that can help, or refer them to ASU Financial Aid or to me for help. Problem-solving together is the best option, but if you can't find the answer, refer them out rather than giving them a wrong answer

Instructions for Initial Session

- Share a little bit about who you are, your background what you are studying, etc.
- Ask them to share about themselves.
- Let them know that you are going to work together to explore some of the financial resources that are available to students and that you will be working together on their computer in their real student account. Emphasize that you are there to support them and that they should feel free to ask you any financial-related question-no question is a dumb question.
- Have student open up the Finances tab of MyASU and make sure they have MyASU bookmarked or easily accessible
- Explore these resources together:
 - Financing Tasks
 - Charge History
 - Payments
 - Refund
 - Financial Aid Tracker (toggle to show different aid years)
 - Financial Aid awards offered (how to accept/decline)
 - Financial Calendar
 - All of the resources in the Financial Success Box
 - Search/Apply for Scholarships
 - Search/Apply for Student Jobs
 - iGrad
 - Add Guest
 - ASU Payment Plan
 - Cost Estimator
- Have student navigate to <https://students.asu.edu/contact/financialaid> and bookmark. Talk about the different ways to work with Financial Aid
- Visit fafsa.ed.gov and talk about:
 - Make sure they have done their 2020-2021 FAFSA and tell them that the 2021-2022 FAFSA will open on October 1
 - You have to do FAFSA every year
 - Most students should fill out the FAFSA, even if they are not planning on receiving federal student aid, in order to qualify for scholarships
- Find out which school the student is in within Watts College and show them the scholarship page for that school specifically (let them know that early spring is usually the best time to apply for scholarships for the following fall). Work together to determine which scholarships they might qualify for.
 - School of Community Resources and Development:
<https://scrd.asu.edu/content/scholarships>

- School of Criminology and Criminal Justice: <https://ccj.asu.edu/scholarships>
- School of Public Affairs: <https://spa.asu.edu/content/scholarships>
- School of Social Work: <https://socialwork.asu.edu/content/scholarships>
- If the student has tasks in Financing Tasks, prompt them to read the information on the task, explore any links shared in the task info box and determine next action steps
- If the student doesn't have any Financing Tasks:
 - Check if they have any other financial questions and work together to search to find where they can find the solution or support (don't directly tell them the answer, prompt them to find the answer themselves)
 - Visit <https://scholarships.asu.edu> together and do a scholarship search together and bookmark 3-5 scholarships they may want to apply for
- Share your contact info as well as my contact info and let them know that they can always reach out to you for more support or if more questions come up and that they should expect a check in from you in a couple of weeks

Follow-up

- This is going to happen about 4 weeks after your initial online meeting
- Check-in can be via email, phone, or text- whatever they indicated was their preferred mode of contact
- Ask them:
 - How they are doing?
 - How are classes going?
 - Have any new financial questions or issues come up since you met last?
 - Follow-up on any of the action items you talked about in your online session
 - When is their registration date/have they registered?
 - Is there anything else you can help them with?

APPENDIX D
CONSENT FORMS

Interviewees

Dear Student:

My name is Jen Bevins and I am a doctoral student in the Mary Lou Fulton Teachers College (MLFTC) at Arizona State University (ASU). I am working under the direction of Dr. Ying-Chih Chen, a faculty member in MLFTC. We are conducting a research study on the effectiveness of a peer mentorship program on increasing low-income, first-generation students' knowledge about and confidence in navigating the financial aid system in order to access financial resources to pay for college.

We are asking for your help, which will involve your participation four different ways: 1) in completing a demographic questionnaire to know a little bit more about you and your financial circumstances, 2) a one-hour interview, 3) a one-hour focus group with other first-generation students, and 4) you will be asked to produce 5 photos based on prompts. All activities will be done remotely and should take a total of 2.5 hours.

We are also asking your permission to record the interview and focus group. Only the research team will have access to the recordings. The recordings will be deleted immediately after being transcribed and any published quotes will be anonymous. To protect your identity, please refrain from using names or other identifying information during the interview. Let me know if, at any time, you do not want to be recorded and I will stop.

We are also going to be asking you to take 5 photos based on prompts, edit them in whatever app or software you prefer, then text it to a phone number that will be used only by the research team. After your photos are downloaded by the research team, the text messages will be deleted.

Your participation in this study is voluntary. If you choose not to participate or withdraw from the study at any time, there will be no penalty whatsoever. You must be 18 years of age or older to participate.

The benefit to participation is the opportunity for you to learn more about your student finances, what steps you can take to solve financial problems, and will have an opportunity to connect with other first-generation students. Interview responses as well as demographic information will also inform future iterations of the study and help Watts Center for Academic and Student Affairs to better tailor our support for first-generation students. Thus, there is potential to enhance the experiences of our students. There are no foreseeable risks or discomforts to your participation.

Your responses will be confidential. Results from this study may be used in reports, presentations, or publications but your name will not be used. Only the research team will have access to the data. The questionnaire and survey data will be collected and stored on a password protected computer, well as on an external flash drive for 3 years, then all digital copies will be deleted permanently and the flash drive will be destroyed. Any physical notes that were taken will be stored in a locked filing cabinet in a locked office. To ensure confidentiality, you will create a unique identifier known only to you. The identifier consists of the first three letters of your mom's name and the last four digits of your phone number. Thus, if your mom's name was Sarah and your phone number was (602) 543-4567, your unique identifier would be Sar4567.

We are also asking your permission to record your name and contact information, in order for the research team to contact you in the future for follow-up, if needed or to contact you about future research opportunities. This information will also be deleted after 3 years.

If you have any questions concerning the research study, please contact the research team – Ying-Chih Chen at ying-chih.chen@asu.edu or (480) 965-9612 or Jen Bevins at jen.bevins@asu.edu or 602-496-0232

Thank you,
Jen Bevins, Doctoral Student
Ying-Chih Chen, Professor

By signing below you are agreeing to be part of the study

Name	
Signature	
Date	

If you have any questions about your rights as a participant in this research, or if you feel you have been placed at risk, you can contact Ying-Chih Chen at (480) 965-9612 or the Chair of Human Subjects Institutional Review Board through the ASU Office of Research Integrity and Assurance at (480) 965-6788.

Mentors

Dear Student:

My name is Jen Bevins and I am a doctoral student in the Mary Lou Fulton Teachers College (MLFTC) at Arizona State University (ASU). I am working under the direction of Dr. Ying-Chih Chen, a faculty member in MLFTC. We are conducting a research study on the effectiveness of a peer mentorship program on increasing low-income, first-generation students' knowledge about and confidence in navigating the financial aid system in order to access financial resources to pay for college.

We are asking for your help, which will involve your participation in 3 different ways: 1) completing a demographic questionnaire to know a little bit more about you and your financial circumstances. The questionnaire should take less than 10 minutes. Based on your responses to the questionnaire, you will be matched with 3-5 mentees. 2) You will meet with each of your mentees for 1 hour, then 3) you will do 2 follow-ups with them throughout the semester, for a total of 6-10 hours.

During the mentoring meeting, you will be asked to take notes. Only the research team will have access to the notes after they have been submitted to us. Your name and the names of any individuals you or your mentee mention will be replaced with a pseudonym to protect your identity.

Your participation in this study is voluntary. If you choose not to participate or withdraw from the study at any time, there will be no penalty whatsoever. You must be 18 years of age or older to participate.

As compensation for your participation in this program, you will be awarded a \$200 scholarship, to be posted to your ASU student account. The other benefit to participation is the opportunity for you to help fellow first-generation students understand their student finances and what steps they can take to solve financial problems. Your participation will inform future iterations of the study and help Watts Center for Academic and Student Affairs to better tailor our support for first-generation students. Thus, there is potential to enhance the experiences of our students. There are no foreseeable risks or discomforts to your participation.

Your responses will be confidential. Results from this study may be used in reports, presentations, or publications but your name will not be used. Only the research team will have access to the data. The questionnaire and survey data will be collected and stored on a password protected computer, well as on an external flash drive for 3 years, then all digital copies will be deleted permanently and the flash drive will be destroyed. Any physical notes that were taken will be stored in a locked filing cabinet in a locked office. To ensure confidentiality, you will create a unique identifier known only to you. The identifier consists of the first three letters of your mom's name and the last four digits of your phone number. Thus, if your mom's name was Sarah and your phone number was (602) 543-4567, your unique identifier would be Sar4567.

We are also asking your permission to record your name and contact information, in order for the research team to contact you in the future for follow-up, if needed or to contact you about future research opportunities. This information will also be deleted after 3 years.

If you have any questions concerning the research study, please contact the research team – Ying-Chih Chen at ying-chih.chen@asu.edu or (480) 965-9612 or Jen Bevins at jen.bevins@asu.edu or 602-496-0232

Thank you,
Jen Bevins, Doctoral Student
Ying-Chih Chen, Professor

By signing below you are agreeing to be part of the study

Name	
Signature	
Date	

If you have any questions about your rights as a participant in this research, or if you feel you have been placed at risk, you can contact Ying-Chih Chen at (480) 965-9612 or the Chair of Human Subjects Institutional Review Board through the ASU Office of Research Integrity and Assurance at (480) 965-6788.

Research Compensation Questions

Are you receiving other research compensation? Y / N

If you marked Y, does that amount add up to a total of \$600 annually? Y / N

If you marked Y to both questions, please fill in the information below. Collecting this information allows ASU to meet government reporting obligations. Precautions are in place to assure confidentiality and data security.

Name	
Mailing Address	
Tax ID #	

Mentees

Dear Student:

My name is Jen Bevins and I am a doctoral student in the Mary Lou Fulton Teachers College (MLFTC) at Arizona State University (ASU). I am working under the direction of Dr. Ying-Chih Chen, a faculty member in MLFTC. We are conducting a research study on the effectiveness of a peer mentorship program on increasing low-income, first-generation students' knowledge about and confidence in navigating the financial aid system in order to access financial resources to pay for college.

As a student new to ASU, we are asking for your help, which will involve your participation in three ways: 1) in participating in a remote, peer mentorship program, 2) in completing a demographic questionnaire to know a little bit more about you and your financial circumstances, 3) completing a short survey at the end of the mentorship program. For the mentorship program, there are two components: a one-hour remote session and 2 email follow-ups with your mentor. The questionnaire should take less than 5 minutes, the survey should take less than 10 minutes. Your involvement in this study should take up to a total of 2.25 hours. All components will be done remotely. In addition, institutional data such as your enrollment history, grades and account holds may be collected about you in order to get a fuller picture of your experiences as a student.

During the mentoring meeting, your mentor will be asked to take notes. Only the research team will have access to the notes after they have been submitted to us. Your name and the names of any individuals you or your mentor mention will be replaced with a pseudonym to protect your identity.

Your participation in this study is voluntary. If you choose not to participate or withdraw from the study at any time, there will be no penalty whatsoever. You must be 18 years of age or older to participate.

The benefit to participation is the opportunity for you to learn more about your student finances and what steps you can take to solve financial problems. Interview responses as well as demographic information will also inform future iterations of the study and help Watts Center for Academic and Student Affairs to better tailor our support for first-generation students. Thus, there is potential to enhance the experiences of our students. There are no foreseeable risks or discomforts to your participation.

Your responses will be confidential. Results from this study may be used in reports, presentations, or publications but your name will not be used. Only the research team will have access to the data. The questionnaire and survey data will be collected and stored on a password protected computer, well as on an external flash drive for 3 years, then all digital copies will be deleted permanently and the flash drive will be destroyed. Any physical notes that were taken will be stored in a locked filing cabinet in a locked office. To ensure confidentiality, you will create a unique identifier known only to you. The identifier consists of the first three letters of your mom's name and the last four digits of your phone number. Thus, if your mom's name was Sarah and your phone number was (602) 543-4567, your unique identifier would be Sar4567.

We are also asking your permission to record your name and contact information, in order for the research team to contact you in the future for follow-up, if needed or to contact you about future research opportunities. This information will also be deleted after 3 years.

If you have any questions concerning the research study, please contact the research team – Ying-Chih Chen at ying-chih.chen@asu.edu or (480) 965-9612 or Jen Bevins at jen.bevins@asu.edu or 602-496-0232

Thank you,
Jen Bevins, Doctoral Student
Ying-Chih Chen, Professor

By signing below you are agreeing to be part of the study

Name	
Signature	
Date	

If you have any questions about your rights as a participant in this research, or if you feel you have been placed at risk, you can contact Ying-Chih Chen at (480) 965-9612 or the Chair of Human Subjects Institutional Review Board through the ASU Office of Research Integrity and Assurance at (480) 965-6788.

APPENDIX E
DEMOGRAPHIC QUESTIONNAIRE

Demographic Questionnaire

To ensure confidentiality, you will create a unique identifier known only to you. The identifier consists of the first three letters of your mom's name and the last four digits of your phone number. Thus, if your mom's name was Sarah and your phone number was (602) 543-4567, your unique identifier would be Sar4567.

- Unique Identifier
- Preferred email address
- Preferred phone number
- Is texting ok?
- Age
- Gender
- Please specify your ethnicity
 - Hispanic
 - American Indian or Alaska Native
 - Asian
 - Black or African-American
 - Native Hawaiian or Pacific Islander
 - White
 - Two or more races
 - Race and ethnicity unknown
 - Prefer not to respond
 - Other - please describe
- When did you enter ASU?
 - Right after HS
 - Not right after HS, but I didn't attend any other school before coming to ASU
 - Not right after HS and I attended another community college before coming to ASU
 - Not right after HS and I attended another university before coming to ASU
 - Other – please describe
- What is your father's highest level of education?
 - Didn't enter high school
 - Entered high school, but didn't graduate
 - Graduated high school
 - Entered community college, but didn't graduate
 - Graduated community college
 - Entered university, but didn't graduate
 - Graduated with Bachelor's degree or higher
 - Not Applicable
 - Other - please describe
- What is your mother's highest level of education?

- Didn't enter high school
- Entered high school, but didn't graduate
- Graduated high school
- Entered community college, but didn't graduate
- Graduated community college
- Entered university, but didn't graduate
- Graduated with Bachelor's degree or higher
- Not Applicable
- Other - please describe
- How would you classify your level of financial need?
 - Very High
 - High
 - Moderate
 - Low
 - Very Low
 - I am unsure
- What type of tuition rate are you receiving?
 - AZ Resident
 - Western Undergraduate Exchange (WUE)
 - Non-AZ Resident
 - International
 - I don't know
- Where are you living?
 - A Residence Hall
 - Off campus but in university-housing (e.g., Roosevelt Point)
 - Off campus on my own or with friends
 - Off campus with my family
 - Other- please describe
- This mentorship program will be connecting students with students who share in aspects of their identity. Which aspects of your identity are the most important to you in terms of being matched with another student? (e.g., Hispanic, Christian, LGBTQ+, from a rural area, etc.) You can use multiple words or phrases that best explain who you are. Think of this as a way to be matched with a new friend.

APPENDIX F
CODING SCHEME

Category	Subcategory	Units of Analysis	Total	Open Codes
Feeling Different	Don't fit in within home communities due to education	84	237	Too white to be Mexican, too Mexican to fit in with the white kids, I'm the only one in my family
	Don't fit in within campus community due to identity	153		It can feel like you're alone, looking for companionship, I refuse to believe I'm the only one, not fitting in
Barriers arising from intersecting identities	Home responsibilities	19	194	Certain things are expected of you, family is a cultural value, hard to work a job to support family, people rely on me
	Identity disqualifies from financial aid	50		Bureaucratic barriers related to identity, I always heard loans were the boogeyman
	Having different future plans than what was expected of them	83		Little support from community, different career path, what my family wants for me vs. what I want for myself
	Social barriers	42		I find it hard to make friends, Here for a different purpose, Here to get us out of poverty
Selective Knowledge	Knowledge about a topic they had first-hand experience	116	270	I have to secure scholarships, I have to work extra, just go to the financial aid office and bug them, relying on loans, grades are my only financial barrier
	Knowledge about a topic someone	48		Avoiding loans because family said to, my friend

	close to them experienced			had a different situation, my wife has a lot of student loan debt, we only take certain types of loans
	Missing knowledge about topics outside of direct or indirect experience	106		Terms I am not aware of, tricky to understand, I don't even how much loans I have taken, I don't remember anyone talking about finances
Conflicting priorities	Conflicting expectations about future goals	41	301	Divided in two, exploring different career paths, higher paying jobs require a college degree, living up to expectations
	Conflicting demands on time	102		Balance is difficult, certain things are expected of you
	Conflicting feelings about self-reliance vs. seeking out help	64		Go to the people who want to help you, Google can only get you so far, I did it on my own, I have to rely on my parents or work extra, managing things on your own terms
	Conflicting topics within limited cognitive space	68		I don't have to actively worry about debt, I don't want to carry that tight now, I spend the majority of breaks thinking about finances, putting finances out of mind
	Prioritizing finances over academic progression	26		Finances are why I have had to take a pause, I would have to stop going to school if I had to take out a loan