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I get financial aid. I'm kind of jacked though, because I turned in my financial aid things late, so I didn't get all the money that I was supposed to get, so I have to try to work to pay for—. Like, last semester, I don't know how I passed all my classes. I went the whole semester without books or whatever, so I was struggling, but I did it. I made sure this year, I was probably the first person in the whole world to do financial aid. (9:86)¹

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¹Throughout the paper, we refer to numbered quotations within numbered transcripts to allow more precision and accountability in our reporting. Here 9:86 refers to the 86th quotation in the ninth focus group transcript.

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

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

THEORETICAL PERSPECTIVES AND PREVIOUS RESEARCH

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

Our article is an attempt to extend the work of a few studies that have used qualitative data to understand students' perceptions of and experiences with work, financial aid, and college success (e.g., Matus-Grossman & Gooden, 2002; McDonough & Calderone, 2006; Santiago, 2007; Somers & Cofer, 1998). In an early study along this line of inquiry, Somers and Cofer (1998) found that students reported little awareness of financial aid options and of the complexities of college costs. In a more recent study, Matus-Grossman and Gooden (2002) had similar findings and therefore recommended raising stu-

dents' awareness of financial aid services through outreach campaigns. Their findings led them, furthermore, to emphasize the importance of a "welcoming, nondiscriminatory environment" in improving students' awareness and knowledge of financial aid. Among their implications, they recommended ongoing diversity training programs for faculty, administrators, and staff.

While the literature from previous research provides a framework for examining important aspects of the issues in understanding the role of financial aid in college success, the theoretical perspective of our study considers both individual and structural roles within the higher education system. In this work, we draw in part on a social reproduction perspective. In taking this approach, we assume that colleges and universities are, to some extent, involved in replicating social and economic structures, including inequalities, from one generation to the next. Although Bourdieu's original critiques emphasized the replicative role of schooling, this emphasis should be understood within its historical context—a time when many scholars were stressing the potential of schools to mitigate and transform social inequality (Bourdieu & Wacquant, 1992, pp. 80–81). Our study builds on the understanding—also implicit in Bourdieu's work—that education policy and educational institutions, and the individuals interacting in them, simultaneously replicate as well as transform social inequalities.

Research focused on understanding this dual potential of colleges and universities does not have the purpose of showing that institutions intentionally or even deterministically direct students into societal roles and positions defined by racial and economic power. Rather, we aim to see how these structures (racial and economic power in particular) inform all of our actions as educators and students, as individuals and institutions. In addition, research employing this theoretical perspective focuses on increasing an understanding of how these structures and dynamics shape what we all (students, practitioners, and researchers) are able to perceive as possibilities—as the natural order underlying and shaping our actions. Thus, to approach the study of students' perceptions and experiences of financial aid in this way is also to deepen our understanding of praxis through and within institutions.

DATA SOURCES AND RESEARCH METHODS

Because our study draws on qualitative data, we relied on multiple techniques to support validity in processing and analyzing the data. Particularly important are ethnographic research strategies focused on the goals of understanding the context and experiences of the students (Carspecken, 1996; Chambers, 2000). In addition, the use of multiple researchers in the analysis process allowed for multiple perspectives to be considered, further supporting the validity of the findings.

Study Context and Data Collection

In spring 2008, we conducted 22 focus groups with 114 students centered on students' experiences in college and with work. All of the participants were students at three nonresidential institutions in the same Midwestern metropolitan region. Like much of the United States, this region has seen a marked decrease in the number of manufacturing jobs over the past few decades. Demographic trends in this area also parallel broader national trends, in which dramatic changes in industry are concomitant with exacerbated residential segregation by race and socioeconomic status across the region's urban and suburban communities.

The participating institutions are located in a county that was 55% White and 25% African American overall in 2008. However, the population of the main urban center was 83% African American, while more suburban neighboring communities were as much as 93% White. In addition, the region exhibits wide differences in median income in these various communities. While 17% of the county population overall was living below poverty level in 2008, that figure was 37% in the urban center. These disparities are reflected in higher education participation rates for the region as well, which range from far below (18.8% in the main urban center) to just above national rates (34.9% in one suburban community). While 49% of the labor force in the main urban center held manufacturing jobs in 1970, that figure had dropped to 15% in 2008 (U.S. Census Bureau, 2014).

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

- approximately 25% were age 30 or over
- only 25% were under 21
- just 44% were enrolled full time
- nearly 30% reported incomes below \$30,000

Furthermore, students enrolled in these schools were likely to be working students. Results of a survey conducted for a previous study at these institutions showed that over 80% were employed part-time or full-time, over 35% were employed full time, and 20% were working over 40 hours a week (Hossler, Gross, Pellicciotti, Fischer, & Excell, 2005). Less than 50% applied for financial aid.

Specific focus group questions for this study centered on three topics: (a) how students' educational goals and the demands of their programs play

TABLE 1

	Participants	Community Colleges**	Regional Universities**	Institutions Combined**	County ***	Urban Center***
Gender	Count					
Men	35	31%	40%	40%	48%	46%
Women	79	69%	60%	60%	52%	54%
Total	114	100%	100%	100%	100%	100%
Race/Ethnicity						
African American	49	43%	20%	24%	25%	83%
API	2	2%	1%	1%	1%	0%
Latino/a	12	11%	13%	13%	17%	4%
White	51	45%	62%	58%	55%	11%
“Native American, other races, and multiracial”	*	*	1%	1%	2%	2%
Race missing	*	*				
Total	114	100%	100%	100%	100%	100%
Age						
24 or younger	56	49%	63%	58%	34%	36%
18 to 21	29	25%	32%	28%	4%	5%
25 or older	58	51%	37%	42%	66%	64%
30 or older	36	32%	21%	25%	*	*
Total	114	100%	100%	100%	100%	100%
Traditional/Nontraditional Status						
“Traditional-age, dependent-status student”	37	32%	*	*	*	*
“25 or older, or independent”	77	68%	*	*	*	*
Total	114	100%	*	*	*	*
Institution Type						
Regional university	62	54%		81.1%		
Community college	52	46%		18.9%		
Total	114	100%		100%		

Note: Due to rounding, some totals do not equal 100 percent.

* Data not available

** Statewide longitudinal education data, 2007

*** Source: U.S. Census Bureau, 2008-2012 American Community Survey

into decisions related to family and work; (b) how students understand their work lives as affecting their educational decisions; and (c) how students pay for their education. Sample questions used in these discussions are shown in Appendix A. To ensure the representation of a broad range of student experiences and perspectives, we recruited participants through required introductory general education courses and through ad hoc recruitment in student gathering areas visited by a high volume of students taking courses on each campus. Students received a national chain store gift certificate worth ten dollars in return for their participation. As a result, the 114 student focus group participants ranged from age 18 to over age 55, reflected the region's racial and ethnic diversity, and included students with and without children. (See Table 1 for a summary of participants' demographic characteristics and further contextual data.) All focus groups were conducted by the first author and research center colleagues, and were audiotaped for later transcription. When possible, during or after the group discussions, members of the research team talked with students who had voiced confusion about financial aid, to make sure that they were aware of relevant institutional resources, through which they could find more information. In addition, as a part of the project, the research team developed a report for each institution and met with faculty and practitioners to discuss strategies for improving practice on this and other key points.

As shown in Table 1, the age distribution among the participants is similar to the overall ages represented among students in the region as reported above: Approximately 32% were age 30 or older, and approximately 25% were younger than 21. White students were overrepresented slightly among focus group participants on one campus, while African American students were overrepresented on another. Beyond these differences, the focus group participants broadly resembled enrollments by race/ethnicity and gender at the participating institutions.

Students enrolled full-time were overrepresented in the focus groups as compared to the student populations on each campus. Approximately 30% reported being enrolled part-time during the term in which we spoke with them. Since the study was focused on students who work for pay and/or have family obligations, most participants held jobs, although a small number of participants with significant family responsibilities were unemployed but looking for work.

It is important, as a matter of context, to understand the extent to which the focus group participants were and were not similar to the broader student populations at the participating institutions. Such context helps researchers and readers to interpret and weigh the statements and thematic emphases seen in the study data. In a study that makes no use of probability sampling, however, it is to be expected that full-time students, who average more time

on campus than part-timers, will likely be overrepresented among focus group participants, compared to their relative presence in these institutions. Because we do not aim to generalize to a broader population directly via sampling logic in this study, we do not see these differences as disadvantages in themselves. In fact, the relative prevalence of full-time students in the focus groups may be appropriate for a study focused on understanding how students think about financial aid. In interpreting the prevalence of themes and other findings, we have made efforts to keep in mind the fact that part-time students' voices were relatively underrepresented in the focus groups. Nevertheless, part-time students were not absent—they constituted more than 30% of the participants—and we have tried to attend to and include consideration of the specific challenges, structures, and comments that seemed relevant to part-time enrollment.

DATA ANALYSIS

The research team consisted of eight researchers and practitioners with experience working at, attending, and studying urban institutions. Our analyses of focus group transcriptions concentrated on two main activities: (a) iterative thematic coding, and (b) analytical annotation of extended excerpts. In the early steps of data analysis, we followed an iterative coding process with multiple rounds of open coding followed by research team discussions to generate an initial list of low-inference codes to be applied in subsequent rounds of thematic coding. Following Carspecken's (1996) recommendations, these codes focused on direct, literal thematic and structural description of participants' comments and were developed with the aim of introducing as little interpretation as possible during the early stages. During this stage we focused on developing and applying low-inference codes, such as description of "faculty," "financial aid," "experiences at work," and "family responsibilities," for example. Then research team members collaborated to gradually build toward more focused and theory-defined coding (Carspecken, 1996), applying codes such as "norms around money," "expectations for college," "educational aspirations," and "college choice." In identifying these codes, we began to slowly connect our thematic analyses to existing theory about financial aid and postsecondary student pathways (McDonough & Calderone, 2006; Paulsen & St. John, 1997; St. John, Paulsen, & Starkey, 1996; Stage & Hossler, 2000) and to social reproduction concepts such as forms of capital, habitus, field, and practice (Bourdieu, 1984, 1990; Bourdieu & Wacquant, 1992; Reay, 2004). The advantage of building coding practice in this way is that we came to know the data relatively thoroughly before (re)imposing the theoretical framework formally. In this way, we were able to remain open to seeing unanticipated complexities and also were better prepared to challenge

our own interpretations with disconfirming evidence throughout the process (Creswell & Miller, 2000). (For the list of codes, see Appendix B.) We used a qualitative data analysis software package, *Atlas.ti*, to store and organize the data and analyses through the coding stages.

In the later stages of analysis, we used reconstructive analysis to understand the role of norms and expectations in more extended exchanges with students (Carspecken, 1996). Consistent with the recommendations of this approach, we examined focus group data in context and by theme in alternation. These processes, accomplished mainly through annotation and memoing, provided our main vehicle for considering the data in light of social reproduction. Reconstructive analysis requires analysts to identify multiple levels of meaning built into social interaction, applying a notion of validity claims, or statements that participants communicate regarding (a) the external world (objective claims), (b) their own internal state (subjective claims), and (c) what is good, bad, or valuable etc., and what should be (normative claims). These steps also offered a means to work with the data using Bourdieu's concept of habitus in a way consistent with Reay's (2004) suggestion that the concept is most appropriately applied in active give and take with empirical data rather than being used as direct explanation. Moreover, the resulting analytical documents provided material for peer debriefing sessions with collaborating researchers in which we probed and questioned the inferences folded into our emerging analyses. Examples of annotations from this stage of analysis are included as Appendix C.

RESULTS

In this article, we focus on students' implicit theories about financial aid policy and on how students made sense of their own experiences in paying for college. Three major themes emerged from the understandings that working urban commuter students had about financial aid. The first theme centers on the uncertainty and anxiety that characterized many participants' views on financial aid. Students' comments during the focus groups varied in complexity and concreteness but quite consistently suggested a lack of clarity about the processes of financial aid. For example, several participants applied an understanding of one program within the financial aid system—such as a state-level workforce development program—to the whole system and to all programs. These perceptions were often paired in students' comments with fears of financial aid running out or being terminated. These implicit theories illustrate the type of meanings these students made of information they perceive as incomplete or not fully logical.

Many students who spoke with us viewed work as a more flexible source of funds compared to financial aid, which was often described by partici-

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

Compounding misinformation, misunderstandings, and students' fears about insufficient academic progress, a second theme points to the delicate financial balance many of these students were trying to manage and illustrates the inadequacy of current financial aid policy in addressing the needs of students with the most tenuous financial situations. Several participants whose expenses, in principle, were all covered described unexpected occurrences—such as a car breaking down or a child falling ill—as potentially destabilizing their finances and threatening their ability to stay at the college.

A third theme in our discussion below highlights students' sources for information on financial aid and their reasoning on how to combine financial aid and wages to pay for college. We explore and illustrate each of these themes in detail.

THEME 1: THE PRINCIPLES, REGULATIONS, AND PROCESSES SURROUNDING FINANCIAL AID ARE DIFFICULT TO UNDERSTAND.

Focus group participants in different funding situations showed uneven understandings, as well as some misconceptions about how financial aid works. Pervasively throughout the focus groups, students' comments regarding financial aid reflected a limited understanding of financial aid regulations, processes, and decision principles. This was true of students who received more financial aid than they expected as well as those who received what they perceived as inadequate aid. In all focus group discussions and from many different students, we heard them convey, explicitly and implicitly, a shrugging, freely offered sense of bafflement, as if to say, "I don't really get it."

Multiple examples of this kind of comment can be found throughout the focus group discussions. Among those who were pleased with their financial aid, typical comments were: "They tell you what to fill out and you just give it to them and they give you whatever you qualify for" (2:23) or "They give things called, like, Pell Grants and stuff like that. We just fill out FASFA and whatever they send us we'll take it" (2:64). These students expressed

appreciation for their awards, even though they did not seem to know why they qualified for the amounts they received. Since they were satisfied, they were, of course, not motivated further to understand how it was that they had qualified.

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

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

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

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

The sense of not knowing what happened—a portrayal of the process itself as arbitrary and unaccountable—is in evidence here as well as in the previous examples. In addition, the student's narrative of the change ("So all of a sudden . . .") further reinforces this description of financial aid as unpredictable.

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

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

These participants both recognized that students in their early twenties may be dependent “on paper” and that this dependency status will determine aid awards—of the parent in the first example and of the student in the second example. At the same time, both speakers implied that the dependency assumption does not make sense because these students, despite being younger than age 24, are receiving little actual support from their parents. Participants often admitted their confusion openly:

P2²: I get it from the government because of financial aid and that. And they’re like “You have exceeded,” and “Why is it taking—?” . . .

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

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

Another student similarly peppered her explanations with references to uncertainty: “[Another student] just had them consolidate it, or something, because she also has some undergrad and that’s like a big burden you’ve got. I don’t know.” (16:124). The most serious confusion consisted of outright misconceptions that could lead to unfortunate decision-making:

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

Or in another focus group:

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

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

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

²Throughout the paper we occasionally use the designation P1, P2, etc. to indicate which focus group participant is speaking at various points within a quotation. This is usually only necessary for quotations involving multiple speakers in an exchange. The designation *I*: is used as needed to indicate contributions from the interviewer.

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

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

In contrast, participants' comments about work were characterized in general by a firmer sense of knowing how to navigate the limits in the system and how to gain exceptions. In the following excerpt, for instance, a university student speaks straightforwardly about negotiating an adjustment in timing at work: "Sometimes I just explain to them 'Hey, I'll be late. I could work but I'll be late,' and then they will say, 'Oh, okay. That's fine'" (4:106). There are many examples, like this one, in which students explained rules and expectations surrounding their work lives as relatively predictable and straightforward. Compared to comments regarding financial aid, students' explanations of workplace processes also showed a higher sense of confidence in navigating situations even when trouble arises. In another example, a community college student pointed out the possibility of changing jobs if the current situation does not allow some flexibility for attending classes, "If the job doesn't understand, then you do what you've got to do, if it's working on the weekends or whatever" (13:53). In these excerpts, the process of negotiating flexibility at work or even changing jobs is not presented as mysterious, as financial aid processes are. In yet another example, a university student described a similar sense of knowing what to expect, even in a less-than-ideal situation:

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

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

Given the relative familiarity and predictability students attributed to work situations, it is not surprising that students described making adjustments to

their work schedules and even adding jobs as strategies for troubleshooting or changing tenuous financial situations. In one example, a traditional-age university student talked about taking a second job to help alleviate her family's financial stress: "I live on the north side of [community nearby], and we're losing our house so we're really going into foreclosure because we can't pay any bills, and I'm beginning a second job" (7:2). This quotation was one of many referring to the economic crisis that was already emerging in the spring of 2008. The speaker's strategy was to take a second job to bring in more income. She was a White university student in her late teens attending school full-time and working in a retail position. Adding a second job may, in fact, have been the only thing she could do to help alleviate the pressure, but it is worth noting that this was the only strategy she mentioned here. She did not mention conferring with the financial aid office or anyone at the university as part of her troubleshooting. This is one example of how the students who spoke with us viewed work as a more familiar and fungible source of funding.

In other examples, students increased and decreased work hours in response to changing financial situations. One returning community college student described her strategies for adjusting her hours throughout the year, in part to supplement the family income in months when her husband typically worked less:

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

In this example, the speaker—like many other students in the study—described the possibility of additional hours as a routine and reliable source of additional income available on short notice. Here, once again, the contrast with the mystery and opacity students attributed to financial aid policy was clear.

Forms of capital—economic capital obviously but cultural capital as well—are seen in these examples in the students' range of knowledge and comfort with financial policies. Moreover, cultural capital is particularly relevant to some of the examples included above, in which insufficient progress toward degree—tied in many cases to students' academic struggles—causes complications with financial aid. Students' habitus is also apparent to the extent that many participants described a disposition to troubleshoot problems in paying for college by adjusting their work circumstances. In addition, the misconception that grant aid is not available at four-year institutions

provides a further example of how habitus (e.g., a preference for community college) may play into college choice.

THEME 2. FINANCIAL AID OFTEN FAILED TO PROVIDE ENOUGH SUPPORT FOR STUDENTS TO ATTEND COLLEGE CONSISTENTLY TERM TO TERM.

Students who reported these strained financial situations often perceived financial aid offices themselves as barriers to the receipt of needed financial aid. In fact, participants experienced these gaps within a social and cultural context that contributed to their feeling judged and ill-served in interactions with financial aid offices.

While the first theme showed the extent to which students at all income levels and in all three institutions found financial aid decisions mysterious and unpredictable to varying degrees, a second set of beliefs emerged from students' descriptions of financial aid who were also experiencing serious financial or life stress. The kinds of stresses the students spontaneously reported included child-rearing (13:54; 15:40), dependent care costs (14:20), caring for a disabled family member (14:20; 16:10), owning an unreliable car (14:20), receiving state aid or social security (14:87; 16:8; 16:54), loans in default (14:87), an inability to purchase textbooks (14:20), and being on the "verge of homelessness" (14:113; 7:2).

These students were more likely than those who did not describe financial struggle or severe life stressors to express strongly held beliefs that scholarships and grants were available, if they only knew about them. The following exchange between two adult learners, both African American women studying at community college, illustrates these beliefs:

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

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

P1: They're not going to tell you about them. They're not going to volunteer that information because—see, I used to, that's how they are. . . I went to [public two-year institution out of state] before I came here . . . They didn't tell us anything about anything there either because their job is to get in there, get you in your financial aid . . .

In a different community college session, an African American student leader in her 50s made a similar observation:

I don't have any money to go to school for the summer. So I find myself every summer having to take out a loan. I think that's unfair to us as students. I really want to finish. . . . So I don't know where to go. I don't know whose tails to rattle. I'm afraid that if I'm too outspoken—which I know I am, I'm very

talkative—that I will put myself in a bind and I won't get the help that I need. So a lot of things I don't address but they do need to be addressed. There is money here. I did my homework. We do have money for this campus, but we don't get it. If we don't come to the . . . meeting, we're not knowledgeable of a lot of things. (15:14)

Implicit in this second quote is a norm that values being proactive in dealing with the injustices sewn into the educational system, particularly for low-income students of color. In addition to references to doing her homework and being knowledgeable, this student conversely also mentions having some concern that, if she is too outspoken, administrators will withhold needed help. This example, especially, illustrates the possibility of habitus working on reflective as well as pre-reflective levels (Sayer, 2005). "Everyday reflexivity" is shown throughout in this comment (e.g., "I'm afraid if I am too outspoken—which I know I am —. . . I will put myself in a bind" and "I don't know whose tails to rattle").

In yet a third session, another community college student, a White mother in her 30s, raised a similar concern that information about scholarships may not reach students in a timely way:

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

These examples show a high level of frustration with the sense that scholarships or grants are available but just beyond the students' grasp. Implicit in these students' statements is the suspicion, if not full-blown belief, that the institution may be deliberately withholding information. At the very least, they believed that financial aid offices should do more to help them identify possible sources of non-loan funding.

Overall, we saw in many examples that it was not just the conditions surrounding students' lives that informed how they are using financial aid. It is also important to note that processes of information-gathering, applying, and navigating the use of financial aid are comprised of interactions shaped by the sociocultural values surrounding work, debt, and money as held by the student, financial aid advisors, the institution, policy-makers, and other players as well.

From the point of view of social reproduction, students' and practitioners' habitus and cultural capital in particular play an important role. For example, in several exchanges throughout these discussions, low-income students drew parallels between interactions with financial aid profession-

als on campus and experiences with state aid agencies. In these exchanges, students reporting multiple life stresses described financial aid staff as active barriers to desperately needed resources. In the following two examples from different sessions, students discuss their experiences of feeling condescended to and judged in interactions surrounding financial aid:

That's a problem where I have when it comes to financial aid. When my GPA was high and I was able to get a student loan, it's just too many questions asked. . . . So it was like they want to give you what they want to give you. You've got to pay that money back. Do you understand? . . . If your grades are good and you need that loan they should give it to you because you need it. In my situation, I can't go to work right now because it's hard on me, trying to take care of my daughter, going to school, raising my grandson and then I can't afford to pay for all of this on babysitters and stuff. (14:20)

A returning Latina student in her late 40s, the speaker here was acting as primary caregiver for her disabled daughter and her young grandson. The last sentence in the quotation explains why she is not currently holding a job, and embedded in this explanation is an implicit norm that values work over the receipt of any student aid. Similarly, the explanation earlier in the excerpt "You've got to pay that money back. Do you understand?" also hints at an embedded norm calling for her to defend not only the legitimacy of her need for a student loan but also the legitimacy of her having access to help at all. Finally, the student mentions her academic performance (e.g., "If your grades are good. . .") as additional support for the legitimacy of her request. These norms and embedded defenses seem related to the feeling of being judged mentioned earlier, especially since they are presented side by side in the student's explanation here.

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

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

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

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

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

A White mother in her 50s and a cancer survivor, this returning student described her frustration, using a description similar to that of the student quoted earlier—that the officer “acted like it was her money.” In a way that is doubtless mediated by the role of race in these experiences and in the expectations of all involved, this student also defended herself against judgment in the retelling. The students of color quoted above both emphasized the legitimacy not only of their needs but also that their needs are worthy of being met. The White student quoted in the third example, on the other hand, underscored only that the need was there. Given the need, her expectation was that it should be met (“I’m on Social Security. I had never heard of such a thing.”). Finally, while the comments from the two women of color quoted immediately above fold within them a narrative of money being available about which they are not told, the quotation from the White student folds into itself a different narrative—that money formerly available is now disappearing. These are interesting examples that warrant further exploration as this work continues.

These perceptions reflect broader narratives and realities of the labor market in the area while these women—all in their 40s and 50s—were coming of age in the 1970s and 1980s. The particular forms of racial discrimination and racism in city politics that accompanied the era of White flight and deindustrialization in the region may be related to the distrust felt by the students of color quoted above as they make sense of interactions in college environments. Similarly, narratives of disappearing jobs and diminishing resources (“tighter and tighter and tighter”) have been seen in similar contexts to be particularly salient in Whites’ sense-making around rapid deindustrialization in U.S. cities during this time (e.g., see interviews with White men in Fine & Weis, 1998).

The passages quoted in this section are saturated with raw frustration, desperation, and near panic. Students expressed beliefs that information was being withheld or that financial aid officers were responsible for failing to grant them the aid they clearly need. These may well be instances of targeted sense-making that students used to navigate through college in situations that are extremely fragile. To borrow a phrase from another arena, they have “financial aid insecurity.” To make sense of the larger system that they cannot control or even predict reliably, they appear to have formed beliefs about financial aid offices and their staffs to help them understand what seems to be a totally inadequate, essentially unfair system.

THEME 3. STUDENTS FASHION A “LOGIC” ABOUT FINANCIAL AID, BASED NOT ONLY ON THEIR ECONOMIC CONDITIONS BUT ALSO ON NORMS AND VALUES SURROUNDING MONEY, WORK, DEBT, AND SCHOOLING.

In this final section outlining results, we explore students’ reasoning on how to combine financial aid and wages to pay for college. Before considering students’ strategies in detail, we explore the sources of information described by participants, to help to explain and contextualize this implicit logic they describe. Their descriptions can be grouped into three basic explanations: (a) Sources of informations: Family, friends, and professionals; (b) “A Knock on the Door” —Loans as a Last Resort”; and (c) Students’ implicit theories related to paying for college.

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

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

I: So how does financial aid fit into your reasoning about balancing work and school and achieving your goals?

P4: Zero.

P3: Zero.

I: Why not?

P3: We don't get any. My mom and my dad, they make too much money.

I: So you filled out the FAFSA?

P3: No, my sister did, though. So she didn't get any. (3:65)

This exchange illustrates the student's perception that financial aid is irrelevant to her situation; student aid did not fit into the logic she uses to finance her college expenses. As she elaborated further, it became clear that she based this perception, not on direct experience with the application process, but on the results of her sister's application. In addition to highlighting one of the multiple avenues students described for gleaning information about financial aid, this example shows a particular kind of pitfall of this approach—a pitfall that was evident in many other similar examples. First, in the excerpt quoted above, the student showed confidence in her understanding that she will not qualify for financial aid because her parents "make too much money." This characterization of the needs-assessment process employed by the FAFSA application was actually apparent in many of our student-participants' comments. Because most families qualify for student loans in some form, this passage also shows that the student may have been equating "financial aid" only with grant aid, just as students in many examples cited above did. A second pitfall is the student's assumption that it was not useful for her to complete her own FAFSA, since she expected that she, like her sister, would be denied aid. The assumption reflects an underlying understanding that needs assessment for dependent status students is based on parents' income; nevertheless this understanding does not take into account additional criteria folded into the process (e.g., number of children in college) or that there may be relevant aspects of her situation that actually differ from her sister's.

In the course of our focus group discussions, students illustrated in many instances that they were relying on peers for information on financial aid. In the following exchange, for example, community college students asked each other for clarification regarding financial aid policy:

P1: Now when you get in nursing or in the physical therapy program, they have loans for those certain programs. They have scholarships. People who die and they leave money that was in that field and you just get the money. You just apply for it. Budweiser and the Colgate, the toothpaste . . .

P9: Do you have to apply to something for this?

P1: For what?

P9: Where all these scholarships are at?

P1: FastWeb. There's a lot of them on there.

P9: That's where I went to.

P1: Every day they send me a new one on my email. [Quoting these email announcements,] "Oh, we have three more for . . ." [or] "This is [the interest area] you put down [on the form] . . ."

I: So you had a comment over here . . .

P8: Yes, like the financial aid and they got a scholarship. I applied for a scholarship that they say you don't have to pay back because I ain't going to [be able to] do it [i.e., pay it back].

P1: Scholarships you don't pay back.

P9: Right, scholarships you don't have to.

P9: You went to FastWeb. Is it ".com"?

P1: Yes, FastWeb.com. But there's others. Go into your student government. People, nobody here goes into the student government. (14:20)

During this discussion, the three women exchanged information regarding funding sources and financial aid policy. Two points are important. First, two of the three women in the exchange were unsure about the basic information they were receiving from the third participant. One participant was not sure that she was going to the right place for information about scholarships; another was not sure whether the scholarship she has applied for would require repayment. These students sought clarification from among the group of students in the discussion, and they received information and advice in return, including a call to connect with other students to empower themselves by staying informed about and participating in student government.

In another example, university students similarly checked their understanding with each other and exchanged information:

P7: But if you do have to take out loans, hope that you just go for the subsidized and not the unsubsidized, and you kind of [long pause] worry about it later.

P3: Wait. Isn't the subsidized one the one that, um, doesn't accumulate interest until after you graduate?

P7: Right.

P3: I have that.

P1: Yes, I've had it the same way. But with financial aid, you really got to get that stuff turned in early or they will not be able to help you because they are so booked up with all of the other students trying to get the financial aid. (8:109)

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

Most predominantly—and not surprisingly, given students' implicit theories about financial aid being mysterious and arbitrary—participants in the student focus groups repeated information gathered from interactions with the financial aid offices at their institutions. Many examples from all institutions illustrated that this was a primary source of information. One community college student explained the process as follows:

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

This independent-status African American student in her early 20s with no family obligations had been enrolled in classes part time since beginning at the community college. The financial aid office is the only source she cited in her brief but thorough explanation of how financial aid works. Based on an understanding of per-credit-hour tuition costs as additive, this student describes a strategy whereby she plans carefully to take only as many classes as can be covered by the grant aid available to her. She links this strategy to the advice she took away from her meetings with a financial aid advisor. Regardless of whether this was the full meaning that the advisor meant to convey, the student's explanation confirms that the financial aid office is a principal source of financial aid information for her and, furthermore, that she adjusts her plans according to information she received there.

At one of the participating universities, a traditional-age student's comments similarly demonstrated that the institutional financial aid office is a principal source of information. In the following excerpt, this student describes the financial aid office at his institution as a reliable and helpful source of information:

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

The student speaking here is a 20-year-old White man, with no family obligations, who worked full time and attended university full time. In this example, he described the financial aid process as straightforward and well-functioning, a description that is a somewhat atypical for our focus group responses. As seen in many examples throughout this article, most students' comments portrayed a view of financial aid as arbitrary and difficult to predict or explain. More relevant to the point at hand, though, this description also conveys that guidance through the process comes from the financial aid office and, moreover, that all the information needed for the process comes from there.

Students described gathering information on financial aid, on academic regulations, and on negotiating the college system from a broad collection of sources: faculty, academic support staff, advisors, and other students—as well as financial aid professionals. For advice on all these topics, many participants described relying on individuals they knew personally—faculty members, family members, other students, administrators, or office employees—regardless of whether these individuals were knowledgeable about financial aid policy. Participants' examples suggested that information from these sources may not always have been accurate and also that the students often did not seek additional information elsewhere. The quality of the information gained was, consequently, uneven as determined by the cultural and social capital held by each student. The prevalence of financial aid offices as sources of information should in theory alleviate the potential inequalities built into this situation. Just for this reason, however, and because of the crucial role of financial aid offices, it is important to bear in mind the study's findings on the sense-making of low-income participants related to their experiences with financial aid.

“A Knock on the Door” —Loans as a Last Resort. A second important pattern emerging from many comments is that students in many different financial situations saw loans as a last resort. Student participants in the focus groups expressed a range of attitudes regarding loans. While not all participants' comments were negative, loan-aversion was a prominent theme in students' implicit theories about financing college.

A prevalent—although not universal—sense of loan-aversion informed the logic students applied in formulating their plans for financing higher education. As a preference expressed by many students, the pattern shows further how participants' habitus worked as they made decisions about how to pay for college. For example:

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

This set of examples helps to convey the prevalence and nature of participants' dispositions against student loans. At the same time, however, it is also important to note some counterexamples to nuance the picture of this student population. Although participants prevalently presented loan-averse attitudes, some students including one example of a university student below, expressed a view of student loans as a necessary evil:

I: I also have a question about financial aid. How does that play into your decisions here? [P4] says “Uh-oh.”

P4: Pretty much, I kind of live on financial aid because if you make \$6.25 an hour working part time, you're not able to do much with that. You kind of just get as many grants as you can and hope that you don't have to take out loans. But if you do have to take out loans, hope that you just go for the subsidized and not the unsubsidized, and you [long pause, nervous laughter] worry about it later. [8:108]

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

A second set of counterexamples shows attitudes even more comfortable and positive regarding student loans. While these are fewer in number than

the “necessary evil” examples cited above, they hinge on a similar logic—a confidence in the returns on education in their own specific cases. In the following example, for instance, the student is relying on a loan to help her progress toward her degree along her expected timeline:

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

We should note, of course, that eligibility for financial aid is tied to academic performance and that this association may extend further to confidence and other attitudes related to student aid. It may be, for example, that students not currently encountering academic struggles may also have more straightforward experiences with financial aid and may, furthermore, express more willingness to take loans. Nevertheless, the examples above highlight the pivotal role that belief in returns on education plays into students’ willingness to accept loans, as well as their management of decisions regarding loans and student debt in the context of strategizing to make progress toward degree.

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

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

In a manner of speaking, students generally must put together their own “packages” according to what is available to them. In addition, they work within their own understandings of college costs and of financial aid to do

this. In this way, the uncertainty and anxiety described above is woven into how our student participants described navigating the decisions involved in financing college. This kind of reasoning and combining strategy was a part of nearly every conversation we had in these focus groups. The following quotation, from a returning African American student in her 30s, is a case in point:

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

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

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

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

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

Another example can be seen in taking a second look at a quotation already presented above. In our discussion of Theme 1, we mentioned that one young man qualified as a dependent “on paper” but in reality received little or no financial support from his family. He continued:

Next semester coming up, based on my mom's—, what she makes, because I'm under 24, I don't think I'm going to get financial aid period, which means that I won't be going or coming here and that's a problem. My mom lives in Florida and she has four other kids she's taking care [of]. I'm staying up here

with a family member. I'm on my own technically. I'm just staying there. I've got to do for me but at the same time I don't even have enough financial aid to return. (14:20)

This student is clearly relying on financial aid and, furthermore, the family's contribution—aside from giving him a place to stay—is not a part of his logic. He provides for living expenses through work and staying with relatives. Financial aid covers tuition and fees. Because of his age and the assumptions built into FAFSA, he is automatically classified as dependent on his parent. Financial support from family is not a part of the logic of combining sources of income for college, however, since it is not available to him under the circumstances he describes.

Yet another kind of logic is illustrated by a returning university student—an African American mother in her 50s:

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

Although this woman uses financial aid to pay for college, she describes a general discomfort with the process, mostly stemming from concerns about privacy. The logic she illustrates here is a preference for paying her tuition directly from her wages. Since, however, adequate wages are currently unavailable, she takes financial aid (a combination of grants and loans) as a second choice. In the latter part of the quotation, she mentions that she might have been able to go to college in her preferred way earlier in life but had deferred college because it would have been too difficult to go to the university while holding a job and raising young children. Later in the interview, the participant explained her thinking further and showed that family support is not a central part of her logic surrounding paying for college. She mentioned, in fact, being surprised and chagrined that the application process included information on her husband's finances.

And they said, "You all have a good credit report," and stuff like that. I didn't even know what my husband had; [I said,] "You're supposed to be checking mine." So you see what I'm saying? It's hard to even get, get past that. (18:26)

A final example, drawing on an excerpt quoted in the discussion of Theme 1 above, illustrates further the kind of implicit logic students describe using to navigate decisions about financial aid:

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

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

All of our participants' descriptions reveal implicit theories about combining sources of funding for college. In this way, the focus group data provides further examples of student habitus active in this kind of navigation. While we highlight examples here of students' descriptions from multiple walks of life, there are multiple examples that share the features illustrated by each example above. The comments demonstrate not only the wide range of situations and experiences from which the participants in this study speak, but also specific areas of misinformation prevalent among students in the area.

DISCUSSION, IMPLICATIONS, AND CONCLUSION

In this study, we examined how working students and students with significant family responsibilities made sense of college student financial aid at three commuter institutions in a Midwestern metropolitan area. In discus-

sions with more than 100 participants we found that students made decisions about how to pay for college in active and varied ways that showed them responding to and delimited within broad societal structures of inequality defined by race and economics.

We discussed three themes in our results section. First, students' comments exhibited a range of knowledge about financial aid, with misinformation, uncertainty, and anxiety shown prevalently in many participants' statements and stories relevant to this topic. A second theme centered on how students' accounts of navigating decisions about paying for college differed across income levels, with low-income students describing greater numbers of negative experiences and dissonance between the assumptions built into financial aid policy and the realities of their lives. Third, we examined the methods, resources, and implicit theories students applied in paying for college, showing examples of students' active and varied navigation of the challenge in context.

All three themes are illuminated further by applying a framework informed by social reproduction. The reasoning and action that study participants showed in these navigations echo Bourdieu's concepts of agency or practice as the active use of habitus, a complex and flexible set of dispositions that are the individual's embodiment of (and response to) capital and the social world, in navigating a given context, or "field" (Bourdieu, 1984; Reay, 2004). Bourdieu proposed this active concept of habitus in part as a way to avoid overly simple or deterministic dualisms related to structure and agency (Reay, 2004). The habitus, as Bourdieu framed it in 1998 for example, "is a socialized body . . . which has incorporated the immanent structures of a world . . . and which structures the perception of that world as well as action in that world" (p. 81). As seen in the three themes discussed above, students created "practice" (or agency) by drawing in part on forms of capital directly and in part on preferences, proclivities, aversions, and anxieties informed by capital, to arrive at theories and strategies for paying for college. In doing this, they were sometimes constrained by the workings of capital and the specific conditions present in the field.

Cultural capital was surely relevant in the range of knowledge and confidence surrounding financial aid, with some showing relatively little knowledge or certainty and others having greater access to information and confidence in their understanding. Likewise, cultural capital is also relevant to navigating the institutions in general and to the students' struggles and successes academically. Economic capital is relevant in obvious ways, as student financial aid was seen to fit the needs of more affluent students relatively more neatly than it fit with those of low-income participants in the study. The policy ideal and assumptions built into student financial aid policy were inconsistent with the lived realities of those without a positive cash flow or

resources for financial support from family, such that students without these private resources faced complications in their efforts to complete a degree. Examples of these complications included lack of reliable transportation and difficulties in paying for childcare, course materials, and examination fees. These difficulties were naturally woven into the students' accounts with affective and social dimensions as well.

Consistent with Bourdieu's active, adaptive notion of habitus (1990), for example, low-income students in particular critiqued or avoided or strategized their way through interactions and conditions they perceived to be unpleasant, demeaning, or disadvantageous (e.g., meetings in financial aid office; taking student loans; taking required entrance exams). Middle-income students were more likely to report straightforward options for folding student aid that fit more or less logically with their lives and options for paying for college and, consequently, were less likely to cite the need for this kind of strategy. Students at all income levels described a straightforward understanding about how work for pay could contribute to financing college, and many participants seemed to gravitate to job-based strategies (e.g., varying hours, getting a second job) for solving problems, rather than consulting a financial aid advisor or asking about reapplying for aid if circumstances change. This predilection toward wages is likewise a reflection of students' use of habitus under this framework.

Although the student discussions focused on college choice are not the main focus of this article, additional examples include the preferences students voiced for attending smaller institutions and campuses closer to home as opposed to more expensive institutions that offered programs, services, or benefits that otherwise interested them. Finally, social capital was also relevant to students' accounts of paying for college. Likewise woven with habitus and agency as illustrated above, students gathered information on paying for college from multiple sources. Many or most cited clear information and positive interactions with institutions' financial aid offices. Many, however, also went to family members, campus practitioners outside of financial aid, and each other for information. In these connections, students were seeking information from people with whom they were already connected and with whom they felt comfortable, further reflecting habitus as well as social capital itself. The resulting quality of the information students received depended on the relative social capital of each student.

It is clear, therefore, that the conceptual resources afforded by a social reproduction perspective support us in illuminating and understanding students' experiences in making sense of paying for college. However, these observations are not the only points to arise from these analyses, nor are they necessarily the most important things to say.

The experiences of students at these three commuter institutions reflect the changing landscape of college-going. Hearing students' direct and detailed

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

These findings add further detail and weight to Matus-Grossman and Gooden's (2002) finding that the climate for diversity matters for students' interactions with individuals and institutions involved with financial aid. The results also underscore students' perceptions about injustice in U.S. education systems. Some participants connected their experiences with broader societal patterns. Financial aid was not working well for many, by their own descriptions. Some attributed this mismatch to failures of financial aid counselors; others connected patterns to changes in the economy, to the differences in costs at different institutions, or simply to arbitrariness or luck. On a related point, these findings also reinforce McDonough and Calderone's (2006) strong recommendation for more research into the social context and the cultural values connected to work, money, debt, and schooling as held by faculty, financial aid officers, students, and all who are involved in students' interactions about financial aid. These contexts and values shape these pivotal interactions as well as the knowledge and perceptions that students bring away from them.

The results from this research help describe the dimensions of the college-going experiences of urban commuter students who balance work and family obligations as well. Student engagement models (Astin, 1984; Tinto, 1982) suggest that the more students are involved in on-campus activities and have meaningful relationships with peers and faculty, the more likely it is that they will persist and achieve academically. These models—extremely influential in research and institutional practice surrounding student success—support a strategy whereby faculty and practitioners may encourage students to work less or not at all. However, for many students, not working is not a realistic option (Baum, 2006). This study considers working students in the context of commuter institutions in a metropolitan area where work for pay outside of the college environment is the norm and where most students

live under circumstances that make paid work a necessity. A great number of students enrolled in college in this region are older, independent-status, or low-income. Many also have commitments to supporting a family. Given these characteristics and conditions, the students we interviewed would not benefit from advice that they work less or not at all. Instead, advising practices and expectations that are more consonant with the realities of working students and that acknowledge the range of working students' circumstances would not only be more effective in supporting student success but likely would also improve the quality of advising interactions and would support a positive campus climate for working students.

Our findings also have implications for outreach programs and methods for disseminating information on financial aid. Many of the views expressed by the students in this study reflect the information-seeking patterns used by first-generation college students. Existing programs and outreach efforts geared to first-generation college students notwithstanding, a gap remains between the students' full access to and understanding of the policy requirements and the students' implicit theories in navigating the financial aid system. The descriptions offered by the students in this study point us to implications for policy and practice in this area. At the state and national level, policy and debates on how to educate students about financial aid have emphasized information about the process of applying for aid (e.g., annual deadlines) and about eligibility for different kinds of aid.

The stories our participants shared show that there may be additional opportunities for outreach, including additional topics that could be effectively addressed (e.g., the benefits and choices built into different forms of aid) as well as additional critical points in the process at which students could use and apply information. Some of these critical points mentioned by focus group participants include when awards are received, when semester bills are received, when grades are awarded, when semester-to-semester plans are made for out-of-pocket college expenses, and generally when changes occur in the regional or national economy. Our participants indicated that new modes of communication via well-designed websites and other internet-based avenues are likely to reach wider audiences in the future. Our participants' comments also suggest the possibility that first-generation students may not typically interpret information in the manner educators assume they will, thus possibly limiting the effectiveness of outreach programs as they are currently designed.

Finally, our participants' words create a very compelling case for simplifying the financial aid process. Their responses complement and extend those reported by the College Board (2010) in showing that, in addition to lacking clear information about financial aid, students suffer under the emotional weight of not knowing what to expect from the process and its

results. Economist Robert Archibald has argued that expectations can have powerful effects on behavior that begin long before students actually reach college age: “If less well-to-do families and their children had faith that government aid would be available, they could make the right early decisions . . . to take the steps one has to take to prepare for college” (qtd. in Leonhardt, 2011, paragraph 12). Recent calls at the national level for simplification of the FAFSA (Baum & McPherson, 2009; Bettinger, Long, Oreopoulos & Sanbonmatsu, 2009; Dynarski & Scott-Clayton, 2006; Kennedy, 2007; Lewin, 2009; U.S. Department of Education, 2006) may yield results in the coming years (Field, 2009) and may lead to simplifying the process in ways relevant to the specific concerns and experiences we heard about in our focus groups. Moreover, some recent research suggests that simplification in the form of large single-source financial aid programs may have a more positive impact on persistence than packages drawn from multiple sources (Herzog, 2005; Hossler, Ziskin, Gross, Kim, & Cekic, 2009).

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

APPENDIX A

STUDENT FOCUS GROUPS: SAMPLE QUESTIONS USED IN A SEMISTRUCTURED APPROACH

1. This study is intended to help colleges and universities learn more about how college students manage their lives while in school—how they cope and succeed. Let’s begin by talking just in general about your experience as a person enrolled in college.

2. We are interested in knowing more about how students plan out and balance their daily lives. Could you walk me through your approach to your course assignments for a recent week, and how you went about getting them done, accounting for your work and family obligations, etc?

3. We would also like to learn more about your work-lives. Could you explain more about how your jobs and specific situations related to your jobs play into the bigger picture of life—completing your degree, dealing with family obligations, and also planning for the future?

4. And what about your experiences at [institution]? What is it like to be a student here? How do you go about planning to finish your programs? How do the requirements work?

[Follow-up question if necessary:] How do you think through scheduling classes (especially linked classes), along with work?

5. We would like to learn more about your thoughts on financial aid in particular. Could you tell us more about how you think through decisions related to student loans, grants, scholarship, work-study, and just paying for college in general?

6. Thinking about your support systems as a student who balances both work and school, what are the sources of support that you see contributing to your being able to succeed in college, or accomplish your goals more generally?

APPENDIX B

INITIAL LOW-INFERENCE CODES

Faculty	Any reference to faculty, their practices, or interaction with faculty. We should also include references to ideal or hypothetical faculty members, former faculty members etc. We should not include references to advisors (unless they are faculty), or other practitioners on campus.
Course assignments	Students' descriptions of course assignments, studying, or the process of completing course assignments. This would encompass explanations of when and how students are studying and also activities that students complete during class. This should include references to not studying and, by the same token, not completing assignments. Finally, any text relevant to the value given (or not given) to course-related work should be coded here.
Experiential learning	Any text describing or referring to internships or elements of courses that encompass experiential learning.
Descriptions of [institution]/ campus culture	Apply this code to participants' characterizations of [institution], its role or identity, or the prevailing norms and values on campus.
Strategies for navigating degrees	Students' descriptions of plans or strategies for completing degrees. This might also include implicit theories about how to succeed at [institution]. This code would be relevant even if the student describes or demonstrates a lack of specific or organized strategizing.
Navigating life	Balancing strategies, prioritizing logic (assumptions, norms, and values) shaping how participants are structuring their time as explained in these interviews. This code would be relevant even if the student describes or demonstrates a lack of specific or organized strategizing.
Reasons for work	This code should be applied to all passages in which the students refer directly or indirectly to the reasons they work, the benefits they gain from work, or norms surrounding work. Reasons may relate to material benefits (such as pay) or more intangible benefits (such as independence or increased sense of self-worth).
College choice	Text that refers to the process and beliefs that led up to choosing to enroll in a particular college or university or type of college or university. Descriptions of a lack of choice in the process should also be included.
Financial aid	Any reference to financial aid: experiences with financial aid, attitudes and beliefs regarding financial aid, descriptions of financial aid services.

Appendix B, cont.

Family responsibilities	Any text referring to family-related obligations. This code should be applied to any text referring to household maintenance and to the logistical, material, or emotional care of immediate and extended family members.
Structures at work	Structural aspects of work, employers, workplaces and positions that shape choices, especially for combining work and college. These may include: pay, opportunity for advancement, possibility of transfer, relevance to career plans, flexibility, predictability, potential for studying on the job, stress/activity, interpersonal aspects, enjoying/not enjoying the job, etc.
Structures at school	Structural aspects of school that shape choices, especially for combining work and college. These may include: degrees offered, course availability, course scheduling, distance from home, difficulty of courses.
Academic focus influences priorities	This code pertains to participants' "prioritizing logic" and also to the specificity with which they express their reasoning in plans or decisions related to succeeding at [institution], progressing to graduation, and career plans after college.
Descriptions of work/experiences at work	Any passage in which the student is describing : <ul style="list-style-type: none"> • His or her current and past jobs • Experiences at current or past jobs • Employers, colleagues, or managers at current or past jobs • Potential or ideal jobs (e.g., a "good" job) • Other people's jobs
Support	This would include descriptions of help, lack of help, or hindrance identified or described by participants. These are contributions that the participants see as making a difference (positive or negative) in the course of meeting their academic goals and goals related to balancing work, family, and school.
Financing studies	Any text that describes experiences, strategies, or implicit theories about paying for college. In this instance, "paying for college" would encompass tuition, fees, books, incidentals, transportation, and opportunity cost.
Enrollment patterns	Including when, where, etc. This category would include references to multiple enrollment, stop-out, full-time/part-time status, major, etc.
Time structuring	Participants' descriptions of how time is organized in their lives (e.g., hour-by-hour schedule information). This would include how the week (e.g., work and class schedules) is divided, as well as general descriptions (e.g. "routine," "unpredictable," "crazy," "it sucked," etc.)
Social/community life	Students' descriptions of their connections with others. This would include individuals—friends and family—and institutions (e.g., church, volunteering, organizations, political engagement).
Descriptions of college-going	Implicit theories (beliefs, expectations, assumptions) about what college-going is or should be.
Staff and practitioners	Any reference to [institution] staff, their practices, or interaction with staff. This should include admissions staff, academic support, financial aid, placement/testing, advisors, and the upper administration.

Descriptions of other institutions	Any reference to an institution other than the one the student is currently attending. Descriptions of these other institutions, the resources there, students and experience there.
Academic difficulties	Students' descriptions of struggling with coursework or exams, also students' references to low grades or lack of understanding of course (or exam) material.
Computer access	Students' descriptions of computers and/or the internet, their use of computers and/or the internet, access or lack of access to computers and/or the internet, attitudes and beliefs about computers and/or the internet.
Transportation	Any text that refers to transportation arrangements, concerns about transportation, lack of transportation options.
Childcare	Any text that refers to childcare arrangements, concerns about childcare, lack of childcare options.
Academic performance	Students' references to grades, grade-point average, exam scores, or formal or informal evaluations of their learning by faculty, the administration or themselves.
Educational aspirations	Students' statements about their educational goals, including references to degrees or levels they plan or hope to complete and references to specific areas in which they plan or hope to complete degrees.

APPENDIX C

SELECTED RECONSTRUCTIVE ANALYSIS AND ANNOTATIONS

University-1_Student_Focus_Group_030308.rtf (836838)

Codes: [Descriptions of institution] | College Choice]

P1: The reading lab, last semester I had to go to all the time. And the girls knew me by face, "Oh, just sign in, XXX," or it's kind of nice to know that they remember who you are. It's more person-to-person. It's more personal here. Your class settings aren't as big. You get that one-on-one or the attention that you kind of need. I couldn't imagine myself in a classroom with 700 people or 1,000 people, kind of just like a number I guess. To me, here, it's just more personal I guess

I: So, it seems like a lot of the interactions are focused at the department level, so you guys are talking with the [major] advisor and [major] faculty, and, P1, you're connecting with faculty in English and math a lot. Are you much in contact with the folks in the department where you want to land eventually?

P1: Actually, for my next, I'm going to go for summer, so now that I've completed the guided study program, my advisor is going to change to someone over there, so I will be contacting her.

I: So what is advising like?...

P3 ...It's like [this: | P1's name] said she didn't want to be in a big class. I wanted to be in a big class with tons of people, and my mom was like, "Try [University-1] this time. If you don't like it we'll start working out other things." And the school really has kind of impressed me. There has been some draw-backs, but I'm, like, "it's a littler school, of course it's going to be like that." But yes, [faculty member] did a lot of talking and convincing me that this has stuff to offer just like [urban public research university] or [state flagship]. I was, like, "How is this?..." I wanted to be at [flagship business school] eventually, and [faculty member] was like "You can still go there. You can just start here," and she did a lot of talking and convinced me that this would be fine for me to start. And well, yes, it's a lot cheaper too. But she really was personal, and she made it like, she seemed like she really cared. She might have just been pulling my leg to get me here, or whatever, but she didn't, I feel like she did care. I could still walk over there, and I think that she would still know my name and remember that I did good in her class, and we joked and everything. I don't know, she might have just made it up. If she did, she needs an award for it.

Comment [xx1]:

RECONSTRUCTIVE ANALYSIS

Objective claims:

- Univ-1 personal.
- Univ-1 has small classes.
- Its possible to get one-on-one attention at Univ-1.
- Nontraditional students need one-on-one attention to succeed.
- Other institutions have much bigger classes.
- In a larger class students are "just numbers" (Possibly?: their individual needs are not addressed; they are not recognized as individuals with inherent value).

Subjective claim:

- I need one-on-one attention to succeed.
- I would be very uncomfortable in a classroom of 700 or 1000 students.

Normative claims:

- Small classes, one-on-one attention and personal interaction are good and necessary features in a class.
- It is bad to feel like you're being treated like a number.
- It's nice to know that staff and faculty know who students are.

Comment [xx2]: THEORETICAL FRAMEWORK

Habitus may be relevant here because the students are expressing preference for Univ-1, while also acknowledging some advantages of larger, higher-resourced, possibly higher status, and more expensive institutions.

Comment [xx3]:

RECONSTRUCTIVE ANALYSIS:

Objective claims:

- P1 said she didn't want to be in a big class.
- Univ-1 has small classes.
- I had a conversation with my mother about attending Univ-1, in which I expressed my preference to attend [public urban research university] instead. She asked me to try Univ-1 temporarily.
- I met with an advisor, who spent a lot of time with me, seemed to care about me, and who highlighted several advantages of attending Univ-1.
- It is possible to start a Univ-1 and transfer to [public urban research university] later.
- It costs less money to attend Univ-1 than it would to attend the research university I had in mind.
- Univ-1 has some disadvantages attributable to its being small.
- Univ-1 has advantages to offer as well, opportunities that are comparable to those available at [urban public research university] and [state flagship].

Subjective claims:

- I wanted to attend [urban public research university].
- I wanted to be in a big class at a big university.
- Despite my previous expectations, I have been impressed with Univ-1.
- Background: I liked that the faculty member seemed to care about my goals.

Normative claims:

- Background: A large university is exciting.
- It is good that attending Univ-1 at first does not preclude transferring to a research university later.
- It is good to have personal attention from an advisor.
- It is a good idea to attend a lower-cost institution.

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