

# ***Challenges and Barriers in Accessing Financial Aid for Low-Income Minority Students in the United States***

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**Abstract:** This paper presents a critical analysis of some of the major barriers that low income minority students in the United States encounter in their quest for scholarships. Higher education has emerged as a critical factor for social and economic mobility and stability in the last few decades. Financial aid has really played a crucial role in enabling low-income and minority students to study at institutions of higher learning. But there are so many factors that may limit such kinds of students from accessing such help. Some of the concerns highlighted are; the process of applying for a grant is complex, there is inadequate guidance and support, and the grant system is impartial. This is especially a problem for students who do not understand the financial terms or those who have language issues. While some schools provide financial aid workshops and counseling services, there is a lack of their availability and the quality of the services provided, thus making students desperate for the assistance they require. Hence, using data from online self-completed questionnaires and interviews and conducting a review of secondary data, this research work mainly aims to identify these challenges and then propose solutions.

**Keywords:** Financial aid, low-Income minority, higher education, access to education, institutional support.

## **1. Introduction**

Higher education in the United States serves as a significant mechanism for social and economic mobility, especially with low-income minority students. Nevertheless, the opportunity to get to college continues to be a major concern for these students, as there are many issues connected with getting scholarships. Amongst them, some of the key issues include; complexity, lack of proper guidance and information and the unbiased nature of the system. This is especially the case for students who need help with basic cash management or have language issues [1]. While some schools conduct financial aid workshops and counseling for their students, the access and quality of these services are inconsistent, and many students lack proper assistance [2]. This paper seeks to explain the challenges faced by low-income minority students in accessing scholarships and identify the systems that hinder such a process [3]. With the awareness of these barriers, society can come up with proper policies and support structures to promote equal access to tertiary institutions for all students [4]. Therefore, the following are the research objectives of this study. First, it seeks to establish and discuss the core challenges faced by low-income minorities when applying for financial assistance. Second, it is necessary to assess the importance of institutional support and direction in the process of

applying for financial aid. Finally, this paper seeks to present a recommendation on how to enhance the accessibility and efficacy of the financial aid schemes. Using both questionnaire and interview data collected online, as well as secondary data analysis, this research aims to offer policy suggestions for the improvement of financial aid and a detailed picture of the state of financial aid for different kinds of educational institutions.

## **2. Methods**

### **2.1. Research Design**

The current study is a cross-sectional design in which both quantitative and qualitative data collection techniques are employed to capture the lives of low-income minority students. This approach provides a sound way of analyzing quantitative data coupled with qualitative data in the form of students' narratives and thus provides a more holistic view of the challenges faced by these students.

### **2.2. Data Collection**

#### **2.2.1. Online Surveys**

Survey questionnaires will have quantitative data in response to how low-income minority students in different institutions feel about financial aid. A survey was conducted among 500 students from different states and institutions to capture the broad scenario of students' experiences [5]. The questionnaire was developed based on a Likert scale to evaluate students' attitudes toward the application, the provided guidance, and satisfaction with the financial aid system [6]. The survey contained questions that sought to establish participants' demographic data to determine if there were any differences or similarities between different populations.

#### **2.2.2. Interviews**

Semi-structured interviews were conducted with 30 students and 20 financial aid officers to obtain rich, qualitative data. The interviews were conducted in order to gather more detailed information about concrete experiences of the considered group of LIM students and their barriers. Here are the questions that seemed most appropriate to cover themes like the financial aid application experience, perceived support, and ideas for increasing support [7]. This method made it possible to gather detailed and vivid testimonial information that may be obscured by the use of numbers.

#### **2.2.3. Secondary Data Analysis**

Secondary data were obtained from the synthesis of published literature, government policies, and statistical reports on Financial Aid and Minority Students enrollment in higher learning institutions. In total, 25 reports were examined, which discussed the dynamics of financial aid allocation, policy effects, and comparisons of various subgroups. The secondary data assisted in placing the primary data acquired through questionnaires and interviews into a larger context of systemic concerns.

## **2.3. Data Analysis**

### **2.3.1. Quantitative Analysis**

The collected survey data were then analyzed using Appropriate Statistical analysis tools with the view of establishing significant relationships. In the quantitative analysis, the method of describing the respondent demographic and experience characteristics was used. As such, inferential statistics

such as regression analysis were employed in taking relationship tests between factors some of which include; SES, race, and satisfaction with the financial aid.

### **2.3.2. Qualitative Analysis**

The results of the interviews were synthesized into themes and these themes were used to establish the general structure of the pattern of responses. This involved going through the entire set of data and sub-categories that had been generated were grouped into main categories. This highlighted aspects such as, issues encountered by students in accessing financial aid and institutional services and barriers which hinder the learners from accessing the services.

### **2.3.3. Secondary Data Analysis**

For the secondary data collection, different reports and studies were reviewed and a comparison was made to identify similarities of the trends as well as related policies. For purposes of establishing a comparison between the minority and non-minority students, a comparison was used when illustrating the imbalance in the two types of financial aids namely; Accrual and Receipt. Secondary data analysis was followed by the use Primary data, which were then compared to ensure the findings of the study were accurate.

## **3. Experiments**

### **3.1. Online Surveys**

#### **3.1.1. Question Topics**

To capture the best understanding of the complexity of the financial aid challenges faced by low-income minority students, the online survey will include the following areas of inquiry; questions will relate to the amount of effort it takes to complete the forms, and some of the forms that will be addressed include Free Application for Federal Student Aid (FAFSA) [8].

Participants will be questioned about the kind and sufficiency of help they have obtained during the application, which may involve school counselors, money-related aid workshops, and online materials. This survey will ask questions concerning challenges that the students faced, and they will include: information gap; organizational barriers; poor financial management. The use of questions with no predetermined responses will enable the students to express their experiences and concrete experiences that they underwent while accessing the financial aid.

#### **3.1.2. Distribution**

To reach a diverse and representative sample, the surveys will be disseminated through multiple channels: targeting specific schools and educational institutions to distribute the survey among the students; sharing the survey link on social sites like Facebook, Twitter and Instagram; engaging organizations working for the low income and minority students to come forward for the survey.

### **3.2. Interviews**

#### **3.2.1. Semi-structured In-Depth Interviews with Personal Narratives**

The type of experiences that are likely to be elicited in the interviews will be in the form of qualitative data, which provides an extensive description of the experiences of the participants about the topic at hand. Semi-structured interviews will allow the researcher to focus on various areas of concern without restricting the questions that the participants are bound to answer, though there are some

general aspects that will be discussed as part of the research [9]. It allows participants to go further into their experiences with the financial aid system as participants. Moreover, the interview questions will pertain to the process of financial aid that was undertaken, the various steps in the process, the help that was offered or lacked, the challenges faced, and suggestions to make.

### **3.2.2. Participant Selection**

A varied group of thirty students from various locations, institutions, and backgrounds will be selected to participate in the process. The students will be picked based on their ideas and experiences, as well as their race, ethnicity, and socioeconomic level.

### **3.3. Secondary Data Analysis**

This form of data collection will involve the collection of secondary data and data from various sources, including but not limited to journals, relevant reports and briefs, and other related literature touching on the topic of financial aid and minority students. Some of the areas of focus will comprise; usage of credit, impacts of policies on parity and minority, and disparity in relation to financial aid accessibility to groups [10]. Following that, the data will be sensitized to help in the identification of emergent patterns and their themes as a response to the set primary research questions that would offer understanding of the systematic issues and opportunities.

## **4. Discussion**

This paper has been a synthesis of the problem encountered by low-income minority students in their college education search for funds from the financial aid system in the United States. The research practices included online questionnaires, semi-structured interviews, and a secondary data study to examine the aforementioned difficulties that the students encounter. The key findings highlight several major issues: Some of the major concerns include the time-consuming and complex application processes, insufficient information and guidance processes, and discrimination based on the structural and systematic challenges in the financial aid processes.

First of all, the problems that are connected with the complicated application process were mentioned by many of the participants as one of the main difficulties. There were several trends emerging from the responses, but the most prominent among them was with regard to the amount of time spent and the confusion that surrounds the application for the financial aid as well as scholarships, including the FAFSA. Such dynamics add to the difficulty of understanding the otherwise rather straightforward concept, especially in a situation where a student lacks solvency knowledge or interprets the language used in the acquired material in a different way. Secondly, a number of the low income minorities are not well supported and directed when it comes to the application processes. Even some of the schools provide the schools with the counselling services and the financial aid workshops, such services are not easily accessible, and in some cases the services offered are of very poor quality; hence, they cannot help the needy students.

Also, concerns with institutionalized prejudices in the framework of assistance were specified as a rather severe issue. This made the following findings: where some policies and procedures in the system originated in a way that would compromise minority students. For example, some policies are more beneficial to middle-class families while leaving out cases of low-income minority students. These structural problems can only be dismantled through policy changes because they are the sole factors that can result in equity in the distribution of money.

## 5. Conclusion

This paper has established that low-income minority students experience a number of challenges in their effort to access financial aid in America. Through these challenges and policy recommendations, the study hopes to contribute to the formation of a fair climate for the students referred to in the study. More studies and overhauls of executive policies are still needed so that every learner can get the chance to attend college and practice his/her passion. However, it should be noted that this study has some limitations, as follows: With regards to sample size, the study used 500 survey responses and 50 interviews, which makes the study's sample representation somewhat small and from diverse low-income minorities only across the United States. Future studies should make efforts to have a higher number of participants in their samples to get accurate results. Besides, this research depended on cross-sectional data and depended on the respondents' reports, hence succumbing to social desirability bias. Subsequent investigations could also include additional cogent quantitative information, like fiscal records of an institution or statistical data within the databases of various ministries.

Some of the areas to consider in future studies include the following: for this reason, it would be worthwhile to analyze the diversity of minorities' peculiarities and prospects, such as the difficulties they face and the requirements they have when applying for financial aid. It would help top policymakers to design very concrete ideas and to come up with better policies and support that fit the needs of elderly people better. Further research could also explore the consequences of the financial aid policies; on the academic achievement, graduation, and employment of the low-income minorities. Also, as a result of the modern tendencies in the sphere of information technologies, research can focus on the role of online environments and mobile applications in simplifying the process of receiving financial aid and improving situations with access to the necessary information and services for students.

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