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ABSTRACT

The COVID-19 pandemic had a far-reaching impact on community colleges. When many campuses closed, students lost the academic and other resources available to them, including financial aid offices. Financial aid provides a crucial source of funding for low- and middle-income students attending community colleges. How has financial aid practice changed during the COVID-19 pandemic? Using interviews with staff and students, this article provides a snapshot of the ways the pandemic altered financial aid at a large community college in Texas. It argues that the loss of face-to-face interaction harmed student experience and reshaped staff practice.

For higher education practitioners during the COVID-19 pandemic, the only constant was change. In community colleges and other arenas, those who kept their jobs during the economic downturn faced both shifting and uncertain work realities. Where would they work? What would their new normal look like? For financial aid staff, this uncertainty was compounded by the presence of new policies brought about by the passage of the Coronavirus Aid, Relief, and Economic Security (CARES) Act (Coronavirus Aid, Relief and Economic Security [CARES] Act, 2020). The CARES Act included 14 billion dollars in higher education relief (National Association of Student Financial Aid Administrators [NASFAA], n.d.). Before this money could be distributed to students, however, institutional leadership had to learn the correct procedures for receiving their share of the funds and decide how to determine student eligibility without running afoul of the Act's requirements.

With this background in mind, this article reviews how the COVID-19 pandemic impacted financial aid practice at a large community college in Texas, called "Metro Community College" (MCC). Research was conducted during July and August 2020, while the COVID-19 pandemic was at a peak in the United States. Using interviews with students and current and former MCC financial aid staff, the article presents lessons learned from that experience and suggestions regarding how the experiences of MCC could inform future, post-pandemic practice.

Setting, context, and method

When the COVID-19 pandemic hit higher education spaces in the United States in March 2020, campuses were among the first places to shut down (Johnson et al., 2020; Lederer et al., 2021). At MCC, staff were sent home during Spring Break and did not return until at least December 2020; as of spring 20201t campuses are still mostly closed, though some classes were conducted in person. As a result, students and staff were deprived of physical spaces on campus and any accompanying resources like computers, printers, and scanners (Gelles et al., 2020). In response to these and other economic issues facing the country, Congress responded by passing the CARES Act (U.S. Department of the Treasury, n.d.). Direct student emergency grants constituted 6 billion dollars of that aid (NASFAA, n.d.), as part of the aforementioned 14 billion dollars in higher education aid through the HEERF (Higher Education Emergency Relief Fund).

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The CARES Act contained a number of provisions relating to financial aid. Most crucially, as long as students could prove they were impacted by the emergency (CARES Act, 2020, §3502), they were newly eligible for campus-level aid distributed due to the CARES Act. At the student level, receipt of financial aid usually requires adherence to strict timelines. For example, students can only receive the Pell Grant, which is designated for the lowest-income students, for a total of 12 semesters (Luna-Torres et al., 2017). Relatedly, the clocks for student loan repayment and interest accrual, usually inexorably ticking forward, were suspended during spring 2020 (CARES Act, 2020, §3513). Later, the Biden administration ruled that loan repayments would not be required until September 30, 2021 (Murakami, 2021). Students would usually need to repay any loan or grant aid received during the semester if they failed to meet certain eligibility criteria, such as switching from full- to part-time status (Campbell et al., 2015). That was not the case in spring 2020 due to the CARES Act (2020, §3508). Overall, the spring 2020 semester constituted a pause for students repaying financial aid and saw further aid distributed to students through the HEERF.

Although this policy might seem straightforward, the federal processes required for schools to receive money and the school-level process of determining which students would be eligible for aid were both fraught. To receive their allotted monies as determined by the Department of Education (DOE), individual colleges needed to submit a form to the DOE (NASFAA, n.d.). Upon receipt of their monies, schools were quite nervous about the process of distribution due to what some scholars have called the culture of compliance within financial aid (Burmicky & Duran, in press; Burmicky et al., 20212021;). As one senior staff member told me, "we're an arm of the government, the US Department of Education. We're just trying to do what they want us to do, and we don't always know what that is. We kind of gotta interpret it." Consequences for failing to comply with the directives of the DOE are quite dire, including removal of future institutional eligibility from receiving federal financial aid (McKinney et al., 2013).

Despite the large influx of monies available to particular institutions, it was unclear to college leadership exactly which students would be eligible for the emergency grant aid (NASFAA, n.d.). A few months after the CARES act was passed, the DOE determined by June 2020 that only students who could receive American federal aid would be allowed to receive CARES Act money, thereby excluding international and undocumented students (such as the Deferred Action for Childhood Arrivals population) (NASFAA, n.d.). Beyond this criterion, institutions could exercise discretion in determining which students received HEERF funds. The main professional organization for financial aid professionals, NASFAA (National Association of Student Financial Aid Administrators), provided guidance to institutions during this time. That organization recommended erring toward giving fewer rather than more students grants, and restricting distribution to only those who had both submitted the FAFSA (Free Application for Federal Student Aid) and finished any additional checks on the form's accuracy, called the verification process (NASFAA, n.d.). These criteria shaped MCC's financial aid-specific responses to the pandemic.

Method

In this case study (Yin, 2018), interviews were conducted with 15 current and former financial aid staff members and 15 students receiving financial aid at MCC in July and August 2020. This study also used document analysis to review MCC's website (Bowen, 2009). As might be expected, the COVID-19 pandemic radically shaped student and staff experiences. Within the virtual interview (Paulus et al., 2015), questions were asked explicitly about how the COVID-19 pandemic had impacted practitioner and student lives. In addition to the interview, participants were sent a questionnaire to collect basic demographic information, which 29/30 completed. See Tables 1 and 2 for brief participant demographics.

For data analysis, inductive coding in NVivo's qualitative research software was used, with codebooks developed separately for staff interviews, student interviews, and website material (Miles et al., 2013). Memos and jottings were also used to capture emerging thoughts (Bernard, 2005). All mentions of the virus were captured and analyzed in the interview data. Member-checking within interviews were used as a trustworthiness measure to ensure correct understanding (Hays & Singh, 2011). Research results have also been shared with participants in the research to check for accurate representation.

Table 1. Staff demographics.

	Percent
College Generation Status	
First-Generation	60.0%
Continuing Generation	40.0%
Gender	
Women	93.3%
Men	6.7%
Racial Identity (Self-Described)	
Black or African American	13.3%
Hispanic	33.3%
Mexican American	6.7%
White, White European, or Caucasian	46.7%

Table 2. Student demographics.

	Percent
College Generation Status	
First-Generation	60.0%
Continuing Generation	33.3%
Unassigned	6.7%
Gender	
Women	80%
Men	13.3%
Unassigned	6.7%
Racial Identity (Self-Described)[a]	
Asian	6.7%
Black or African American	13.3%
Hispanic	40.0%
White or Caucasian	53.3%

[a]Numbers and percentages exceed the total due to multiple categories in participant responses. One student participant did not respond to the questionnaire.

Actions taken

Findings indicate that the COVID-19 pandemic caused great upheaval in financial aid practice at MCC, as it did for all aspects of campus life. In particular, the modality of interactions about financial aid changed dramatically, as analysis of the interviews and the website material reflect. Before the pandemic, student and staff conversations about financial aid could be incidental. Student questions could be answered by staff in the office environment. They were able to visit the campus financial aid office if they had a spare minute between classes or were on campus to work or study. If the office looked busy, students could simply come back at a later time when it would be more convenient. During the pandemic, however, the financial aid campus space was closed to students, and with that closure, casual, spontaneous interactions between students and staff were also shut off. Any questions or problems that needed to be solved relative to students' aid had to occur over the phone or through e-mail; MCC's website encouraged students to reach out to specific offices with any questions they had about aid.

While this change in communication modality might seem trivial, it had a significant impact on the practice of financial aid. Students at MCC valued the relationships they formed with particular staff members in the financial aid office and were sad to lose them. One first-generation college student who was enthusiastic about the friendliness and helpful attitude of the financial aid staff at her campus shared that during the pandemic, "I miss the ladies in FASFA [financial aid office]." To get help with financial aid, students depended on the trust they had built with staff members. When campuses closed, students lost the ability to easily contact individual staff members by walking into a campus office and instead were faced with contacting a generic e-mail address or calling a very busy general help line; the dedicated line for financial aid was not staffed with actual financial aid personnel until late summer 2020.

Reflecting on the change in communication, one senior staff member reported:

> We have had phone duty on campus forever and ever . . . Once we went to being off campus, there was a period of time where none of us were on the phones, including the helpdesk people, until they could get things programmed into computers and up and running. The first week was nothing but students going, "Oh, my God, you're alive. Okay. I have this long list of questions."

Staff members eventually received phone access, but e-mail contact remained a problem. The general financial aid e-mail address was answered in shifts based on the time when the e-mail was sent, meaning that there was no guarantee students' e-mails or replies would be answered by the same person.

In terms of financial aid delivery, students report receiving financial aid help from the CARES Act, with five participants explicitly mentioning the Act as a piece of their financial aid packaging. One participant's only source of financial aid came from the CARES Act. MCC's website publicized the process to receive CARES Act funding in multiple places. The process included completing the FAFSA, if the student had not done so already, and a short form regarding how the pandemic had negatively impacted them. Several participants reported delays in receiving aid from the CARES act, however, with one waiting two weeks to receive help. The following sections report what worked and what did not work in terms of financial aid practice, starting each section with staff followed by student views.

What worked

Overall, the transition from an in-person to an online environment for financial aid worked well during the pandemic. Although the change happened soon after Spring Break, MCC was up and running with an at-home practice in relatively short order. During the time of data collection in summer 2020, staff were fully acclimated and confident in their remote environment. A senior-level staff member stated, "It's nice being at home, just being able to wake up and hopping onto the computer and getting started." They adapted quickly to an e-mail queue system which replaced their previous shifts on the phone lines, though as the pandemic continued staff returned to answering phone calls. As one mid-level staff member said when reflecting on the changes in her day-to-day job routines, "minus the technology [multiple computer monitors] and the human interaction with my coworkers, it's kind of the same." Staff highly valued time saved by skipping often-long commutes.

Students reported that they were generally able to receive their financial aid – including CARES Act money – without a significant break in service, as noted above. One continuing-generation student said, "I really can't tell you a negative experience that I've had with the financial aid office at [MCC]," and most students echoed that opinion. Regarding the CARES Act specifically, MCC's financial websites frequently mentioned the CARES Act and explained procedures for students who wanted to receive those funds. Dissemination of CARES Act information appeared to be successful since five students explicitly mentioned the CARES Act as a source of their financial aid. It is possible that more received the funding than they reported in their interviews.

What did not work

Communication between staff and students slowed substantially during the pandemic. Moving online or to the phone meant it was more challenging for staff and students alike to maintain the communication procedures essential for successful financial aid practice. Staff had difficulty confirming student understanding and students had difficulty getting in contact with staff members.

Staff views

When staff worked from home, they reported negative changes to their work practice due to e-mail interactions. They missed talking to students on campus. Interacting with students via e-mail took a substantial amount of time compared to a

n in-person interaction. A senior staff member noted that during the pandemic, "The communication isn't at the same pace or rate that it would have been if we were face-to-face . . . so that can be difficult." Over the phone or e-mail, staff also lacked the ability to note students' body language during conversations and adjust their explanations accordingly. Staff aimed to make e-mail communication comprehensive, since the writer had no way of knowing if the student understood the e-mail. An entry-level staff member stated regarding e-mailing students:

> It's been challenging. It's up to us as the financial aid administrators to anticipate what the next e-mail could be so we can put it all in one email [laughter] and try to do as much work as we can. Like, "Oh, this might come up, or this might come up." We can send that to them. Still we'll miss something . . . Then a lot of times what happens is a student will email the financial aid e-mail. Depending on the timeframe that they e-mail, they'll hear back from one person. If they say, "What's a good number to call you at?" Wait for the student to email, they'll e-mail back, and then somebody else that responds, they're like, "Okay, what are we talking about?"

Missing something when the staff member responding to e-mails changed could lead to student and staff confusion. Because staff worked in time-based shifts to respond to e-mails, they needed to anticipate any follow-up queries and be as thorough as possible since they lacked the ability to see the student's response.

Insufficient time

Time was especially pressing since MCC's financial aid e-mail communication had risen somewhere between 300–400% during summer 2020 compared to the previous year, as one participant shared. One senior staff member estimated spending 80–90 hours a week on answering e-mails alone. Summarizing the experience of financial aid communication during the pandemic, one entry-level staff member noted "It's a lot more steps than somebody bein' face-to-face." Technology helped in some ways by giving staff and students e-mail and, eventually, phone communication opportunities, but it was insufficient for the sense of connection needed for optimal financial aid practice. Some had to rearrange their living environments to create dedicated work spaces.

Staff reported missing students and being unsatisfied with the changed modality. They valued the trust and connections they had built with students, connections that sometimes spanned many years. One senior staff member noted: "You tend to get the student like, if you maybe did a little extra for them, then they're always gonna come back and see you no matter what the situation is." Those students would frequently visit a financial aid staff member with whom they had built a particular bond and then send their friends and family to that staff person.

The necessity of trust

Analysis of the staff interview data indicated that trust was essential in successful financial aid interactions, defined as ones in which the staff member connected with the student and was able to fully answer their question or resolve the student's concern. This was not an easy process, however. One entry-level staff member noted:

> It's hard . . . to trust somebody with such deeply personal information that's just a financial aid rep at your college. Once you do earn their trust, as I mentioned before, you're able to help them so much more. That's where, like I said, I feel so honored to share a space with them, for them to share their story with me because . . . we do everything in our power to help them, even outside of financial aid.

Deprived of the campus space in which staff members could be found and visited at the student's convenience, e-mail and phone interactions left fewer opportunities for relationship-building between students and staff.

What did not work: Student views

Students reported difficulties in contacting the financial aid office and a loss of community when campuses closed down, including but not limited to financial aid. One continuing-generation student pursuing nursing remembered a sense of familial inclusion when encountering a financial aid staff member: "When I first met the financial aid counselor, she was very welcoming, open arms. It made me feel like she was, like, a mom there, for me, too. So she was very helpful when I first started at [MCC]." This sense of connection enabled students to build relationships and trust with staff members, a necessity when asking questions and resolving issues dealing with something as personal as money. Instead, students were faced with lengthy wait times for phone queues.

For example, another continuing-generation student pursuing nursing related their most difficult experience with financial aid to the pandemic:

> I think when it turned into the whole COVID thing, you had to call online, because, like, you had to wait in line on the phone, like, "you're number 12," and, like, you had wait, like half an hour, or two.
>
> Interviewer: What did you need to call financial aid about, if you don't mind me asking?
>
> Student: It was mainly about, like, that, and how can I requalify again. I still had to call, like, multiple times. [laughs]

While this student was eventually able to resolve the issue, he had to call and be placed on hold before learning the answer to a very important question regarding how he could "requalify again" to receive his aid and learn about what accommodations were available on account of the pandemic.

The shift to remote learning and an all-online educational environment plagued students who had difficulties accessing the Internet. A housing-insecure continuing-generation student without phone service and reliant exclusively on free Wi-Fi spent hours trying to reach someone to answer her question about falling short of academic standards required to receive aid. This resulted in a hold on her aid. She recalled:

> All I have to do is ask somebody to remove this hold on my account, and then, and with my phone, at the time I didn't have service on my phone, so I had to work with Wi-Fi, and I had to use this texting app. So, I remember I had waited almost two and a half hours on the phone on day . . . And then, I finally was, like, [in robotic voice] "You are the next caller in queue." . . . On the phone with someone, she was like, "OK, and what is your reason to call about?" And I'm like, "I need to meet with an advisor to do this and that," or whatever. And she was like, "OK, let me just pull up your thing real quick," and the phone went off.

Hours of the participant's day were wasted without a resolution to her financial aid issues.

Lessons learned and recommendations to offer

In addition to depicting financial aid practice at one community college, this study shows the key role of trust in interactions between not only students and financial aid staff but all other staff members at community colleges. As a large institution in Texas, students and staff at MCC had a unique experience that might not be shared with other institutions. Nevertheless, this study shows the necessity of relationship-building and trust between staff members and students disclosing sensitive information like their financial status. Outside of financial aid, advising, emergency services, and even faculty could draw on this finding in their practice. More generally, community college leadership and staff are encouraged – including within financial aid – to consider moving to a caseload model in student interactions. Giving students an opportunity to bond with a particular staff member could lead to an increased sense of belonging at the college (Strayhorn, 2019).

Further, the impersonal nature of e-mail and phone queue communication indicates that despite its efficiencies, it can have a negative impact on student experiences. Inequitable access to technology, as illustrated in one student's experience with relying on Wi-Fi to make calls, could hamper lower-income and rural students' ability to receive help. While being able to call or e-mail to get questions answered

may be convenient for some students, it could still have disparate impacts for students with less access to technology and other resources. Relatedly, while it is convenient to have students e-mail one address to receive (hopefully standardized) help with any financial aid issues, the lack of communication with a particular staff member and the different approaches staff take to answering e-mails may lead to different outcomes. Lack of personal connection could trade efficiency for success in helping students. These insights could help change practice in a post-pandemic world.

Closing commentary and summary

Financial aid is a necessity for college access for many students. But, previous studies of the rapidly-developing literature regarding the COVID-19 pandemic and higher education have yet to address financial aid. While COVID changed everything at MCC during 2020, financial aid practice was, in many ways, a casualty of these other changes. This study shows that the shift to an online format had an impact outside of the classroom. The role of staff members who help students access aid and the views of students receiving aid provide a new chapter in the story of the pandemic. This article depicts one slice of community college practice during the pandemic and offers recommendations for a changed environment.

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