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An Exploration Of How Millenial Financial Aid Administrators In Higher Education Experience Leadership Through Their Attitudes, Beliefs, And Values

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AN EXPLORATION OF HOW MILLENIAL FINANCIAL AID ADMINISTRATORS IN HIGHER EDUCATION EXPERIENCE LEADERSHIP THROUGH THEIR ATTITUDES, BELIEFS, AND VALUES

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ABSTRACT

As the largest generational cohort in the workforce, millennials are poised and ready to take over the leadership helm. Even with the plethora of data about millennials, there is still a gap in the research literature about millennial leaders in higher education. Currently, higher education leadership research typically focuses on executive roles although providing access, helping students persist, and getting them graduated thrive in offices like financial aid. The purpose of this study was to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. This study sought a diverse group of financial aid administrators to address two questions, what are the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values and do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style? Using semi structured interview questions rooted in addressing attitudes, beliefs, and values, the analysis uncovered five major themes from the participants' experiences associated with understanding psychographics, the adaptable millennial, disconnect to empathy, holistic financial aid practices, and a need for progression. This study showed that experiences can be expressed through psychographics, and attitudes, beliefs, and values can influence a person's leadership style. Based on the study's findings it was recommended that the role of the financial aid administrator be re-imaged to align with current generational leaders and educating campus partners about the dynamics and influence of financial aid offices.

Keywords: millennial, financial aid administrator, attitudes, beliefs, values

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CHAPTER ONE: INTRODUCTION

In 2013, higher education as a field of study celebrated its 120th anniversary (Freeman et al., 2014). Higher education is a dynamic, multidisciplinary field with multiple specializations and career trajectories. According to Data USA (n.d.), in 2018, there were 966,000 employed education administrators, with 34.2% at colleges, universities, and other professional schools. Postsecondary education administrators may have titles such as academic dean, admissions director, registrar, financial aid director, or provost (CareerOneStop, 2017). The average age of this group in 2018 was 45.8, compared to 47.8 in 2014 (Data USA, n.d.). Over four years, the average age decreased by two years, and if this trend continues, it is anticipated that the millennials will take over leadership positions in education. In Fall 2018, 3.9 million people were employed by higher education institutions (Hussar et al., 2020), with the average age being 40.2 (Data USA, n.d.). Although there seems to be a variety of start and end dates for when millennials, born from 1977 to 1995 (Center of Generational Kinetics [CGK], 2021), were born, the current ages range from 25 to 43 years old, validating that millennials have already started to saturate the higher education field.

The changing face of leadership in today's increasingly dynamic world presents scholars with continuous challenges as organizations work to keep up with progressive changes (Avery, 2004). One of the most rapidly occurring workforce changes is millennials transitioning to take over 75% of the global workforce by 2025 (Deloitte, 2014). Baby boomers, born between 1946 to 1964 (CGK, 2021) are retiring, and Gen X, born between 1965 to 1976 (CGK, 2021), cannot fill the gaps rapidly due to them being a smaller generational cohort paving the way for millennial leadership (Renzulli, 2019). As the baby boomers and millennial generations' middle-child, Gen X has not been given the attention needed to firmly attain leadership roles at millennials' pace (Neal, 2019). Millennials are the rising stars of the workforce poised to take over the leadership helm (Landrum, 2017). According to a Paychex Report (2017), since 2016, millennials have consistently been the largest generational cohort in the workforce. Most millennials work in healthcare, manufacturing, retail, hospitality, professional services, and business (Yahoo! Small Business, 2015).

There is a need to discuss this rising cohort, mostly related to them taking over leadership roles in organizations (Chou, 2012; Weber, 2017). What stands out about millennials is their leadership approach, as they lead in different ways from previous generations (Brousell, 2015; Fries, 2018). As a generation raised with technological advances, access to information, and the highest attainment of college degrees (Pew Research Center, 2015b), millennials have broader perspectives that can impact how they lead (Myers & Sadaghiani, 2010). Millennials do not differ in their wants from any other generation; however, their exposure to technology puts the world at their fingertips (Landrum, 2017). These differences can show through behaviors, and researchers have found that millennials have different attitudes, beliefs, values, psychographics, and other generations (Chou, 2012; Forge Leadership Group, 2018; Paychex, 2017).

Psychographics are derived from our attitudes, beliefs, and values (Merriam-Webster, n.d.b.). Unlike demographics, psychographics go beyond gender, age, and location and focuses on emotional responses or behaviors. Psychographics include moral, ethical, and political values, attitudes, biases, and prejudices (Birkett, 2020; CB Insights, 2021). Walker (2020) stated that psychographics' strength acknowledges that people are different and motivated by their values, personalities, lifestyles, and attitudes. Focusing on demographics alone can provide misleading information and perceived commonalities when there may be none (Saunders, 2020; Walker, 2020).

Statement of the Problem

The value of a college education remains a hot trend today even as colleges continue to face declining enrollment (Nadworny, 2020) as the cost of college continues to rise. However, despite the rising cost, students still see the worth of getting a college degree (McBride, 2019). Most families recognize that paying for college is a challenge (Nadworny, 2020). Regardless of economic background, a college's cost remains the top deciding factor in committing to an institution (Nova, 2019). Unfortunately, most students do not understand how the financial aid process works, including their access to grants, scholarships, work-study, and loans. With a quick Google search, numerous articles will populate providing families with information on completing their FAFSA, negotiating their financial aid package, or explaining the real risks associated with borrowing loans (Nelson, 2014; Nova, 2019; Perez-Pena, 2014), but there is limited information about those that will lead the offices responsible for supplying the student with the resource.

The information provided by these searches may have an intent to inform, but often, what is being shared continues to be misinformation produced by those who do not have an internalized perspective of the process and, in turn, fail to educate students and families about the more prominent role financial aid offices play at their institutions. Any student who intends to attend college will need to go to the financial aid office more than likely. In the 2018–2019 academic year, 82.9% of the first-time, full-time freshmen were awarded financial aid (National Association of Financial Aid Administrators [NASFAA], 2020). A financial aid office's role is to provide students with financial resources that support their gateway access in pursuing their educational potential. This, in turn, supports the larger university mission to recruit and encourage students to persist and graduate.

For the university mission to be executed, financial aid offices rely on financial aid administrators' work to oversee and perform the day-to-day functions related to awarding and disbursing aid. A financial aid administrator is an individual that awards and disburses monetary resources to support students achieve academic excellence (NASFAA, n.d.). For this study, this individual currently is in a role with programmatic oversite of student financial aid or manages staff members that assist in awarding and disbursing student financial aid. As someone who oversees a resource program that can profoundly impact the student's education experience, it will be critical to highlight the leadership experiences of these emerging millennial financial aid administrators. It is not known how their leadership styles might bring about change to a process that sits at the institution's centerfold.

Studies show that shifts in leadership are not uncommon (Myers & Sadaghiani, 2010); however, more empirical findings indicated that the experiences, values, beliefs, and attitudes of millennials might be causing a break in the traditional leadership paradigm through their leadership styles (Albanese, 2018.; Fries, 2018; Tishma, 2018). As older generations retire from these financial aid administrator roles, the reality is that their traditional style of managing might leave with them, and the perception of how things should operate could change. Enough is not known about how millennials' experiences, rooted in their values, beliefs, and attitudes, may influence how millennials choose to lead. If millennials have radically different perspectives or ideologies, these differences must be understood, primarily related to their leadership elements in the workplace (VanMeter, 2013).

A study completed by Virtuali and Workplacetrends.com found that 91% of millennials desire to lead (Fries, 2018). However, they are not willing to remain loyal to traditional leadership. While some may say that millennials should just assimilate to the traditional styles that worked for the generation before them, this generation shows no signs of being loyal to tradition (Albanese, 2018; Center of Generational Kinetics [CGK], 2021.; Fries, 2018; Garvey, 2014). Newer generations bring new ideas, behaviors, and different perspectives for the issues we have and will always continue to be concerned with (Anderson et al., 2017). Opposite from their predecessors, millennials are absurdly different regarding ideas, behaviors, and viewpoints as expected because attitudes and values change across generations (Anderson et al., 2017; Lyons & Kuron, 2014).

Millennials have shared that their leadership identities are strongly tied to their values, beliefs, and who they are (Forge Leadership Group, 2018). Sean Graber, CEO of Virtuali cited by Brousell (2015), stated that millennials do have reservations about leading. Still, they are overwhelmingly ready to take over leadership roles. With hierarchy in the rearview, millennials depend on soft skills like communication and relationship building to fast track their leadership trajectories (Brousell, 2015). The millennial generation has been one of the most researched and discussed subjects in the last decade (Srivastava & Banerjee, 2016); unfortunately, the literature has made assumptions and misrepresents the generation with the voices of millennials excluded (Forge Leadership Group, 2018; Hobart & Sendek, 2014).

As attitudes and values evolve for continuing generations, it is imperative that higher education leadership practices align with those changes (Vonderembse, 2018). There is currently limited literature about millennial leaders in higher education in general. Most current higher education leadership literature mostly captures executive leaders' leadership experiences like college presidents (Montague, 2011). Keim and Murray (2008) stated that most researchers tend to focus on college presidencies despite other key leadership roles being a part of their career trajectory to the presidency.

Additional studies need to be conducted to discuss the higher education leadership experiences outside of executive positions. Only focusing on the work at the executive level rarely divulges the university's most valuable constituent's direct impact—the student. For example, a look into how a financial aid director's impact executing a university's mission addresses many issues on a macro level because financial aid touches many areas on campus, whether recognized or not. Although all financial aid offices are designed differently, the financial aid director must do the work to make sure the institutions utterly understand its value and how it impacts the institution. While the president may be the face of the university, what we can expect to find in getting the experiences of financial aid directors is the realization that the work of providing access, helping students persist, and getting them graduated, does not thrive in the office of the president; this work happens in offices like financial aid.

Purpose of the Study

The purpose of this study was to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. The financial aid office often is associated with the university's college experience structuring their packaging system, processing student aid, and having conversations about student loan debt. (Hypolite & Tichavakunda, 2019). According to the NASFAA (n.d.), financial aid offices are the hub of higher education as their work influences and impacts the work of other offices such as admissions, academic advising, bursar, president’s office, resident’s life, and more to help students achieve their educational potential. Markle (2019) stated that experiences have a strong influence on the perceptions of college affordability, the expectations for attending college, and making financial decisions; by illuminating millennial financial aid administrators' experiences, the researcher posited a new leadership phenomenon will emerge based on millennials' psychographic influence.

Research Questions

Guided by general psychographics and constructivism, I used semi structured interviews to address the following research questions:

RQ1: What are the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values?

RQ2: Do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style?

Conceptual Framework

Bass et al. stated, "leadership is a universal phenomenon in humans and is also observed...." (p.7) and is built into the human psyche. There is a continuous need to study leadership as cultures or generations evolve, especially with more diverse generational cohorts. This phenomenological study was guided by general psychographics and the constructivist paradigm. To analyze those attitudes, beliefs, and values, I used the constructivist philosophical paradigm to help construct meaning to the phenomenon.

A constructivist philosophical paradigm is an efficient tool in phenomenological research as the approach allows people to construct their meaning and understandings through experience (Dickson et al., 2016). Realities and knowledge are basic assumptions that guide the constructivist paradigm, and researchers should attempt to understand lived experiences from the point of view of those who lived it. Using this paradigm, I was able to understand phenomena's complexities, especially as it applies to research in the 21st century (Dickson et al., 2016).

Definition of Terms

The following list contains the definitions of key terms that were used throughout this study.

Generation Y/millennials/echo boomers: Born between 1977 and 1995 (Center for Generational Kinetics, 2020).

Financial aid administrator: An individual that "helps students achieve their educational potential by helping award and disburse monetary resources" (NASFAA, n.d., p.1). For this study, this individual currently is in a role with programmatic oversight of student financial aid or manages staff members that assist in awarding and disbursing student financial aid.

Paradigm: "A set of presuppositions, beliefs, and practices shared by a community of researchers. It is a way of thinking held in common by the group, and it has many of the features of a social culture. A research paradigm includes beliefs about philosophical issues (ontology, epistemology), conceptual systems, research findings, and appropriate methodologies." (Sullivan, 2009, p., 369)

Persistence: The percentage of students who return to college at any institution for their second year (NSC Research Center, 2015).

Psychographics: The qualitative methodology of studying consumers based on psychological characteristics and traits such as values, options, attitudes, beliefs, and lifestyles. (Revella, 2019).

Retention: An institutions retention rate reflects the percentage of first-time, degree-seeking students who return to the same institution to pursue their bachelor's degree the following Fall (Federal Student Aid, n.d.b).

Assumptions

Based on the current literature, millennials value work-life balance, collaboration, flexibility, family, service, and more (Albanese, 2018; Deal et al., 2010; Gani, 2016; Hobart & Sendek, 2014). Individually, all these different values can be assigned to a single leadership style. Vijaybaskar (2020) argued that current leadership styles and theories are limited and cannot effectively lead the millennial generation, and this argument could apply to future generations. Identifying a distinctive millennial style was outside the scope of this study, but the assumption was that psychographics may be key indicators that shape leadership styles; therefore, I assumed that millennial leaders do not conform to just one leadership style (see Brousell, 2015; Fries, 2018; Garvey, 2014). As aforementioned, the current literature struggles with agreeing on the birth dates for millennials leaders; however, regardless of the start and end dates, the millennial generation consists of two different cohorts experiencing different life milestones. I predicted that this study would represent millennials born in the second half of the generational decade (see CGK, 2020b.; Hoffower, 2020).

My second assumption was based on research from the CGK. Jason Dorsey, president of CGK, stated that there is a divide in Gen Y; however, the division is not driven by age. O'Connor (2020) noted older millennials were born between 1981 to 1988, and the younger millennials were born after 1988. This age range does not align with the year range provided by CGK, but it did give me some context about the millennial split.

Limitations

The inherent nature of presenting and evaluating qualitative research has several limitations, such as demonstrating rigor, researcher bias, time consumption, and the volume of data (Anderson, 2010). Bloomberg and Volpe (2016) stated that while interviews are a rich data source, not all interviews are created equal. I acknowledged that all participants had different levels of understanding, and skills that may impact their responses. I also explored experiences that tend to lead to data overload (see Whorton, 2016). Having too much data may cause the research to lose its focus and objectivity. I used member checking procedures, reflexivity, bracketing, and precise data analysis steps such as coding to keep the data concise, clear, and focused.

Phenomenology focuses on the participants; therefore, it was decided that the population would consist of six to eight participants; however, only three participants were successfully recruited. While the sample size does fit the minimum criteria for an interpretive phenomenological study, three to 16 participants (Robinson & Smith, 2010), this was a relatively small sample size that may not provide the needed results to carry the study's significance. A phenomenological study aims to collect rich, in-depth data to better understand the phenomenon and its meaning, often focused on how and why (Dworkin, 2012). In-depth interviews do not provide generalizations but allow categories or themes to develop and analyze their relationship.

Scope

This phenomenological study's scope was derived from a clear need to understand how attitudes, beliefs, and values influence how individuals lead. This study has the potential to expand beyond millennial leaders in higher education. I anticipated that this study can set the blueprint for future studies, as changes in research paradigms in leadership are not uncommon (Bass et al., 2008). Right now, companies like the CGK and the Pew Research Center are already investing heavy empirical studies into a better understanding of Gen Z; they too will soon enter the workforce as leaders. Knowing they are vastly different from millennials, researchers can anticipate future studies will need to explore their leadership styles' specifics. A phenomenon exists in all generations, and Bass et al. (2008) stated that it should be no surprise that leadership itself is a universal phenomenon, so there will always be a need to conduct qualitative studies to support new shifts.

Rationale and Significance

Traditional leadership skills are slowly diminishing. There is an increased demand for leaders to develop additional skills to meet the new challenges they will continue to face in higher education (Moldoveanu & Narayandas, 2019). As millennials continue to attain leadership roles in higher education, according to Deal et al. (2010), organizations can expect tensions between millennials and their older counterparts. It is time to re-examine how leadership style theories guide leaders on how to lead or manage (Anderson et al., 2017). In *Leading Organizations*, Hickman (2009) suggested that modern leaders need to abandon the hierarchies and shift the paradigm to emphasize collaboration where everyone has an active voice. The literature show that millennials value traits such as collaboration, flexibility, team decision-making, and values in leadership impact a leader's decision-making skills, interpersonal relationships, ethical behavior, individual, and organizational success (Eikenberry, n.d.; Sime, 2019). Collectively, these encompass many different areas of a leader's personal and professional life—their experiences. In this study, I aimed to collect data to explore how attitudes, beliefs, and values influence leadership experiences.

I chose a phenomenological, qualitative design for this study because it was a philosophical approach to addressing phenomena without assumptions (Creswell & Poth, 2018). In philosophy, there are main fields such as ontology (the study of what is), epistemology (the study of knowledge), logic (the study of reasoning), and ethics (the study of what is right or wrong; Stanford Encyclopedia of Philosophy, 2013). Phenomenology connects those philosophies giving meaning to our experiences (Neubauer et al., 2019). Using phenomenology as the research method best supported the questions being explored about millennial leaders' higher education leadership experiences. Gaining insight into the possible leadership shift phenomenon provides trends and themes that will continue to arise in leadership. Just as millennials are changing how leadership is perceived, the same can be expected for following generational cohorts. Understanding how to identify the importance of psychographics and how they shape leadership is timeless and essential to organizations.

Conclusion

The workforce is not waiting for organizations to figure out how millennials will lead, so it was imperative to fill in some of the empirical gaps to better support millennial leaders' transition into leadership. With millennials as one of the most diverse generational cohorts, it should come as no surprise that their viewpoints, perspectives, and behaviors differ from previous generations. Attempting to understand generational differences can be complex and overlap; however, understanding the catalyst behind those differences strengthens our understanding of how public attitudes are shaped (Pew Research Center, 2015a). The current literature on millennials labels them as the “look at me” generation with characteristics like lazy, entitled, narcissistic, and disloyal (Hobart & Sendek, 2014). However, the assumptions are not a true reflection of the generation (Forge Leadership, 2018). Millennials want challenges, a sense of purpose, work-life balance, collaboration, and values that differ from previous generations but are increasingly becoming what future generations wish (CGK, 2020a).

Using phenomenology and the constructivist paradigm to bring meaning to experiences, in this phenomenological study, I explored how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. With millennials steadily taking on leadership roles, it was necessary to explore their attitudes, beliefs, and values and what makes them different from previous leadership cohorts as the current literature does not address it. Harvey and Buckley (2002) argued that paradigm shifts are necessary to stay abreast of what behaviors need to be adopted and re-evaluated 20 years ago. This qualitative study potentially provided future practitioners insight into the importance of psychographics and their impact on how generations chose to lead.

Chapter Two provides a robust literature review of the millennial generation, higher education, and leadership. Following, Chapter Three outlines the study's methodology and confirms the study's trustworthiness. Next, Chapter Four introduces the study's findings, concluding with Chapter Five highlighting the researchers' interpretations of the findings, recommendations for action, and further studies.

CHAPTER TWO: LITERATURE REVIEW

Currently, we are approaching the most significant generational workplace handoffs in history (Bosché, 2019). At 80 million strong, millennials are the workforce's future (Bosché, 2019; Hobart & Sendek, 2014). Because this generation covers a wide range of experiences and generational moments, current research presents several inconsistencies in identifying who belongs in Gen Y. According to the CGK (2020a), millennials are the most diverse generation in United States history with a college degree, and they are bringing a host of issues to the workplace. In this newfound rise of leadership, generalizations about what millennials value in the workplace are being determined to prepare better organizations to work with Gen Y. A new approach to leadership is on the rise as millennials demand balance, collaboration, humility, flexibility, perspective, and timeless leadership (Albanese, 2018; Bosché,2019; Frauenheim, 2019; Hobart & Sendek, 2014). With sparse empirical research that Deal et al. (2010) identified as sparse and contradictory, there are also many opinions about millennials, who they are, how they think, and how they will behave as they continue to grow and gain experience in the workplace. This chapter presents a robust literature review on millennials, higher education, and leadership and provides the conceptual framework for this study.

Generation Y/Millennials

Generational Y, millennials, or echo boomers are some of the generational labels currently taking the workforce by storm. According to Dimock (2019), of all generations, Millennials are the most racially and ethnically diverse adult generation. Frey (2018) stated that the millennial generation is the bridge to a diverse future. Millennials represent a large group of individuals that experience highly diverse disparities across the cohort. As a generation, millennials experience differences across race, finances, education, income, and family formation. Overall, millennials are 55.8% White. Frey (2018) stated this percentage is significant because it represents the forward to an overall diverse population. In 2015, there was approximately a 20% minority difference in the millennial (55.8% White) cohort versus boomers (75% White). The U.S. Bureau of Labor Statistics (2018) found that millennials are more likely than older generations to be members of an ethnic or racial minority group. The millennial generation is leading the nation in racial diversity. As ethnicities expand and racial lines intersect, millennial homes speak multiple languages, and there is an increase in interracial marriages. Frey (2018) stated that despite the rise in interracial marriages, millennials are in no hurry to get married; their focus is shifted to education attainment and penetrating the work market.

The Generational Cohort

One of the most problematic issues with empirical studies completed on the millennial generation is figuring out who belongs. The U.S. Census Bureau (2015) labeled America's youth or millennials as those born between 1982 and 2000. Myers and Sadaghiani (2010) identified millennials as individuals born between 1979 and 1994; Bresman and Rao (2014), millennials were born between 1977 and 1995; Kasasa Exchange (n.d.) stated millennials were born between 1980 and 1994; Dimock (2019), a researcher for the Pew Research Center, classified millennials as those born between 1981 and 1996. For this study's purposes, Jason Dorsey, lead researcher for the CGK, identified millennials as individuals born from 1977 to 1995, which will be the targeted range. While there is no clear explanation for the date's inconsistencies, research agreed that the end date aligns with key historical moments for Generation Y. The CGK (2021) stated those born after 1995 cannot process the key significance of key historical moments such as 9/11. Millennials experienced the falling of the twin towers, lived in the shadows of the war in

Afghanistan, the Great Recession, and contributed to the election of the first Black President in 2008 in the United States, the explosion of the Internet and social media. (Dimock, 2019; Kasasa Exchange, n.d.; Hobart & Sendek, 2014).

Millennials are currently between the ages of 21 to 39 years old (CGK, 2020a). One of the least discussed significances of this generation is that it consists of two groups within one generational cohort. Kasasa Exchange (n.d.) emphasized the importance of this difference, especially related to marketing, because these two groups are in different life stages. Younger millennials are entering the workforce and wrestling with their careers. They may experience financial difficulties due to high student debt. The older millennials are buying homes, building a family, and have some "real world" traction versus still living at home with mom and dad. This spectrum of experiences can have significant impacts on the workplace. For example, Kasasa Exchange stated that having a change might change an individual's priorities and values when making decisions. Once millennials become 30, they may self-identify with one group or the other depending on relevancy and connection. "These divergent trajectories will have profound implications for the workforce, marketplace, government, economy, and more" (CGK, 2020a, p.1). Being such a diverse generation, it is clearer why millennials have several generalizations and assumptions.

Millennial Values

Millennials work just as hard as previous generations, but they have different attitudes and expectations about how the world works (Carmichael, 2016). According to Goldman Sachs (n.d.), millennials just do not commit to houses, marriages, and long-term job placement. Like all generations, millennials' values are products of their surroundings and where they grew up (King et al., 2019). When conducting a study on generation manager populations, Weber (2017) contributed to the variations of his research to the belief that an individual's values and upbringing are influential factors in leadership. Right now, the most important value to millennials is experience (Morgan, 2019). As kids, millennials saw the loss of lives during 9/11, and some witnessed the financial hardships of their parents during the Great Recession (CGK, 2021.; Dimock, 2019; Morgan, 2019). These critical moments have led millennials to become increasingly focused on seizing the moment (Morgan, 2019); essentially, millennials value experience over ownership.

As the largest generation in the workplace, millennials are not afraid to challenge the status quo. Millennials value work-life balance, flexibility, fewer office hours, swift communication, purpose-driven missions, wellness, and collaboration (Albanese, 2018; CGK, 2020a; Garvey, 2014; Goldman Sachs, n.d.). Frauenheim (2019) further reiterated that millennials are more about staying true to their values and going beyond themselves. Incorporating values is about making a space for everyone. Millennials may be leading the trend of experiences first, and it is not going unnoticed. Retired baby boomers are shifting to putting more value on relationships and experiences, and millennials are changing how experiences can be used for transformation (Morgan, 2019).

Millennial Assumptions

Between 2017 and 2018, the Inter-American Development Bank (IDB) conducted a global study across Latin America to better understand millennials' conditions. This study addressed some of the common myths and assumptions about millennials. Their research proved that some of the most common stereotypes about millennials are wrong. When the phrase "millennials are" is typed in a Google search box, several negative labels that do not truly represent this generation can become hurtful to the global economy and society. Deal et al.

(2010) stated that other generations labeled millennials as the "look at me generation," implying that they are overly confident and self-absorbed. In their book titled *Gen Y Now: Millennials and the Evolution of Leadership*, Hobart and Sendek (2014) identified seven myths about Gen Y; those are: (a) Gen Yers need instant gratification; (b) are disloyal; (c) self-centered; (d) narcissistic; (e) pampered, spoiled; (f) lack respect for authority, feel entitled; (g) and lastly, Gen Yers are slackers or lazy. According to Gani (2016), one of the most common stereotypes about millennials is that they are lazy.

According to Hobart and Sendek (2014), millennial's laziness is one of the most repeated prejudices about Generation Y. Traditionalists (baby boomers/Gen X) have a different perception of time different from millennials who have labeled their use of time as unproductive and a waste. To older generations, being seen in the office meant you were working and doing your job. However, for millennials, Gani (2016) said that presenteeism does not make sense when you can answer an email, take a phone call, or complete a task right in the palm of your hand. Gen Y has lived in a world where quality work can be produced anywhere; sitting in the office from for eight hours is not imperative to Gen Y. Millennials work to live, not live to work; therefore, their approach to work exists outside the cubicle (Gani, 2016; Hobart & Sendek, 2014). Even with these assumptions, Adkins and Rigoni (2016) found that 59% of millennials say that opportunities to learn and grow are important when applying for a job. IDB (n.d.) found that 41% of their participant's study, 21% work, 17% do both, and 21% do nothing. With their results, IDB challenges others to ask themselves if it is fair to unfairly categorize an entire generation based on 21% doing nothing. Norton (2017) quoted CEB, a consulting firm that polls 90,000 Americans quarterly. Of the millennial participants surveyed, 59% were found competitive and stated that competition drives them to get up in the morning.

Laziness is one of several negative assumptions associated with millennials; however, Gani (2016) stated that millennials have a more negative view of their generation than Gen X or baby boomers. The Pew Research Center (2015a) conducted a survey where millennials responded that 59% found their generation self-absorbed, 49% wasteful, and 43% greedy. Only 36% of them millennials saw themselves as hard-working. Gani (2016) stated that these results speak more to the problematic label of "millennial." The Pew Research Center results emphasized having sub-generations in a generational cohort and how these myths can be destructive to the millennial narrative.

Millennials in the Workplace

Since 2016, millennials have remained the largest group in the workforce. With this generation taking over the global workforce by 2025, more scholarly attention has been placed on understanding millennials in the workplace; it has been shown that millennials have different attitudes, beliefs, values, and aspirations compared to older generations (Chou, 2012; King et al.,2019; Paychex, 2017). Chou (2012) addressed the need to increase discussion of this rising generational cohort. Myers and Sadaghiani (2010) found that while it seems that millennials have these distinctive qualities, their perspectives and needs are not different than any other generational cohort; they all have their ways. However, when it comes to the marketplace, supervisor-subordinate relationships, cultural diversity, tasks, communication, technology, and the list goes on, Myers and Sadaghiani (2010) stated that millennials are likely to have broader perspectives. Their enhanced understanding of communication and technology can help improve organizational performance.

Millennials in Higher Education Leadership

For the last decade, researchers have been trying to understand millennials; however, even with the accumulated wealth and knowledge about millennials, Wicks (2017) stated that colleges are still struggling with integrating younger people into the culture of higher education leadership. In 2018, 10,303 individuals in the District of Columbia, Maryland, and Virginia (DMV) were employed by private, four-year postsecondary institutions, specifically in the areas of student and academic affairs and other education services (National Center for Education Statistics [NCES], 2018). While the data do not provide the age breakouts of these employees, the NCES reported that higher education institutions employed 3.9 million people, and Data USA (n.d.), reported that the average age was 40.2, so one can assume that millennials are represented in the DMV student and academic affairs and other education services population.

Traditional hierarchical management, much like higher education leadership, can feel stifling to millennials, and millennials continue to challenge traditional leadership (Codrea-Rado, 2019; Duffy Group Inc., 2017). Alton (2017) stated that millennial managers are a force to be reckoned with because they are not afraid to change decade-old processes. Unfortunately, millennials consider educational institutions one of the least innovative and satisfying places to work, considering their distinct views about hierarchy and politics (Wicks, 2017). The current trends in higher education point to challenges such as meeting the needs of a diverse student population, increasing costs, and the value of a college degree (Vedder, 2017; Eastwood, 2020), and as higher education will face turnover with baby boomers retiring; higher education will need to rely on millennials to fill the leadership gaps (Wicks, 2017). Colleges and universities tend to be resistant to change, but Mintz (2019) suggested that higher education finds exciting ways to be more innovative. Millennials can and want to meaningfully contribute to their institutions, but their approaches can come off as entitled and arrogant in institutions that value strong hierarchy and seniority (Wicks, 2017).

Millennial bosses prioritize creating positive work environments, forging strong relationships, and caring for the whole person (Buchanan, 2019). Their upbringing drives the changes and dynamics that millennials bring to the workplace, and as leaders, they are willing to create and accept change. Millennials entering management positions are creating purpose and value for their work (Alton, 2017). When millennial managers find that their values align with their work, Lulla (2019) stated that alignment could result in a passionate and energetic leader who inspires them to achieve the same success level. From the literature presented, it appears that millennial leaders can help address some of the challenges faced in higher education today. Unfortunately, there is little to no literature specifically about millennials in higher education leadership or how their values and perspectives may impact the field of higher education. This literature gap further supports the purpose of this study and why it needed to be conducted.

Higher Education

Once guided by policies like in loco parentis (Lucas, 2016), higher education has since expanded into a multi-faceted organization responsible for managing and organizing the work of student and academic affairs, engaging in strategic planning and finance, technology innovation, and human resources (Komives & Johnson, 2009). Institutions have many purposes, from research and discovery to developing students (Selingo, 2013). Most campuses are broadly divided into administrators, faculty, staff, students, alumni, and external constituents (Bolman & Gallos, 2011). Higher education offers a diverse range of programs for postsecondary education. Kirst and Stevens (2015) identified the six populations of colleges as: (a) baccalaureate colleges, (b) comprehensive colleges, (c) research universities, (d) associate degree programs, (e) special-focus institutions, and (f) for-profit institutions. Each of these populations is associated with different organizational cultures and structures based on historical and current institutional circumstances. While there are several benefits associated with attending any higher learning institution, this study solely focused on small, private institutions as they typically are not included in the higher education narrative (Harris, 2019). Attending a private college has several advantages from smaller class sizes, financial incentives, value-centered communities, and academic excellence (FRANK, n.d.); however, the current literature related to small, private colleges primarily focuses on their declining enrollment and high sticker prices (Bernard, 2019; Rosenburg, 2020).

Small Private Colleges

When asked what the point of higher education is, leaders often share the same narrative that states community colleges are the gateway to the middle class, giant public institutions produce research, and large privates like Harvard, Yale, and Stanford are known for their connections and prestige; unfortunately, who is missing from this narrative is small-private colleges (Harris, 2019). Small, private colleges recruit students with their beautiful campuses, welcoming and inviting messaging, and smaller faculty-student ratios (Harris, 2019; Jaschik, 2020). Researchers have determined that the return on investment and attending private colleges, in the long run, is higher than attending a public institution; however, the average student typically borrows two times as much in loans to cover their attendance costs (Hess, 2019). According to Hess, small, private colleges offer severely discounted tuition rates even as the prices rise because they are struggling to recruit students who can pay the full cost of attendance. Anthony Carnvale, quoted by Hess (2019), suggested that students even look at their prospective college's graduation rate to measure affordability; the longer they are there, the higher their cost can be. In 2017–2018, private colleges offered historically high tuition discounts to their students, and that trend is continuing upward (Kerr, 2019). Significant tuition discounts are not mutually exclusive with affordability for attending private colleges, so evaluating a private college's financial aid offer is vastly different from public colleges and requires students to pay close attention to what is and is not covered (Kerr, 2019). As these financial challenges continue to arise for small, private colleges, students will rely on their financial aid office services to support their educational aspirations.

Financial Aid

In 1965, President Johnson stressed the need for providing higher education opportunities for low- and middle-class families, and the Higher Education Act of 1965 was created and signed into law. The Higher Education Act of 1965 strengthened the educational resources for postsecondary institutions to provide students with financial assistance (Federal Student Aid, n.d.c.). Today, federal financial aid programs are managed by the Office of Financial Aid. According to the NASFAA, the Higher Education Act's enactment in 1965 made federal financial aid a central and critical pathway for student success. In the 2018–2019 academic year, 82.9 % of first-time, full-time freshmen received some form of financial aid (Hussar et al., 2020). The largest student provider of financial assistance is through Federal Student Aid, an office under the U.S. Department of Education. The Office of Federal Aid provides more than $120 billion in grants, work-study, and loans annually in:

- informing students and families about the availability of the federal student aid programs and the process for applying for and receiving aid from those programs;
- developing the *Free Application for Federal Student Aid* (FAFSA®) form and processing approximately 20 million FAFSA submissions each year;

- accurately disbursing, reconciling, and accounting for all federal student aid funds that are delivered to students each year through more than 6,000 colleges and career schools;
- managing the outstanding federal student loan portfolio and securing repayment from federal student loan borrowers;
- offering free assistance to students, parents, and borrowers throughout the entire financial aid process; and
- providing oversight and monitoring of all program participants—schools, financial entities, and students—ensures compliance with the laws, regulations, and policies governing the federal student aid programs. (Federal Student Aid, n.d.a., p.1).

These duties and responsibilities are handled by thousands of financial aid officers and administrators across the United States. As higher education costs continue to rise, financial aid has become a significant indicator of college affordability, and more families are relying on federal student aid programs to help them pay for college (Horch, 2020; Kerr, 2021; NASFAA, 2020).

Outside of providing college access, the Office of Financial Aid plays a role in developing students as well. Evidence has shown that financial aid can be influential in helping students enroll in college and persist to graduation (Dynarski & Scott-Clayton, 2013). The Fall 2012 college cohort at four-year degree-seeking granting institutions graduated within six years with an overall graduation rate of 62%. The majority stayed at the same institution they enrolled in 2012 (Hussar et al., 2020). For the 2017–2018 academic year, the Fall 2012 graduating year, 86% of students at four-year degree-granting institutions were awarded financial aid from multiple sources such as federal, state, institution, and private aid (Hussar et al., 2020). Park and Johnson (2014) argued that financial aid might positively influence student engagement, leadership, critical thinking skills, and teamwork. Their study confirmed that financial aid plays a crucial role in accessibility and student success, specifically institutional aid. Students who received higher average amounts of financial aid and higher amounts of institutional aid showed a significant positive relationship between aid amounts and student growth in leadership and critical thinking skills. Boatman and Long (2016) studied the Gates Millennium Scholars Program to see how financial aid impacts student outcomes and found that this need-based financial aid program for students of color positively impacts academic and social engagement. Financial Aid offices work for the students, families, the community, and the institution. Figure 1 (NASFAA, n.d.) shows the connections and influence the financial aid office has with other campus offices. These connections highlight that financial aid is more a system of financial-related experiences and processes that go beyond just the disbursement of scholarships, grants, and loans (Hypolite & Tichavakunda, 2019).

Figure 1

What Financial Aid Administrators Do

Note. Adapted from NASFAA (n.d.).

Financial aid offices are all about helping students and seeing their work's influence impact the nation's 20 million college students (Heller, 2017). Financial aid offices' work impacts accessibility, recruitment, enrollment, retention, persistence, and graduation.

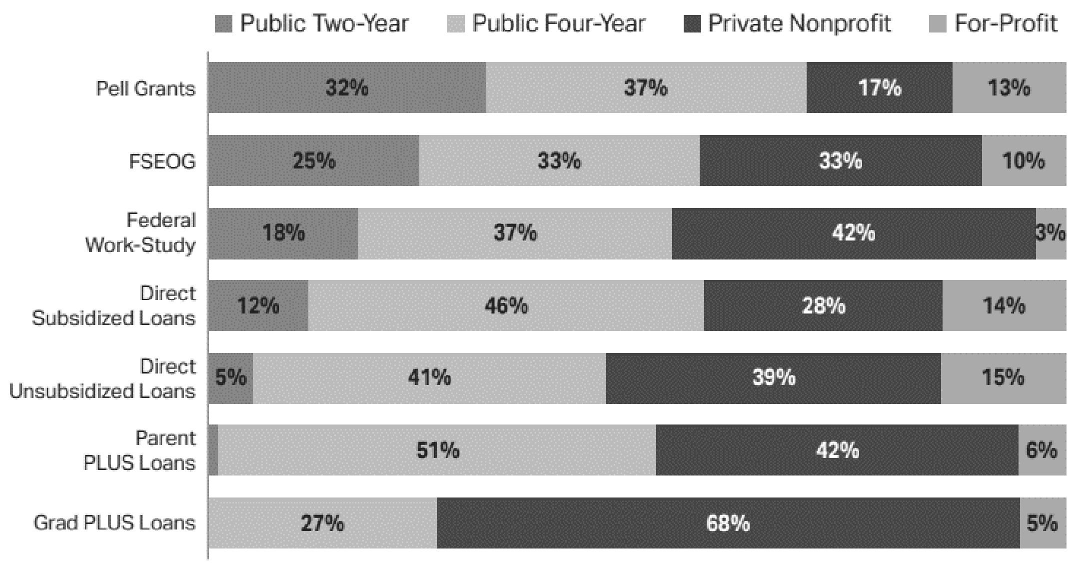
Accessibility

Financial aid's role is dynamic in nature in being a resource that provides access to higher education and increased opportunities (Hypolite & Tichavakunda, 2019). Financial aid offices work with all types of students ranging from first-time undergraduates, non-traditional students, students with disabilities, veterans, lesbian/bisexual/gay/transgender, first-generation, and more (Eichelberger et al., 2017). Regardless of socioeconomic background, financial aid is designed to create accessibility to postsecondary institutions (Eichelberger et al., 2017). Castleman et al. (2017) stated that there is a need for higher education institutions to be more proactive in reaching out to students about financial aid because most students and families are not aware of the complexities regarding college financial decisions (Eichelberger et al., 2017). Financial aid administrators and colleges distribute financial aid based on their institutional packaging strategies following state and federal policies.

College affordability is a significant concern across the country, and both federal and state governments are increasingly providing more funds to make college more affordable (Lee, 2016). Figure 2 highlights the percentage of federal aid distributed across sectors.

Figure 2

Percentage of Federal Aid Funds by Sector, 2018-2019



Note. Ma et al. (2020) stated this figure can be cited or reproduced for noncommercial purposes with proper attribution.

Compared to public institutions, private nonprofit institutions do receive lower amounts of federal aid as they typically rely on private funding; however, with the elevated costs of attendance in attending private colleges, federal funding like Pell Grant and federal work-study provides accessibility to low-income families that typically cannot afford private educational costs. Luna-Torres et al. (2019) stated that students, especially low-income families, require all financial aid sources, state and federal, to realize their educational goals. According to Markle (2019), financial aid's grand purpose is to provide access to students who cannot afford tuition.

As college tuition rises to outpace family income, financial aid will continue to play a critical role in college decision-making.

Recruitment and Enrollment

Higher education institutions partially use the cost of attendance as a strategy to compete for student admissions (Olbrecht et al., 2016). How institutions design their financial aid packaging strategies affects students' enrollment outcomes (Luna-Torres et al., 2019). Researchers have found that merit-based awards positively impact college preparation and enrollment (Lee, 2016). College administrators at private colleges hope that by providing tuition discounts and more institutional aid, students will look past the sticker price and commit to their institution (Kerr, 2019). Students hear about financial aid early on as admissions inform them about the availability of aid and the packaging process (NASFAA, n.d.). At the institutional level, several colleges implement initiatives to clarify the financial aid process while emphasizing offer letters (EAB, 2015). Hypolite and Tichavakunda (2019) stated that financial aid is understood to make college more feasible; thus, encouraging institutions to align their admissions and enrollment practices with financial aid modeling.

Financial Aid Modeling

College administrators are transitioning to using financial aid models to increase enrollment numbers. Education Advisory Board (2012) observed that these financial aid models have led to increased enrollment and retention. One university tripled their first-to-second-year retention rate for students on academic probation through their financial aid counseling program in their study. As the cost of college continues to rise, Flynn (2013) stated that developing a successful financial aid strategy is critical to enrollment success.

Retention, Persistence, and Graduation

Higher education institutions are taking a closer look at their retention and graduation rates as stakeholders increasingly use these variables as a measurement tool for institutional value and college decision making (Hossler et al., 2009; Olbrecht et al., 2016). The retention rate measures the school's percentage of its first-time degree-seeking students that return to the same institution the following year (Federal Student Aid, n.d.b.). While national databases rarely focus on the persistence rate of degree completion, persistence rates do look at the percentage of students who continue to pursue their degree past their second year at any institution (NSC Research Center, 2015). Although Hossler et al. (2009) found that financial aid positively impacts student retention, they stated the research field is still giving little attention to student aid and persistence.

Furthermore, empirical studies on the graduation rate are rare as well because the process towards graduation can be "longitudinal and difficult to analyze empirically over time" (Hossler et al., 2009, p. 391). A significant amount of research on retention typically focuses on programmatic services provided by academic advising, student success, and student affairs programming. Yet, there is little information about the vital relationship between institutional aid and the likelihood of a student's retention (Olbrecht et al., 2016).

Traditionally, people think of financial aid as a resource for students to pay for college, but aid can also incentivize students to perform well academically and engage with their institutions (EAB, 2015). Once students are enrolled, they must maintain academic progress to remain eligible for federal aid (Federal Student Aid, n.d.d.; Porter, 2016). The Department of Education requires all federal funding institutions to enforce student academic progress (SAP) policies. Student academic progress requires students to keep their GPA up and maintain enough credits to successfully complete their degree (Federal Student Aid, n.d.d.). Policies like SAP bridge a connection between academic affairs and financial aid. The same goal of retaining a student depends on both offices ensuring they meet their academic milestones to sustain their financial aid eligibility.

Luna-Torres et al. (2019) found that aid impacts students' persistence with zero expected family contributions, typically minority Black and Hispanic families. Families that can contribute more to collegiate expenses support the likelihood of a student persisting in their sophomore year; however, students who need additional support may require institutional aid to improve their chance of persisting each year (Olbrecht et al., 2016). This is an indicator that financial aid awards strongly influence student retention and persistence. Olbrecht et al. (2016) encouraged financial aid administrators to work with campus enrollment managers to evaluate the impact of their awarding policies on retention because they may find that the greater the amount of institutional aid received contributes to a higher retention rate.

Retention and graduation rates are two essential variables for students and families when deciding which college to invest in, especially when competing colleges are a factor. Financial aid administrators must have more extensive institutional conversations about how financial aid aligns with retention, persistence, and graduation. Financial aid has a significant impact on the student's ability to attend and complete college (Olbrecht et al., 2016). Eichelberger et al. (2017) stated that strong leadership and commitment from higher education leaders could lead to a positive understanding of financial capabilities and expectations for affording college.

The Leadership Paradigm

The paradigm construct was initially created to make sense of phenomena in natural sciences (Givens, 2008). Sullivan (2009) defined a paradigm from an educational viewpoint as a set of beliefs and practices shared by a community of researchers. A paradigm as an intellectual framework was created by physical science historian, Thomas Khun (Naughton, 2012). Over the years, Khun's paradigm shift concept has generally been accepted as a radical change in viewpoints or structures. The new shift is based on a change in thinking or belief system that allows creating a new paradigm that sits at others' opposition (Doyle, 2016).

Understanding leadership can be challenging for several reasons. Avery (2004) stated that there is no agreed definition for leadership; most of the ideas about leadership have been broken down for research purposes, theories about leadership still have a long way to go, and social changes continue to make discussions about leadership challenges. Paradigms were created to attempt to link all the different concepts of leadership. The leadership paradigms presented by Avery (2004) are broken down into four broad ideas termed: (a) classical, (b) transactional, (c) visionary, and (d) organic leadership. The paradigms differ based on time, leadership, follower commitment, and the leader's vision. The paradigms are flexible because they rely on the groups' assumptions interpreting their leadership circumstances and reflecting how they understand leadership.

Classical

Classical leadership goes back to the beginning of time up until the 1970s. The basis of leadership focuses on dominance and respect from subordinates. The leaders demand control in power (Avery, 2004; Fox, 2018). Typically, these leaders rule with fear or provide incentives for avoiding punishment. In this paradigm, the followers' voices do not matter, and the leader's vision is null because the subordinates are already followers under dominance and control. Although leadership characteristics under the classical paradigm are directive, Avery (2004) pointed out that leadership can be coercive, benevolent, or a mixture of both. Classical leadership works best in environments where the leader must dictate; however, over time, followers may become unwilling to follow that model and desire a leader that views followers as individuals.

As leaders started to engage more with their followers, the transactional paradigm rose from the 1970s to the mid-1980s. Unlike classical leadership, the basis of leadership does encourage interpersonal relationships with followers and considers their voice. The leader-follower relationship is built through awards, incentives, and expectations. To maintain control, the leader needs the power to reward. Transactional leadership focuses on short-term outcomes with no interest in development. Followers are expected to maximize results because the leader focuses on individual motivators; the leader's vision is unnecessary and may never be articulated. Transactional leadership is bound to incentives and negotiations; unfortunately, in times of uncertainty or when the rewards have run out, the followers have no interest in remaining loyal to the leader (Avery, 2004).

Visionary

In uncertainty, the classical and transactional paradigms are unsuccessful in fast-paced, complex, changing conditions. In the mid-1980s, there was a new call for leadership to reflect recent societal changes. Avery (2004) mentioned that the most popular leadership styles to come out of this paradigm were charismatic, inspirational, and transformational. Leaders in the visionary paradigm seek to inspire their followers to work towards a vision. Known visionary leaders include Martin Luther King, Buddha, and Nelson Mandela. Visionary leaders can provide a clear vision, design the roadmap, motivate their followers, and execute the vision. With a strong emotional commitment to their followers, leaders may set unrealistic expectations that do not work out. Followers become highly dependent on their leaders, and leaders are encouraged to keep small teams to maintain control. Visionary leaders rally their teams under one single value, set of values, and behaviors. Those that feel like they do not fit in will leave the organization. Avery (2004) emphasized that being a visionary is not synonymous with good leadership, paving the way for newer, alternative paradigms.

Organic Leadership

As organizations become more dynamic, new forms of leadership will need to be created to accommodate the workplace's growing complexities. Organic leadership encourages cross-collaboration, and groups work together to make decisions. From the groups, leaders emerge and continue to support the group through shared values. The group creates the vision, and the buy is built from a strong cultural connection. The leader-followership lines are often blurred in this paradigm to allow collaboration. While the leader may be known, “it is not based on position power” (Avery, 2004, p. 37). Under organic leadership, there may not even be a formal leader. Avery stated that without a traditional leader, the organization's interaction could serve as a form of leadership. The organization is held together by vision, values, and culture. The organic leadership paradigm responds to radical change, so it is expected that more paradigms will continue to form as culture, knowledge, and environments broaden. No paradigm is designed to provide the perfect leadership solution, but they explain how factors influence leadership structures.

Avery’s (2004) leadership paradigms set the conceptual framework for future frameworks (Jing, 2017). Using Avery’s (2004) paradigms, Jing (2017) and Jing et al. (2020) found that leadership paradigms do influence organizational performance, and employees preferred visionary or organic leadership paradigms. For higher education, Burns and Mooney (2018) proposed a new leadership paradigm called transcollegial leadership to address the increasingly challenging complexities of higher education. Like Burns and Mooney (2018), other researchers have offered new forms of leadership paradigms as leadership becomes more progressive and new generations enter the workforce (Brown, n.d.; Fox, 2018). Fox's model provides a great illustration of how the leadership paradigm has evolved. Unlike Avery's (2004) framework, Fox's model seemed to include more personal attributes of leadership, and there is no specific name or label assigned to the paradigm. The new leadership paradigm shifts away from the classical model to what appears to be a more value-centered focus. In the new paradigm, organizations exercise collaboration, well-being, service, networking, egalitarian structures, and shared information. Leadership in this paradigm contains holistic, transformational, and altruistic perspectives. It is not clear if generations, such as millennials, are responsible for these new emerging paradigms. Brown (n.d.) stated that millennials do not work well in command-and-control approaches, and they view those styles as unfair they do not align with the work-life balance that millennials value. Paradigms exist as lenses in which research is conducted, and the theories derived from those studies bring meaning to problems.

Dugan (2016) identified four fundamental research paradigms that influence leadership paradigms that include: (a) positivism, (b) constructivism, (c) critical theory, and (d) post modernism.

Positivism "believes in the existence of objective and absolute/universal truths that can be discovered through confirmation and prediction using systematic scientific observation, reasoning, and measurement and elimination/reduction of bias in research" (Dugan, 2016, p. 32). Constructivism "positions reality as subjective and constructed through the experiences and perspectives of the individual; reality is uncovered only through interaction and interpretation and the acknowledgment that bias is inherent in research" (Dugan, 2016, p .32). Critical theory "suggests multiple, constructed realities characterized by the interplay of power relations with the goal of identification and transformation of socially unjust structures; research as a vehicle to call into question values and assumptions as well as co-created between researchers and participants" (Dugan, 2016, p. 32). Post modernism "views the world as complex, chaotic, ambiguous, and fragmented, with reality as transitional and constructed by how the social world is represented and meaning produced; stresses the importance of questioning anything framed as truth because objectivity and universality are impossibilities" (Dugan, 2016, p.32). Leadership is a complex construct, and these paradigms help researchers understand how to make meaning of abstract experiences and observations from the world.

Leadership Styles

As leadership constructs evolved, leadership styles became a way to describe leadership concepts in the form of characteristics (Bass et al., 2008; Meyer & Meijers, 2017; Northouse, 2016). Leadership styles are modified nouns such as empowering, directive, altruistic, and transformational that are used to describe the styles of leadership; however, Anderson and Sun (2017) pointed out that the way these terms are interpreted is unclear if the leader's style is being described or just the context where leadership is required. Researchers have conducted countless empirical studies (Black, 2015; Mango, 2018; Meyer & Meijers, 2017; Nazim, 2016; Tishma, 2018) on identifying the characteristics needed to fit a particular leadership style. Interestingly, Meyer and Meijers (2017) encouraged leaders to broaden their leadership repertoire to use all styles when appropriate instead of selecting one dominant style. Naturally, leadership is a social construct (Dugan, 2016), so the obsession with understanding leadership phenomena amongst researchers is not uncommon (Dugan & Osteen, 2016; Komives et al., 2013).

The concept of leadership can be complex and abstract, and researchers have long since attempted to make sense of leaders' many characteristics through developing leadership theories.

In the early 19th century, command-and-control leadership thrived with rules, threats, and incentives until the emergence of behavior theories in the 1950s (Black, 2015). Many theories emerged that continued to focus on human behavior and motivation. Still, an attempt at conceptualizing these behaviors was not groundbreaking until the works of Burns (1978), Bass (1985), and Bass and Avolio (1993). They explored leadership behaviors and characteristics in environments to create distinct leadership styles.

The foundation of leadership styles explores the relationship between the leader and the follower. Burns (1978) argued that a relationship is not built on power but the mutual understanding and expectations between the leader and the follower. The results of their work identified two main leadership styles: (a) transactional and (b) transformational. Burns did not see transactional and transforming at opposites ends of the spectrum but rather a multidimensional concept with some overlap. That overlap continues to evolve as more behaviors, motivations, and organizational environments are revealed, studied, and conceptualized. According to Mango (2018), leadership is governed by over 66 theories, which leaves leaders searching for inclusive styles. Although several theories guide leadership, they tie to the two significant leadership dimensions, transactional and transformational (Nazim, 2016). Today, millennial leaders value collaboration, cross-communication, flexibility, and making a difference (Brousell, 2015; CGK, 2020a; Garvey, 2014; Goldman Sachs, n.d.). Their styles tend to be guided by collective leadership and empowerment, and millennials are drawn to styles like transactional, transformational, participative, and servant leadership (Albanese, 2018; Brousell, 2015; Fries, 2018; Garvey, 2014).

Transactional Leadership

Bass et al. (2008) described transactional leadership as a short-term, carrot-dangling relationship that is only as successful as the follower's value perception of the rewards. A transactional leader is guided by self-interest, and the understanding is that it is in the follower's best interest to do what is needed to be rewarded by the leader (Bass et al., 2008; Northouse, 2016). Although not preferred, the use of transactional leadership is not uncommon because it is the easiest to relate across generations (Tishma, 2018). According to Northouse, the bulk of leadership styles stem from transactional leadership because they tend to focus on the exchange between a leader and a follower, and the exchange dimension can be applied to multiple situations and organizations.

Transactional leaders do value structure, rules, and regulations (Tishma, 2018). A transactional leader will set goals for their team and establish a clear relationship between the employee and the contingent awards available for achieving positive outcomes. The followers are aware of what is expected to received rewards (Nazim, 2016). The contingent awards are used to award employees for high performance; however, employees can receive adverse awards in criticism or sanctions for unsatisfactory work (Jensen et al., 2019; Tishma, 2018). According to Jensen et al., in transactional leadership, the only two empirically significant factors are rewards and sanctions; the leader's behaviors and strategies stem from those two transactions. Transactional leadership is used with successfully achieving organizational goals in mind; however, the success is based on the leader pursuing their self-interest and not the followers; thus, if the interest of the employee is relevant, transformational leadership theoretically supports transcending the self-interest of the employee to achieve organizational goals (Jensen et al., 2019; Northouse, 2016).

Transformational Leadership

Burns (1978) did not use the word transformational but transforming. Burns defined transforming leadership as an exchange or engagement between leader and follower, increasing each person's level of motivation and morality (Scouller & Chapman, 2018a). Transforming leadership elevates the follower's level of maturity, concern for others, the organization, and society (Bass et al., 2008; Burns, 1978). This type of leader is attentive to others' needs, motivates their followers, and strives to help each follower reach their highest potential (Northouse, 2016). Transformational leadership is a process that incorporates "emotions, values, ethics, standards, and long-term goals" (Northouse, 2016, p. 161). Using charisma and a strong vision, transformational leaders can influence their followers to go beyond what is expected of them. Transformational leadership is considered the most effective and suitable style for organizations (Bass et al., 2008; Nazim, 2016; Northouse, 2016).

Nazim's (2016) study on the relationship between leadership styles and college professors' job satisfaction found that transformational leadership had the strongest correlation with positive job satisfaction. Milhem et al. (2019) found that transformational leaders who exhibit emotional connection, inspiration, and motivation are best suited for engaging employees in the workplace. Jensen et al. (2019) argued that while transformational leaders may have the desire to transform their employees, that is not always that outcome; however, the leader's ability to foster an environment rooted in transformational leadership behaviors will still provide the employees a shared understanding of how the organization contributes to desirable outcomes. While Burns' and Bass's work on transformational leadership opened a new window on conceptualizing how people lead, Northouse (2016) argued that transformational leadership lacks clarity; engaging in transformational leadership requires "creating a vision, motivating, being a change agent, building trust, giving nurturance, and acting as a social architect (Northouse, 2016, p. 178). Jensen et al. argued that Bass' full-range transformational leadership model does not specify core leadership behaviors. The dimensions are unclear, so the continued overlap introduced different leadership theories to address new behaviors and characteristics further.

Participative Leadership

According to Bass et al. (2008), most managers and supervisors use directive and participative leadership strategies depending on the situation and circumstances. Participative leadership used to be considered taboo because the idea of sharing decision-making with subordinates did not fit the traditional, hierarchical leadership model; however, over time, organizations found success in building leader-subordinate relationships that encourage shared leadership principles (Belyh, 2020). With participative leadership, the leader considers their team's input throughout the entire decision-making process, from brainstorming alternatives, planning and evaluating (Bass et al., 2008; Wilson, n.d.). Belyh (2020) defined participative leadership as a decision-making style that encourages input from followers, but the ultimate decision is left with the leader. For participative leaders to be successful, they must possess key characteristics like being approachable, a good communicator, thoughtful, open-minded, empowering, and fostering an environment that nurtures the intersectionality between team and leader (Belyh, 2020; Wilson, n.d.).

When organizations take the time to put the followers' values first and keep them informed, participative leadership strategies are easier to implement (Bass et al., 2008). The relationship between the leader and subordinate is nurtured by facilitating conversations, allowing a free flow of ideas, being transparent, making the right decision, and communicating all decisions back to the team. When appropriately executed, participative leaders will see an increase in employee morale, a decrease in competition, improvements in employee retention and engagement (Belyh, 2020; Busse & Regenberg, 2019; Chan, 2019; Grill et al., 2017; Wilson, n.d.). When employees are more satisfied with their job, they tend to have fun; that fun then encourages motivation and employee engagement, enhancing the leader-subordinate relationship (Chan, 2019). Like most leadership styles, studies have consistently shown the importance of relationship building and putting followers first.

Servant Leadership

Unlike other leadership styles, servant leadership is seen as unorthodox because it also does not follow the mold of traditional leadership (Northouse, 2016). Rather than using their power, influence, and authority to push their agendas forward, servant leaders see leadership as a call to serve others (Tarallo, 2018). Servant leadership puts a strong emphasis on relationship building to allow leaders to be attentive to the needs of their subordinates, empower them, empathize, and nurture them. Servant leaders successfully enhance the importance of interpersonal relationships by diminishing the dominant leadership culture and allowing their followers to share the same power, authority, and influence as their leader (Northouse, 2016; Tarallo, 2018). Furthermore, using strategies like trust-building, empathy, active listening, goal setting, and team building, servant leadership is beneficial to organizations because in awakening, engaging, and developing employees, these leaders embrace the whole individual's heart, mind, and spirit, and in turn, the follower reaches their full potential (Northouse, 2016; Tarallo, 2018; Van Dierendonck & Patterson, 2010).

Researchers (Aboramadan et al., 2020; Crippen, 2017; Wicks, 2019; Yavas et al., 2015) found that servant leadership strategies show a robust and positive correlation with job satisfaction, lowering turnover, improving student academic engagement, and building strong organizational cultures across multiple fields such as sports, higher education, and technology. McNeff and Irving (2017) identified servant leadership strategies such as: (a) valuing people, (b) developing people, (c) building community, (d) displaying authenticity, (e) providing, and (f) sharing leadership. Crippen found that their coaches' leadership influenced the hockey players at work and impacted their communities in the NHL. Northouse (2016) stated that for servant leadership strategies to be successful, the followers must be open and receptive to the servant leader that wants to serve and empower them; organizations that adopt servant leadership culture are committed to their organization, followers, and community. Research has shown that leaders will exhibit all these leadership behaviors, but the patterns and frequencies are different; these differences can be seen in a field like higher education (Bass et al., 2008).

Higher Education Leadership

The landscape of higher education has increasingly become more diverse and multifaceted since entering the 21st century (Mews, 2019). Higher education institutions are influenced by several external factors, advanced technology, globalization, and the dynamically changing student demographics. To maneuver these challenges, higher education requires leaders that can be flexible and supportive (Khan, 2017), and research showed that there is not just one style that fits higher education leadership. In fact, Mews found that the faculty participants preferred multiple leadership styles in their study, indicating that situational approaches to leadership may be the most effective way to lead in a college or university setting. The issue is that the emergence of various leadership styles has saturated the higher education field and can be observed “across all regions, whether research-led, teaching-led, large, or small, specialized, or multi-faculty” (Black, 2015, p. 56). Flumerfelt and Banachowski (2011) stated that the many leadership challenges present in higher education could be improved by using leadership paradigms and leadership frames.

Leadership Paradigms in Higher Education

While there are multiple leadership paradigms out there, Black (2015) identified five typical leadership paradigms in higher education that provide a comprehensive overview of higher education leadership models. These include the hierarchical model, individualistic models, collegial models, collaborative models, and transformative models. Hierarchical models are the most traditional and commonly used leadership approach in higher education (Black, 2015). Also known as vertical leadership, the decision-making and authority in hierarchical models rest with one superior leader, and the subordinates are expected to follow (Burns & Mooney, 2018). The individualistic model emphasizes professional status and recognition. Black stated this model is prevalent at research-based institutions. According to Burns and Mooney (2018), most higher education institutions adopt a vertical, traditional, and hierarchical model that no longer supports higher education dynamics, suggesting collegial models.

The collegial model calls for a leader to build strong relationships and lead altruistically. Emphasis is put on collaboration, relationship building, and a leader that can appropriately transcend institutional and personal objectives that support the institution's environment and its needs. The collaborative model is met with resistance in higher education because it adopts similarly shared leadership principles but is slowly being implemented in organizations (Black, 2015). Kezar and Holcombe (2017) stated that shared leadership in higher education allows multiple decision-making perspectives rather than just faculty or administration. Lastly, transformative models focus on the leader’s ability to communicate a strong organizational vision that engages, empowers, and inspires their followers (Adserias et al., 2017).

Transformational leadership in higher education promotes knowledge, building trust, fostering organizational culture, cooperation, and encouragement (Al-husseini & Elbeltagi, 2018). Brown et al. (2019) found that transformational leadership principles can support improving issues like diversity in higher education. Leadership exists within all of these paradigms. While they may be challenging to navigate, higher education leaders have been known to use leadership frameworks like Bolman and Deal's four frames to provide broader and additional perspectives to leadership experiences.

Leadership Frames in Higher Education

Bolman and Deal (2017) suggested framing to guide how a leader should manage certain situations from different perspectives when approaching organizational issues (Scouller & Chapman, 2018b). According to Bolman and Deal, "A-frame is a coherent set of ideas or beliefs forming a prism or lens that enables you to see and understand more clearly what's going on in the world around you" (p. 45). The four frames outlined by Bolman and Deal are structural, human resource, political, and symbolic. The structural frame focuses on rules, roles, and policies. Human resource frames emphasized understanding people. Power and authority drive political arenas, and lastly, the symbolic frame focuses on culture as the heart of organizations (Bolman & Deal, 2017). These four frameworks collectively provide leaders an opportunity to examine and analyze a situation through multiple perspectives and lenses. If a leader only works within one frame, they risk being ineffective (Adserias et al., 2017; Bolman & Deal, 2017; Scouller & Chapman, 2018b). Morris and Morris (2016) stated that university administrators understanding these frames might help them contemplate, create ideas, and execute action plans that will best fit their organization's needs. These four frames allow leaders to be attentive to various aspects of the organization (Alston, 2016). The four frames speak to what individuals want to change and the processes required for making it happen (Reinholz & Apkarian, 2018).

Structural. The structural frame is rooted in beliefs that roles and responsibilities will maximize organizational efficiency and people's performance using structure and policies (Bolman & Deal, 2017; Jiang, 2020). According to Reinholz and Apkarian (2018), "structures are roles, responsibilities, practices, routines, and incentives that organize how people interact" (p. 3). In higher education, structures exist in formal faculty and staff positions, committees, and course curriculum. Within a department, structures define roles and expectations that enable and constrain individuals. The policies created in structural organizations are often rooted in historical organizational culture, so these policies tend to be lasting, unwavering, and considered most important (Reinholz & Apkarian, 2018). Leaders who dominate in the structural frame are typically task-oriented leaders who value data and analysis, establish clear direction, hold subordinates accountable and problem-solve (Jiang, 2020; Scouller & Chapman, 2018b).

Establishing command and control principles in structural organizations can be challenging, but vertical and lateral coordination methods can help organizations mediate those challenges. Through authority, rules, policies, planning, and control systems, also known as vertical coordination, higher-level leaders establish a formal chain of command that controls their subordinates' work. Vertical coordination works best in stable organizations; tasks are understood, predictable, and share uniformity (Bolman & Deal, 2017). To efficiently support those efforts, less formal and more flexible lateral techniques like meetings, task forces, coordinating roles, matrix structures, and networks help fill in the gaps that vertical coordination tends to overlook. In a dynamic environment, like higher education, lateral coordination is best used to address complex and unpredictable tasks (Bolman & Deal, 2017).

While the perfect structure does not exist, Bolman and Deal stated that organizations must establish their structures based on six structural imperatives: (a) size and age, (b) core processes, (c) environment, (d) strategy, and goals, (e) information technology, and (f) nature of the workforce. Each dimension is unique to the organizational structure; however, the right structure considers the organization's goals, strategies, technology, people, and the environment (Bolman & Deal, 2017). Colleges and universities that support structural designs will find themselves challenged with: (a) structuring their own work, (b) structuring their organization, and (c) structuring their change process, and while all challenging, Bolman and Gallos (2011) stated that success is dependent on leaders recognizing that structures and people evolve and making changes when necessary.

Human Resource. Organizations need people, their energy, ideas, efforts, and talents, and people need organizations for whatever supply and demand are required. Often, the relationship between organizations and people is not aligned, and the human resource frame highlights those differences (Bolman & Deal, 2017). The human resource frame "is about people and their needs, skills, relationships, and attitudes" (Morris & Laipple, 2015, p. 1). According to Bolman and Deal, the human resource frame is built on four core assumptions: (a) organizations exist to serve people, (b) people and organizations need each other, (c) when the system is flawed, one or both parties will suffer, and (d) a good fit benefits both. A successful human resource leader will implement strategies that work for the individuals and the collective group in the organization that fosters an environment like a supportive extended family (Bolman & Gallos, 2011). Higher education departments are comprised of several individuals and team goals, needs, and identities, and the human resource framework helps find common ground

(Reinholz & Apkarian, 2018). Clark (2013) found that the human resource frame was most frequently used and preferred by collegiate administrators.

Effective human resource leadership can encourage people to reach their highest potential to bring success to the organization and themselves; thus, it is imperative that academic leaders promote openness and transparency, empower followers, ensure that teams work efficiently together, and provide support and care. Leaders must possess the combined skills of a servant, catalyst, and coach to execute this work (Bolman & Gallos, 2011). As stated earlier, servant leadership emphasizes relationship-building to allow leaders to be attentive to their subordinates' needs, empower them, empathize, and nurture them. For the institution, the servant leader must understand the needs of the people and the institution and seek strategies that will bring harmony and alignment for all. According to Wicks (2019), a “servant leader’s value people on campus more than the campus itself and work to bring out the best in everyone” (p. 69). Human resource leadership is demanding work in higher education, but colleges and universities must acknowledge that people are their most prominent resource. While the goal is not to please everyone, an institution can use the human resource frame to create a positive, empowering environment that best aligns with the institution's needs and constituents.

Political. The political framework is based on the fact that all organizations are inevitably political, and Bolman and Gallos (2011) stated that higher education institutions are highly susceptible to politics. Bolman and Deal (2017) defined the political framework as the process of making decisions and allocating scarce resources through scarcity and competition. Leaders that utilize the political framework will set agendas, map out their organizational terrains, network, build coalitions, bargain, and negotiate (Bolman & Deal, 2017; Bolman & Gallos, 2011; Scouller & Chapman, 2018b). Colleges and universities are jungles (Bolman & Gallos, 2011) or vibrant environments where Bolman and Deal (2017) stated conflict thrives due to differences in needs, perspectives, and lifestyles. Power, conflict, and competition for resources raise the most issues in the political framework (Morris & Laipple, 2015)

At all levels of the organization, alliances will form in a political setting where members share the same goals in mind and feel they can do more together than apart. Power is needed to succeed in political arenas; however, power takes on multiple forms (Bolman & Gallos, 2011). Bolman and Deal (2017) identified nine different sources of power: (a) position power, (b) control of rewards, (c) coercive power, (d) information and expertise, (e) reputation, (f) alliances and networks, (g) access and control of agendas, (h) framing, and (g) personal power. Reinholz and Apkarian (2018) stated that higher education's power differences manifest differently from formal roles such as department chairs, professor levels (associate versus assistant), success in the field, or identity-related aspects of race, gender, or sex. Often power is associated with negative contexts; however, power is simply the capacity to influence and make things happen. Bolman and Gallos (2011) stated that university leaders' challenge is understanding how to use and leverage their power to deal with the continually emerging political realities within institutions.

Symbolic. Symbols are embedded in everyday life to “sustain hope, belief, and faith” (Bolman & Deal, 2017, p. 240). The fourth frame, symbolic, describes how culture drives organizational success. In the symbolic framework, organizational symbols like myths, visions, and values help to maintain structure and policies rather than top-down policies (Bolman & Deal, 2017). Unlike goals, values and characteristics that the organization stand for, help people find meaning and feel special about their work. Symbolic leaders are generative, interpretive, and inspirational, providing hope and possibility, especially in turbulent times.

According to Bolman and Gallos (2011), higher education's symbolic framework focused specifically on issues of meaning in belief. Naturally, positions like president, dean, or director are visible and symbolic, but symbolic leadership is seen at all institutional levels (Bolman & Gallos, 2011). Even when leaders do not understand the culture, Morris and Laipple (2015) suggested that they should still seek to understand the symbols and rituals of the institution because these myths, values, and symbols have accumulated over time, and they are unique to the organization's culture and identity (Bolman & Deal, 2017).

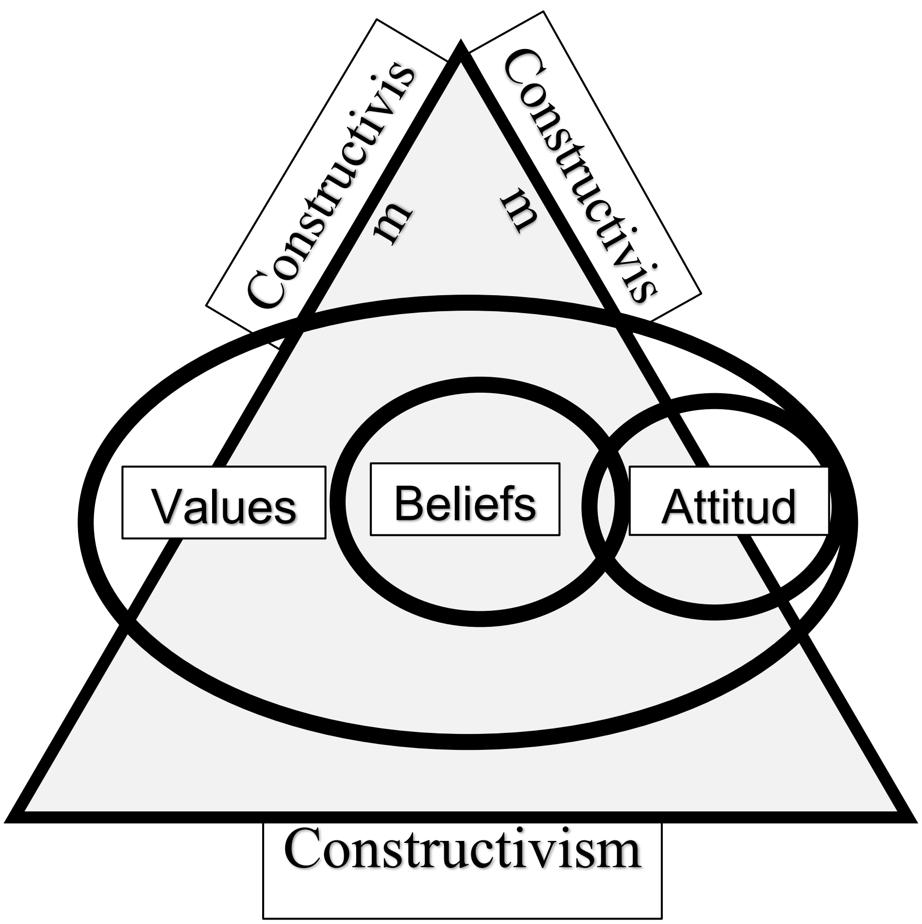
Undoubtedly, leadership theories have been presented within reason based on sound research (Wang & Sedivy-Benton, 2016). In comparison with all the established leadership literature, Black (2015) found that current leadership frameworks simply do not and cannot incorporate all behaviors and characteristics; however, using the paradigms and leadership frameworks has guided higher education leaders for decades. Higher education leadership requires a combination of leadership styles and theories to tackle the challenges faced in the field successfully. Due to the dynamic environment of higher education, Burns and Mooney (2018) stated that colleges and universities are continually being forced to reconsider their structures, and while using paradigms or the four-frame model does not guarantee success; it does provide the leader an opportunity to make sure all aspects are considered before making a decision (Reinholz & Apkarian, 2018).

Conceptual Framework

The literature findings presented a significant amount of information about who millennials are, the assumptions, what they value, and how they are different from previous generational cohorts. However, the literature gap is the lack of meaning or understanding of what the studies are concluding. Frauenheim (2019) stated that research shows that millennials seek to emulate leadership styles that are more inclusive and diverse. As a generation, they are committed to staying true to their personal values. There is not enough empirical evidence that supports generational differences because the generation of a person is not the only factor affecting their behaviors (Deal et al., 2010). An individual's behavior derives from one's attitudes, beliefs, and values (Kumar, 2018). Using attitudes, beliefs, and values as a conceptual framework thar provides insight into the overlaps of the sociological and psychological constructs of behavior to understand how attitudes, beliefs, and values influence leadership. Although often used interchangeably and intertwined, the three do have distinct differences, as seen in Figure 3.

Figure 3

Relationship Between Conceptual and Theoretical Framework



Attitudes

In psychology, attitudes are connected to the emotions, beliefs, and behaviors towards a particular person, idea, or thing. Attitudes are developed over some time, often because of upbringing or experiences (Cherry, n.d.). Lumen (n.d.) defined attitude as a person's immediate disposition to a concept or object. Numerous factors impact the formation of attitudes. According to Cherry, attitude formation is influenced by experience, social factors, learning, conditioning, and observation. Attitudes interpret hypothetical constructs that guide what an individual likes or dislikes (Kumar, 2018). People's interactions are continuous, so attitudes are most susceptible to change due to external and internal factors from fundamental human interactions (Cherry, n.d.; Kumar, 2018). Sullivan (2009) further clarified that individuals' attitudes are subjective based on experiences derived from gender, race, or class factors. In leadership, research has shown that attitudes may play a role in influencing the attitudes of their influencers (Farahnak et al., 2020). At the psychological level, attitudes sit in the inner framework of values and beliefs because, over time, attitudes can change based on how beliefs and values are expressed (Katz, 1960, Kumar, 2018).

Beliefs

As individuals continue to formulate attitudes about concepts or ideas, their experiences will form beliefs. Beliefs are how people make sense of their experiences and the world around them (Lewis, 2018). Although beliefs interpret one's experiences, their assumptions may not necessarily be based on logic or fact (Lumen, n.d.). Our beliefs are intertwined with how we define ourselves, so it makes sense that most will be resistant to changing their beliefs without hard evidence or strong facts, resulting from the early formation of belief systems from parents or other authority figures in one's life (Lewis, 2018; Lumen, n.d.). Often, people interchangeably use beliefs and values as one concept; however, beliefs are simply perspectives in which values lie (Roste, 2017).

Values

Values are a part of a person's life and guide how one should behave, interact, and decide on the most important to themself (Durvasula et al., 2011; Roste, 2017). According to Rai (2020), values speak directly to our experiences. Core values are a representation of identity. Like beliefs, values may not be based on logic or rationale, but they are more resistant to change than beliefs (Lumen, n.d.; Sullivan, 2009). While there is an overlap between attitudes, values, and beliefs, values focus on implementation. With values, individuals can build relationships, set ambitions, and shape their purpose (Rai, 2020). There is an interlocked relationship between attitudes, values, and beliefs representing who the individual is and why they do what they do.

Unlike demographics that look only at physical traits such a gender, height, race, sex, etcetera, psychographics represents individual characteristics derived from personalities, lifestyles, attitudes, values, and beliefs (Lavrakas, 2008). Psychographic research is used to study people's attitudes, beliefs, and values to understand why making demographic information more relevant (Ernest-Jones, 2020; Saunders, 2020). There is a need to understand better how values navigate people's personal and professional lives and their true authentic selves (Rai, 2020). For this study, to assist in interpreting millennial leaders' experiences, the constructivism paradigm was utilized.

Constructivism

Constructivism implies that people construct their understanding of the world through their experiences. In this paradigm, knowledge is discovered through experimentation and implementation (Dickson et al., 2016). In constructivist qualitative research, the researcher emphasizes the participants' perspectives and experiences by collecting rich, insightful data to understand the phenomena better. The researcher and the participant in constructivist research build a mutual understanding that supports interactions and dialogues through data collection tools such as interviews (Given, 2008). Dickson et al. (2016) highlighted that constructivist research seeks to comprehend groups' practices and the implications of their attitudes. In this case, the group was millennial leaders, and the constructivism paradigm can be adopted to bring meaning to this generation's psychographics. In qualitative research, there are some misconceptions that the constructivist paradigm is about re-inventing the wheel. Still, Dickson et al. (2016) explained that constructivism is not about re-creating new ideas but attempting to understand existing knowledge and experiences and how they function. Psychographics and constructivism as frameworks are needed as the foundation of this study to support a qualitative research methodology such as phenomenology.

Conclusion

Millennials are currently the most diverse generational cohort with 51% White, 21% Hispanic, 13% Black, and 6% Asian. In comparison, the baby boomer generation was 78% White (Pew Research Center, 2015b). As the literature has shown, millennials have different viewpoints and perspectives from previous generations, and there are several assumptions about millennials, who they are, and what they value. As millennials continue to transition into leadership roles, there is a need to address the current literature gaps that do not address how their attitudes, beliefs, and values may influence how they lead, specifically millennial leaders in higher education.

The present literature in higher education leadership typically focuses on executive leadership (Montague, 2011), often ignoring other vital roles within the institution. Financial aid administrators are key players that support college students' success. Still, there is limited literature about the value of these offices and those that lead them.

Higher education uses several paradigms and leadership frameworks like Bolman and Deals’ four frames to guide and characterize their leadership. Millennials are not traditionalists in leadership, so insight is needed to see if the current paradigms and frameworks apply to millennial financial aid administrators. The presented conceptual framework and the constructivist paradigm have provided the needed foundation to carry out the methodology presented in Chapter Three.

CHAPTER THREE: METHODOLOGY

With the average age of the working 3.9 million millennials in higher education sitting at 40.2 years (Data USA, n.d.), there is a needed discussion about how millennials decide to lead. Over the last decade, there has been an increased abundance of research focused on understanding millennials; Deloitte (2014) believed that a dominant work culture would emerge, and while some of their studies validated common stereotypes about millennials, there were many ways in which millennials are not aligning with dominant work culture (Albanese, 2018; Bresman & Rao, 2014; Deal et al., 2010; Frauenheim, 2019). The literature has found that the millennial generational cohort exhibits far different behaviors than previous generations, causing a possible shift in the leadership style paradigm; however, there are unknowns about how millennials' attitudes, beliefs, and values may have influenced millennials' leadership.

This chapter will outline the methodology used to conduct this phenomenological study. With the prospective participants in mind for this study, the research design and questions were selected and aligned to highlight the participants' voices and experiences. Recognizing that higher education is a large field, the site and population selection and the sampling methods were discussed and explained to provide a rationale for the sample size and recruitment process. Next, because I sought information about leadership experiences through psychographics, addressing the research questions was guided by psychographics and semi structured interviews. The instrumentation and data collection procedures section provide the support for using interviews and a thorough overview of how the data were collected. The data analysis section describes how the data were organized, analyzed, and centralized using tools like Dedoose. Overall, this chapter provides a guided understanding of this research study’s methodology that produced trustworthy and accurate research results.

Purpose of the Study

The purpose of this study was to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. While this study did not involve the use generational theory as the foundation of the research, Strauss and Howe's (1977) concept of value programming highlights the rationale for exploring millennials' psychographics and how they are transforming leadership. Value programming states that generational cohorts create value systems that they share amongst the cohort. The dissonance comes into play in how the values are programmed, and the generations become at odds with one another (Cagle, 2018). With millennials on target to take over the workforce, their value systems may indicate how to lead. Still, enough is not known about how their attitudes, beliefs, and values and how their systems may be causing a shift in the traditional leadership paradigm. Kumar (2018) noted that harmonizing values systems makes relationships successful, whether personal, educational, or professional. Understanding how millennials experience leadership through their attitudes, beliefs, and values might provide insights about the generation charging ahead to take over the workforce in hopes that organizations can implement practices that best align with the millennial leadership style.

Research Questions and Design

As leaders who impact the student experience, this study provided insight or empirical proof about how attitudes, beliefs, and values influence millennial financial aid administrators' leadership experiences in higher education. Furthermore, the research questions highlighted how psychographics help describe leadership styles that affect every day work in higher education departments like financial aid that serve and impact student success.

This study was guided by two research questions to gain insight into millennial financial aid administrators' experiences working in higher education.

RQ1: What is the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values?

RQ2: Do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style?

Rooted in psychology, phenomenology examines how human consciousness presents itself and its functions (Moustakas, 1994). A phenomenological research design guided this qualitative study. When looking to engage with individuals about their lived experiences, phenomenology seeks to understand everyday experiences' meaning (Giorgi, 1997, 2012; Stanford Encyclopedia of Philosophy, 2013). Myers and Sadaghiani (2010) posed the question asking how values affect millennial leaders' aspirations and leadership behaviors as they enter the workplace. Studies show their family structures are different, millennials have more diverse family dynamics, they are demonstrating different attitudes, beliefs, values, and aspirations, and millennials are more value-centered focused than older generations (Albanese, 2018; Bresman & Rao, 2014; Chou, 2012; Deal et al., 2010.)

Lumen (n.d.) provided the following definitions for attitudes, beliefs, and values.

- Attitudes are the immediate disposition towards a concept, idea, or object. These can be easily manipulated.
- Beliefs are ideas based on previous experiences and convictions that may not be supported by logic, rationale, or fact. Although beliefs can change, it takes time and concrete evidence.

- Values are core concepts and ideas of what is considered good or bad, right, wrong, or worth sacrifice. Values are central to self-image. Like beliefs, they may not be based on logic or rationality, but they are the most resistant to change. Lumen (n.d.) emphasized that a total transformative life experience must occur to change values.

Lumen's (n.d.) definitions of attitudes, beliefs, and values provided a framework for how this study's research questions were designed. I explored how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. Using phenomenology as the research design for this study was appropriate, as Moustakas (1994) stated that phenomenology is a proper tool for exploring and describing shared experiences related to phenomena. Millennials taking over leadership positions provides momentum for the workforce (CGK, 2020a; Dani, 2016; Frey, 2018), and yet, much is not known about their experiences thus far and how they are leading.

Phenomenology researchers hope to gain understanding through truths or lived experiences (Byrne, 2001). As a methodology, phenomenology bridges together philosophy and empirical research because it makes the philosophical notions about experiences practical. (Byrne, 2001; Giorgi, 2012). Phenomenology seeks to oppose the traditional empirical science; using concepts grounded in experiences and meaning, the qualitative comprehension of the phenomenon gains a deeper understanding (Daher, 2017)

Site Information and Population

To select an appropriate sample for this study, I used the Integrated Postsecondary Education Data System (IPEDS) to identify small to medium, four-year private institutions in the DMV. According to the Carnegie Classifications of Institutions in Higher Education (2017), a small institution has an enrollment of 1,000 to 2,999, and a medium institution has an enrollment ranging from 3,000 to 9,999 students. The site and regional areas were selected based on my current role in higher education at a small-private, four-year institution in northeast Washington, DC, with a student population of 1,557 per IPEDS Fall 2018 enrollment data. The variables to populate the data were Title IV eligibility, Bureau of Economic Analysis regions, institution size, sector, and Fall 2018 total enrollment. The IPEDS data retrieval tool identified a total of 29 prospective sites (See Appendix E) for this study. For even a small, four-year school, the minimum enrollment is 1,000 degree-seeking students, so all schools with less than 1,000 degree-seeking students were not considered site participants. To collect a diverse sample across institution types and cultures, I aimed to have at least three participants selected from three different sites.

The individuals selected for this study were mid-level to high-level millennial financial aid administrators working at small to medium private institutions in the DMV. The targeted population met the following criteria: (a) be a Millennial born between 1977 and 1995 (CGK, 2021) and (b) currently in a role that has programmatic oversite of student financial aid or manages staff members that assist in the awarding and disbursing of student financial aid.

Sampling Methods

This phenomenological study called for a smaller participant pool to dedicate appropriate time to the participants. Minimizing the number of participants was to ensure enough time was available to get the data needed to address the research questions explored in this study (Creswell & Poth, 2018). For that reason, I aimed to recruit six to eight participants to discuss their experiences as millennial leaders in higher education. A smaller participation pool was decided to ensure the phenomena being explored were heard. Robinson (2014) stated that interview research with an interpretive design should seek a small number of participants to allow everyone to have a locatable voice. In an interpretative phenomenological analysis study, researchers are given a guideline to recruit three to 16 participants (Robinson & Smith, 2010). Using a limited participant pool provided a wide enough scope to capture cross-generalities without burying the researcher in data and gives participants an identity (see Robinson, 2014; Robinson & Smith, 2010). My prospective participants sought out for this study were financial aid administrators from an identified generational cohort specifically carrying out a role at their institution; therefore, to locate the participant pool, I used purposive sampling through criterion-based selection.

Purposive sampling aims to find an expert sample representing a set of characteristics that can convey an entire population while using a limited amount of research resources effectively (Lavrakas, 2008; Palinkas et al., 2015). With purposive sampling, the researcher must first determine the criteria essential in choosing participants or sites to be studied (Merriam & Tisdell, 2016). Creswell and Plano-Clark (2018) stated that purposive sampling includes identifying and selecting individuals knowledgeable about the explored phenomena. With purposive sampling, researchers can implement additional strategies such as criterion, homogeneity, or snowballing to narrow the range of variation in data and focus solely on the patterns (Palinkas et al., 2015). This study involved the use of criterion-based selection to assist in finding the best sample. The criteria established in this study directly reflected the study's purpose and served as a guide in identifying participants that could provide rich data in answering the research questions posed in this study (Merriam & Tisdell, 2016).

Instrumentation

Data instruments, such as interviews, observations, and document reviews, are often administered in constructivist research (Dickson et al., 2016; Mertens, 2015). To conduct this study, interviews were the only tool used to collect participant data. Progoff (1992) noted that journaling provides an outlet for feedback, and in doing so, the ability to be openly engaged about experiences occurs organically. The reflection develops into understanding and growth. For this study, I used journal entries. Qualitative research is contextual, and using reflexive journaling allows the researcher to clearly show all the elements of the research space better to understand the context (Dodgson, 2019). For me as the researcher, journaling increased the study's credibility by clearly describing my position regarding the relationship between the participants and me.

> Researchers need to focus on self-knowledge and sensitivity increasingly; better understand the role of the self in the creation of knowledge; carefully self-monitor the impact of their biases, beliefs, and personal experiences on their research; and maintain the balance between the personal and the universal. (Berger, 2015, p. 220).

Interviews in qualitative studies allow the researcher to engage with participants to gather more in-depth data about the studied phenomena. Using semi structured interview questions (See Appendix D), I balanced focusing on the research topic and addressing phenomenological research (Peoples, 2021). Semi structured interviews were used to facilitate a more focused exploration of a subject. This structure is set up more like a guide leading to a natural conversation between researcher and participant (Bloomberg & Volpe, 2016). The advantage of qualitative research methods is the ability to use open-ended questions that allow participants to respond, providing their perspective instead of forcing a choice upon them (Mertens, 2015). The interviews provided insight into millennial leaders' higher education experiences and how those attitudes, beliefs, and values present in their leadership.

The interview questions for this research were all rooted in psychographics. The questions were designed to gather insight into the participants' personal lives and leadership experiences. I asked in-depth, open-ended questions that highlighted their experiences as millennial leaders and encouraged them to share how those experiences align with their attitudes, beliefs, and values.

Data Collection Procedures

While phenomenology provides an opportunity to understand better the meanings attached to experiences, collecting and interpreting the data can be time-consuming and difficult for a researcher (Dudovskiy, 2018). The data collected are often subjected to validity and reliability issues, so it was imperative to provide the process of a concise and transparent procedure that produces quality data (Regoli, 2017). Seeking out mid-level to high-level millennial financial aid administrators working at small to medium private institutions in the DMV, I first used NASFAA's membership directory and the institution's website or directory to locate individuals that have financial aid administrator roles that may have programmatic oversite of student financial aid or manage staff members that assist in the awarding and disbursing of student financial aid. An email (See Appendix B) was sent to the 29 potential sites with an invitation encouraging them to forward the call for participants to anyone they know that fits the criteria. If I did not receive any willing participants after 14 business days from the original send date, a follow-up email was sent to the next best contact person from the prospective sites.

The participants were encouraged to directly reach out to me if they were interested in participating in the study. Participants that contacted me were sent an email (See Appendix C) with information about the study. Once the participants were successfully recruited, each participant was sent an informed consent form (See Appendix A) via the student's school-provided email outlining essential information about me and the study's intentions. The participant was required to acknowledge, sign the form, and return the signed form via email. Participation in the study was confirmed once the informed consent form was signed and submitted to me. As each participant completed their consent form, their responses were stored in a secure file. Each participant received an alias labeling them as a participant and a number based on the order of when their consent form was submitted (Participant#consentdate). Furthermore, to protect the participants' identities and keep the data organized, each participant had a folder with all relevant information regarding their participation. All files were kept secure, and I have no intentions to distribute this information outside of my institution and advisors.

The interview dates were coordinated between me and the participant once the consent form was signed and filed. I contacted the participant to schedule an interview time. If the participant did not respond within seven business days, I sent a second follow-up email to schedule the interview. If the participant did not respond after the follow-up email, I would have moved on to the next willing participant.

Due to COVID 19 and my geographical location, all interviews were conducted virtually via Zoom. Using a platform like Zoom provided safety, recording, transcription, and other tools to conduct the interviews. Also, Zoom provided an additional consent from the participant when asked to record the meeting. Each interview was allotted a maximum of 60 minutes. Jamshed (2014) stated that semi structured interviews that are properly guided should take between 30 to 60 minutes; however, DiCicco-Bloom and Crabtree (2006) agreed with at least 30 minutes but stated some semi structured interviews could take several hours. The semi structured interviews were conducted using an interview guide that should comprehensively capture what is being explored with the participant. Recording was highly suggested as it allows the researcher to focus on the interview content and engage with the participant (see Jamshed, 2014).

All Zoom recorded interviews were labeled with the participant's number and interview date (Participant#interviewdate) and saved under the participant's protected folder. While Zoom did provide a transcript of the meeting, all interview recordings were transcribed using a paid subscription through Otter Voice Meeting Notes. The application could be synced to a Zoom account to support and validate the transcription provided via Zoom. Once all the interviews were transcribed, each participant received a copy of their interview transcript, acknowledged they read, and approved the transcript via email. All responses were saved in the participant's file and labeled accordingly. If I misunderstood the participant or the data was transcribed incorrectly, all participants could schedule a follow-up or provide the corrected changes via email to me.

Throughout the interviewing process, I kept reflective journals after each interview. The journals helped to limit my bias and maintain control over any additional assumptions made during the interview process. Each reflective journal was labeled with the participant's alias and stored in their file. I collectively analyzed the data using tools such as coding and clustering.

Data Analysis

The task of phenomenology is providing meaning and understanding to lived experiences, and Seigfried (1976) argued that descriptive phenomenology could not be freely constructed or randomly made up. Phenomenology discovers knowledge, and constructivism provides ways to interpret that knowledge. With the methodology and theoretical framework both variations of interpretivism, it was imperative to select data analysis tools to give the most accurate interpretation of the participant's leadership experiences. I took a deductive analysis approach to analyze the interview data to use constructivism to conceptualize the study. Using data tools such as coding and clustering best supported the study's data organization and analysis. Before the data analysis process, the interview transcripts were read and reviewed multiple times to get acquainted with the experiences. It is ideal to understand the data before breaking it down into parts (Bloomberg & Volpe, 2016). With a good feel for the data, the researchers can use that insight to generate significant categories to help the analysis process. The interview transcripts were read six times. With psychographics and constructivism in mind, the three major categories were attitudes, beliefs, and values. For each category, 1–5 descriptors were added to each major theme to reflect the researcher's knowledge, assumptions, and the literature (see Bloomberg & Volpe, 2016). As descriptors, subcategories, and patterns emerged, I could begin the analytic process of coding and clustering the data.

Coding

Coding is a system of classification. The researcher takes the data and identifies different areas or segments of significance or present patterns (Bloomberg and Volpe, 2016). A code can be a word or short phrase that captures the essence of the present data. The process is cyclical as the researcher will approach the coding process in multiple cycles (Saldaña, 2016). Coding helps the researcher to reduce the amount of data while retaining the information. Through the various cycles of reviewing the data, coding allows the researcher to revisit and reinterpret if needed (Bloomberg & Volpe; Saldaña, 2016). The researcher is responsible for making sure the data are coding accurately. The systems provide a way to efficiently store, track, organize, and manage data (Saldaña, 2016).

This study's data were manually coded and digitally coded using the qualitative analysis tool, Dedoose. With a highly interpretive study, using both methods allowed me to see similarities and differences with how the data were being interpreted with manual coding versus the automatic system.

The interview transcripts were tracked in Microsoft Word for the manual coding using color coding and the tracking function. For each coding cycle, an uncoded interview transcript used the same colors for tracking themes and descriptors, and each document was saved based on the day the coding was started and completed. After the manual coding was completed, Dedoose either negated or validated my manual coding. The intention was not to make significant changes to the manual coding; however, if there were significant findings in the automatic software, I would have re-reviewed the coding to address any gaps or missed information. With a better understanding of the data collected, the next step was clustering the codes into overarching themes.

Clustering

Throughout the cycles, the researcher should start to see themes emerging by the fourth cycle of revisiting the codes (Saldaña, 2016). Clustering helped form themes identified by the researcher based on significant topics that correlated with the conceptual framework or overlap areas. The clustered overlays are considered the nature of the phenomenon (Groenewald, 2004); each cluster is formed into themes. With the wealth of data procured from the interviews, a qualitative tool like cluster analysis allowed the researcher to find answers to the research questions. According to Macia (2015):

> Clustering is a process that lies at the core of many qualitative questions: How can reality be approached and presented while respecting its complexity? Which circumstances, situations, or conditions are similar enough to each other that deserve a focused understanding of what brings them together? (p. 1092)

The original categories developed before coding were based on my prior knowledge of the topic; however, clustering focused more on what is known about the participants from reviewing the data. With data based on experiences, it was anticipated that the coding would appear to showcase many differences between the leaders and their experiences with leadership. Still, cluster analysis brought forth some commonalities in bridging the differences into common themes (Henry et al., 2015). Once all coding was completed, I organized and managed the data through Dedoose to identify a set number of themes. The themes identified in the data analysis will be discussed further in Chapter Four. The data analysis processes outlined here best supported the study's transparency, accuracy and aimed to keep all information organized, managed, and centralized.

Limitations

The inherent nature of interviews presented as a natural limitation to this study and research design. Bloomberg and Volpe (2016) stated that while interviews are a rich data source, not all interviews are created equal. While participants may be open to sharing their experiences, they may not be able to articulate their experiences in a way that addresses the phenomena in question (Kirkevold & Bergland, 2007). I acknowledged that all participants have different levels of understanding and skills that may impact their responses. In this study, I explored experiences that may lead to data overload (see Whorton, 2016). Having too much data may cause the research to lose its focus and objectivity. I used member checking procedures, bracketing, and precise data analysis tools such as coding and Dedoose to keep the data concise, clear, and focused.

Phenomenology focuses on the participants; therefore, it was decided that the population would consist of six to eight participants; however, only three participants were successfully recruited. While the sample size does fit the minimum criteria for an interpretive phenomenological study, three to 16 participants (see Robinson & Smith, 2010), this is a relatively small sample size that may not provide the needed results to carry the study's significance. A phenomenological study aims to collect rich, in-depth data to better understand the phenomenon and its meaning, is often focused on how and why (Dworkin, 2012). In-depth interviews are not to provide generalizations but to allow categories or themes to develop and analyze their relationship.

Trustworthiness

Qualitative research allows studies to be conducted that look beyond an objective lens. Understanding reality is not rooted in one universal truth; thus, researchers decide to use qualitative methodologies to bridge the philosophical and the empirical (Cutcliffe & McKenna, 1999). The data collected in this study were drawn from the experiences of the participants. The study's credibility must come from the participants to establish if the researcher accurately interpreted their experiences (Korstjens & Moser, 2018). Member checking, also known as participant validation, is a qualitative research technique to support a study's credibility. Once the interviews concluded, I summarized interviews and provided participants with the interviews' text to ensure their experiences' essence was captured (see Birt et al., 2016; Groenewald, 2004; Korstjens & Moser, 2018). The advantage of member checking is that this method enables a shared discussion about the transcript. The data can be confirmed and validated; however, Birt et al. noted that member checking can open new data, and participants may not follow up.

This study was conducted to seek how psychographics impact how millennials in higher education experience leadership. Just as millennials are changing how leadership is perceived, the same can be expected for following generational cohorts. Understanding how to identify the importance of psychographics and how they shape leadership is timeless and essential (Deal et al., 2010). Throughout this study, I used reflexivity to enhance generalization. Researchers must be cognizant of similarities and differences between the researcher and the participant's shared experiences, and reflexivity allows the researcher to articulate to the audience who is doing the research and the researcher's positionality to what is being studied (Dodgson, 2019).

To remain unbiased and removed as the researcher, epoche or bracketing was used to support the data collection process. Bracketing assumes that people can separate personal knowledge from experiences (Byrne, 2001). After each interview was conducted, as the researcher, learned experiences and anecdotes were recorded to help support the study's purpose. Through epoche, one can perceive and receive what is communicated without tainting its purity with preconceived beliefs, thoughts, or judgments (Moustakas, 1994).

Throughout the study, I implemented several strategies to provide a clear audit trail that supports the data collected confirmability. I explicitly acknowledged researcher bias; therefore, it was paramount to provide transparency to the readers about the study created, conducted, and analyzed (see Korstjens & Moser, 2018). Neutrality is critical in addressing confirmability in research. I will provide a complete set of notes on decisions made during the research process, reflective thoughts, sampling, research materials adopted, the emergence of the findings, and information based on data collection if needed.

Ethical Issues in the Proposed Study

My role as the researcher presented as the most significant ethical issue in this qualitative study. I conducted this study as a millennial leader in higher education. While there was a high level of researcher bias in this study, I bracketed myself to discuss the personal experiences with the phenomena being explored and set them aside to ensure the experiences of the participants of the study was the focus and not impacted by the researcher’s bias (see Creswell & Poth, 2018).

Conclusion

This phenomenological study explored how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. Phenomenology was selected as the research design because the methods and tools best support the study's scope for gaining insight into human experiences and why individuals do things. Higher education was chosen as the setting due to the inherently dynamic nature of the environment. The participants were selected using the criterion to purposively gather data about millennial leaders' experiences and recruited using criterion-based selection. Using in-depth, semi structured interviews, I gained insight into how millennial leaders' psychographics may influence how they choose to lead. Due to the richness of the data collection process, a limited number of participants were selected to minimize data overload and misinterpretation of the phenomena. All the data collection procedures and analysis processes were described and carefully outlined to produce organized and accurate data using qualitative tools such as coding and cluster analysis. As a millennial leader in higher education, I explicitly acknowledged how my position was a proposed ethical issue. As the researcher, throughout the research process, I kept journaling to limit any further ethical issues. The study's trustworthiness was managed using member checking, reflexivity, and audit trails to provide the audience with a clear and concise understanding of my intentions and the study conducted. The results of the study will be further discussed in Chapter Four.

CHAPTER FOUR: RESULTS

Currently, there is a gap in the literature discussing millennial leaders in higher education. The first three chapters introduced the problem that needed to be addressed in this study, a review of the literature, and an overview of the methodology selected to accurately and concisely carry out this study. Furthermore, the literature on higher education leadership tends to focus more on executive roles failing to highlight how other leaders on campus, such as financial aid administrators, lead influential work on campus. Therefore, a phenomenological design was selected to carry out this study’s purpose in exploring how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education.

As higher education continues to face challenges with meeting the needs of a diverse student population and the increasing costs and value (Vedder, 2017; Eastwood, 2020), higher education will require leaders that can be flexible and supportive (Khan, 2017). The review of the literature presented evidence of millennials being the most diverse generational cohort, their expectations and perspectives about the workplace, and the importance of financial aid offices on campus and those that lead them (CGK, 2020a; Hobart & Sendek, 2014; Hypolite & Tichavakunda, 2019; Myers & Sadaghiani, 2010; NASFAA, 2020). Chapter Two also provided the supporting conceptual and theoretical framework applied in the study. This study was interpreted through a constructivist research lens to emphasize the participants' perspectives and experiences (see Dickson et al., 2016) to understand better how psychographics influence the leadership experiences of millennial financial aid administrators in higher education. Lastly, the third chapter provided a clear and concise roadmap to how this qualitative phenomenological study was conducted.

Chapter Four presents a summary of the findings from the semi structured interviews with the millennial financial aid administrators. The findings of this study were guided by the two research questions looking to gain insight into millennial financial aid administrators' leadership experiences working in higher education. This chapter outlines the analysis method, presents the findings, and provides a summary of the findings.

Analysis Method

The purpose of this phenomenological study was to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. A phenomenological design was selected to best engage with millennial financial aid administrators capturing their lived experiences as leaders in higher education and exploring how psychographics influences those experiences. Phenomenology research design is appropriate when discussing and describing experiences; it allows the researcher to understand those experiences better and attach meanings to those shared experiences (Dudovskiy, 2018; Moustakas, 1994). The individuals chosen for this study were mid-level to high-level millennial financial aid administrators working at small to medium (1,000 to 9,999 enrolled students) private higher education institutions in the DMV through purposive, criterion-based sampling. The targeted population met the following criteria: (a) must be a millennial born between 1977 and 1995 (CGK, 2021) and (b) must currently be acting in a role with programmatic oversight of student financial aid or managing staff members that assist in awarding and disbursing student financial aid at small to medium private higher education institutions. Additionally, using in-depth, semi structured interview questions (see Appendix D), the participants were given an opportunity to share, reflect, and discuss their leadership experiences as millennial financial aid administrators. I transcribed the recorded Zoom interviews using Otter and analyzed them with manual and centralized coding via Dedoose. Five themes emerged once all the data were accurately transcribed and analyzed.

Participants

The prospective participant locations were located via IPEDS. Once I gained IRB approval, email correspondence (See Appendix B) was sent to the best contact person based on information gathered from NASFAA's membership database and the institution's website. These individuals were not required to meet the study's criteria; however, they were encouraged to participate in the study if they were interested and met the participant criteria. The email correspondence was sent four times throughout the recruitment process to 45 individuals over four weeks. As participants expressed interest in the study, additional email correspondence (See Appendix C) was sent to the prospective participant to confirm their consent for the study and schedule their recorded interview.

Three participants who met the criteria were interviewed over four weeks, from April 2021 to May 2021. Once the consent form was signed, each participant was labeled as a participant and was given a number in the order confirmed to maintain participant confidentially. All of the interviewed participants identified as female (N=3). Participant 1 had at least one master's degree conferred, Participant 2 had at least one master's degree conferred, and Participant 3 had two master's degrees conferred. All three participants self-identified as a millennial. How financial aid administrator was defined in this study was the financial aid administrator experience ranged from three years to 14 years. Participant 1 had three years of experience; Participant 2 had 14 years of experience, and Participant 3 had 10 years of experience.

Furthermore, their roles represented different levels of the financial aid administrator with titles such as assistant director of financial aid, director of financial aid, and associate director of financial aid from the DMV. Lastly, as mentioned in Chapter One, the millennial cohort is split by age and life experiences (CGK, 2020b; O'Connor, 2020). The participants in the study all represented the first half of Generational Y (born before 1988), with birth years ranging from 1979 to 1985. Table 1 highlights some of the demographic data collected.

Table 1

Demographic Data

Participant	Gender identity	Birth year	Years of experience	Education	Role
1	Female	1984	3	Master's	Assistant director
2	Female	1985	14	Master's	Director
3	Female	1979	10	Master's	Associate director

The data gathered and analyzed in this study were driven by the research questions explored. Those were:

RQ1: What are the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values?

RQ2: Do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style?

The research questions helped strategize how to transcribe the interviews by focusing on central concepts and selecting the best coding methods to categorize the data to formulate themes.

Transcribing Interviews

During the interview process, all the data were recorded and transcribed via Zoom using the auto-transcription feature. Once all the interviews were completed, each transcript via Zoom was reviewed to check for accuracy alongside the video. The Zoom transcripts were inaccurate upon review; therefore, a secondary transcription service, Otter, was used to transcribe the interview audio. As suggested by Bloomberg and Volpe (2016), the data were reviewed multiple times to truly grasp what was being said before breaking it down into parts. The interview transcript was read six times to ensure the data was accurate and aligned with the recorded Zoom interview. All the participants were sent their transcripts for member checking to ensure their words and experiences were captured accurately. Once the participants validated their transcribed interviews, the data was analyzed using the value coding method.

Coding

Value coding assesses the participants' internal values, attitudes, and belief systems at work (Saldaña, 2016). Using this coding method, codes were selected to reflect best the participants' attitudes, beliefs, and values that represented their perspectives and worldviews and aligned with the explored research questions (see Saldaña, 2016). Qualitative phenomenological studies are used to interpret experiences. The participants' voices needed to resonate thoroughly during the analysis of this study to avoid researcher bias, and selecting value coding supported limiting researcher bias because value coding requires a paradigm perspective (see Saldaña, 2016). Naturally, when someone hears statements they agree with or those that challenge their value systems, they assign their own system to the perspective; however, using value coding, the overarching system, attitudes, beliefs, and values, were broken down further into sub-codes to make sure it truly reflected the participants' experience and not those of the researcher.

The Otter software provided keywords from each interview that represented what was frequently discussed during the interview process. Across all three participants, keywords such as "millennial," "higher education," "people," "relationships," "values," "feel," "support," "leadership," "financial aid," and "generation" were common throughout their interviews. The semi structured interview questions were rooted in psychographics to allow the participants to share their leadership experiences based on their attitudes, beliefs, and values. With psychographics as the focus, the first three codes, attitudes, beliefs, and values, were developed to capture how the participants' pre-professional experiences, professional experiences, and self-discovery impacted their leadership experiences and leadership style. The other codes were derived from the keywords and overarching themes displayed in the data transcripts. The list of codes formulated is shown in Table 2.

Table 2

List of Codes

Code	Sub code	Themes
Attitude	Based on pre-professional experiences	Understanding psychographics, the adaptable millennial, disconnect to empathy, holistic financial aid practices, a need for progression
Beliefs	Bases on professional experiences	
Values	Developed by self	
Milennial		The adapable millenial, holistic financial aid practices, a need for progression
Generational differences		The adaptable millennial, a need for progression
Roles		
Relationships		holistic financial aid practices, the adaptable millennial, disconnect to empath,
Financial aid culture		Holistic financial aid practices, disconnect to empathy, a need for progression
Leadership style	Experiences with poor leadership traits not to adopt	Understanding psychographics, a need for progression
Leadership style		Understanding psychographics, a need for progression

These codes were selected to help bring meaning to the interwoven leadership experiences of these millennial financial aid administrators through their attitudes, beliefs, and values. Five primary themes were revealed during the coding process and were represented in the data. Those themes were:

- Understanding psychographics: Psychographics or attitudes, beliefs, and values were the conceptual framework selected for the foundation of this study. Using attitudes, beliefs, and values as the guiding framework provides insight into the participants' leadership experiences as millennials. The participants showcased their understanding of psychographics with phrases like "I love what I do, where I have flexibility," "I believe millennials are A to Z, "being aware of leadership attributes is valuable," and "that had a huge impact on me." These phrases and the experiences shared aligned with all the codes used in the data analysis phase. The participants' understanding of their attitudes, beliefs, and values set the tone for how psychographics served as the foundation of the study, how the participants expressed their leadership experiences and answered the research questions explored.
- The adaptable millennial: This theme formed from hearing the participants' pre-professional and professional experiences that aligned with the current literature's understanding of the diversity within Generation Y (Pew Research Center, 2015b) and their approach to leadership (Albanese, 2018; Bosché, 2019; Frauenheim, 2019; Hobart & Sendek, 2014). With keywords like "compassion," "flexibility," "work-life balance," "collaboration," "communication," and phrases like "I would prefer the millennial way," "millennials are different than baby boomers, right," and "we are more adapting in terms of technology and communication." The participants highlighted growing up in technology, 9/11, and different family dynamics in sharing their experiences as millennial financial aid administrators.

- Disconnect to empathy: The first half of theme three mainly derived from all participants sharing pre-professional experiences that initially shaped their attitudes, beliefs, and understanding of financial aid. Phrases like “there was a major disconnect” and “I felt like a machine” came from the participants sharing anecdotes about their college financial aid experience and how their financial aid administrators did not provide them with the support they now offer to students. With an emphasis on relationship building and financial aid culture, the participants shared the need to continue focusing on educating themselves to serve their students, families, and campus partners better, create a financial literacy program, and improve the student experience in navigating the financial aid process.
- Holistic financial aid practices: From the disconnected pre-professional experiences to creating new attitudes and beliefs about the role of a financial aid administrator, the holistic aiding theme represented the actions or execution of themes 1 through 4. In sharing their leadership experiences, all participants used words like “mentor,” “advisor,” or “counselor” in describing the different leadership approaches and perspectives they have on being a financial aid administration. The role of a financial aid administrator is discussed beyond the awarding and disbursing of financial aid. Throughout all of the participants' stories, they connected how being a millennial, the impact of the Great Recession, growing up in a single-family home, being a first-generation, or even a non-traditional student influenced their lens on leadership that further framed the holistic aiding approach to supporting students navigate financial aid.
- A need for progression: The last theme of these shared experiences focused mainly on the disconnects, unwillingness to change, challenges, and barriers these millennial leaders

faced in their professional experiences as financial aid administrators. The participants used keywords like “change,” “complacent,” “one way,” or “undervalued” in revealing some of the challenges in straying from traditional financial aid leadership practices. With phrases like “I think we’re more open to change,” “they need to get with the times,” and “I don’t think other generations understand or utilize skills….,” that participants were firm in sharing that their leadership experiences have shown them that there is still much room for improvement with executing the role of a financial aid administrator and continuing to educate campus partners about how critical the financial aid office is in student success.

Table 2 displays what codes were correlated with the five primary themes derived from the data. The following section presents the findings of these themes in further detail.

Presentation of Findings

Theme 1: Understanding Psychographics

Although it can be challenging to articulate why decisions are made, people behave based on their knowledge and values. Psychographics are derived from our attitudes, beliefs, and values (Merriam-Webster, n.d.b.) and were the foundation of this study. All the participants were asked if they were aware of psychographics and their meaning. Two of the three participants did not know the meaning of psychographics and were provided the definition. Once the participants understood psychographics better, I encouraged the participants to think about their attitudes, beliefs, and values. They shared the pre-professional and professional experiences that provided them with the ideologies and belief systems they carry out daily in their roles as financial aid administrators. Psychographics are a representation of who a person is, what they believe, and why. In understanding psychographics, the participants shared their leadership experiences and leadership styles derived and rooted in their attitudes, beliefs, and values about the world of financial aid and how they lead it. All participants provided experiences rooted in their attitudes, beliefs, and values that correlated with the decisions they make in their leadership today.

Participant 3 spoke about leadership styles in higher education and emphasized that not everyone can lead. She believes that it takes a unique person to be a leader in higher education, especially in financial aid. A good leader will know how to transition at all times, and she stated that it requires multiples styles. Participant 3's belief is that one style just is not enough. She stated, "I don't think one set leadership style is one to say that's the perfect fit for every leader in higher education. Because I don't agree with that." That belief was established on the participant's pre-professional experiences in growing up with a single parent with multiple siblings, experiencing the financial aid process as a non-traditional student, and professional experiences dealing with a poor manager in hospitality, beginning her career in financial aid as a customer service representative to 10 years later working as a financial aid administrator.

Psychographics or value system can be a challenging concept to grasp because people rarely say, "my attitude is…or my belief is….," but in sharing experiences, the participants were able to articulate their understanding of psychographics and how it impacts them with how they responded, displayed, and developed attitudes, beliefs, and values about their roles as financial aid administrators. For example, Participant 2 spoke about the impact of 9/11 and how that shifted her trajectory in attending college. While it was not ideal, becoming a non-traditional student provided her with experiences and perspectives that molded her attitudes and beliefs about financial aid today and how to support her students best. In attending a high school financial aid night, she ran into a financial aid director who later hired her as a federal work-study student, and now as a high-level financial aid administrator, she credits those impactful experiences in being able to navigate her new role, support her institution, and most importantly, her students.

Regarding psychographics, Participant 1 stated that leading an institution can be a daunting task, especially when the institution struggles to connect with marginalized communities and various backgrounds and beliefs. She believes that institutions should prioritize what is best for them currently and in the future but realizes those decisions might not align with her attitudes and beliefs about leadership. She stated,

> I don't think it's fair for me to assume whether it aligns with my attitude and beliefs about leadership. Because I have been in that position so many times where I've been questioned in terms of how I make my decisions, and I cannot always divulge that information. But, when I can and do, more than often, they understand why I do or say something then come to the conclusion that they'd eventually agree to how I make my decisions.

Participant 1 believes alignment is not the answer but establishing relationships and trust because people are not always going to understand why a decision was made; however, they are expected to trust and follow their leaders. Participant 1 stated that willingness from followers requires leaders to be open to new perspectives and providing accountability.

Attitudes, beliefs, and values are pieces of a system that provide insight into experiences. While these participants had a broad spectrum of experiences, all participants self-identified as millennials and often credited their generation in sharing their attitudes, beliefs, and values about their leadership experiences as millennial financial aid administrators.

Theme 2: The Adaptable Millennial

The adaptable millennial was revealed due to the participants contributing many of their attitudes, beliefs, and values to being a millennial. In sharing their experiences, keywords that were presented in the literature showed up during the coding process. For example, Participants 1 and 2 discussed the need for flexibility when it comes to their work. Flexibility was why Participant 1 decided to take on an entry-level role in financial aid to support her work/life balance. Participant 3 shared that flexibility is why she is fine with not ascending to a higher position because her current role allows her to navigate freely; she is not bound to the demands of a higher-level role.

When coding their attitudes, beliefs, and values based on their professional experiences, all participants used words such as “communication,” collaboration, technology, compassion, adaptability, relationship building, honesty, support, and recognition as key in identifying their ability to lead and be led. Participant 2 stated that she wholeheartedly believes that establishing a strong partnership and working collectively is best because one movement can impact another department. With being connected and developing a strong partnership, Participant 2 emphasized that efficient communication helps each other and, more importantly, keeps the student and institution informed, specifically in impactful areas like student retention and yield.

The participants revealed pre-professional experiences that formulated their attitudes, beliefs, and values that supported their understanding and execution of adaptability. For example, Participant 1 spoke about her experiences with religion and how that lifestyle and those experiences drove her to have different perspectives and ideologies different from her family.

She stated,

> So, you're supposed to be thinking in a certain way; you know what I mean. But Inder didn't agree with that. So, I left it; I came out. And I, you know, I kind of had to start from scratch, and just understanding life and picking things, you know, here or there or, and then forming my own opinion on things, and then basing....some of the combination and various things all along. So that has been my experience with leadership.

Participant 1 believes that being a millennial comes as an advantage for her because she has the ability and desire to be open-minded. She stated,

> One thing about being a millennial. And I can't speak for others; I'm just speaking me personally if you're black, or white, or purple or green, whatever race you are. Gay, lesbian, bi, transgender doesn't matter. It's cool. All of that is perfectly acceptable.

In keeping those perspectives open, Participant 1 stated that it is easier to see the person for who they are and attempt to see where they are coming from; a quality that Participant 1 felt older generations lacked, so there is now a gap and disconnect between them and the younger generation.

Participant 3 highlighted how her experiences growing up as the oldest of seven siblings impacted her attitudes and beliefs about leadership but later praised how those experiences molded her ability to adapt to her role as a financial aid administrator. She shared,

> I never wanted a leadership role. And I think it had a lot to do with I'm the oldest of my siblings, and I always felt like I had to be the leader. You know, help to raise my siblings, watching them, and things like that.

She further emphasized, "….I always felt like I had to be a leader for my siblings; honestly, I had leadership roles in me from the beginning." Participant 3 shared that pre-professional experience spoke to her original attitudes about leadership and how her attitudes evolved as she utilized those skills to navigate her leadership trajectory.

Although pre-professional experiences are not what the research questions were explored, the participants revealed attitudes, beliefs, and values that stemmed from them simply growing up in a millennial world and learning to adapt to technology. Participant 1 shared her experiences as a mother and how her kids just expect things at the tip of their fingers, an experience completely different from her own. She mentioned the struggles of dial-up Internet with AOL, making a Myspace, or using a dictionary to look up a word. Participant 2 shared a similar anecdote in stating that the millennial generation has mastered adaptability of technology because the millennials were learning how to text and drive using T9, an archaic version of texting, and mastered it. Participant 3 took a different approach in explaining adaptability in the millennial generation is calling the world they live in "the microwave world." She stated,

> I think millennials start off what I call the microwave world, right? We want everything done. I call it the microwave world. We want everything done fast. We want it to cook right, but we want it done fast and on time, right? And I think like the other generations, like the baby boomers, you know, they like it slow, they'd like to put it in the oven, let it roast for three or four hours on 200 degrees and wait for it.

Millennials want to get the work done in the most efficient way possible. Participant 3 shared that, unlike older generations, millennials want to get it done and get it done together.

The participants' attitudes, beliefs, and values based on their professional experiences as millennials and their opinions about older generations revealed that millennial financial aid administrators are willing to get their hands and feet wet if it means getting the job done. Participant 2 reiterated by stating,

> …it's definitely as a millennial, I think, it's unique from other generations that we as leaders have to be kind of hands-on and involved in everything. I think it's an expectation, as a millennial, to, you know, kind of get your feet wet, and your hands wet and be involved.

Participant 2 shared that tasks like stuffing envelopes are not beneath her, even in her role as a director. However, Participant 3 shared that sentiment like what Participant 2 shared is not something she often sees in her office filled with older financial aid administrators. Most of them are only concerned with getting their job completed, and that's it.

Adaptability for these millennial financial aid administrators encompasses multiple characteristics such as “compassion,” “honesty,” “support,” “flexibility,” and “collaboration” as expressed through their pre-professional and professional experiences and highlighting disconnects still present due to generational differences. All participants highlighted what it meant to be a millennial leader and pointed to different perspectives about leadership in financial aid shown through the attitudes, beliefs, values, generational differences; notably, their professional experiences discussed a need to be more than expected, a belief derived from the disconnects all three participants experienced as students that navigated their own financial aid process.

Theme 3: Disconnect to Empathy

One interesting occurrence in exploring how attitudes, beliefs, and values impact leadership experiences and style, appeared in a pattern that came from all participants sharing their pre-professional experiences navigating their college financial aid process. In sharing experiences about going through the financial aid process as a student, the participants spoke to experiences that molded their current attitudes, beliefs, and values about the role of financial aid and leadership. The word “disconnect” often explained pre-professional experiences where the participants felt disconnected from their institution's financial aid office or the process and the disconnects they are still observing today from older financial aid administrators in their professional roles. The need for relationships and relationship building was a common code used in this theme. The participants expressed wanting to bridge that gap or disconnect for incoming students by engaging with them and providing the support they did not receive as students. Participant 3 credits the world of financial aid for molding her into the person she is today, but she was not always an expert in financial aid. In fact, she stated, "….but I really didn't understand financial aid like that," when describing what it was like taking on her first role as a customer service representative although she had gone through the process of conferring her associate's degree.

Participant 1 described her experience as practically being “invisible.” She shared,

> …..it felt like an assembly line where they just push people through; it didn't feel like personable, you know. I did not feel like I was a student. I was just a person that they were checking these boxes off for. There was a major disconnect.

Participant 2 shared that although college was always a must for her, she delayed going to college because she did not understand the financial aid process. She stated,

> I actually delayed my college education even though college was always like a must for me. And my mom was a single parent. And so, I delayed it because I did not know about the FAFSA process……………. And so, not knowing that there was a special circumstance that you could do or that you could be fully eligible for the Pell based on your EFC, that wasn't something that I was familiar with.

All participants shared similar anecdotal experiences that pointed to a gap that they, as administrators, wanted to fill.

Participant 2 shared her experiences in going from a public institution with 12,000 students to a small private institution with 4,000 students highlighting that the private college sticker price is a massive barrier to a student wanting to pay for college. Participant 2 stated that federal loans are typically unavoidable, and why she tries to educate students on what taking a loan exactly means; she said they sometimes do not realize that federal regulations require students to make satisfactory academic progress in getting those loans, indicating a connection between financial aid and academic success. Participant 3 shared at the end of the day, everyone is looking at the same regulations; however, she likes to look at things from multiple perspectives to serve families better. While recognizing that the federal regulations will always be a potential barrier to students and their families, these administrators expressed their attitudes, beliefs, and values about formulating new attitudes and beliefs about the role of a financial aid administrator that minimized disconnect in the form of empathy.

As a financial aid administrator, all participants genuinely wanted to understand and help these families navigate through the overwhelming process of financial aid. Participant 1 stated,

> So, when I started working in the financial aid office, as a student worker, I was like, oh, there's so much information that's not being shared with students. And that sparked that desire and interest to learn about financial aid. And what I did not get the first time. I wanted students to get that information.

Participant 2 highlighted that support sits at the foundation of financial aid offices. She shared, "In financial aid, we do have to support. But I think that is why so many of us stay in it because we see the need to support students as well as their families navigate this overwhelming process."

Participant 3 credited compassion and passion, characteristics needed to supply empathy, to how she helps students and families bridge any gaps or misunderstandings. She stated,

> …..one thing that stands out for me is I'm compassionate. I always like to put everyone's situation in my shoes. Like if it was me, and I like to listen to the families, I like to, you know, understand where they are coming from. And I think my compassion and my passion for respecting everyone for who they are in their situation. Like, I don't judge, right. Everyone has a problem. Everyone has a situation. But my goal is always to help the family as best as I can.

All participants expressed professional goals as administrators that continue to align with bridging the gap in educating families on the cost of the college, helping students understand financial literacy, and navigating through the financial aid process throughout their entire college career. The roles seemingly go beyond just providing resources to students about paying for college. These financial aid administrators want to educate themselves to better support students, families, and campus partners when understanding financial aid because they often do not realize how financial aid is intertwined with the entire college experience. Participant 3 pointed out that if the financial aid office is running right, the rest of campus will run right most of the time. All the federal audits typically circle back to financial aid, whether degree audits or running refund checks. The role and work are dynamic and holistic.

Theme 4: Holistic Financial Aid Practices

The experiences of these financial aid administrators aligned with the perspective of their national association. NASFAA describes college financial aid offices as the hub of higher education (NASFAA, n.d.). While NASFAA only speaks to the disbursing and awarding of financial aid, the participants agreed with NASFAA. Still, they described experiences that speak to their open and holistic approach in providing different avenues of support to help students persist to graduation beyond the awarding and disbursing of financial aid resources. These millennial financial aid administrators often mentioned taking on roles such as mentor, advisor, and counselor to best support their student's needs.

Participant 3 shared that a previous leader invested in her and provided her with avenues she never saw for herself. Now, she wants to be there for the younger generation to do the same. She shared,

> Well, now I'm taking that and doing the same thing with the younger generation, right, my students, you know, being an advisor, and, you know, mentors and things like that……And some of my students from (name of institution), I'm still connected to right now today because my goal was to help them as much as I could.

Participant 2 shared a similar sentiment in stating, "….but just having students to kind of look up to you and look lean to you not just for financial aid, but you know, for real life, you know, support and seeing them."

Participant 1 was so thrilled to share her experiences and moments that she has had with her students that go above and beyond that, she contested at having to provide just one. She shared,

> I have a lot of those stories and the fact that I could do that for these students. I wish somebody did that to me when I left; just kind of grabbed me and said, Wait, you can do this. For every student that I could grab and say, Wait, we can do this. Those are my proudest moments. Not that I want to take credit for it. But I want them to know that

> they're being seen, and the fact that I could give them the opportunity, you know, makes it for me.

Participant 2 even stated that whether students like it or not, they are with the financial aid office from beginning to end. That spoke to how involved the financial aid office can be in conferring a college degree.

Commencement, the proudest day for all involved, was a common intrinsic motivator for all participants. Graduation ceremonies allow the financial aid administrators to see all their mentoring, advising, guidance, and hard work come to fruition when their students walk across the stage. Participant 3 shared that she loves graduation so much that she volunteers annually to see her students confer their degrees. She shared,

> Graduation because it's like seeing your babies grow. It's like that mama bird who finally has to let her bird and go and fly, and when they fly, you know you've done your justice. And when they can come back, come four years later and say thank you for helping me get through financial aid. Or thank you for mentoring me or thank you for helping me.

Participant 2 stated,

> I have to say every time my students graduate; my student employees graduate, that's like a proud mommy moment for me. Especially I have one of my student assistants that from my previous institution that's graduating this year. That always makes me proud to know that they came in as a little freshman, and when they walk across the stage, they're grown young lady or young gentleman, and they're out in the world, making a difference. So that's definitely a proud moment.

These administrators described numerous experiences where they were required to take an out-of-the-box approach to help their students persist to graduation. They all valued showing the students that they have no reason to fear the financial aid office and genuinely support the whole student in understanding and not judgment.

Frequently, the attitudes, beliefs, and values from the participants' professional experiences in sharing the different roles they were taking on, their relationships, and their attitudes about having compassion and passion for doing the work shared some overlap in their pre-professional and professional experiences. There was some indication that the financial aid administrators could take on such roles naturally due to their interconnected pre-professional and professional experiences; this can best be described as intersectionality. Merriam-Webster (n.d.a.) defines intersectionality as "the complex, cumulative way in which the effects of multiple forms of discrimination (such as racism, sexism, and classism) combine, overlap, or intersect especially in the experiences of marginalized individuals or groups." These financial aid administrators discussed their experiences growing up in single-family households, first-generation college students, non-traditional college students, women, or even millennials. The diversity of their skills set and experiences expanded to how the participants use their degrees to help them with their day-to-day work. Participant 1 praised the fact that she got a degree in social work as it helped her counsel students daily. Participant 2 stated that her masters in fashion design and merchandising provided her with the ability to visualize things outside of the box—attention grabbers. Those marketing skills help minimize wordy confusion for students and bring their attention to the imperative information. These experiences have given them insight and molded them into the financial aid administrators that serve their institutions today, proudly helping students retain and persist to graduation. Although these millennial leaders are continuously working to support their students and campuses, there is still a lack of understanding of just how essential the financial aid office is and the work these administrators manage.

Theme 5: A Need for Progression

The last theme, a need for progression, like understanding psychographics, encapsulated all of the codes and themes that emerged from this study. All shared a wide range of experiences that pointed to them as millennial leaders, why they chose not to adopt certain leadership styles, choosing to lead with compassion, valuing flexibility, open communication, collaboration, naturally falling into multiple roles, and wanting to look past the traditions of financial aid leadership that Participants 1 and 3 feel like hold them and their campuses behind. The previous themes have shown the needs of students going beyond obtaining resources to pay for college. These students are looking for mentors, advisors, and continuous guidance as they persist to graduation. The experiences of these leaders echoed that non-millennial leaders and campus partners need to be more aware of all that financial aid can provide to students recognizing that new perspectives may stray from traditional financial aid culture. Participant 2 has only been in her role for a few months. Still, she expressed gratitude to her campus partners for genuinely wanting to understand the dynamics of financial aid and allowing her to lead. She shared these relationships have successfully rolled out new federal funding and policies like the Higher Education Emergency Relief Fund given to Title IV participating schools to help alleviate COVID-19 expenses. Although the funding was exciting to receive, Participant shared that her president and other campus partners were more than willing to trust her guidance in ensuring they remained in compliance with this new funding.

All participants unveiled commonalities about how they entered the world of financial aid, fell in love, and stayed ever since—something not uncommon for financial aid administrators. However, in their professional experiences in their trajectory to leadership, these financial aid administrators expressed that there is still plenty of room for improvement in incorporating new ideas and technology that align with the times and current needs of the student population. They feel better equipped to offer suggestions than previous generations because who is better than the generation raised in the technology boom. For example, Participant 3 shared that her office will not engage with students via social media even when having a social media presence is a popular way to communicate with students. She share,:

> We have a website; we don't have Facebook; we don't have Instagram because they don't want to get out with the times. I'm the youngest one in the office, right. So, it was me against everyone else, and I am like, we got to stay up with the world, we have to be present with the world, we have to be present with the generation we're in. And I think that is the barrier.

These current leaders discussed some of the challenges they have faced as millennial leaders simply because they have a different perspective. Participant 3 explained her frustrations with being a millennial leader in sharing an experience where another leader was not open to her suggestions simply because she had been there longer. She shared,

> …..she doesn't know what she is talking about because she has only been doing this 10 years, and I've been here 50 years. That doesn't mean I don't know what I'm talking about. I'm just giving it to you a different way. I'm looking at it differently.

Participant 1 shared the same sentiments in feeling unheard or undervalued in wanting to provide a new perspective. She stated,

> When I make suggestions to them, it's only because I'm a young leader; I'm a young administrator. So oftentimes, they look at me like I'm not experienced enough. That's the

> downside. That's the challenge for me because that's how I'm perceived. Maybe I don't have the years. However, if you are asking me to relate to the students better, I think that I'm more capable than anybody else. So that can be frustrating at times.

Participant 2 attributed poor leadership, lack of support, selfishness, and personal biases as reasons she searched for new opportunities that would provide her with growth and opportunity even when her colleagues remained stagnant. All participants commented about how stagnant and complacent working in financial aid can be, almost as if it is a part of the culture they are looking to break away from.

Unfortunately, some of the participants feared the director of financial aid titel. Currently, the older financial aid administrators have been in their roles for a while because, according to the participants, that is the expectation of the position. Participant 3 shared that she is not willing to take on the director role because it comes with far too many burdens, and she does not see that the position will allow her to bring her whole self to the job. She values being able to engage with her value system entirely in executing the role of director.

Participant 3 stated,

> I'm okay not being a director. Because I don't want to elevate up to a place where it's taken me out of being me, and not allow me to be me, and putting more responsibilities on myself that, you know, I love being out there waiting to face families; I love being able to interact with students, I love being able to be around on campus. And as a director, you can't always do that. And I think that's the part that makes me hesitate on elevating….I'm afraid to go up because then I won't be able to be who I am. And I'm afraid of what people, other generations, around me may think because they're so stuck in their ways.

Participant 1 shared a leadership experience where she got a taste of what life as a financial aid director would be serving as interim director. She recalled health issues that resulted in an eye twitch caused by being up consistently until eleven or midnight, hours not uncommon for a financial aid director. When asked what advice she would give to herself before taking on this leadership role, she stated, "Don't let the job take you away, like take you -don't let the job become you."

Participant 1 shared a similar sentiment by stating, "I remember telling myself; I will never be a financial aid director because it was too much. I saw the weight of the world on my first boss on her shoulders, and she took on a lot….;" however, she is now a few months in a director role because she was willing to allow herself the opportunity to make a difference and model what a millennial leader looks like in the director of financial aid role. Though how they came to formulate these attitudes and beliefs were different, they all agreed that the role of the financial aid administrator needs to move forward, or as one participant stated, "We need to move with the times."

Summary

In this qualitative phenomenological study, I explored how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. Chapter Four presented the analysis methods used to accurately and appropriately highlight the leadership experiences of millennial financial aid administrators through their attitudes, beliefs, and values. Value coding was selected to thoroughly ensure the participants' voices were being heard throughout the data analysis process. The presentation of the findings articulated the themes that emerged through coding. The final chapter of this dissertation will discuss the study's implications, offer recommendations for action, and offer suggestions for future studies.

CHAPTER FIVE: CONCLUSION

The purpose of this phenomenological study was to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. Given that there is a plethora of information about the millennial generation but limited research about millennial leaders in higher education, I sought a diverse group of financial aid administrators to address two questions: What are the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values and do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style?

Using semi structured interview questions rooted in addressing attitudes, beliefs, and values, I used a phenomenological research design and a constructivist research paradigm to analyze and interpret the experiences that have impacted how they choose to lead today both accurately and appropriately. The value coding used during the analysis process reflected common keywords and overarching themes such as the millennial generation, attitudes, beliefs, generational differences, and roles. The codes used for this study were also a direct reflection of the research questions being explored.

In interpreting and analyzing the participants' experiences, five major themes emerged that collectively represented the pre-professional and professional experiences that have given insight into how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education. Those themes were: (a) understanding psychographics, (b) the adaptable millennial, (c) disconnect to empathy, (d) holistic aiding, and (e) a need for progression. Finally, Chapter Four presented the findings of this study in breaking down the themes and highlighting essential experiences and narratives that supported the presentation of the findings. This chapter aims to interpret the findings by connecting the lived experiences to what is already known in the literature, addressing the implications of this study, and providing recommendations for action and further studies.

Interpretation of Findings

The shared experiences from the participants confirmed that an individual's values or upbringing are influential factors in leadership (see Weber, 2017). Alton (2017) believed that millennials' upbringing drives the dynamic changes in the workplace as they open to accepting and creating new ideas. Attitudes, beliefs, and values are formulated through experiences, social engagement, learning, and observation (Cherry, n.d.). This study's findings show that experiences can be expressed through psychographics, and attitudes, beliefs, and values can influence a person's leadership style.

The interpretation of the five themes of this study can be broken down into two significant findings to address the research questions further. First, the impact of psychographics highlights the interpretation of participant's experiences analyzed in themes: (a) understanding psychographics, (b) the adaptable millennial, and (c) disconnect to empathy. The second interpretation of the findings, a paradigm shift, focuses on holistic aiding and a need for progression.

Finding 1: Impact of Psychographics

Both research questions looked to explore the impact of psychographics. Using experiences as the gateway into diving into these participants' attitudes, beliefs, and values, all participants could engage and share experiences that highlighted psychographics through their leadership experiences and noted how their attitudes, beliefs, and values impact how they describe their leadership style today. Although psychographics was the guiding framework for the entire study, Themes 1 through 3 best emphasized the impact of psychographics discussed below.

Theme 1: Understanding Psychographics. This theme was about the participant's ability to describe their leadership experiences through their attitudes, beliefs, and values. The study results confirmed Walker's (2020) belief that understanding psychographics acknowledges that people are motivated by their attitudes, values, and lifestyles. The participants' leadership experiences and identities were strongly tied to who they were (Forge Leadership Group, 2018) and the impact of experiences from the Great Recession and 9/11(CGK, 2020a; Dimock, 2019; Morgan, 2019) as shared from Participant 2. When Participant 3 shared that she believed that it takes multiple styles to lead in higher education, that belief showed that millennials want to seek leadership styles that are more inclusive and diverse (Frauenheim, 2019). Millennials prioritize engaging work environments, strong relationships, and valuing the whole person (Buchanan, 2019), all sentiments echoed by the experiences shared by the participants. Psychographics can be represented through experiences and provide insight into how a person's value system is established, adopted, and executed in a leadership role.

Theme 2: The Adaptable Millennial. The adaptable millennial theme focused on adapting and executing psychographics in a millennial financial aid administrator role. Many of the participants' experiences directly reflected their upbringing and ties to the millennial generation. Higher education requires flexible and supportive leaders (Khan, 2017), and all participants agreed that expressing the need for flexibility in their roles and support is the foundation of the financial office. In addition, each participant shared that communication, collaboration, and strong relationships (Khan, 2017) are vital in executing the role of the adaptable millennial. As Participant 2 stated, she is willing to roll up sleeves if it means getting the job done.

All participants credited technology to be adaptable and open to learning new avenues to engage, support, and outreach families about financial aid. All participants agreed that growing up in the technology boom as a millennial forced them to be adaptable, a point Landrum (2017) made as technology continued to evolve alongside the generation. Currently, the older generation is still hesitant about using technology to enhance the student experience, as expressed by Participants 1 and 2.

Lastly, this theme also confirmed that millennials do not conform to just one leadership style (Albanese, 2018; Brousell, 2015; Fries, 2018; Garvey, 2014). Participant 3 best expressed this in calling the world millennials live in a microwave world. Millennials will do what is needed to get the job done, as stated by Participant 2, believing that millennials are A–Z. When leadership reflects ones' attitudes, beliefs, and values, millennials may be drawn to multiples styles like transformational, situational, participative, or servant (Albanese, 2018; Brousell, 2015; Fries, 2018; Garvey, 2014), and collectively using those styles to execute their roles as financial aid administrators.

Theme 3: Disconnect to Empathy. This theme highlighted all the participants' pre-professional experiences where interestingly, they all expressed feeling disconnected from their financial aid office administrators and the process. Those experiences formulated origin attitudes and beliefs about financial aid and the role of a financial aid administrator. As each participant fell into an entry-level position through their trajectory to a financial aid administrator, their pre-professional experiences were the catalyst for forming new perspectives about executing the role of a financial aid administrator to serve their students and families better. For them, the goal was to continue to educate and create accessibility for students and families of all backgrounds regardless of socioeconomic background or status (Eichelberger et al., 2017) in navigating the financial aid process.

This theme showed that attitudes and beliefs are developed over time (Cherry, n.d.), and experiences impact the formation of new attitudes and beliefs to make sense of those experiences (Lewis, 2018). Thus, the disconnect the participants experienced was the catalyst for formulating new attitudes, beliefs, and values to improve the experiences for generations that provide an empathic and accessible approach to navigating the financial aid process.

Finding 2: A Paradigm Shift

Paradigm shifts are not uncommon (Myers & Sadaghiani, 2010). The findings of this study support that notion as these participants all expressed wanting to move away from the traditional leadership seen from their predecessors. The leadership experiences of these millennial financial aid administrators show that their experiences, attitudes, and values will break the traditional leadership paradigms in financial aid with their collective leadership approach (Albanese, 2018; Fries, 2018; Tishma, 2018).

The new leadership paradigm demands balance, collaboration, humility, flexibility, and new perspectives. These are noted often through these participants' experiences; all attributes and characteristics they stated are vital to their leadership success. An imminent paradigm shift is on the rise as these leaders are showcasing a new form of leadership in holistic aiding and highlighting a need for progression to align financial aid practices with the realities and needs of students today.

Theme 4: Holistic Financial Aid Practices. All participants provided evidence that the financial aid office can be influential in helping students persist to graduation (Dynarski & Scott-

Clayton, 2013). In fact, graduation was the top intrinsic motivator for all participants. Millennial leaders are staying true to their values by going beyond themselves (Frauenheim, 2019), and the participants showcased this in mentoring, counseling, and guiding their students not only through the financial aid process but also other situations that went beyond just disbursing financial aid (Hypolite & Tichavakunda, 2019).

The holistic practices indicated that intersectionality might be a significant indicator in encouraging holistic financial aid practices. All the participants pre-professional and professional experiences shared some overlap in how certain attitudes, beliefs, and values were influential in providing a more open-minded and out-of-box approach in being such an influential department on campus (NASFAA, n.d.)

Theme 5: A Need for Progression. The last theme was the call to action from the participants based on the previous four themes. In a dynamic and diverse field like financial aid, paradigms shifts are necessary (Harvey & Buckley, 2002) to ensure new ideas and perspectives are being adopted to address the challenges and complexities in higher education like the rising cost of college (Burns & Mooney, 2018; Nadworny, 2020). Participants 1 and 3 shared that they are more than willing to contribute to their teams (see Wicks, 2017) meaningfully; unfortunately, they are met with hesitation and feel unvalued simply because they are younger than their colleagues. Some of their experiences have even left them fearing the role of a financial aid director because the current expectations of that role do not reflect their attitudes, beliefs, nor values in executing that role. These leaders want to abandon hierarchies and move to a model that emphasizes collaboration giving everyone an active voice in decision-making (Hickman, 2009).

Although Participants 1 and 3 are still struggling to be heard, Participant 2's experiences modeled a step in the right direction in need of progression. Participant 2 highlighted that her institution understands the dynamics of financial aid, allows her to lead, and provides her a seat at the table any time the discussion is centered around student success. Participant 2's leadership now incorporates trust, delegation, and cross-campus collaboration, a style that encompasses many different areas of her personal and professional life experiences leading to organization success (Eikenberry, n.d.; Sime, 2019).

Implications

This study's findings revealed that the financial aid administrator role is dynamic in providing access and opportunities for students in higher education (Hypolite & Tichavakunda, 2019). The leadership experiences shared from these millennial leaders confirmed Carmicheal's (2016) point that millennials work just as hard as other generations. However, they have different attitudes, beliefs, and values about how the world works. Furthermore, their psychographics have highlighted that role of a financial aid administrator from the millennial perspective does align with newer leadership paradigm that promotes communication, collaboration, and flexibility (Albanese, 2018; Bosché, 2019; CGK, 2020a;Frauenheim, 2019; Garvey, 2014; Goldman Sachs, n.d.; Hobart & Sendek, 2014). As a leadership paradigm shift is approaching, this study's findings provide two implications that enable current and future leaders the benefit of recognizing that the millennial financial aid administrator is different. Campus partners need to be educated about the dynamics and influence of financial aid offices.

Implication 1: Recognizing the Millennial Financial Aid Administrator

Based on the leadership experienced shared, these participants have proven that they are the leaders committed to providing a positive and engaging experience for students in understanding their finances and expectations for affording college (see Eichelberger et al., 2016). Millennial financial aid administrators are diverse leaders as their upbringings, pre-professional experiences, and professional experiences have formulated attitudes, beliefs, and values that guide how they choose to lead today (Dimock, 2019; Frey, 2018). Their leadership highlights collective styles, adaptability, and holistic aiding practices that go beyond disbursing awards (Hypolite & Tichavakunda, 2019).

The success of their leadership is helping students persist to graduation (see Dynarski & Scott-Clayton, 2013) and bridging the disconnects they felt with their financial aid administrators and the process, as stated in the study's findings. In addition, this implication encourages current non-millennial financial aid administrators and other higher education leaders to recognize the millennial financial administrator because these participants are a force to be reckoned with as they have expressed a need for progression, and they are not afraid of changing decade-old processes (Alton, 2017).

As colleges struggle with increasing costs, higher education leaders will need innovative, efficient, and collaborative efforts (Mintz, 2019) to continue recruiting and retaining students. Millennial financial aid administrators are already adopting holistic aiding practices to address the barriers associated with said rising cost. Campus partners should be more aware in recognizing all that a millennial financial administrator can contribute to the success of the students and campus.

Implication 2: The Need for Educating Campus Partners

Although these leaders had no issue with going beyond their roles in providing mentoring, counseling, and guidance to their students, it does speak to a more significant issue about campus partners needing to be educated about what occurs in the financial aid process. Based on the experiences shared in this study, there is still a need for institutions to be more proactive about helping students and families understand the complexities of financial aid earlier (see Eichelberger et al., 2017). Students find out about financial aid as early as the admissions process (NASFAA, n.d.). Still, Participant 2 stated that admissions is like a car salesman, and the real work does not begin until it is time to discuss finances with financial aid.

All participants mentioned the importance of staying in compliance with the federal regulations as all audits typically come back to the financial aid office. The audits alone put the financial aid offices at the center of campus, as shared by Participant 3; however, as the findings from this study have shown, students are involved with financial aid from beginning to end. The financial aid process influences recruitment, academics, financial literacy, persistence, and graduation (EAB, 2015; Federal Student Aid, n.d.a.; Federal Student Aid, n.d.d..; Hossler et al., 2009; Olbrecht et al., 2016; Porter, 2016). With leaders who have displayed different attitudes, beliefs, and values than their predecessors and current leaders retiring, campus partners need to be aware of how these rising leaders intend to engage with their campus partners to align with the institutions' overall mission and goals (NASFAA, 2020).

Recommendations for Action

Based on the interpretation of the findings and the implications of this study, the following recommendations for action should be considered for higher education institutions. As the role of a financial aid administrator continues to transform based on the attitudes, beliefs, and values of these current leaders, it is recommended that the role of a financial aid administrator be re-imaged to meet the needs of current leadership (Vonderembse, 2018). Secondly, campus partners should continue to educate themselves about the role of financial aid as their work sits at the centerfold of campus.

Recommendation 1: Re-imaging the Role of a Financial Aid Administrator

With leaders already committed to student success yet still fearing the highest role in the financial aid administrator trajectory, this recommendation further supports the call to action on a need for progression. Colleges are struggling with integrating younger people into higher education leadership roles (Wicks, 2017) because the current image of the role does not reflect the upcoming leaders' attitudes, beliefs, or values. As the participants yearn to bring their whole selves to work, the re-imaged financial aid administrator role needs to incorporate the ability to engage with families, not have late-night hours, collaboration, communication, and all other attributes these leaders have contributed to their success. Attitudes, beliefs, and values will continue to evolve, and higher education practices must align with those changes to best serve their campus communities (Vonderembse, 2018). Currently, that alignment should focus on the millennial financial aid administrator.

Recommendation 2: Educate Campus Partners

The return on investment in attending private colleges is still higher than attending a public institute (Hess, 2019). However, Participant 2 shared that the cost of private education is still quite a barrier to students. She shared that the institution often has no problem recruiting their students, but affordability later becomes an issue. Financial aid is meant to make the sticker price more feasible and accessible for students (Hypolite & Tichavakunda, 2019; NASFAA, 2020). With 2 out of 3 participants still seeing a need for their campuses to improve in educating themselves about financial aid, Participant 2 is having success at her institution because her department has representation in all areas related to student success. Therefore, a simple solution to a rather macro issue is simply inviting financial aid administrators to the conversation.

Another option could be aligning admissions and enrollment managing processes with financial aid modeling, a suggestion from Hypolite and Tichavakunda (2019), who found that aligning those three areas helps minimize confusion around a complex process. A successful financial aid strategy is critical to enrollment success (Flynn, 2013). Financial aid administrators are the only leaders who can provide accurate insight into building a successful model; thus, they need to educate campus partners about bridging gaps in their connections.

Recommendation for Further Study

Although this study did address the research questions explored, the findings highlighted three significant areas that may have further implications and recommendations for the role of a financial aid administrator or higher education. Further qualitative studies should be conducted to replicate this study with a larger sample size, take a deeper dive into intersectionality's impact, and find the latter half of the millennial generation, born after 1988.

Recommendation 1: Replicating Study with Larger Sample Size

As stated earlier, one of the study’s limitations was the sample size. Although three participants met the minimum criteria of an interpretive phenomenological study, the maximum number is 16 participants (Robinson & Smith, 2010), meaning there is an opportunity to replicate the study with a larger sample size. A constructivist approach guided the interpretation of the findings in this study. Using constructivism means the researcher acknowledges that their findings are not objective truths but constructed realities based on the participant’s experiences (TalkadSukumar & Metoyer, 2019). According to TalkadSukumar and Metoyer (2019), replication allows other researchers to generate different and broader constructed realities to reach a deepened understanding of the phenomena being explored. The replication of this study could include the maximum number of participants, different geographic regions, institution type, or size.

Recommendation 2: The Impact of Intersectionality with Financial Aid Administrator Roles

Millennials are a large group of diverse individuals with multiple experiences across race, education, income, and family formation (Dimock, 2019; Frey, 2018). As seen in this study, the participants came from diverse backgrounds and experiences, such as growing up in a single-parent household, being a non-traditional student, identifying as a female, and having masters' degrees in various fields. The results of this study show how intersectionality was beneficial to the three participants who shared their experiences in executing their role as a financial aid administrator; however, intersectionality is complex and layered, so it should be further explored to find how growing up in a single-parent household, being a non-traditional student, gender identity, and having masters' degrees in various fields may be helpful in re-imaging the role of a financial aid administrator and educating campus partners.

Recommendation 3: Finding Gen Y (2)

All participants in this study were born before 1988; therefore, they are considered Gen Y (1), the first half of the millennial generation. According to CGK (2020b), the divergence in age with millennials may have profound implications for the workforce. The results of this study showed that Gen Y (1) millennial financial aid administrators do display different attitudes and beliefs different than their predecessors, as shown in the literature (Albanese, 2018; Bosché, 2019; Codrea-Rado, 2019; Duffy Group Inc., 2017; Frauenheim, 2019; Hobart & Sendek, 2014). Further studies should be conducted to see if another potential leadership shift is imminent with Gen Y (2), especially with the current higher education employee average age sitting at 40.2 years and approximately declining by two years every four years (Data USA, n.d.).

Conclusion

According to Morgan (2019), millennials' most important value is experience. Although these participants did not state those exact words, this qualitative phenomenological study did highlight their leadership experiences through their attitudes, beliefs, and values to address current gaps in the literature that fails to address millennial leadership, specifically in higher education. The study’s themes and findings discussed the impact of psychographics and confirmed an imminent leadership paradigm shift in financial aid leadership.

The interpretation of the findings recommends that the role of a financial aid administrator should be re-imaged to better align with the current leadership perspectives of the upcoming millennial financial aid administrators. Millennial leaders are the bridge to a diverse future (Frey, 2018), so to support the re-imaging of the financial aid administrator role, it is also imperative that campus partners continue to educate themselves about financial aid and involve them more often in matters related to student success as they have a lot more influence and impact than campuses may realize. As these millennial financial aid administrators have put their value system at the center of their leadership, this trend is not going unnoticed; millennials are changing how their experiences can advocate for transformation (Morgan, 2019)

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Version 8.22.18

Appendix A: Consent Form

UNIVERSITY OF NEW ENGLAND
CONSENT FOR PARTICIPATION IN RESEARCH

Project Title: An Exploration of How Millennial Financial Aid Administrators in Higher Education Experience Leadership Through Their Attitudes, Beliefs, and Values.
Principal Investigator(s): Crystal Harris
Introduction:

- Please read this form. You may also request that the form is read to you. The purpose of this form is to give you information about this research study, and if you choose to participate, document that choice.

- You are encouraged to ask any questions that you may have about this study, now, during, or after the project is complete. You can take as much time as you need to decide whether or not you want to participate. Your participation is voluntary.

Why is this research study being done?
The purpose of this study is to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education.
Who will be in this study?
This study will be conducted by the University of New England Doctor of Education candidate, Crystal Harris
What will I be asked to do?
The participant will be asked to participate in a 60-minute interview session.

What are the possible risks of taking part in this study?
There are no identified or harmful risks by participating in this study.

What are the possible benefits of taking part in this study?
I do not know any direct benefits to you if you decide to participate in this study. However, your participation will contribute to the knowledge about millennial leadership in higher education, specifically as it relates to financial aid administrators.
What will it cost me?
There is no monetary cost associated with the study; however, the researcher anticipates participating in the study will take approximately 120 minutes of the participant's time interviewing and reviewing the interview transcript.
How will my privacy be protected?
All participants will receive an alias once the consent of the study has been obtained. The only person that will have access to the data is the principal investor and advisors as needed.
How will my data be kept confidential?
All data collected in the study will be stored in a password-protected laptop.
What are my rights as a research participant?

- Your participation is voluntary. Your decision to participate will have no impact on your current or future relations with the University.
- Your decision to participate will not affect your relationship with your institution.
- You may skip or refuse to answer any question for any reason.
- If you choose not to participate, there is no penalty to you, and you will not lose any benefits that you are otherwise entitled to receive.
- You are free to withdraw from this research study at any time, for any reason.
  - If you choose to withdraw from the research, there will be no penalty to you, and you will not lose any benefits that you are otherwise entitled to receive.
- You will be informed of any significant findings developed during the course of the research that may affect your willingness to participate in the research.
- If you sustain an injury while participating in this study, your participation may be ended.

What other options do I have?

- You may choose not to participate.

Whom may I contact with questions?

- The researcher(s) conducting this study are: Crystal Harris.

  - For more information regarding this study, please contact Crystal Harris at cpaden@une.edu
- If you have any questions or concerns about your rights as a research subject, you may call Mary Bachman DeSilva, Sc.D., Chair of the UNE Institutional Review Board at (207) 221-4567 or irb@une.edu.

Will I receive a copy of this consent form?

- You will be given a copy of this consent form.

Participant's Statement

I understand the above description of this research and the risks and benefits associated with my participation as a research subject. I agree to take part in the research and do so voluntarily.

____ ____________________

Participant's signature or
Legally authorized representative

Date

____

Printed name

Researcher's Statement

The participant named above had sufficient time to consider the information, had an opportunity to ask questions, and voluntarily agreed to be in this study.

Researcher's signature | Date

Printed name

Appendix B: Call for Participants

Dear Colleague,

My name is Crystal Harris, and I am currently a doctoral candidate at the University of New England- Maine. I am currently recruiting participants to complete my study, and I would greatly appreciate it if you could forward this call for participants to anyone you may know who may be interested in or qualify to participate in this study. This call for participants was sent to you as you were identified as the best person of contact based on your institution's website; however, if you are interested in the study and meet the criteria, please do feel free to contact me. Please see some brief information below regarding the study.

The purpose of this study is to explore how attitudes, beliefs, and values influence the leadership experiences of millennial financial aid administrators in higher education.

The individuals selected for this study will be mid-level to high-level millennial financial aid administrators working at small to medium private institutions in the DMV. The targeted population will meet the following criteria below:

- Be a millennial born between 1977 and 1995 (CGK, 2021).
- Currently in a role that has programmatic oversite of student financial aid or manages staff members that assist in the awarding and disbursing of student financial aid.

Interested candidates may email me directly about participation in this study at cpaden@une.edu

If at any time you have any additional questions about the study, please do not hesitate to contact me via email at cpaden@une.edu. In the case that you have questions about the rights as a participant of this study, you may call Mary Bachman DeSilva, Sc.D., Chair of the UNE Institutional Review Board at (207) 221-4567 or irb@une.edu.

Thank you,

Crystal Harris

Appendix C: Recruitment Email to Prospective Participants

Dear Participant,

My name is Crystal Harris, and I am currently a doctoral candidate at the University of New England- Maine. Thank you for expressing interest in being a participant in my study.

Just as a reminder, the individuals selected for this study will be mid-level to high-level millennial financial aid administrators working at small to medium private institutions in the DMV. The targeted population will meet the following criteria below:

- Be a Millennial born between 1977 and 1995 (Center for Generational Kinetics, 2021).
- Currently in a role that has programmatic oversite of student financial aid or manages staff members that assist in the awarding and disbursing of student financial aid.

I have emailed you the consent form in a separate email thread. Please review the consent form, sign it, and send it back to me via email. Once the consent form is received, we will set the appointment for the interview. I do not know of any risks or direct benefits to you if you decide to participate in this study. However, your participation will contribute to the knowledge about millennial leadership in higher education, specifically as it relates to financial aid administrators.

The largest commitment as a participant in this study will be a 60-minute interview via Zoom. All data collected will be secured, and I promise not to share any information that identifies you with anyone outside my dissertation advisors. Your participation is voluntary, and you may choose not to participate in this research or to withdraw your consent at any time. You may choose not to answer any questions that you do not want to answer. By agreeing to participate, you understand and agree that your data may be shared with other researchers and educators in the form of presentations and publications.

If at any time you have any additional questions about the study, please do not hesitate to contact me via email at cpaden@une.edu. In the case that you have questions about your rights as a participant of this study, you may call Mary Bachman DeSilva, Sc.D., Chair of the UNE Institutional Review Board at (207) 221-4567 or irb@une.edu.

Sincerely,

Crystal Harris

Appendix D: Participant Interview Questions

Demographic Data

1. Where are you currently employed, and what is your current role?
2. What is the highest degree you have earned?
3. How long have you worked as a financial aid administrator? At your current institution?
4. What is your current gender identity?
5. What is your birth year?
6. Do you self-identify as a millennial?

R1: What is the leadership experiences of millennial financial aid administrators in higher education based on their attitudes, beliefs, and values?

7. Are you familiar with psychographics?
    a. If no- Psychographics is the qualitative methodology of studying consumers based on psychological characteristics and traits such as values, options, attitudes, beliefs, and lifestyles. (Revella, 2019).
8. Was obtaining a leadership role in higher education always part of your career trajectory? Why or why not?
9. In general, what are your attitudes and beliefs about higher education leadership based on your professional experiences?
10. Give an example of a leader whose style was one that you chose not to adopt. Why did you feel this leadership style was not a match for you?
11. Describe or identify 2-3 key moments in your life that molded your current approach to leadership.
12. Tell me the story of how you became a financial aid administrator in higher education.
13. What are your professional goals as a financial aid administrator?
14. As a FA administrator, describe a moment in your journey that made you most proud. Why?

NASFAA has stated that Financial aid offices are the hub of higher education as their work influences and impacts the work of other offices such as Admissions, Academic Advising, Bursar, President's Office, Residence Life, and more.

15. As a millennial financial aid administrator, how do you think your attitudes, beliefs, and values have contributed to executing this influential work across departments on campus?

R2: Do psychographics (attitudes, beliefs, and values) have an impact on how millennial financial aid administrators in higher education describe their leadership style?

Generation Y/Millennials/Echo Boomers. Born between 1977 and 1995 (Center for Generational Kinetics, 2020).

16. In your opinion, what challenges might you as a millennial leader faced as a result of life experiences and differences in attitudes, beliefs, and values as they relate to other financial aid administrators from generations other than yourself?
17. How do you connect with other leaders on campus that have different attitudes, beliefs, and values different from yourself?
18. What attitudes, beliefs, or values have you adopted as a financial aid administrator, and how have those contributed to your success?
19. Based on your current experience as a millennial financial aid administrator, what advice would you have given yourself prior to taking on this leadership role?

233611	Southern Virginia University	Southern Virginia University	1023
232089	Ferrum College	Ferrum College	1124
162210	Washington Adventist University	Washington Adventist University	1131
231554	Bluefield College	Bluefield College	1156
232025	Emory & Henry College	Emory & Henry College	1246
164216	Washington College	Washington College	1367
234173	Virginia Wesleyan University	Virginia Wesleyan University	1437
232043	Eastern Mennonite University	Eastern Mennonite University	1444
233295	Randolph-Macon College	Randolph-Macon College	1488
234164	Virginia Union University	Virginia Union University	1552
131450	Gallaudet University	Gallaudet University	1557
131876	Trinity Washington University	Trinity Washington University	1782
231581	Bridgewater College	Bridgewater College	1857
232672	Mary Baldwin University	Mary Baldwin University	1902
442806	Edward Via College of Osteopathic Medicine	Edward Via College of Osteopathic Medicine	2005
162760	Hood College	Hood College	2005
233426	Roanoke College	Roanoke College	2014
163295	Maryland Institute College of Art	Maryland Institute College of Art	2178
234207	Washington and Lee University	Washington and Lee University	2223
162654	Goucher College	Goucher College	2267
163578	Notre Dame of Maryland University	Notre Dame of Maryland University	2371
163462	Mount St. Mary's University	Mount St. Mary's University	2406
164270	McDaniel College	McDaniel College	2780
232609	University of Lynchburg	University of Lynchburg	3081
232706	Marymount University	Marymount University	3418
164173	Stevenson University	Stevenson University	3615
233541	Shenandoah University	Shenandoah University	3817
233374	University of Richmond	University of Richmond	4002
232265	Hampton University	Hampton University	4321