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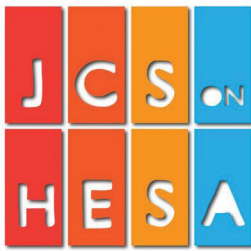# (Un)Fulfilling Requirements
Satisfactory Academic Progress and its Impact on First-Generation, Low-Income, Asian American Students

Liza Talusan & **Ray Franke**

— **Abstract** —

Over the past few years, our understanding of the diverse identities of Asian American students has increased. Yet, the experiences of Asian American students who identify as coming from low-income backgrounds and as first-generation college students has been underrepresented in the literature. In particular, this study explored how Asian American students experienced the financial aid process, including the ways in which the federal Satisfactory Academic Progress (SAP) policy that establishes eligibility criteria for continued student financial aid impacts their experiences in college. Findings suggest student strategies for navigating a complicated process and institutional strategies for reducing confusion and increasing persistence and institutional responsibilitiy.

Keywords: satisfactory academic progress, Asian American, retention, federal policy, low-income, first-generation students

Despite several decades of research on improving persistence, a significant portion of students who start college still do not obtain their desired degree. Beyond an insufficient knowledge about successfully navigating the college environment, which can be attributed to aspects of social and cultural capital (Coleman, 1988; McDonough & Calderone, 2006; Yosso, 2005), low-income and first-generation college students experience barriers related to college costs, securing financial aid, and the general admissions and application process (Kane, 2004; McDonough, 2005). In addition to factors such as inadequate access to guidance counselors in high school, scholars attribute low-income and first-generation college students' lack of information, or even misinformation, to the intricacies and undue complexities of the U.S. financial aid system (Avery & Kane, 2004; Franke & Purdy, 2012).

One obstacle to student persistence is the federal financial policy on Satisfactory Academic Progress (SAP). SAP determines a students' continued eligibility for federal financial aid through a complex set of requirements to assess their GPA, completion rate of attempted courses, and maximum credit caps (U.S. Department of Education, 2011). Academic eligibility for each semester is determined by the SAP status that a student is given. Based on this status, students may be faced with "stopping out," or delaying their studies during a period of non-enrollment. DesJardins, Ahlburg, and McCall (2006) examined the impact of interrupted enrollment on the likelihood of college students' academic success and concluded that there are differences between racial groups related to stopping out, re-enrollment, dropping out, and graduating. Although SAP is intended to provide markers and accountability in the academic process, there is a limited understanding of how SAP impacts student outcomes in general, or differentially affects students from different racial/ethnic or income backgrounds (Schudde and Clayton, 2016). Given these complexities, it is important to understand how to maximize success among racially diverse college student populations (Museus, 2014).

It has been well documented that problematic assumptions about Asian American students have created barriers to access, student services, and culturally relevant assistance (Chou & Feagin, 2015; Museus & Kiang, 2009; Poon et al., 2015). Critical scholars (Poon et al., 2015) have also posited that the model minority myth oversimplifies the diversity of Asian Americans and upholds White supremacy, oppressive anti-Blackness and systemic racism. Asian American scholars, in particular, have spent decades disrupting any perceived benefits of the model minority myth by calling out the intentional racist agenda that uses Asian Americans as a wedge in the racial discourse (Poon et al., 2015). Further, the perpetuation and use of the model minority myth served to create gaps in our understandings of Asian American student experiences.

While existing research has explored the role of class on college persistence and financial aid, this research team asserts that race matters. Therefore, it is important to examine the ways in which existing barriers are experienced by racialized groups. Asian Americans have been particularly understudied regarding the relationship between financial aid and college persistence. To help fill this gap in the literature, this study seeks to understand the experiences of low-income, first generation Asian American college students and the effects of federal financial aid policies on their experiences. To address the purpose, we use the following research questions to guide our paper: (1) How do low-income, first generation Asian American college students experience the financial aid and related SAP process, and (2) What is the impact of the SAP process on student persistence and related decisions? This paper is part of a larger mixed-methods investigation on the role of financial aid policies on the persistence of low-income and first-generation college students.

Literature Review and SAP Policy Background

Low-Income, First-Generation Asian Americans in Higher Education

As articulated by National Commission on Asian American and Pacific Islander Research in Education's (CARE) goals, research on Asian American and Pacific Islander (AAPI) populations must take into consideration a number of influencing factors. These influencing factors include socioeconomic, ethnic, language and immigration backgrounds; the impact of stereotypes and perceptions of AAPI students on educational policy, practice and research; and intersections of race with class, gender, immigration status, religion, and language (National Commission on Asian American and Pacific Islander Research in Education [CARE], 2008). Over the past decade, researchers have added to the understanding of how AAPI's navigate the college process by exploring college access and choice (Chew-Ogi & Ogi, 2002; Hurtado, Inkelas, Briggs, and Rhee, 1997; Teranishi, 2002); inequities in college access faced by first generation Asian Americans and Pacific Islanders (Museus, 2011); and their career choices (Poon, 2014). Yet, Asian American students continue to be stereotyped on campuses and, most recently in the political discourse, as monolithic model minorities who achieve universal academic success. Researchers have emphasized that this model minority myth upholds a problematic assumption that distracts from the many challenges that Asian Americans face in higher education (Buenavista, Jayakumar, & Misa Escalante, 2009; Museus & Park, 2015; Museus & Truong, 2009).

Although scholarship on the complexities of the Asian American community is growing, Museus and Chang (2009) outline several key barriers to increasing the knowledge base about Asian Americans. For example, there are chronic barriers related to existing stereotypes that place burden on justifying the inclusion of Asian Americans in research on equity, outcomes, and educational experiences. There is also a lack of financial resources to facilitate research on Asian Americans due to their exclusion in categories such as underrepresented racial/ethnic minorities or at-risk populations, despite research that has demonstrated the disparate educational attainment rates of some ethnic subgroups. Finally, there have been policy shifts to de-minoritize Asian Americans, impacting access to scholarships or support programs for college (Lee, 2008). Taken together, these barriers are rooted in racialization of Asian Americans.

Risk Factors to Persistence

Students of color, in general, experience cultural dissonance that results from tension between their cultural meaning-making systems and new cultural information that they encounter in their environment. This can cause students to disengage from their campus cultures and inversely impact their success in college (Museus, 2014). Consistent with literature on persistence, Asian American students experience risk factors that impact the likelihood of pursuing or completing higher education. Individual risks, such as language (Cheng, 1995), education status (Siu, 1996), and immigration status (Uba, 1994) may lead to isolation or feelings of helplessness or instability. Family risks may include parents' education (Kiang, 1992), family support and guidance (Siu, 1996), and family responsibilities in the home (Rumbaut, 1989). Additionally, institutional risks such as campus climate and the availability of support structures for Asian American students also contribute to their overall sense of belonging and experiences on campus (Museus & Truong, 2009).

Alternatively, researchers have also highlighted the ways in which ethnic subcultures on campus can work to provide spaces of support and affirmation within the larger campus context, and intentionally create structures and opportunities that engage students' cultural backgrounds and validate their cultural identities (González, 2003; Guiffrida, 2003; Kiang 1992; Museus & Quaye, 2009). For example, Yeh (2002) found that low-income Asian Americans

were most likely to live at home, choose schools that are close by to the campus that have access to public transportation, and serve as the cultural broker between life within and outside of the home.

Financial Aid and the Satisfactory Academic Progress (SAP) Policy

The main goal of financial aid is to provide "equal educational opportunity for students to attend the college of their choice" (Kim, 2004). To be eligible for federal Pell Grants and other forms of financial aid, students must demonstrate financial need which is assessed through the Free Application for Federal Student Aid (FAFSA). However, annual renewal of federal financial aid under Title IV is contingent upon a performance component of financial aid which demonstrates satisfactory academic progress (SAP; Schudde & Clayton, 2016). Unlike academic standing, which is solely based on grade point average in most institutions, SAP is based on a combination of criteria. To demonstrate SAP, students must meet the following minimum requirements:

1. Successfully complete at least 67% of cumulative credit hours attempted.
2. Maintain a cumulative grade point average of 2.0 or higher with 25 or more credits; 1.75 or better GPA required with 0-24 credits.
3. Complete their program of study in a time frame not to exceed 150 percent of the credit hours required of the program.

Students who do not meet these criteria risk losing eligibility for all forms of federal aid. Once deemed ineligible, their only choices are to either appeal the decision, if the institution allows it – a decision at the college's discretion per federal regulation – or to forgo financial aid entirely for at least the following academic year. Although research on SAP is extremely limited, both of these options appear to have detrimental effects for student success, particularly for low-income, first-generation, and students of color (Franke, forthcoming; Schudde and Clayton, 2016). Additionally, federal policies provide limited specific-

ity for SAP implementation, thus leaving room for institutional interpretation. Though federal regulations include recommendations such as meeting with an academic advisor, understanding graded versus pass/fail grading options, and understanding the course-repeat policy (U.S. Department of Education, 2012), the SAP notification and appeals processes vary noticeably across institutions, which adds another layer to an already complex financial aid process.

Conceptual Framework

The literature in this review provides the foundation for three frameworks related to the persistence of Asian American, low-income and first-generation college students: social and cultural capital (Bourdieu, 1986; McDonough, 1997), the Culturally Engaging Campus Environment (Museus, 2014), and Asian Critical Race Theory (Museus & Iftikar, 2013). Taken together, the conceptual framework informed the research process by providing a lens through which data were gathered and the experiences of Asian American students were understood.

Bourdieu's (1986) work advanced current research on persistence and degree completion by providing a conceptual framework on how institutions, as contested sites of social and cultural importance, perpetuate conditions that contribute to low rates of success for low-income and low-socioeconomic status students. Bourdieu (1986) introduces cultural capital and social capital which provided the framework to address the ways in which Asian American students from low income and first-generation backgrounds explored access, or lack of access, to culturally relevant resources both in the pre-college and during-college times. Cultural capital is a system of attributes, such as language skills, cultural knowledge, and mannerisms (Bourdieu, 1986) and can be conceived as a specific type of knowledge that supports individuals to gain access to and ultimately graduate from higher education institutions (McDonough, 1997). Social capital refers to social networks and relationships that help individuals find relevant information (i.e. through so-

cial networks), as well as provide sense of encouragement and motivation (Bourdieu, 1986).

The second framework that was used to better understand the role of the campus environment was the Culturally Engaging Campus Environment (CECE) model (Museus, 2014). The CECE model posits that "a variety of external influences (i.e., finances, employment, family influences) shape individual influences (i.e., sense of belonging, academic dispositions, and academic performance) and success among racially diverse college student populations" (Museus, 2014, p. 208). This model informed the research questions related to how pre-college inputs influence individual success. Consistent with a critical race lens, this model contributes to the understanding of the experiences of students in this study by approaching experiences from an asset-based approach and a greater likelihood of college persistence and degree attainment.

Finally, in connection with the CECE framework, the framework of Asian Critical Race Theory (AsianCrit; Museus & Iftikar, 2013) was useful in understanding the nuanced experiences of Asian Americans navigating the financial aid process. AsianCrit centers that race matters and that racism is a given in the lives of people of color. As Asian American students have historically been assumed to be of a model minority, AsianCrit, as outlined by Museus and Ifitkar (2013) provides the lens through which race and racism informs their interactions and experiences in the university:

1. *Asianization* highlights the ways in which the racialization of Asian Americans operates to shape and reshape laws and policies that affect Asian Americans and influences identities and experiences. For this purpose of this study, the tenet of Asianization furthered the understanding of how Asian Americans experienced racialization in education and schooling and were treated uniformly due to a monolithic approach to identity in school.

2. *(Re)Constructive History* provides two major touch points for understanding the

experiences of Asian Americans in higher education: 1) it exposes the ways in which Asian Americans experience racism in the curriculum, and 2)it emphasizes that Asian Americans have been racially excluded from American and seeks to construct a critical consciousness on the struggles and the future of Asian Americans.

3. *Intersectionality* is an important tenet in understanding the experiences of Asian Americans in education. This tenet is based on the notion that racism intersects with other systems of oppression to create the conditions in which Asian Americans shape their identity. The lens of intersectionality in AsianCrit guided the approach to this study in that racialized identities as Asian Americans -- along with other social, cultural and political identities -- create conditions, realities and experiences that shape and inform our identities.

4. *Story, Theory and Praxis* asserts that stories and storytelling inform theory and practice. The stories told through life history interviewing in this study are rooted in the tenet of story, theory and praxis.

Methodology

The purpose of this narrative inquiry was to explore the experiences of first-generation, low-income college students, who identify as Asian American, with the federal Satisfactory Academic Progress policy and related financial aid processes.

Research Design

This study employed a narrative inquiry approach in which students were interviewed to examine their pre-college experiences with financial aid processes and the influence of the SAP requirements. One-on-one interviews allowed for in-depth storytelling of an individual's lived experience and were appropriate for this topic given the complexities low-income and

first-generation students may face in navigating the college experience, regarding the SAP process.

Site selection. Urban University is a selective, public university in the United States. It enrolls nearly 16,000 undergraduate and graduate students. Urban University was designated a minority serving institution in 2009 when it was awarded a federal Asian American Native American Pacific Islander Serving Institution (AANAPISI) grant by the U.S. Department of Education. From this grant, the university developed the Asian American Student Success Program, which supports students by integrating educational, cultural, and linguistic expertise to build and sustain an ongoing holistic program that supports college access and persistence of Asian American students.

Participant recruitment and data collection. To gain access to potential participants, the research team sent a standard recruitment email to the financial aid office, which was then forwarded to students who received a SAP notification letter either in June 2013 or in June 2014. Participants responded directly to the research team to schedule interviews which took place on campus or over the phone. Participant recruitment occurred in multiple steps across two academic years (about 15 months) to increase the number of students eligible for the study. As part of the larger study, the research team conducted 25 interviews with students who responded to the study request. Six of these participants identified as Asian or Asian American.

Data Analysis and Interpretation

In this study, we used one-on-one interviews to better understand the lived experiences of first-generation, low-income Asian and Asian American students as they navigated the SAP process and the college environment. Interviews were transcribed and verified before an initial coding (Miles & Huberman, 1994). Final coding incorporated literature on persistence (Nora, 2004; Rendón, Jalomo, & Nora, 2000), capital (Bourdieu, 1986), culturally engaging environments (Museus, 2014), and financial aid (Dynarski & Scott-Clayton, 2007; St. John, Cabrera, Nora, & Asker, 2000). The transcriptions were then coded in a two-cycle process (Saldaña, 2012) for deeper reflection.

Of importance in this study is the belief that the narrative approach to qualitative research privileges the storyteller (Kramp, 2004). According to Kramp (2004),

> It is through the personal narrative, a life as told, rather than through our observations as researchers, that we have come to know a life as experienced. The subject of our research is not the object of observation, but the narrator and storyteller (p. 111).

Throughout this study, the participants helped to shape the understanding of what being an Asian American from a low-income background, and first-generation college student means to them, while also providing themes that resonated with others in

— **Table 1** —
Participant Name, Ethnicity (Self-Reported)

Name (pseudonym)	Ethnicity
Julie	Korean American
Anthony	Vietnamese
Kristine	Chinese
Jon	Vietnamese
Stephen	Vietnamese
Samuel	Pakistani

the study. It is through this lens of both individuality and collectivity that these findings were interpreted.

Findings

Through qualitative interviews, the following analysis explores the narratives of six Asian American students in three central areas: examining support systems that include both family and non-family, understanding the college and financial aid process, and navigating the Satisfactory Academic Progress process at Urban University.

Support Systems

As the CECE (Museus, 2014) framework affirms, "college students enter higher education with precollege inputs that influence individual influences and success" (p. 207). For the participants in this study, the theme of support systems was identified as a pre-college input that helped inform the pathway to college and included, access to people who had applied to college, had information about college, and who provided emotional support in the pursuit of higher education. Some participants described their support systems in terms of family and social capital (of those who had college-going parents or siblings), financial support systems, Urban University support systems, and organizations that assisted them with college going decisions. Participants also addressed their lack of support systems and reliance on their own motivation and networks to find out information about college, which sometimes led to both positive and negative experiences related to understanding the college process.

Influence of family. For the participants in this study, family responsibility and influence were motivating factors for pursuing higher education. For Julie, a Korean American at the end of her sophomore year, the intersection of cultural identity and expectations of college was particularly strong. Julie identified closely with making her parents proud and attending college, even if it meant she was unhappy and struggling: "Personally, if my parents were not

alive and were not expecting me to graduate with a bachelor's degree, I would just not go back to school." Julie also attributed her decision to go to college with her parents' and cultural expectations, noting that:

> I had no idea how to apply to college. I was sort of, like, my parents told me to go to college because that's the Asian thing to do, and I'm Asian. They told me that college is how you become, or go on to, the next thing.

Anthony, a Vietnamese male, shared this experience about his family's expectation that he attends college:

> My parents immigrated from Vietnam, and they came here with nothing. […] All they knew, you go to school, you get a job, and that's it. […] When college came around, the only reason I wanted to go was because my parents was like, you should go.

Many of the students demonstrated that there was a familial expectation for them to go to college, even though their families lacked the knowledge about how to access a college education.

Both Julie and Anthony expressed that their families had limited resources to send them to college, but still expected that they would go. Kristine's family, although unable to assist her in the pre-college process, knew she would be capable of college if she could pay for it:

> My family expected me to go to college, but they couldn't help me at all. I was already living in shelter with my mom. I sort of did not expect that I would get any help from her financially. […] They know that I always excel in academics, so they expect that I would get into college, but they never really, we never have the conversation about how I'm going to pay for it.

As the first in their families to attend college, the participants in the study overwhelmingly responded that their families supported their journey in terms of believing they should go to college, but they did not have information about paying for college or the financial aid process.

Non-family support. Affirmed in the CECE model (Museus, 2014) is the indicator for Culturally Validating Environments. More specifically, this indicator suggests that students who are surrounded by postsecondary educators who validate their cultural backgrounds and identities will have more positive experiences and be more likely to succeed in college. Some of the participants in this study did not have immediate family members who attended college, but extended family and support organizations were instrumental in building their understanding of college. While some organizations sought out students to participate in programs, more often than not, it was the student's the responsibility to identify and seek out resources.

One way of examining this relationship is exploring the presence of culturally relevant connections. For Jon, the support structure came from people within the Asian American Studies department. While he did not utilize any support systems to get into Urban University, he quickly became affiliated with people in the Asian American Studies department and who were personally invested in his success:

> When I first started college, it was just a come in-and-out thing. Just go to class and leave. But it was the Asian American studies classes that kept me connected. Believe it or not, even though I was born into an Asian family, I don't feel comfortable with Asian people as my friends. I was uncomfortable with Asian people, until now.

Anthony expressed a similar connection to the cultural importance of Asian American Studies and the faculty and staff affiliated with the program.

When Anthony's grades put him at risk of SAP notification, Anthony found comfort and support in an Asian American studies class:

> I had a lot of stress coming to school - issues with my family, money, my sister. I just started falling off slowly. All that stress was in the back of my head and then I went to Karen's class, which was an Asian American Studies class. So, I took her class and it was more revealing, like, its kind of hit me harder than I thought. I had to deal with emotional struggles about my family, and I didn't feel so alone anymore.

For Stephen, his family history of coming from war informed his pathways for support. Stephen relied on the support of the Asian American Studies program because he identified that, as refugee, there was a limit to what he could expect from his family and his friends:

> Friends are supportive. Family are supportive for what they can do. They are all, sort of, like in the same boat as me. We all come from war, you know, same single mom family as I did. So, they can do what they can, but they all have their own issues, too. So, we are figuring it out as we go.

These narratives highlight the nuanced experiences of Asian Americans in higher education. Through the lens of AsianCrit, it is important to uplift these experiences by understanding the intersectionality of race, culture, and class, particularly around issues of isolation, immigration, and invisibility in previous school experiences.

Understanding the College and Financial Aid Process

While some students had access to support resources, others did not. Samuel, for example, under-

stood the financial aid process by looking up resources online and by word-of-mouth:

> I just got information in bits and pieces and had to put it all together myself. I wish I had a bit more help in getting to know exactly how everything was and what the rules were. I wish I could have all that out of one person. That would have been valuable.

Anthony also did not have access to pre-college support. He knew that his mother could not be helpful as she was overwhelmed with financial problems, including bringing family members from Vietnam to the United States and a father who suddenly fell ill:

> So, everything is stacking up on (my mom) and it's emotionally and physically stressful, right. I didn't want to complain because […] there's so many bigger problems that what I'm doing. So, I kind of stayed quiet and suffered. When I asked for money for books because I'm just a kid, I didn't know anything, and I didn't work. I was like, 'Can I get some money for this?' and my mom was like, 'Where am I going to get money? Go ask your sister.'

Anthony's sister gave him money that semester to help cover some of his bills, but then she needed the money for her own issues. He stated:

> I don't know how to do loans and I just didn't know anything. I was like, 'What do I do?' I can barely take the train. I didn't have money for lunch. […] I just started falling off slowly and slowly.

For Jon, asking for help was difficult; he did not want to ask even when he needed it. He shared, "I have this like really bad guilty conscience. Like, when I fail, I'm uncomfortable. But I want to do this on my own, so I don't have to rely on people even though they are there to help me."

Jon's narrative was echoed by several of the participants as they shared their hesitancy with seeking help. It is through this lens that institutional agents, support systems, and professionals can be instrumental in identifying patterns or signs of behavior that might lead to stopping out or dropping out. And, through a racialized lens, it is important for agents to understand how Asian American identity might render students in need of help invisible to the institutional practices.

Students also spoke about the struggles they were having related to enrollment, family, and finances; however, despite these challenges, the students continued to persist in the university. They did note, however, that though they were persisting, the ability to have people to turn to would make their experiences much easier. The narratives in this section are affirmed by the first indicator of the CECE model, which highlights the need for cultural familiarity or, as Museus (2014) stated, "the extent to which college students have opportunities to physically connect with faculty, staff, and peers with whom they share common backgrounds on their respective campuses is associated with greater likelihood of success"(p. 210). While students focused on the ways in which finances impacted their college experiences, their responses were also interconnected with their racial identities, experiences, and expectations within their families.

Knowledge of the Satisfactory Academic Progress Process

Knowledge of the SAP process often depended on cultural and social capital within the institution (Bourdieu, 1986). For example, when students received SAP information on their own and did not know where to go for help, they were more likely to ignore the notification or dismiss it. However, other participants received the notification and had existing relationships in departments with professionals who could help them gain access to the appropriate

resources. Failure to comply with SAP can often result in blocking registration and access to financial aid for the next semester, thereby restricting re-enrollment and persistence. As evidenced by Anthony, having access to relationships, trusted professionals, and advisors is important for students going through the SAP process:

> It was really, really helpful that when I came to Urban University. I went to the advising center and I either spoke to [two professionals] and it really helped that I had someone to say ok, well I don't know the answer, but I can get you the answer, or something like that, you know?

Information about the SAP process is key to maintaining enrollment status, yet only a few of the participants could articulate the parameters of SAP, even after going through the appeals process at least once. For example, many were surprised that they had received SAP notification again despite having improved their grades. This response from participants meant that they did not understand that the SAP notification was triggered by a combination of GPA, completion rate, and attempted credits, rather than simply a GPA range.

While Urban University notifies all students about the SAP process prior to the fall semester, none of the participants recalled reading information about the SAP process or understanding the SAP process prior to entering college. Regarding the actual notification letter, most participants stated that they had difficulties understanding the content at first. They expressed that a more cohesive letter, that included personal information such as the number of credits attempted or current GPA, would have been a more useful guide than the standard notification they received.

Challenges with institutional support systems. One of the steps in appealing a SAP decision is for students to meet with an academic advisor to develop an academic plan. For all the participants interviewed, there was a lack of awareness of support that could have proactively assisting students in the academic process. Oftentimes, confusion about how to navigate institutional support contributed to the challenges students faced when trying to resolve SAP. For Julie, the frustration of being bounced from one office to another interfered with her progress:

> Support is complicated. (The offices) don't really communicate well with each other. The whole process involved multiple places, and they're not really communicating with you all together. So, you'll be directed to this office, with luck, and you might not be directed to that office, and you'll never know.

Students who receive SAP notification must attend a university sponsored educational workshop in as part of the process. For Anthony, this workshop was helpful in giving him information he needed, but there was also some distrust about the actual notification letter. Anthony stated, "There were so many fake things out there, and I was like, 'What am I signing up for?' I don't know if it's just me, but that was my first impression of getting this letter." He did not follow up because he was unsure if this was a real email or if it was "spam."

Discussion and Implications

Participants in this study shared that access to financial aid, SAP and academic information prior to college, particularly to culturally relevant resources, would have been helpful in navigating their college experience. While resources are available from non-profit organizations, schools, national websites and companies offering aid for college, the students in this study articulated that these resources fell short because they did not address their unique immigration, refugee, language and family situations.

Providing culturally relevant services for low-income, first-generation, Asian American students

would be helpful as individuals navigate the complexity of college applications. Further, assisting students with financial aid services that are rooted in culturally relevant communities can extend the level of involvement of families. For example, many of the participants mentioned that their families were not able to understand the complex financial aid and application process because of language; however, with resources in their home languages or advisors who were culturally relevant, a larger circle of support might become available help the individual student make decisions around financial aid.

Recommendations for Institutional Support Related to SAP

The participants in this study revealed that their cultural and familial support related to college going and financial aid was limited. Therefore, the participants had to rely on their own understanding of the SAP process to move forward. While some utilized support from the Asian American Studies department or the Asian American Student Success program, many relied solely on the internet. All participants reported that they did not fully understand the impact of SAP or what the program meant to their academic success.

Based on the narratives of the participants, it is clear that the SAP notification process was confusing. One recommendation is for all academic advisors, and all faculty who are teaching courses to understand what the SAP process is and how to inform students as the semester goes on. One challenge, of course, when faculty are teaching students in large lectures, is how to identify students who are struggling during the course. One recommendation is that, halfway through the semester, faculty should review the SAP process and the impact of academic assessment on grade point average, credit attempts and credit completion.

As Urban University is a commuter university, participants stated that it was difficult to get information about SAP or to attend workshops because many

of them were working off campus. Institutions would be able to reach more students, particularly on a commuter campus, if they provided online access to SAP information in the form of videos, online checklists, or push-notifications via email or text.

Given that Urban University has a very diverse student population and is designated as a Minority Serving Institution, participants recommended that letters be translated into languages spoken at home. Because there are many steps to addressing satisfactory academic progress requirements, these students believed that communication in home languages would assist in their understanding of the process and also allow for their support systems, if any, at home to understand the process and to be engaged more fully.

In general, students expressed confusion about SAP and the relevant criteria to maintain eligibility for financial aid, even after successfully appealing the decision. This shows the complexity of the policy and that colleges and universities may need to improve communication about this crucial aspect of the financial aid system. Participants also noted that a more personalized letter, that included information such as the number of credits attempted or current GPA, would have been a more useful guide.

Recommendations for Student Support Services

As institutions seek to improve their student services, it is important to take inventory of how student support represents and serves diverse communities at the institution. Consistent with recommendations from the CECE Model (Museus, 2014), services should include ethnic-specific advising, academic support programs, culturally relevant peer and support groups, and culturally inclusive leadership programs that also understand how factors such as immigration, refugee status, and family expectations impact the experiences of Asian American students.

Another institutional strategy to support Asian American students of low-income and first-generation status is to provide staff-supported offices and initiatives. While peer networks and social support are

important to persistence and sense of belonging, the Asian American participants in this study articulated that formal structures such as the Asian American Studies Department and the Asian American Student Success Program were more instrumental by providing information related to their academic status.

Institutional support via counseling services is also a priority. Institutions need to provide more culturally relevant counseling services that understand the needs of Asian American students. For example, participants in the study articulated that they were dealing with issues of undiagnosed depression that were impacting their academic progress, family stress due to immigration, and stress related to their refugee status. While counseling centers have recently begun to focus on diversifying their professional staff, many centers still do not provide culturally relevant counseling to Asian Pacific American students (Suzuki, 2002).

Conclusion

This study has implications for higher education policy, practice, and research from a culturally relevant lens. From a policy perspective, the overarching question that arises is whether recently amended federal SAP requirements are compatible with the overall goal of the financial aid system, which is to increase access and success for at-risk students. Additionally, for practitioners and administrators, this study seeks to provide crucial insights into the challenges of low-income and first-generation Asian American students, a population that is often overlooked in student services, regarding the SAP and general financial aid process, along with strategies on how best to overcome them. Lastly, this study provides an improved understanding on how the overall financial aid delivery process affects students and their success in higher education, thus broadening the factors that ought to be considered in theoretical frameworks and studies on retention and degree completion.

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