The Consequences of a COVID-19 Campus: Student and Staff Views of Financial Aid Practice During the Pandemic

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The COVID-19 pandemic closed many college and university campuses as education moved online in 2020. Using interviews and document analysis methods, this article describes how the experiences of campus closure impacted financial aid staff and the students interacting with them. Specifically, it applies the theory of sense of belonging to both staff and students to investigate the question: how did campus closures impact financial aid practice and student and staff sense of belonging? The paper includes recommendations for both legislators and administrators to improve financial aid, even after the pandemic.

During the COVID-19 pandemic, many higher education campuses were closed to nearly all students and staff (Koley & Dhole, 2020). Many classes moved to online formats (Day et al., 2020), and other student-facing services either moved online (Lederer et al., 2021; Nyunt, 2021) or, large-scale campus events—like athletic events or graduation—were canceled entirely (Gelles et al., 2020). Financial aid practice was similarly affected by the pandemic, with far-reaching consequences for both financial aid staff and students receiving financial aid (McKinnon-Crowley, 2022). This paper offers an in-depth, qualitative look to how the campus closures transformed financial aid practice at a large community college in Texas by attuning to the voices of both staff and students impacted by the practice. Financial aid's crucial role for college access merits special attention at community colleges. Despite their comparatively low educational costs (Page & Scott-Clayton, 2016), the rising costs of higher education have contributed to both low- and middle-income students seeking the help provided by financial aid at all parts of the educational system (McKinney et al., 2013). Texas, as the second-largest higher educational system in the country and as a state with growing, diverse higher education enrollment (Burmicky et al., 2021; Gándara & Hearn, 2019), provides a timely location to investigate community college financial aid practice. The purpose of this paper is to document changes in financial aid practice that occurred as a result of the COVID-19 pandemic and explore how that change contributed to the perceptions of student and staff sense of belonging—how individuals perceive that they are a valued member of a community— on the campus (Strayhorn, 2019).

This paper answers the following research question: At a community college in Texas ("MCC" or "Metro Community College"), how did campus closures impact financial aid practice and student and staff sense of belonging? Drawing from a case study (Yin, 2018) of financial aid staff and students receiving financial aid at MCC during the COVID-19 pandemic (McKinnon-Crowley, 2022), I discuss how the pandemic impacted the practice of aid from their perspectives and compare it to the institution's pre-pandemic culture of financial aid. I utilized a case study methodology due to carefully-delineated bounding of the case under consideration—the move of financial aid practice at MCC from primarily in-person to phone and e-mail during Summer 2020—and the flexibility of methods of data collection that can be used within a case study framework to investigate the phenomena under consideration (Yin, 2018).

In what follows, I discuss my theoretical framework and literature about sense of belonging at community colleges and financial aid staff at community colleges, as well as some information about the financial aid context in Texas. Then, I discuss my site in more depth and overview my data sources, including collection and analysis procedures. I provide findings and discussion and conclude by offering suggestions for financial aid practitioners. By attending to the lived experiences of students and staff with aid, this paper examines to an understudied, qualitative experience of financial aid practice that that could inform future aid policy, even after the pandemic. A qualitative approach allows students and staff to provide rich detail about the lived experience of financial aid during a global crisis. As financial aid policy

changes in the future, this study provides important context for legislators and administrators alike in shaping future policy and practice.

Theoretical Framework

The theory of sense of belonging guided this analysis (Strayhorn, 2019). Students who feel a sense of belonging on the campus—whether virtual or physical—perceive that they are supported by and matter to members of the campus community (Strayhorn, 2019). They feel that they are important, appreciated, and connected to their fellow students, faculty, and staff members (Strayhorn, 2019). The theory grew out of a dissatisfaction with previous theoretical frameworks to explain student belonging in campus communities such as Tinto (1993), particularly for students of color (Hurtado & Carter, 1997; Strayhorn, 2019). Given the demographic composition of the students and staff in this study, I employ sense of belonging rather than Tinto's (1993) student retention model because it is more carefully attuned to the experiences of people of color (cf. Nuñez, 2009).

Sense of belonging can increase student retention and persistence at institutions of higher education (García et al., 2019; Gopalan & Brady, 2020; Strayhorn, 2019). Put simply, "students who feel connected and have a strong sense of belonging tend to be highly motivated and are more committed to the institution." (Pichon, 2016, p. 49). I argue that because students felt a sense of belonging on the physical campus of MCC due to its familiarity and perceived safety, they were deprived of that experience once campuses closed. The virtual learning environment at MCC lacked the features of the in-person environment such as easy access to tutoring resources, student support staff, and quiet study spaces (cf. Lemay et al., 2021). Lack of physical access to campus space both jeopardized students' coursework experience and lessened the frequency of student and staff interactions.

I argue that the financial aid office and the caring staff contributed to students' sense of belonging. While sense of belonging is a student-specific theory, it is possible to extend it to staff members as well, given many participants' current or former status as MCC students themselves. On the whole, staff were quite positive about their own experiences at MCC as students and while working in financial aid and other campus offices. Additionally, 14 out of 15 staff members had received some sort of financial aid in their undergraduate experiences, suggesting that they valued the role that financial aid played in college access. Perhaps the sense of belonging felt by staff members when they were students at MCC contributed to their feelings of belonging in their role as staff, another aspect of their lives lost to the pandemic. To my knowledge, this is a unique extension of a student development theory into the realm of staff. In what follows, I describe the literature framing my study.

Literature Review

This section addresses sense of belonging at community colleges and literature about financial aid staff at community colleges. A recent study of sense of belonging using the 2011–2012 Beginning Postsecondary Students Longitudinal Study comparing students at four-year institutions with community college students found that while four-year students had a higher sense of belonging overall, Black, Hispanic, and Native students (their terms) had a higher sense of belonging at community colleges compared to peers at four-year institutions (Gopalan & Brady, 2020). In addition, interacting with people from diverse backgrounds in the classroom and on campus can often contribute to student sense of belonging (Baleria, 2021; García & Garza, 2016; Garza et al., 2021; Wood & Harris, 2015); community colleges' demographic diversity contributes to this feature of belonging (Martinez & Munsch, 2019). Demographic diversity at community colleges leads to more opportunities for interactions with peers from different backgrounds.
Sense of belonging is not identical for four-year and community college students. Research indicates that sense of belonging and what Deil-Amen (2011) calls "socio-academic integration" (p. 82) differs between community college and four-year students, with community college students more likely to experience sense of belonging *within* the classroom as opposed to experiencing social belonging *outside* of the classroom

(García & Garza, 2016; Gilken & Johnson, 2019; Lester et al., 2013). In other words, community college students' socializing revolves around the classroom. Inside and outside of the classroom, sense of belonging is not static, but rather can change over time (Nunn, 2021).

Previous research on sense of belonging in community colleges often draws on constructs related to sense of belonging found in the annual Center for Community College Student Engagement (CCSSE) student survey (Fong et al., 2019; García & Garza, 2016; García et al., 2019; Garza et al., 2021; Lau et al., 2019; Martinez & Munsch, 2019; Schuetz, 2008; Wood & Harris, 2015). Items usually used to measure sense of belonging include the strength and closeness of respondents' relationships with other students, faculty, and staff (cf. Wood & Harris, 2015), as well as capturing the spectrum of students' perceptions of whether staff were "helpful, considerate, and flexible" or "unhelpful, inconsiderate, and rigid" (Fong et al., 2019, p. 7). Other items included the students' view of resources and supports available on campus to help them achieve success, handle non-academic aspects of their lives promote diversity, and provide social supports (cf. Garza et al., 2021). These supports, often provided by college staff, became far less accessible during the COVID-19 pandemic when campuses closed. Staff and faculty interactions comprise crucial elements of students' sense of belonging (Deil-Amen, 2011; Rucks-Ahidiana & Bork, 2020).

Staff and Student Sense of Belonging

Some work has focused on the role of educational institutional, validating agents in students' educational trajectory (Bensimon, 2007; Rendón, 1994; Stanton-Salazar, 1997), namely individuals working at institutions of higher education who help students learn how to navigate the educational environment (Deil-Amen, 2011; Rucks-Ahidiana & Bork, 2020). By taking an interest in students and sharing resources and other information, these faculty or staff members articulate messages of belonging to students through their interest in them (Rucks-Ahidiana & Bork, 2020). They communicate to students that they belong at the institution and that they matter, a message that is particularly important to students historically underrepresented in higher education contexts (Rendón, 1994). Positive student and faculty or staff interactions usually: "involve the institutional agent taking a proactive personal interest in helping the student in some way" (Deil-Amen, 2011, p. 74). The "proactive" element of student, faculty, and staff interactions is highlighted in other literature. Writing specifically about international students, García et al. (2019) state that "proactive connections with academic services and other student services support a student's success long term" (p. 464). These kinds of connections can aid in identifying small issues facing students before they become large ones—such as a GPA below the level needed for Satisfactory Academic Progress—and help students' perceptions of belonging. Reflecting on the role that institutional agents could have in sense of belonging, one participant in Schuetz's (2008) study said, "The people [at the community college] say, 'You can do it. Let's go. Fill this paper. . .' Yeah, I feel like I'm a little part of this college. I think this college belongs to me and is a little family," (p. 23). Institutional agents are not the only sources for belonging, however.

Rucks-Ahidiana and Bork (2020) found that for the 96 first-year community college students in their study, a complementary mix of on-campus and off-campus relationships provided students with the resources to succeed in college. Generally, though not exclusively, on-campus connections gave students information about how to navigate college and off-campus relationships provided emotional support and encouragement about the students' academic achievements. Because off-campus relationships were more likely to be longer-term, students received more "personal insight and personalized information" from those sources (p. 589). As the authors relate, on-campus relationships "primarily provided information about the community college the student attended and support that made students feel like they belonged in college," although relationships with other students could still provide sources of emotional support (p. 598). While faculty can influence students' sense of belonging, positively or negatively (Newman et al., 2015; Nguyen &

Herron, 2020), they are not the only contributors to sense of belonging. As Martinez and Munsch (2019) argue, "because of the amount of time student affairs professionals engage with students, they should be seen as equal educational partners as faculty to successful college attendance and completion," (p. 33). The role of financial aid staff in the student experience is therefore worth examination.

Financial aid staff can also play a role in student belonging, though there is limited literature on this topic. While interactions with the financial aid office are included in the CCSSE survey (e.g., Lau et al., 2019), scholars do not often treat that aspect of student experience as crucial for belonging. In fact, some studies indicate financial aid staff as a hindrance. In Deil-Amen's (2011) study of students, faculty, and staff at Midwestern public and private community colleges, one student was specifically discouraged from applying for scholarships by a financial aid staff member based on the low chance of success. The student chose to take their professor's advice to apply for a scholarship and was able to receive one anyway, leading to the student's persistence at the university. The present study focusing on student and staff perceptions of financial aid during the COVID-19 pandemic sheds new light on the role of financial aid staff in students' sense of belonging.

Financial Aid Staff

Limited peer-reviewed literature exists about financial aid staff at the community college, with the exceptions of McKinney and Roberts (2012) and McKinney et al. (2013), both reporting the result of a survey of financial aid professionals in California, Florida, and Texas. Literature regarding how community college financial aid professionals think about students is restricted to dissertations (Frick Cardelle, 2013; White, 2013). Indeed, financial aid staff at any institutional type are rarely studied outside of trade publications like those published by the National Association of Student Financial Aid Administrators (NASFAA) (e.g., NASFAA, 2015; NASFAA, 2020); McKinnon-Crowley (2022) is also an exception What the recent research about financial aid staff does indicate that it is a numerically a women-dominated profession, as over 80% of professionals in McKinney & Roberts' (2012) study identified as women. Though White women represented the majority of financial aid counselors, more racial and ethnic diversity was present demographically in community colleges: slightly over half were White, approximately 20% were Latino/Hispanic, and 15% of professionals were Black (McKinney & Roberts, 2012, p. 767). Recent work focusing on Texas community college presidents' views of financial aid units conducted before the pandemic found that financial aid has a "'culture of compliance'" (Burmicky et al., 2021, p. 9) leading to aid staff feeling so closely bound to following federal regulations that staff sometimes lose the ability to nimbly and responsively help students in need (Burmicky & Duran, 2022).

Method

This study uses a qualitative case study design (Yin, 2018) to analyze the changing financial aid practice during the COVID-19 pandemic and the impact of those changes on sense of belonging. Methods included conducting interviews coupled with inductive and *in vivo* analysis of the data, in which the data itself provides the raw material for categorization and coding (Miles et al., 2013). In total, I conducted 30 semi-structured interviews (Patton, 1990) in Summer 2020. To understand financial aid practice at MCC, I first explain the nuances of financial aid in Texas in which the study took place before addressing details of the site and data collection procedures.

Texas Financial Aid Context

In the 2019–2020 school year (the period of my study), both the Texas Educational Opportunity Grant (TEOG) and the Texas Public Educational Grant (TPEG) required students possess Texas residency, draft-registered or exempt status, and prove demonstration of financial need, as well as at least a 2.5 GPA and completion of at least 75% of enrolled courses to meet Satisfactory Academic Progress (SAP) (Texas Higher

Education Coordinating Board [THECB], 2019). The TEOG also required students to have neither felony nor criminal convictions for possession of a controlled substance (THECB, 2019). The TEOG in 2019–2020 gave a maximum of $818 per semester for a half-time student at a public community college, though if a student were a three-quarter time student or under a half-time student the maximums would change to $1,227 or $0 respectively (THECB, 2019, p. 6). Information about the maximum $500 per semester TPEG grant was scarce outside of institutional websites (e.g., South Texas College, n.d.), though similar criteria are likely in place for receipt and renewal.

Data Collection

Starting by using my networks to determine a community college in Texas friendly to the qualitative research I wished to conduct, I found MCC and gained Institutional Review Board and local approval for the research process in Summer 2020. MCC, a large college in Texas with multiple campuses, occupied a unique role in the lives of students and staff members there. Of the 15 staff members I interviewed, eight had attended MCC as students themselves. Their average time working at the institution was 9.5 years, leading to many opportunities to connect with students over time on the physical campuses.

After I was granted access to the site, I worked with a key informant in the financial aid office (Muecke, 1994), recommended to me by MCC, to contact individuals at the institution. The key informant sent e-mails to all financial aid staff at MCC to gauge their interest in participating in my study. Eventually, I was able to interview 15 current and former financial aid staff, all still working at MCC. Simultaneously with recruitment for staff participants, the key informant sent out e-mails to random samples of students receiving financial aid at MCC in Summer 2020. Ultimately, 263 students were contacted in four waves of e-mail communication. I asked each student and staff member who completed the interviews to send the information about the study to their friends or potential students of interest. Between the e-mail recruitment and snowball sampling (Miles et al., 2013), I completed 15 student interviews. Due to grant funding, I was able to provide all 15 students with a $15 Amazon.com gift card as a thank-you for participating in the study.

All interviews were conducted using videoconferencing software, by telephone, or FaceTime. In the interviews, I asked staff questions about their career trajectory and the time they had spent working in financial aid; I also specifically asked them how their lives had changed on account of the COVID-19 pandemic. When interviewing students, I documented their educational trajectory, their time spent at MCC, the general composition of their aid—whether it came from loans, grants, scholarships, and/or service aid—and the approximate amount of loan aid they had received. We discussed students' educational plans and what brought them to MCC, as well as their thoughts about financial aid and which campus they most frequently attended at MCC. Students were also specifically asked about the impact of the COVID-19 pandemic on their lives. All interviews were audio-recorded and subsequently transcribed. Additionally, a Qualtrics questionnaire asked participants demographic information; all but one student participant completed it. See Tables 1 and 2 for information about participants.

Table 1. Staff Demographics

	Percent	N
Gender		
Women	93.3%	14
Men	6.7%	1
Racial Identity (Self-Described)		
Black or African American	13.3%	2
Hispanic	33.33%	5
Mexican American	6.7%	1
White, White European, or Caucasian	46.7%	7
College Generation Status		
First-Generation	60%	9
Continuing Generation	40%	6

Table 2. Student Demographics

	Percent	N
Gender		
Women	80%	12
Men	13.3%	2
Unassigned	6.7%	1
Racial Identity (Self-Described)[1]		
Asian	6.7%	1
Black	13.3%	2
Hispanic	33.3%	5
Idk [likely I don't know]	6.7%	1
Portuguese	6.7%	1
White/Caucasian or White	40%	6
College Generation Status		
First-Generation	33.3%	5
Continuing Generation	60%	9
Unassigned	6.7%	1

Note: Tables adapted from McKinnon-Crowley (2022)

Staff Information

While likely skewed by their willingness to talk to a researcher about their time working at MCC, on the whole staff members expressed happiness with their decision to work at MCC at financial aid. The financial aid staff members I spoke with were largely senior-level (nine out of 15), with several running individual campus financial aid offices and some responsible for an even higher level of oversight. Others were entry-level (four out of 15), working the front desk at campus offices, and others (two out of 15) worked at a mid-level handling complex financial aid situations like verification or SAP statuses. Over half of the staff members interviewed were themselves former or current MCC students; some staff had previously left

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[1] Numbers exceed 15 due to multiple participant responses in the category.

MCC for a different institution and then returned as employees later on because, as Fergie, an entry-level staff person, put it, "it's the unicorn of jobs," which I interpret to mean both rare and highly desirable.

Data Analysis

To analyze the data, I used inductive and *in vivo* coding procedures (Miles et al., 2013) to develop a codebook based on themes generated. Inductive coding draws on the data itself to generate codes used in analysis; its opposite, deductive coding, uses theory to generate codes for analysis (Miles et al., 2013). I developed two independent codebooks for both staff and student interviews after completing my first staff interview and first student interview. Subsequently, for each interview type I added codes and refined definitions to make sure the first interviews did not unduly condition my analysis. For staff, I developed codes based on general descriptors of the topic at hand (i.e., career trajectory, educational history and plans, issues with technology, financial aid during the COVID-19 pandemic). If I added new entries to the codebook in subsequent interviews, I would then return and apply that code to previous interviews. The same procedures were used for student interviews, though the student conversations included topics like challenges with financial aid, steps to get financial aid, major and career decision-making and overall plans, and how their life had changed because of COVID-19. While coding, I captured thoughts or "jottings" on particular areas of text using annotations and memos (Atkinson, 1992). For this analysis, I re-read interviews carefully in a second-level coding process to determine the role of the MCC campus itself in the practice of financial aid before and during the pandemic (Elliott, 2018).

Findings

On the whole, the physical MCC campus was a key space for staff and student connection. One senior-level staff member, Yarden,[2] shared that at her campus:

> There's a lotta students that would come when we were open and had resources on campus that they would come by and hang out and speak with the ladies at the front desk. Gave us the opportunity to learn more about students on a more personal level and have your…regular student that comes by to see you just to say hi.

Five of the 15 students in my study had attended MCC through a dual credit program during high school, making MCC "like a home for me," in the words of Kiran, a Nursing student; Evelyn, a General Studies student, shared how helpful campus staff were as she transitioned out of high school, saying "they were able to point me in the right direction that I needed to go in." The pandemic made the former campus-based experiences of engaging in financial aid practice in familiar environments impossible. Some students like Peyton found it difficult to contact MCC's financial aid on the phone after the pandemic, waiting an hour or two on hold for routine questions to be answered (see also McKinnon-Crowley, 2022).

According to participants' descriptions, successful financial aid practice at MCC thrived on trust between students and staff, which is then dependent upon in-person connections between them. Complex financial aid issues in particular required both substantial contact between staff and students and trust-building. Kei, an entry-level staff member, spoke to the need of being "gentle and kind with your words and your actions and show them that they [students] can trust you." When a student's issue required a dependency override due to trauma or neglect, for example, staff took different actions in their student

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[2] All participant and campus location names are randomly-generated pseudonyms.

interactions than with routine student problems. They took extra care and time to support students and develop trust.

Without these opportunities for in-person interaction, it became harder to build trust and support during the pandemic. Formerly reliable, in-person connections between students and financial aid staff gave way to email exchanges and phone conversations. The pandemic altered financial aid practice by depriving students of the opportunity to maintain connections with trusted staff in person. Though there were still opportunities for staff and student contact, interactions between staff and students were certainly different when restricted to the phone and e-mail.

As an example, students might not always know the full names and contact information of their financial aid administrator who they usually saw in person, so it would become harder to speak with them during the pandemic, especially if they did not have their contact information. The kind of trust-building between students and staff that occurred when students needed to explain a difficult or traumatic situation to financial aid staff often took place in the in-person environment. Students knew where the staff member they had shared their story with would be. When financial aid practice moved online, it could be harder for students to find the trusted staff person again, requiring either new trust-building with a new staff member or perhaps opting out of financial aid entirely.

To illustrate how much a closed campus could impact student experiences with financial aid specifically and education broadly, I will present two student participant stories in some depth due to the rich illustrations they provide of student experiences during the COVID-19 pandemic and how their perception of financial aid practice changed. I follow that with discussions of the stories of former dual credit students at MCC who opted to continue there post-graduation, detailing their interactions with the physical campus and financial aid staff. Then, I discuss staff perspectives of MCC and their view of financial aid, followed by the views of staff who were MCC students themselves and staff thoughts on the positives and negatives of changed financial aid practice during the pandemic. The closed campus was a significant shift in financial aid practice and staff and student interaction, but the shift was not entirely for the worse.

Students and the MCC Campuses

Vivian is a White[3] student between 25 and 30 at the time of our interview, studying Psychology. She is a continuing-generation and part-time student. Her goal is to transfer to a four-year institution. Financial aid was a major contributor to Vivian's ability to afford MCC. She had started a math developmental education course to try to pass the college readiness Texas Success Initiative Assessment test in August 2017 and did indeed pass the test. Then, she put her schooling on hold because she "didn't realize classes were as expensive as they were." She took a break in her education and returned a few years later because:

> I never realized how, like—not easy financial aid would be to get, but I was just like, "oh, that's not for me." Like, you know, I have a job, and I make money, so they're not gonna give me any money, you know?

She was happy to find out that she could indeed receive money from financial aid. She had a little under $20,000 in student loans. Vivian read me her aid offer letter as part of our interview, hence the level of detail in reporting her funding package. She said her financial aid was composed of the Pell Grant, unsubsidized and subsidized loans, funding from the Coronavirus Aid, Relief, and Economic Security (CARES) Act (CARES Act, 2020), the TEOG, and the TPEG.

Outside of her financial aid, Vivian had challenges with many aspects of MCC once it went online due to her living situation. Our interview took place while Vivian was outside of a laundromat. Vivian was housing-insecure at the time of our interview, or as she put it:

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[3] I provide participants' self-described identities.

I ride the bus everywhere, and for a while I was transitioning in between housing—I still kinda am—but I'm a little bit more stable now, so a lot of times, I didn't have a phone. So, me and my boyfriend would share a phone or somethin'. So, it's like, whenever he goes off to work, and he had a phone, it's like—I couldn't go anywhere, and nobody could let me use the phone. Nobody would let me use the bathroom…a lot of times I would kinda stay around, like Wal-Mart area, because…it'd be open 24 hours, or the Laundry Mat, or something like that.

As a result of this housing insecurity, Vivian did not have stable home Internet access or even access to her own phone. The general closure or restriction of indoor public places—especially the MCC campus—made it arduous for her to be a student.

Even though she was "a little bit more stable now" at the time of our interview, Vivian relied on free, public Wi-Fi for much of her Internet and phone service. Both accessing coursework and help with financial aid were made substantially more onerous due to lack of Internet and a car. She shared how during the pandemic, being unable to access stable Internet caused her to be automatically dropped from one of her online courses, which negatively impacted her full-time status for financial aid purposes. Additionally, because Vivian relied on public Wi-Fi to make calls, she recounted a story of a dropped call to MCC after waiting on hold for hours (McKinnon-Crowley, 2022). Although MCC provided Wi-Fi enabled parking lots for student course-taking, they were not useful in a Texas summer without an air-conditioned car. Vivian lamented the lack of campus access:

I live right down the street from the [Murray] location, or whatever. And I love the [computer lab]. I love just like, goin' in there, and, like, it bein' quiet, like there'd be, like, 500 people in there. And, you could still hear a pin drop, and it was just so nice and quiet. But now…with Corona goin' on, I can't do anything.

Even when Vivian had previously been enrolled in online courses, she participated in them from the Murray campus computer lab.

Dependency Override

Vivian's experience as a housing-insecure student at a community college is not unique to her (Hallett & Crutchfield, 2017), and indeed, another student in my study—Courtney—discussed her previous experience with homelessness as a result of a previous unspecified "traumatic situation." Courtney is a full-time, continuing-generation White and Hispanic student between the ages of 20 and 25 intending to transfer to a four-year institution. She had no loans and Pell Grants comprised the entirety of her financial aid. In an indirect way, Courtney confirmed the experiences that Vivian shared based on her work in student services during the pandemic:

There is a huge student population, five percent when they're testing [students taking tests at MCC] in my experience, who are homeless. They don't have all the accommodations that they can get at the school. I can see there's so many different difficulties. If someone who is just couch surfing, that is a type of homelessness. There are places that they're staying at are not proper or approved places, so that makes another difficulty on top of that.

Courtney noted that the lack of a secure place to live would compound student challenges when they were trying to study or complete course requirements, or even interact with staff about procedures relating to financial aid. She was aware of the role of staff in helping students with financial aid procedures due to her own prior, pre-pandemic experience being homeless and having to complete a dependency override (when a student would usually be a dependent student for the purposes of FAFSA completion but

is instead treated as an independent student due to external circumstances). Courtney specifically named a senior-level staff member in the study as a great help with the final parts of the dependency override process. This pre-pandemic help centered around the physical MCC campus.

Dual Credit Students

As mentioned earlier, five students in my study had all been dual credit students at MCC, either attending classes at an MCC campus or taking MCC college-level courses through their high schools. This group of students had attended MCC for at least two years while in high school, and many had continued at the same campuses after high school graduation. For those who took courses in person, MCC campuses were familiar and comfortable places for them where they felt like they belonged. Navigating financial aid at MCC was a newer experience for these students—they did not have to pay tuition to attend MCC while in high school and therefore did not contact financial aid—but continuing to attend MCC felt safe, easy, and affordable. They shared some positive aspects of campus practice moving online during the pandemic such as not being required to go to campus to transmit required financial aid forms and avoiding carrying books and supplies around campus, but also some challenges in contacting financial aid staff. See Table 3 for profiles about these students.

Table 3
Dual Credit Student Profiles

Name	Age	Racial & Ethnic Identity	Major	Financial Aid Composition
Evelyn	Under 20	Hispanic	General Studies	Pell Grant; no loans
Ariel	20–25	Black/Hispanic	General Studies	Pell Grant; no loans
Peyton	20–25	Hispanic	Nursing	Grants including Pell Grant; approximately $5,000 in subsidized and unsubsidized loans
Kiran	Under 20	Hispanic and Caucasian	Nursing	Pell Grant; approximately $2,000 in loans
Stacy	Under 20	Asian	Biochemistry	Pell Grant; CARES Act

Evelyn noted that staff at the Williamson campus, which she had been attending since high school, made the pre-pandemic post-high school transition seamless. She said:

I was still tryin' to figure out how things work, and how things ran. People in the offices there were very friendly, and they were able to point me in the right direction that I needed to go in, when it came to filling out paperwork, and making sure I got registered for my classes on time, setting my appointments up.

Evelyn described Williamson's financial aid staff as "very responsive when I talk to them as well. Which, is a—it's a relief, 'cause I know a lot of people on campus, that they're not very reachable, even though they say they are." Financial aid staff at Williamson were a welcome contrast to other, less accessible staff members. Her advisor at Williamson helped her finish the paperwork to receive aid. The only negative experiences she shared were "sometimes when I gotta wait in the line" at the pre-pandemic campus financial

aid office. There was not often a line, she clarified, though continued "but I know it also depends on what time you go, so you kinda have to make sure you go at the right time." Evelyn further shared that when she did not meet Satisfactory Academic Progress status prior to the pandemic, the staff members "were very empathetic towards my situation, and still continued to allow me to receive financial aid, even though I was so—even though I had a little bit of a rough year." Ariel had a similarly pleasant experience as she transitioned from a dual credit to a traditional MCC student.

Upon Ariel's high school graduation, she went to another community college on an athletic scholarship. After one year at the other institution, however, she had too many credits accumulated for her degree plan, which becomes a problem for athletic eligibility and therefore her college financing. She would have had to leave the other institution after one more semester, so she opted instead to return to MCC in Fall 2019 to complete her final few credits before transfer; she found MCC "really convenient" for her needs.

Before the pandemic, Ariel had interacted with financial aid at her other institution and painted a much different pictures of her experiences there than at MCC. Ariel remembered,

> I think just one thing to note is that, my experience with financial aid at the other school that I went to was a completely different interaction. I didn't have such a good experience with them. So, coming to…actually, at [MCC] again, and be able to have that good experience again, I genuinely appreciate it...
>
> Interviewer: What were some of the things that the other school did that were not good?
>
> Ariel: They just weren't responsive. They didn't really know what to do. So if I was to send them the same email that I sent to [MCC], they would've said, "well, go talk to this person or go talk to that person." It's like a whole bunch of running around in circles. And I wasn't the only one who experienced that at that school. So being able to go speak directly to the financial aid, I guess, advisors at [MCC] and them having a good, direct, effective response is just great.

Ariel valued the ability to receive quick, "direct" communication from MCC's financial aid and their commitment to problem-solving.

Peyton, unlike Ariel, did not have a pause in his MCC enrollment. He had started taking classes at MCC in Fall 2018 immediately after his high school graduation to "speed-rush college, kind of." The classes Peyton completed during high school were held on MCC campuses, and the transition to online learning during the pandemic were problematic for him. It was his first time taking online classes. While he found that aspect of pandemic learning challenging, he no longer needed his parents or other family members to drive him to campus to attend class or resolve financial aid issues. Peyton experienced verification during his time at MCC prior to the pandemic. He was able to go to one campus to drop off forms and described that process as:"A lot quicker than I thought it would be, 'cause I just gave the papers to the person, and they just copied it, and then gave me back the paper, and I was like, "oh, OK, that's all we needed."

Unlike other students in this study, Peyton did not need to try to transmit many forms to MCC while campuses were closed. Peyton shared that only having to visit campus one time to submit paperwork for verification "rather than, like, going back multiple times" was his most positive experience with financial aid.

Another Nursing student had positive interactions with MCC campus staff generally and financial aid specifically. Kiran originally came to MCC as part of an early college high school program and stayed at Florence campus when she graduated. Kiran had the Pell Grant and $5,000 in loans. As quoted above, Kiran described MCC as: "it's very–like, community, and…it's very more friendly, and like home for me, like. It's like a home for me." She did say that while "online classes have been a little harder, just 'cause it's

online," she valued the opportunity to have a "more accessible" experience at home. When asked to clarify, Kiran shared that she had developed scoliosis and therefore appreciated not having to "carry as many books around or anything." Prior to the pandemic, she was mistakenly put on a SAP hold before her credit hours were updated within the system, and at one in-person appointment had her information mixed up with another student's who was also waiting to be seen. When Kiran switched from a high school to a traditional student at MCC, she named a senior-level staff member in the study as very helpful with that transition, saying "she was really humble, she was really helpful."

In contrast to the other students described in this section, Stacy was lukewarm about her experience with financial aid staff, which occurred entirely during the time of the pandemic. She had a "difficult" interaction with financial aid staff due to the nuances of her particular aid needs. The first time she applied for financial aid was for the Summer 2020 semester. Her financial aid consisted of the Pell Grant and CARES Act funding. Stacy completed a 2020–2021 FAFSA but was unaware she needed to complete a 2019–2020 FAFSA as well. That error meant it took a while for Stacy to receive her financial aid for Summer 2020. Stacy described the process of getting that issue resolved "really hard" due to a lengthy phone queue and felt like "there wasn't much of the importance to your call." That experience soured Stacy on financial aid staff at MCC.

 These student experiences illustrate the comfort and safety they felt on the MCC campus, sometimes borne of long experience. Continuing from high school to college at MCC was an easy decision for dual credit students, or students like Ariel who opted to return to MCC to pick up a few credits prior to transferring to a four-year. Financial aid staff largely represented positive figures in students' lives, though Stacy's story is a notable exception; note that it took place during the pandemic. Courtney, for instance, had relied on particular financial aid staff members for help with her dependency override, and was grateful for that assistance. Vivian's story illustrates the difficulties that emerged for housing-insecure students once the campus itself was closed to them. A formerly comfortable, Internet-enabled space to spend the day was removed from consideration; the pandemic also removed other indoor areas from being easily accessible.

Removal of campus spaces impacted students' ability to access financial aid, given that the phone and e-mail became the only way to contact staff, but also impacted students' ability to access trusted staff members with whom they had formerly interacted only in person. This is not the case for all students, but if students were used to speaking with a trusted staff member in person based on their physical location, it might be harder to recreate that experience with phone or e-mail. Students might recognize someone by face that they would not access by name, and therefore have difficulty contacting them without access to the physical campus. Financial aid practice was impacted but not stopped by the pandemic. Next, I will discuss the staff experiences with financial aid and students at the individual MCC campuses.

Financial Aid Staff and the MCC Campuses

To understand how campus closures impacted financial aid practice and sense of belonging for staff members, in this section I describe the role of MCC in staff members' lives to better illustrate the way that the closed campuses impacted their practice. The change is best illustrated by contrast. Staff members shared the common refrain that no one's childhood dream is to work within financial aid, but they were happy with the help they provided for MCC students. Staff told of a deep desire to help students through financial aid and emphasized the service-oriented nature of both MCC and their professional work. Several specifically sought out work at MCC after their experiences as students (and, in two cases, work-study students) themselves. The community orientation of MCC contributed to the sense of belonging staff felt, which was likely supported by the prior attendance at MCC as students for eight of the staff members. Recall that the average time working at MCC was 9.5 years.

The benefit of this sustained engagement with the institution was that staff themselves provided the sort of continuity that students needed, a stable point around which their institutional interactions could orbit when campuses were open. Getting to know one staff member who had helped them meant that students could go back to that staff member over time if new issues arose, or if they simply wanted to check

that their financial aid status was in order. Relationship-building worked to both student and staff advantage. Because students might themselves be periodically engaged with higher education over some years—and could be committed to staying within the MCC metro area—staff and their still-working e-mail addresses provided stability, but only if students had access to that type of contact information. The student participants in my study did not mention contacting individual, trusted staff members by phone or e-mail, but only in person. Sydney, a senior-level staff member who was no longer in a front-facing, entry-level role, reported that she still received e-mails from students she had helped in that capacity ten years prior. Lorin, another senior-level staff member, likewise said "I have students who just are accustomed to sending me emails every semester, so I hear from the same students pretty much every semester." The staff longevity at MCC enabled this seasonal contact from students and helped connect them to needed resources. Students were guaranteed the sort of experience they might not get from the official e-mail address or phone call to the helpline, processes that took on additional importance when the pandemic closed campuses to students and to staff.

Altered Financial Aid Practice

As mentioned earlier, the pandemic closed MCC's campuses and by extension financial aid offices, requiring significant adjustments to the practice of aid (see also McKinnon-Crowley, 2022). The phone and e-mail became the primary methods for staff and student contact. Camille, a mid-level staff member, said,
It's been hard not able to meet with the students especially when their file is complicated, or having to ask for a lot of specific private information…on the work side, it's having all these documents that are having to be scanned in, just the little human errors for us to read, and ask for the information again, or it doesn't get the correct—not all the correct information gets scanned in, or little technical things missing, same gender, we forgot one form. Stuff like that, and it is hard. It's hard, and especially how they monitor those forms to get scanned in or they get lost or get something.

No matter the student circumstances, staff thought students preferred to speak face-to-face with financial aid staff when campuses were open; the situation changed during the COVID-19 pandemic. Connie, a senior-level staff member, talked about how during the COVID-19 pandemic, students were especially grateful to her when she helped them with their aid, interpreting her standardized, typical work actions as near-heroic: "they're like 'thank you so much…you've saved my life…you really gone above and beyond,' and to me it's like, "'no, I just pressed the button.'" She told me that you "you would think that I was a superhero" based on student reactions. Staff treasured these surprising moments of gratitude from students, especially in unprecedented circumstances.

Not all transitions to a virtual environment were harmful to students and staff members. Tommie, an entry-level staff member, shared that even before the pandemic:

I had already, as an experiment, had a Webex meeting with a student [in December 2019]…I was like, you know what? It was a good fit for the student. She needed to be seen. She had deaf parents, so she was used to the technology. She couldn't get to campus, and she needed to be seen. I was like, you know what? Let's do a Webex. I had already dabbled. I was like, man, I don't know why we can't just do this all the time because, for a lot of students, they have 20 minutes, but they don't have driving time and parking time and driving back to wherever time. I was already ready to embrace the technology, so that part was an easy transition for me. I have stable Internet.

Saving time commuting to campus for both students attending courses and meetings as well as staff members saving time on their daily driving was a boon. Tommie's opinion on lack of commuting was common: "I don't miss any of that." Commuting was a particularly time-consuming proposition since many

staff lived outside of the MCC metro area due to the high cost of living compared to pay rates within higher education. By contrast to the joy saving time on commuting, Tommie discussed the loss of campus as a safe space for students:

> I've talked to people that are frustrated by their living situations, and they really counted on campus as their steady haven, things like that. It's like, "My house is full of people. I need somewhere to go." I'm like, "I hear ya." You can't even go to libraries right now... I'd normally say, "Is there a library near you?" You can't even send anybody to the library because all that stuff's not open, and if you need quiet, Starbucks isn't gonna get the job done.

Staff members appreciated how campus closures could harm student privacy and ability to work in a safer, quiet space. Consider Vivian's comment and context above, in which she had to rely on public spaces for consistent Internet access. She and other students who did not have access to dedicated, private spaces in their living areas for learning and who, for example, might feel reluctant to share information over the phone sharing their information over the phone, had a radically different experience of going to college and interacting with staff during the pandemic. Staff also noted how the physical campus environment could shape student and staff interactions.

Negative Experiences Limited to Physical Environment

One of the questions I asked staff members addressed their most negative experience with a student, a time that made them feel sad or angry. In responding to the question, staff usually shared stories from their time in-person on campuses; the campus closures implied that there were fewer opportunities for negative interactions to be in-person. Yarden had a representative response to the question:

> Nothin' that made me feel sad or angry, but…there was one student who was trying to move from somewhere near the [other Texas area] to [MCC metro area]. She was being charged out-of-district tuition, wanted to start in the spring. She's at our campus the Wednesday before we closed for Thanksgiving, trying to do all her financial aid and finding out from us that her file is incomplete. She's gonna have to do X, Y, Z. She actually got mad, took everything that she had with her and slammed it on the desk. [Laughter] She said some choice words to myself and to the staff person that was assisting her, to the point where the admissions office called campus police on her. She was basically blaming us for not being able—that we were keeping her from being able to pursue her dreams of moving to [MCC metro area]. She was selling her farm and whatever business she had to move to the [MCC metro area], and then she was being faced with out-of-district tuition.

The physical intimidation tactic in this story would not be possible in a virtual environment. Staff did not need to call security when in a phone or e-mail conversation with a student. Sydney shared a similar story:

> I did have a student one time...when I was in that front-facing role. I honestly don't remember what he was upset about, but he was very upset about something. He was cursing at me, yelling at me, and started—the counter at the campus I worked at, it was probably at least five feet. It was a pretty wide space. There was no glass or anything, but he was lunging towards me. That was pretty negative. I'm fine with you cussing at me and things like that. You can be angry, but when you amplify it where there's that, "I'm trying to intimidate you physically," that's not a great experience…. [Eventually] the police were dispatched, and they just escorted him out.

Since almost all staff had worked in-person in financial aid longer than they had worked virtually, they had a broader wealth of experiences to choose from.

Discussion and Implications

MCC was a welcoming place for the students and staff in the study, contributing to a sense of belonging for both groups. When MCC campuses closed, students lost access to a comfortable, familiar space. Vivian lost the opportunity to access the campus library close to her house, and instead spent time standing outside 24-hour buildings. Former dual credit students like Peyton, Kiran, and Evelyn, who had attended classes on MCC campuses during high school and after, missed the home-like atmosphere when courses went online, and struggled with that shift. The support services that often contributed to students' sense of belonging like tutoring were either unavailable or more difficult to access during the pandemic (García et al., 2019; Garza et al., 2021; Lau et al., 2019). Financial aid appeared to provide a sense of continuity and community for students in the study and contributed to a sense of belonging at MCC. The financial aid staff who worked at MCC for many years provided a familiar, friendly face for students, increasing their sense of belonging over time (Nunn, 2021).

Staff themselves felt a sense of belonging at MCC and honored the community element of the community college (cf. Martinez & Munsch, 2019). This finding extends sense of belonging literature beyond student perceptions of belonging to the views of current staff members who are former students, which to my knowledge is unique in the literature. The COVID-19 pandemic did radically alter the staff and student experience with financial aid. In their telling, this change limited opportunities for in-person student and staff interaction and relationship-building—communication was exclusively through e-mail and the phone—but in some ways there were fewer chances for students to become physically intimidating or inappropriate when interacting with staff members. Housing-insecure students like Vivian lost access to campus as an accessible public space for quiet study and Internet access; she was also unable to access her online classes, leading to being automatically dropped from a course. Some students benefitted from the ability to avoid traveling to campus for courses and to complete financial aid processes. Though such negative experiences could and certainly do occur, staff in this study did not mention them.

As seen from the literature, staff sense of belonging and the role of staff—including but not limited to financial aid staff members—on student sense of belonging could be a productive area for future research. García et al.'s (2019) work argued that for international students at a community college, their full-time status and frequent student/staff/faculty interactions and students contributed to a closer relationship between the parties and therefore an increased sense of belonging. By extension, students with complicated financial aid statuses at community colleges could also have an increased sense of belonging due to their necessary, frequent interactions with financial aid staff. The counterfactual could also apply, however: perhaps students with complex financial aid situations who were not supported by staff would be absent from studies due to their departure from the institution. Future research could investigate students who have departed from institutions and the role of financial aid in that decision. I suggest that future research determine if certain aspects of federal aid policy like Satisfactory Academic Progress, dependency overrides, and verification could communicate to students that they do not belong at the institution, harming students' retention prior to graduation. These policies could be revisited after the pandemic.

In order to help students' sense of belonging through financial aid, perhaps financial aid offices could implement "micro-interventions" in which they communicate messages of belonging to students in their interactions with them, confirming that students are valued members of the campus community (cf. Baleria, 2021; Patterson Silver Wolf et al., 2017). Relatedly, faculty could welcome financial aid staff within their classes to help students form connections with staff members (Lau et al., 2019). Future qualitative research about student and staff should ask more directly about sense of belonging and engage in further comparison about sense of belonging and student/financial aid staff interaction.

This paper has illustrated how sense of belonging on a community college campus can happen through the financial aid office and has extended the literature about sense of belonging to include staff

members as well as students. The COVID-19 pandemic removed access to the MCC campus and therefore removed student and staff opportunities to feel a sense of belonging linked to the campus space. After the pandemic, financial aid administrators could attend more closely to the role of space in their practice. Questions to consider include: Is the physical financial aid office set up in a way to ensure student privacy? How could the space be configured to maximize both student privacy and foster a sense of belonging? Where do students feel a sense of belonging on campus? What forms of student and staff communication put in place during the pandemic (i.e., chatbots, help lines, e-mail communication) are most used by students? Importantly, how do students *want* to contact the financial aid office, given the options available to them? These questions could help financial aid offices determine which communicative and spatial features of post-pandemic practice will best serve student and staff needs.

Limitations and Delimitations

This study is limited to one large community college in Texas during the Summer 2020 portion of the COVID-19 pandemic. It represents a deep dive into the experience of financial aid staff and students receiving aid at that institution. A similar study taking place in a different state, at a different period of the pandemic, or a different institutional type may lead to different results. Because I did not interview every financial staff member at MCC (and indeed, participants self-selected to speak with me), another set of participants might offer another view of MCC. Additionally, students who spoke with me were those who had successfully received some form of financial aid at MCC and persisted in their higher education. Students who had difficulty interacting with financial aid or with other parts of MCC during the pandemic and left the institution are outside of my ability to contact.

Conclusion

The picture painted of financial aid at MCC for students and staff members was decidedly cheery. When attempting to help students in difficult financial aid circumstances, staff highlighted the role of trust in those interactions. Successful financial aid practice was built on trust between students and staff. The pandemic restricted some aspects of financial aid practice when it moved online, namely by limiting student and staff interactions to the phone or e-mail and removing the opportunities for them to interact in the physical campus space. Students shared long-term engagement with MCC, many due to their prior dual credit experience. Others noted how difficult it was to access both financial aid and campus resources once the pandemic became an inescapable fact of educational life. The community bond forged between campus community members wavered when occurring in an online environment. This article has applied sense of belonging (Strayhorn, 2019) to the community college space before and during the COVID-19 pandemic, focusing specifically on financial aid staff and student experiences with financial aid, contributing to the literature on both topics. It highlights the crucial role of financial aid access and the staff who enable that access for students in both sense of belonging and college persistence, findings that could influence future financial aid policy and its implicit messaging about student belonging and therefore retention at institutions of higher education.

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