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Financial Matters and Student Success Rates:
Undergraduate Transfer Students at the University of San Diego

Timothy Duran

University of San Diego

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Abstract

The purpose of this action research was to examine my ability to address the challenges transfer students at the University of San Diego face in navigating the financial aid (FA) process. The participants and I shared first-person narratives about the challenges in student success across a 3-cycle action research project. This research contributes to comprehending the impacts FA have on the transfer student population and how I, along with my colleagues, may better retain students through FA negotiations and processes. Findings from this research include varied responses on how transfer students felt supported during the matriculation process as well as a critical inquiry on the current transfer credit articulation process that has raised concerns from both the professional staff and transfer student participants. Lastly, with the incorporation of Bean's (1980) Causal Model of Attrition framework and McNiff and Whitehead's (2011) action research methodology, several of the best approaches to assisting students during the financial aid process and by elevating their transfer experience were found through service-based approaches and consideration of a transfer student's background variables (e.g., socioeconomic status, prior performance) during advising discussions.

Financial Matters and Student Success Rates: Undergraduate Transfer Students
at the University of San Diego

“Students who express satisfaction with the cost of attending their institution are more likely to persist than are students dissatisfied with the costs of attendance” (Braxton, Hirschy, & McClendon, 2004, p. 27). These data are truly evident within the transfer student population on campuses across the United States who often have to navigate numerous obstacles and challenges at their new institution. With a higher price tag and imminent tuition hikes for many large 4-year institutions of higher education, transfer students continuously are placed under pressure-filled circumstances. These traditionally include difficulties in admissions, registration, housing; once they are officially on campus, expectations in searching for a sense of belonging, community, and academic rigor begin to surface. Additionally, matters pertaining to financial aid (FA) continue to be a topic of conversation in contemporary higher education, especially considering that the current student loan debt stands at \$1.53 trillion (“Federal,” 2019). However, in this current climate of regulated funding, institutions must explore strategies on how to meet and increase student graduation and retention rates. Does FA or financial assistance, provided either federally or institutionally, contribute to a student’s success and engagement at an academic institution? This is but one of the many larger questions that began to introduce me to my chosen topic on financial aid and the impacts on student success.

Admittedly, being a product of the transfer student experience, these challenges further resonate with me, because of the expectation for independence and expenses a transfer student has to endure aside from academics. Although I may have begun my postsecondary education at a community college, I learned that financial costs played an influential role in obtaining my bachelor’s degree at a public 4-year institution. I expect this idea to be somewhat similar at the

University of San Diego (USD), a private, Catholic university with an estimated undergraduate cost of attendance, including room and board and meal plans, of \$64,929 in the 2018-2019 year (“Undergraduate Educational Cost”, 2018b). Furthermore, while working as the Graduate Assistant (GA) for the One Stop Student Services Center (OSSC, One Stop, or One Stop Student Center) during the first year of my graduate studies, I met students who were primarily affected by financial account holds which create feelings of frustration and dissonance. This idea led me to question whether my experience in transferring into a public 4-year institution differed from those who transfer to a private institution.

Another critical influence that helped to solidify my action research topic surfaced during the action research (AR) requisite course in which I enrolled during my first year in the graduate program. The AR project that piqued my interest was written by Benjamin Mendoza (2015), another graduate student in the Masters of Arts in Higher Education program, titled “Making the Transition: Transfer Students of Color at the University of San Diego.” His project helped to illustrate the experiences and challenges many transfer students of color face during their short time at USD. One of Mendoza’s (2015) recommendations was to investigate further and research, “the potential financial challenges that students of color encounter at USD” (p. 42). This idea and important issue felt like a call to action, especially during my first year working as the GA for One Stop. Mendoza’s AR study left many valuable and critical insights about the transfer students of color population, but what was beneficial was his framework that offered the opportunity to be replicated for future research. Therefore, this AR serves as a continuation of Mendoza’s AR project and provides a more in-depth look into the resources available for transfer students concerning financial matters.

Traditional students may also experience imposter syndrome, culture shock, as well as lack a sense of community during and after the transition process. With an array of experiences and previous research, I wanted to explore the transfer student experience about financial aid matters further and transfer success rates at USD, and, ultimately, enhance the resources for all transfer students at the University of San Diego.

Purpose of the Study

The purpose of this action study was to further explore my ability to address the experiences and challenges transfer students face in navigating the FA process and examine whether a student's ability to pay impacts their success in terms of retention and level of persistence. Positioning myself as a researcher has also offered an opportunity to analyze the resources available for transfer students at the University of San Diego. Therefore, the following research questions guided my research inquiry:

- 1) What are the current experiences of transfer students in navigating the financial aid processes at the University of San Diego?
 - a. Does a transfer student's ability to pay influence their success at USD, such their level of retention and persistence?
- 2) What are the current financial and institutional resources available for the transfer student population at the University of San Diego?
 - a. In return, as a higher education professional, along with my colleagues, what roles and resource can we play in contributing to the enhancement of the transitional experience for transfer students?

Background

The One Stop Student Center currently serves as the central hub in matters pertaining to course registration, student accounts, and financial aid for all students at the University of San Diego. Although USD does have established offices for these three entities (Registrar Office, Student Accounts Office, and Office of Financial Aid), all students are instructed to visit One Stop and meet with one of the counselors for assistance in these areas. The design process was created to be more efficient while directing students to one centralized location rather than having them attend all three. Furthermore, the OSSC does assist in offering financial aid literacy and processes workshops during and after the orientation process for transfer students, which typically occur over the summer and January before the fall and spring semesters respectively. During the 2017-2018 academic year, One Stop conducted a survey analysis about the influence and level of service satisfaction students were experiencing while using the resources provided by the OSSC. The report of the results was comprised of positive increases all across the student population, including its transfer student community.

The current data on the transfer student population at USD was essential to include as it provided context on the pertinent topics my research examined. The data recollected focused on the 2017-2018 term demographics. Table 1 illustrates issues related to transfer enrollment and retention rates of both academic years. Specifically, Table 1 also shows that, although the number of students who returned in Spring of 2019 is lower than the previous academic year, the transfer retention rate in the 2018-2019 academic year increased to 95.6% compared to the previous term.

Table 1

USD Transfer Enrollment and Academic Year Retention Rates for 2017-2019

Year	Class Size	Fall to Spring Retention, Transfer
2018 – 2019	296	Returned Spring

		Number of Students	283
		Retention Rate	95.6%
		Returned Next Fall	(not yet released)
2017 - 2018	335	Returned Spring	

Table 1, cont.

		Number of Students	308
		Retention Rate	91.9%
		Returned Next Fall	
		Number of Students	297
		Retention Rate	88.7%

Additionally, Appendix A is an extensive detailed breakdown provided by USD that outlines several relevant and pertinent numbers about transfer students, including the various types of financial aid award received and from what institutions they transferred from.

Positionality

Before the 2018-2019 academic year, I worked as the Graduate Assistant for the One Stop Student Center. My tasks as the GA were to assist students in course registration and outline their financial accounts to determine if meeting an OSSC Administrative Counselor is required to make appropriate adjustments, payments, or lift holds on their accounts. I remember that during one of my training lessons, a transfer student had an estimated \$30,000 fall tuition and housing account balance which the student was asked to pay back. Consequently, a hold had been placed on the student’s account because the student has not shown an attempt to pay their account, ultimately preventing them from registering for classes. Notices of cancellations and account hold procedures are sent via email by the middle of the semester of the following period. In this case, the transfer student did not show an attempt for repayment and many notifications were sent out directly by email. However, after much research, the student’s financial aid package information displayed awards solely based on federal loans. This specific example made

me empathize and postulate as to what financial resources transfer students are offered at the University of San Diego.

One of my closest identities I can closely reflect on is my undergraduate transfer experience. This salient experience has significantly shaped my understanding of higher education, and I been continually reflecting throughout my second and final year of graduate school. Perhaps the reason I have reflected on my transfer experience was because of the transition process from my first to the second year in the graduate program. After my role change as the Graduate Assistant for Associated Students (AS) over the Summer of 2018, I had the privilege of being part of the Student Affairs/SOLES Collaborative (SASC) at USD. Being part of the SASC cohort offered me additional training and professional opportunities which were able to benefit me in translating over to my new position as the Graduate Assistant for Associated Students for the 2018-2019 academic year. My interactions with a diverse group of student leaders as one of the advisors for the Student Senate at USD led me to reflect on how students shape their sense of belonging and social communities. Many student leaders have expressed feeling as though they are not worthy of the position or lost their voice due to experiencing some form of the imposter syndrome; especially, the first-year students. Although this experience has been invaluable in supporting students in their journey to student advocacy, I too can share similar sentiments with the students whom I advise. Transition over to a program while working at a new position certainly can be daunting but this experience has made me realize that my transfer identity has not stopped. Admittedly, this has only furthered my interest in helping to ease the transition process for transfer student over to a four-year institution.

Additionally, being part of the SASC cohort offers a small yet generous scholarship of \$10,000 as part of my Financial Aid award package for the academic year. Throughout this

research process, I have come to reflect on whether my stipend fuels my success in this program, especially considering that I receive a small USD grant, but more than 75% of my FA award package consists of federal loans. This was considerably similar to my undergraduate experience after I transferred to a public 4-year institution. Thus, this has ultimately solidified my decision in choosing transfer students as my interested population and examining students' Financial Aid award was an exciting idea to blend my experiences as the GA from One Stop.

Review of Literature

Researching topics such as financial aid and retention rates convey different meanings to many practitioners and researchers. My research will consider financial assistance as grants, merit-based scholarships, and loans provided by federal, state, and campus institutions, as well as private loans outside the federal government and college work-study. Second, I refer to the retention rates set forth by the National Student Clearinghouse Research Center (2015), as the percentage of students an institution is able to keep on campus ("Persistence," 2015). Additionally, there is a high level of research that focuses on the impacts of financial aid on persistence for transfer students. I divided the literature into sections that are the most referenced and that relate financial assistance to the transfer student experience. The following themes include persistence, attrition rates, and financial aid allocations. In addition to the common themes, John Braxton's (2004) revision of Tinto's (1993) theory of student departure was commonly used as a framework for other scholarly work that focuses on persistence and self-efficacy (Braxton et al., 2004; Tinto, 1993). John Bean's (1980) causal model of student attrition further adds in integrating a student's background characteristics and organizational factors which is then able to gauge their level of satisfaction and retention.

It is essential to note that many of the research in persistence and retention in transfer students blended across different topics. These topics were found to intertwine with attrition and financial aid; hence, I separated the three, but overall these themes still share intersecting values.

Persistence and Retention Rates

When reviewing the literature on the impacts of financial aid and the transfer student population, persistence rates were perhaps a variable most frequently examined. While retention rates are the continued enrollment at the same institution, persistence is tracked as continued enrollment at any institution (“Persistence,” 2015). It is important to note that while the cost of attendance continues to rise, financially-related issues also become as equally important to a student’s persistence or decision to withdraw (Ishitani & Flood, 2018). Therefore, it has now become imperative for institutions to explore new routes and strategies to enhance student retention and graduation rates. Research on student persistence and degree attainment is correlated to a student’s satisfaction with their institution (Alpern & College, 2000).

Additional research on persistence among transfer students exhibits similar feelings famously known as transfer shock. Hills (1965) originally coined the term ‘transfer shock’ to characterize the experience of decreased grade point average after transfer. However, the phrase soon took on more meaning to summarize the phenomenon of feelings in which transfer students have often felt lost, unworthy, lonely, and inexperienced during their first year at their new campus.

Lastly, Schlossberg’s theory of transition (2006) should also be noted to have made considerable contribution to help make meaning of the various experiences that individuals, in this case the transfer student community, face during and before a transition process. According to Goodman, Schlossberg, and Anderson (2006) a transition is “any event, or non-event results in

changed relationships, routines, assumptions, and roles” (p. 33). Rooted through self-perception, the students experiencing the transition makes meaning out of their individual case based on the type, context, and impact of the transition (Goodman et al., 2006). While during the transition process, a student may experience various reactions over time and periods termed as “moving in,” “moving through,” and “moving out” (Goodman et al., 2006). Ultimately, the authors continue with four major sets of factors, known as the “4 S’s,” that influence a student’s ability to cope with a transition: situation (e.g., trigger, previous experience), self (e.g., personal characteristics, psychological resources), support (e.g., types, measurement), and strategies (e.g., categories, coping modes).

Attrition Among Transfer Students

Factors of attrition were the second most referenced theme that emerged as I was researching relevant literature. Transfer students experience or undergo some form of attrition due to external and internal factors which may result in affecting persistence and retention rates. Research has shown that race, ethnicity, and socioeconomic backgrounds are considered as significant factors in retention, especially when transfer students navigate their persistence and sense of integration (Wawryzynski & Sedlacek, 2003). Another response to attrition is the academic barrier that transfer students face when credits they have received at their previous institution are not transferable to a 4-year institution (Yang, Briggs, Avalos, & Anderson, 2018; Tuttle & Musoba, 2013). In return, this may result in prolonging a transfer’s graduation date since they may potentially be asked to retake a similar course they completed at their previous institution; feelings of redundancy or lack of engagement may occur as they progress through the course. Chin-Newman and Shaw (2013) consider the transfer credit articulation process and efficiency as a primary concern for transfer students because of the lengthy wait time. With

added wait times many transfer students experience, the financial aid award package verification, and the allocation process have been another story of concern during my experience working at One Stop.

Financial Aid Allocations

The third most common theme that emerged from the literature was the different types of financial aid offered to students and how an institution's allocation can impact a transfer student's persistence. The financial aid allocations and the transfer student experience is better understood when examined at individual institutions, because each university varies in financial aid and student account policies (Tuttle & Musoba, 2013). However, the researchers continue by suggesting that "senior institutions hold stereotypes of community college transfer students which results in institutional biases that favor those who entered as a freshman" (p. 39). There are different types of financial aid which a student may be eligible to receive. For example, the Pell grant is traditionally the award that many transfer students receive, and researchers tend to focus on it since it is the nation's most extensive program available for undergraduate students ("National," 2018). Merit-based scholarships, on the other hand, are awarded separately by an institution and hold a strict criterion for recognition. At the University of San Diego, the Office of Undergraduate Admissions awards merit-based scholarships solely to traditional first-year students with high academic standing. However, transfer students are not eligible to apply for merit-based scholarships but are non-existent for incoming transfer students ("FAQs, 2019b).

Generally, students apply for financial aid in various ways. For example, the Free Application for Federal Student Aid (FAFSA) is used for the federal option, while student aid programs are also offered through a state avenue; such as the California Student Aid

Commission (Cal Grant). Federal aid is calculated by subtracting a student's expected family contribution (e.g., retrieved from parent's taxed income) and an institution's cost of attendance (e.g., tuition, room, and board). Additionally, students may review whether they are eligible to receive need based aid by subtracting their cost of attendance with any FA already awarded to the student ("Federal," 2019). The Office of Financial Aid, also known as OFA of Financial Aid Office, at USD uses similar algorithms set forth by the U.S. Department of Education to offer FA award packages reflective of the student's family and institutional backgrounds.

A student's ability to pay is also another common subtopic that surfaced as I was further researching the processes of financial aid for transfer students. A student's ability to pay is best understood as an external factor that significantly affects decisions to persist and transcends over to a students' goal attainment and institutional commitment (Cabrera, Stampen, & Hansen, 1990). With this in mind, they continue to report that persistence is not affected by monetary aid alone; however, a multitude of external variables (e.g., support from others, student commitment) play a larger role on student persistence (1990). Similar to Schlossberg's (2006) transition theory, both concepts help to highlight what helps students transition successfully but also identify its challenges of the transition process. Furthermore, it is evident that many transfer students arrive from many backgrounds, but they enter with their own set of challenges and stories, placing the importance of how demographically diverse the transfer student community has become. Ethnic and cultural backgrounds were shown to be an influential factor concerning persistence and a student's ability to pay. For example, White students felt more tolerant of loans, compared to African Americans who request more need-based grant aid (Tuttle & Musboa, 2013). Reflecting on how different and subjective the transfer experience can become,

by incorporating a narrative component in my data gathering process was found to be beneficial to capture the unique essence of the transfer student population at USD.

Although financial aid in the form of grants results in a positive effect on student persistence, St. John (1991) suggests that not all FA has a significant impact on persistence. Ultimately, to navigate and comprehend the financial aid systems is a complex task; however, research shows that it is essential for institutions to understand how their financial aid processes can impact transfer students over traditional first-year students and implement necessary institutional changes to address the pertinent issues (Dowd, Cheslock, & Melguizo, 2008).

Tinto's Theory of Student Departure

Vincent Tinto's (1993) theory of student departure was another common and important theme throughout my literature research process. Primarily centered on student persistence, Tinto's theory is widely utilized by many research studies that analyze and comprehends student retention and withdrawal (1993). According to Tinto, student departure is based and dependent on three primary conditions: academic, social, and institutional integration (Long, 2012). To regulate student withdrawal, Tinto further suggests that post-secondary institutions must be able to incorporate resources that promote the inclusion of these three conditions on campus shown in Figure 1. For example, institutional commitment may come in the form of social student interactions, while academic integration for students can easily develop in student organizational involvement. The stronger these commitments are present on campus, an increase in student retention is likely.

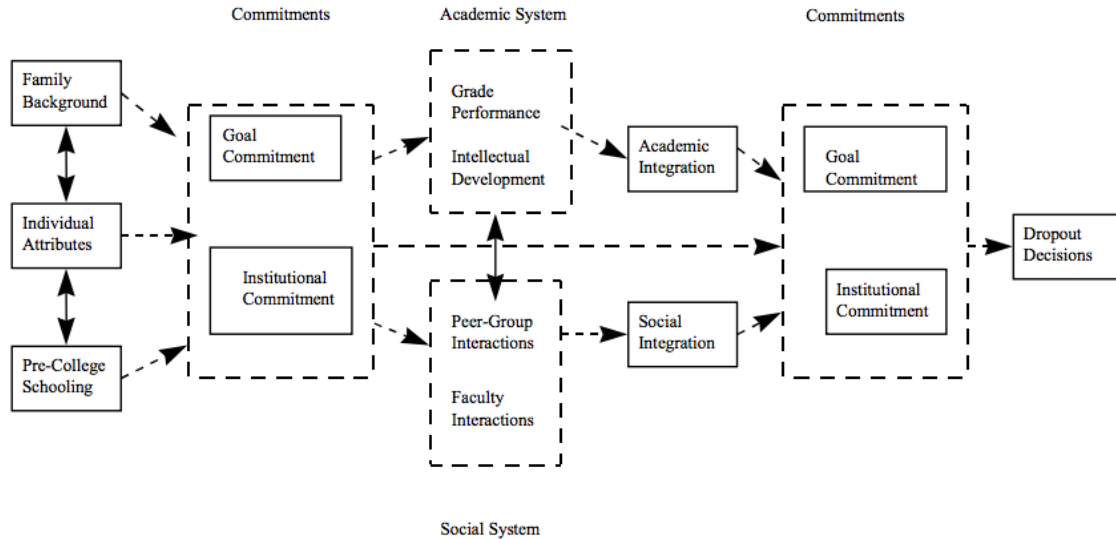


Figure 1. Vincent Tinto's (1993) theory of student departure.

Bean's Causal Model of Attrition

John Bean's (1980) causal model of attrition is another widely-cited source that illustrates a crucial framework in the analysis of students' institutional commitment and persistence. Bean's (1980) model surfaced as a continuation of Price's (1977) model of employee turnover. Both models view students as workers in an organization, which then blend employee turnover to student attrition in higher education institutions. Bean (1981) believed and concluded that institutional commitment is a significant factor that influences a student's decision to drop out. Therefore, while Price's (1977) model proposed that organizational factors affect an employee's level of satisfaction and attrition levels, Bean (1980) added a level prior that examines a student's background characteristics as variables, such as socioeconomic status or hometown. The researcher argues that the importance of background characteristics was to comprehend better a student's commitment to the institution, which may then lead to examine their level of satisfaction and retention. Furthermore, Bean identified four primary variables that have direct and indirect effects on the intent to leave, which may automatically result in withdrawal or

dropout (Bean, 1981). These organizational categories, as shown in Figure 2, include background characteristics, organizational determinants, intervening variables, and dependent variables:

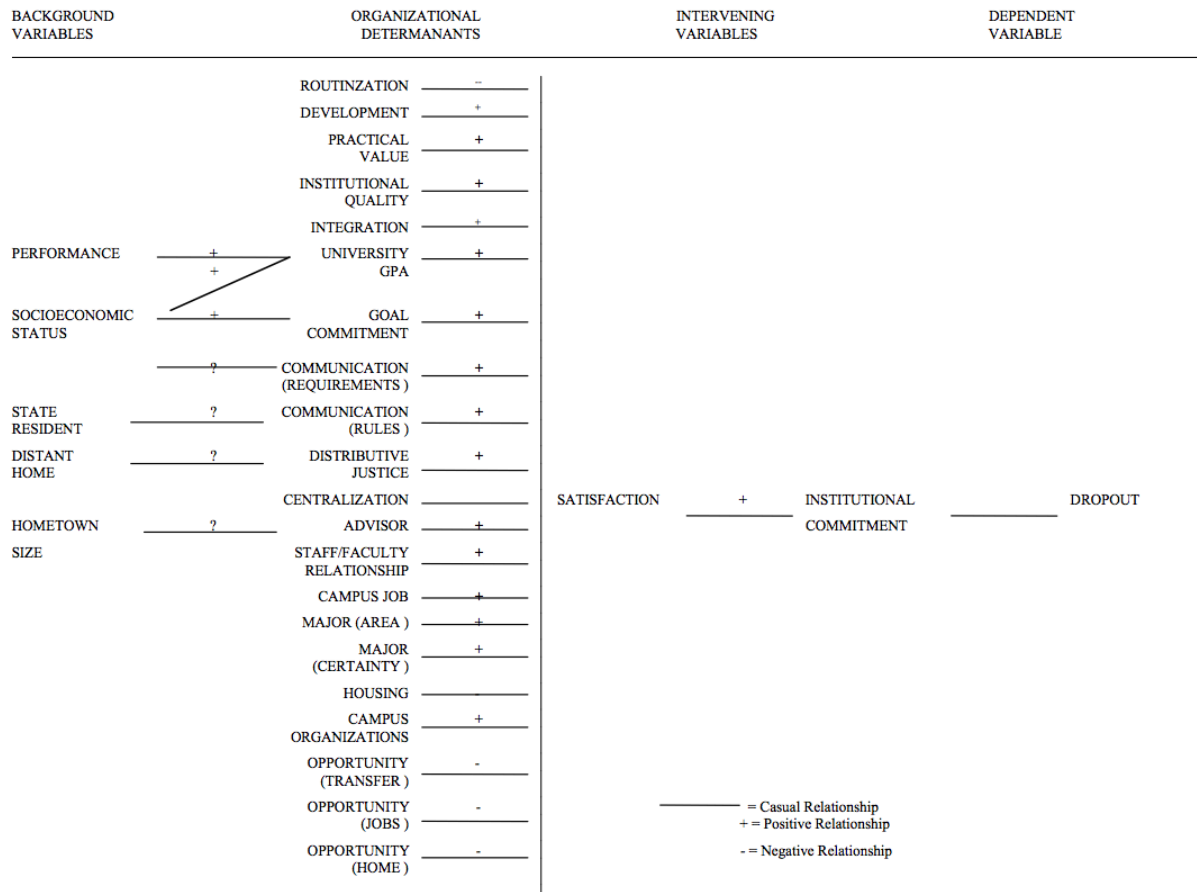


Figure 2. John Bean’s (1980) causal model of attrition. Variables are ranked by their degree of influence on variations in student attrition and include a dependent variable (dropout), intervening variables (satisfaction and institutional commitment), organizational determinants, and background variables (Andres & Carpenter, 1997).

Conceptual Framework

For this research study, I incorporated John Bean’s (1980) causal model of attrition as a framework to better understand and examine the challenges transfer students’ experience as they navigate through matters on financial aid or their level of commitment to the institution. Bean’s causal model helps to further explore and identify a transfer student’s experience by including

background characteristics as a factor in persistence. The essence of these characteristics play similar roles in the formation of student identity. Through this model, student withdrawal and dropout are significantly dependent on their level of institutional commitment and persistence before and during their journey in higher education. Bean utilized Price's (1977) model of employee turnover by including an additional variable that helps to comprehend a student's institutional commitment.

While background characteristics help to understand institutional commitment (dependent variable), organizational determinants help to better comprehend a student's satisfaction level (intervening variable). This in return helps to gauge a student's persistence or decision to stay or leave the institution.

As my research study is framed with the approach of Bean's (1980) model of attrition, I integrate my research analysis and cycles to follow these key concepts. I outlined brief descriptions on each of the four main variables as well as the final step composed in Table 2:

Table 2

Key Variables and Descriptions of the Factors of Attrition and Persistence as Detailed by John Bean (1980)

Main Variable	Description of Variable
Background Characteristics	Individual characteristics that represent facts about students before entering college.
Organizational Determinants	Indicators of the student's interactions at the institution. Organizational variables reflect a student's objective experience of the institution.
Intervening Variable	Variables over which the organization has limited or no control. Intervening variables are structural opposites of the organizational determinants.

Table 2, cont.

Dependent Variable	Variables that reflect subjective experiences of an institution. These variables are expected to be the best predictors of intent to leave.
Dropout or Intent to Leave	Dropout refers to the withdrawal of a student from the institution. Intent to leave is the step prior and acts as the best predictor of dropout.

Incorporating Bean's (1980) causal model of attrition as a continuation of the work centered on student persistence, I initially viewed my research process through an organizational lens. Similar to a work setting, organizations carefully examine employee turnover and commitment from employees by accounting an array of factors that impact persistence levels. Also, identifying a student's experience through each of these categories is not only insightful but essential to decipher whether there are areas necessary for improvement. Bean's model helps to support and explore the experiential and contextual experiences many transfer students face at USD. Therefore, when I designed my cycles, I incorporated at a minimum of one variable from the method outlined above. This idea and overall approach become prevalent during my first cycle as well as the framing of the questions for the transfer students in my third cycle. In return, the narrative process was insightful to learn that various transfer students' experiences fall into one or more of the variables outlined by Bean (1980); especially under the Background Characteristics and Organizational Variables components.

Methodology

The research I conducted was collected in a mixed method approach, using methods of analysis, reflection, quantitative student transfer data, and qualitative interview narratives. The principal methodological structure used in this study primarily adapted Bean's (1980) causal model of attrition; however, will be guided by McNiff and Whitehead's (2011) work on action

research. Action research is described as a form of inquiry that is practitioner based and allows for further analysis and self-reflection (McNiff & Whitehead, 2011). Additionally, the authors emphasize that action research can be a powerful tool for investigative inquiry through self-reflection “as they find ways to live more fully in the direction of their educational values” (p. 8). While my educational values are aligned in evaluating my practices to better support the transfer student community as a Higher Education professional, I wanted to gain more insight as a researcher on how to elevate both my personal and the institutional support for transfer students. Therefore, by incorporating McNiff and Whitehead’s (2011) action research method, the practitioner, in this case me, undergoes various cycles of observation, action, and reflection as seen in Figure 3.

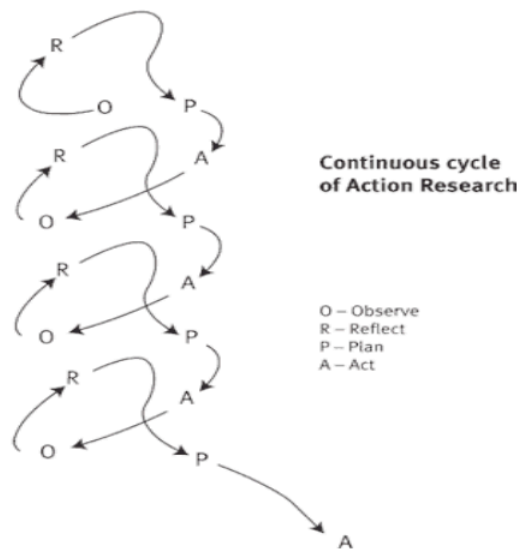


Figure 3. McNiff and Whitehead’s (2011) action research cycles.

Utilizing McNiff and Whitehead’s (2011) method, I conducted three cycles of research incorporating aspects of observation, planning, action, and reflection. Each cycle will repeat a three-step cyclical process that guides the analysis of the data gathered for this study and incorporate elements of the action research methodology. The three sub-step methods for each

cycle goes in the following order: action, analysis, and reflection. I have modified the sequence of the sub-step cycles as several elements of McNiff and Whitehead's (2011) methodology cycles interconnected creating three overarching themes. To further describe, as the action section informs the actions planned for the cycle, each cycle is also named after individual actions undertaken. The analysis section is the breakdown of the data collected and observed either through an interview or assessment format. Lastly, the reflection section allows for the researcher to consider their thoughts and feelings that surface during the development of the cycle.

The motion through my three cycles was fluid, taking what I learned from the past cycle into the transition to the new one. In cycle one, I used institutional data, personal observations, and shared dialogue with pertinent staff and administrators to assist the transfer student population with my research topic. Through quantitative data, interviewing the administrative staff not only helped in collecting current information available but also to identify whether various departments are undergoing similar issues or patterns of concern in assisting the transfer student population.

Cycle two and three followed a similar approach to cycle one. With the incorporation of a mixed-method approach, my intention was to closely gather information about the transfer student and financial aid experience at USD. In return, by using quantitative and qualitative data gathering methods led to capture a transfer student's background characteristics and individual perceptions of the transfer student experience. In addition, cycle three takes a closer look at how the challenges in the financial aid processes impact retention and persistence rates are adapted in the form of a question during my one-on-one interviews.

It is important to note that the quantitative data about student demographics is made available to the campus community. With approval from the Director of Student Support Services at USD, I was able to collect comprehensive data sets of information about the demographics and makeup of the transfer student population at USD. Several examples include those detailed on Appendix A. With an integration of Bean's (1980) causal model, I found this approach to be helpful and supportive by being mindful of the distinct differences many students internally hold and value as they transition to a post-secondary institution. With this method in mind, the qualitative data approach was provided by the transfer student narratives through one-on-one interviews with transfer students and administrative staff. By listening to the experiences shared by the transfer students, I began to make connections to the variables listed by Bean (1980).

Participants

The total number of participants was 22 for this study. Participants in this study included 14 self-identified transfer students across campus and eight administrative staff who work with transfer students at some capacity. Eight administrative staff across the University of San Diego were interviewed in cycle one regarding their work on the assistance of the transfer student population. Seven of the participants under the transfer student population completed a questionnaire via an email solicitation approved by the Director of Student Support Services (SSS) in cycle two (Appendix D). All seven participants who completed the survey identified as transfer students and enrolled under the Student Support Services program at the University of San Diego. The SSS office is a resource program that aims to retain first-generation students from low income and underrepresented backgrounds through academics and motivational support services. The other seven participants, under cycle three, self-identified as a transfer

student and are active as student senators for Associated Students (AS), the official student government on campus. As the graduate assistant for AS, I advise all the senators who sit on the legislative branch. Those who self-identified as a transfer student were directly asked if they would be interested in joining my research study. All seven student leaders who identified as a transfer in AS participated in this study.

Furthermore, all participants signed a consent form (Appendix G) before the interview. Although the participating administrators' names are not masked with an alias, I have protected all of the student participants' identities with a designated pseudonym.

Data Collection

This research study underwent two forms of data collection which included interviews and a survey. First, the interview process consisted of campus personnel in cycle one and students who identify as transfer on campus in cycle three. These dialogues with the students and administrative staff were crucial in receiving experiential insights and challenges about the navigation process of transfer students. Second, the survey format was done in cycle two to students who also identified as transfer students on campus but in a more different approach. The transfer student data in cycle two and three occurred in the middle of the Spring 2019 semester, and the intention was to offer students the opportunity to reflect on more than a semester-and-a-half of experience at USD, especially for transfer students that began USD in the Fall of 2018. Similar to the approach of data collection with transfer students, I wanted to allow room for administrative staff in cycle one to recollect their thoughts of the progress made throughout the academic year. Therefore, I scheduled interviews throughout the Spring 2019 semester.

In cycle one, campus personnel interviews were sent as an email invitation (Appendix B) inquiring if they would be interested in scheduling a one-on-one dialogue with me. The

interviews were all hosted on-campus, primarily in their respective offices. I had a set of seven questions that ranged from topics about their line of work with transfer students and what resources would they like to see more or implemented at USD (Appendix C). Also, data collection was transcribed via a phone voice recording application with participant's permission to record during the interview session.

Regarding the student participants through the survey format in cycle two, an email solicitation was sent to the students, and a survey link was attached on the message (Appendix D). The survey was created through the Qualtrics web-based program, which USD also makes available for use to their staff and administrators. The survey encompassed a total of 19 questions: 10 multiple-choice questions that inquired about the participant's background demographics and eight short-answer questions that dealt with their transfer and financial aid experience and challenges. The Director of SSS sent out the email solicitation on my behalf because he has a roster of all transfer students within the SSS program. When the student received the email solicitation, I provided a brief description about my research focus, and then the participant was asked to click on the attached link which automatically directed them to the Qualtrics questionnaire (Appendix E).

Furthermore, my second cycle incorporated a blend of quantitative and qualitative data approaches. This blend illustrated the current data available that demonstrated the changing dynamics of the transfer student population, as well as my narratives from the student participants. Reflection on the data sets included Bean's (1980) causal model that stressed the importance of the effects of background characteristics on persistence levels for transfer students. Although the general transfer demographics and student success reports were made

available by the Director of SSS during my shared dialogue interview, the statistics are open for review for any interested reader (“University,” 2018c).

Lastly, in cycle three, students who identified as transfer students in the AS Senate were asked immediately after our scheduled advising sessions if they would be interested in participating in this study. All one-on-one interviews were scheduled throughout the month of March 2019 and held on-campus inside a quiet advising room. Participants during the one-on-one discussions were asked a set of nine-questions consistently (Appendix F)

Cycle

This action research study includes a total of three-cycles that focused on how can I better understand and comprehend the transfer student experience and their navigation through matters about the financial aid process at the University of San Diego. The cycles intended to illustrate my learning development both through my research question and as a higher education practitioner. Therefore, my proposed methods of data generation and interventions include interviews and dialogues with transfer students and professional staff that work either directly or indirectly with the transfer student population at USD.

Cycle One: Dialogue with Administrators

Action. The creation of cycle one began after the formation of my research questions. As I centered my questions on the transfer student experience and the resources available for them, the following step was to commit in exploring relevant literature on the topics pertinent to my research focus. During the exploration of current literature on the impacts of financial aid for transfer students, Tuttle and Musoba (2013) cautioned that since every institution varies in financial aid and student account policies, research on financial aid allocations and the transfer student experience is better understood at individual institutions. This idea further led me

to begin my research through an institutional inquiry to identify and comprehend the available resources and processes transfer students experience at USD. Data collection was performed through a shared dialogue with respective campus professionals that work directly and indirectly with the transfer student population.

The criteria in selecting which administrative staff mainly relied on their work either with the transfer student community during and after their transition at USD and in the area of financial aid processes. A total of eight administrative staff were asked to be interviewed which followed a dialogue format to fully outline their specific line of work and how it translates to gauging their understanding of the variables impacting transfer student retention and persistence. As a word of caution, my intentions for the dialogue were not to discredit or nitpick information and narratives provided by the professional staff. My overarching goal was to collaborate and create a space where the administrative staff working with transfer students had the opportunity to openly share experiences and insights about the current resources available for transfer students.

The administrative personnel who participated in the dialogue sessions are outlined in Appendix H. I also outlined brief descriptions and information about their roles at USD. This dialogue offered an opportunity to be able to identify common patterns and themes witnessed by higher education professionals both in the fields of transfer student success and matters pertaining to financial aid. A set of seven questions (Appendix C) were asked during the dialogue mainly revolved in the areas and themes of financial aid, student success, ability to pay, and the resources available and recommended for the transfer student population.

Analysis. The four themes primarily stemmed from the concepts of my guided questions for the interviews. The themes are as follows: Financial Aid, Transfer Student Retention, and

Resources. As the dialogue cycle with the administrative staff ended, I was able to transcribe the information from the voice recorder application and group the most memorable quotations under each of the overarching themes. The transcribing process led me to identify and outline individual or common patterns that showcase intersecting experiences and concerns that are similarly felt in their offices.

Financial aid processes. A consensus among all eight of the administrators interviewed acknowledge that the University of San Diego has a high and expensive tuition rate for students. This has led to four administrative staff who participated in the dialogues to identify USD as a tuition-based institution. Kellie, Director of Financial Aid Services, views the increase in tuition and how this impacts the transfer student population, as follows:

USD is becoming more expensive, I don't know if that trend will continue, but it has been happening for the time I've been here. Students are becoming needier, and when I say needier, I mean federal-need. If the cost keeps going up and students continue to need more and more financial aid, somethings-gotta-give. So this notion of going to a community college before going to a four-year is becoming more and more attractive because it's cheaper. If that is going to be the case, then the transfer population is going to grow, and so then something is going to have to give at the university level in terms of funding the students. So will merit-scholarships be available for transfers, I don't know, maybe.

Kellie also provided context on how the financial aid allocations for transfer students work at USD. Financial aid packages for transfer student tend to be lower than the traditional first-year student because the policy is set forth by the official Board of Trustees. There is also this notion that since transfer students are at USD for two-years, their total cost is halved and they are

expected only to borrow loans for those years as compared to a four or six-year student.

Another topic of discussion and concern expressed by many of the administrators who participated in the study spoke about what types of financial aid assistance are currently available for transfer students. First, there was a consensus and understanding that USD transfer students are automatically ineligible and not considered to receive merit-based scholarships. Andrew, Senior Transfer Admissions Counselor, informed me that his interactions with prospective transfer applicants are surrounded on one out of the two most frequently asked questions, that is Financial Aid. The discussion about FA is about the limited financial aid opportunities provided at USD for the transfer student population, more so with merit-based aid. Essentially, incoming transfer students are looking at need-based financial aid, such as scholarships; however, the majority of funding is allocated toward traditional first-year students.

Another form of funding that may often go unnoticed into FA processes and data are the military-affiliated awards offered through formats like the Post-9/11 GI Bill or the Yellow Ribbon Scholarship. Lastly, another crucial step that transfer students may complete is by asking the U.S. Department of Education for more funding through the appeals process assisted at the One Stop Student Center.

Transfer student retention. Student retention can be affected and significantly impacted by many variables observed throughout the transfer student experience. Through the lens and expertise of an administrative role, my dialogue sessions provided narratives by personnel that have witnessed factors affecting a transfer student's persistence and retention at USD. The most common response about transfer student retention are the challenges experienced during the registration process at USD, particularly the transfer credit evaluation process. Five out of the eight administrators have echoed sentiments of how transfer students have feelings of frustration

during and after the articulation process. Sybilla (Director for One Stop), who sits on the Transfer Student Committee, has worked with various campus administrators that work directly with transfer students in exploring new avenues to make the transfer credit articulation process run more efficiently. Andrew believes that USD is one of the few institutions that require students to deposit before receiving their course-credit evaluation; he continues:

There are still a lot of private schools who will provide that information up front. I am talking about this level of anxiety because student sometimes still don't know, and if you are admitted late, you may not know until the first day of school or the week before.

Another strategy to improve transfer retention rates was by incorporating a service-based organizational culture in offices across campus to support students. The service-based model approach was echoed by four of the eight administrative personnel in offering and innovating a more positive experience to students at USD. This method also resonates with the President's strategic plan, *Envisioning 2024*, in asking for USD to embrace a Culture of Care service ("Envisioning," 2018a). Several approaches were used to assist in de-mystifying the financial aid process or connect students with additional resources. Similar to Bean's (1980) attrition model, Ryan, Director for Student Support Services, adds another layer to the service-based approach in what he calls the empathetic experience integrated in his advising sessions with students. He describes this approach as looking and supporting students from a holistic lens of an array of multiple and salient identities. He believes that by integrating an empathetic experience in oneself, you will be able to comprehend and determine where and what challenges the student is experiencing.

Lastly, another realm that Daye, Director of Community and Leadership Development, believes affects transfer student retention is in regards to the on-campus residential housing

option currently available for transfer students. She emphasized the importance of the on-campus residential housing option for transfer students as it positively impacts retention at USD through the integration of building and elevating their sense of community and belonging. However, she also states that the number of transfer commuters will grow because of the limited availability of on-campus housing. With projections of first-year admittance to increase every year, the institution will have to be aware of the availability of on-campus housing for transfer students.

Recommendations. This section explored several of the possible recommendations suggested during the administrative dialogues. Suggestions made by the participating personnel are meant to enhance either the transfer retention or financial aid processes affecting the transfer student population.

A recommended resource that Kellie and Ryan are exploring further to enhance the transfer experience is to implement a transfer student coordinator or specialist position that specializes in understanding the needs and financial challenges faced by the transfer student community. This concept is presently existing in the USD Undergraduate Admissions, Transfer Learning Community, and Registrar offices who have one or more positions that specifically focus on the needs and challenges experienced by the transfer student community. This level of approach seems like a trend that may significantly impact and provide a more streamlined and consistent process for transfer students to help alleviate feelings of transfer shock. In return, careful attention and resources imperative to the success of transfer students may be made available by implementing a transfer coordinator or specialist within their particular departments.

Adan, Associate Director for Center of Student Success, offered his insights about the steps that USD is currently undertaking to try to mediate the need for more financial assistance for students. On a large scale, the University of San Diego is undergoing a comprehensive

assessment that is evaluating many salary-based positions to examine role necessity and seek ways to combine several administrative and staff positions to explore avenues for additional funding. Adan continues:

Especially when tuition continues to grow every year. Financial constraints are not the only factor but it is a top factor as to why students leave, so we definitely have to support our students. If tuition increases but financial aid packages do not, whatever the gap is, students will have to come up with that money on their own. In other words, one of the steps are if tuition increases then financial aid will have to increase at the same rate.

The comprehensive assessment occurring during the 2018-2019 academic year is seen as an institutional approach to help in collecting more opportunities in financial assistance to students.

Andrew is currently developing a Transfer Ambassador Program to ease the transition during the application phase and the pre-matriculation phase at USD. He further recommends for the institution to focus on how USD is increasing the admittance size for transfer students. He believes that USD is facing challenges in including transfer students into important campus-wide discussions, as well as offering transfer students equitable opportunities similar to traditional first-years. He reflects on what strategies he may potentially implement in his line of work, but he has suggested a different and radical approach, a cultural shift in defining the term 'transfer student.' Andrew hopes that with more discussion in redefining the term 'undergraduate student' at the administrative level, campus stakeholders will consider being more aware and inclusive of transfer students in the larger component of undergraduate students at USD, which may easily signify traditional four-year students.

Reflection. My journey through data collection in my analysis section has offered a plethora of information from each of the narratives provided by the participating administrators.

As insightful as this cycle has been, the way I was able to gauge my dialogue skills was by incorporating a final question in the interview. The last question entailed my conversation skills and how administrators felt about the overall research topic. As positive remarks were given about my style of communication, I felt as though there were many ways to improve my facilitation skills. One great example would be to share more relevant literature about my topic of interest to administrators since it would mutually benefit and share a collaborative opportunity in the process. As researchers we want to be able to share the wealth of information and knowledge about a similar field of interest in some capacity; therefore, one-on-one conversations can be an excellent format to do so. This also leads to my curiosity about whether administrators are cognizant of how financial aid can play a significant role in levels of persistence and attrition during their transfer experience. This idea makes me reflect on Bean's (198) causal model of the impacts of background characteristics as well as institutional expectations and resources available for students can then affect a student's decision to withdraw.

The topics on merit-based scholarships were perhaps one of the fascinating issues referred by many of the administrators. This, in part, touches on the concept of how a transfer students' ability to pay impacts retention and persistence at USD. Considering that transfer students are offered limited institutional aid and are ineligible for merit-based scholarships, administrators should also be aware that 79% of the transfer student community identify as a commuter or not living in USD residential housing. Therefore, living off-campus already includes its sets of disadvantages, such as San Diego's limited and high cost of housing, on a transfer student's ability to pay, so how is USD being intentional in providing an on-campus residential housing option for the transfer community? The City of San Diego (2018) reported that the lack of affordable housing is a major issue for renters and that the average monthly rent

from 2013 to 2017 increased by 34 percent, with a significant 51 percent increase in studio unit rental rates. If USD is offering a tiny fraction of housing for transfer students or potentially none at all, how is USD offsetting the costs through financial assistance for transfer students?

Especially, when financial constraints are still the first reason as to why transfer students withdraw from the university, is USD carefully providing a footing for transfer student success? Additionally, this makes me reflect on how prevalent financial constraints can be because while half of the transfer student population (47%) is not receiving financial aid, slightly more than half do receive some form of financial assistance (52%). Since financial aid is limited the majority of financial assistance is mainly in the form of federal loans placing even more of a responsibility and burden on the student.

The previous data set led me to my next observation regarding USD's commitment to transfer student success. It is indeed fascinating to read about the university's mission to improve the retention rates for the transfer student community. As of the 2018-2019 academic year, the University of San Diego holds a 96% retention rate within the transfer student community from the Fall to Spring semester. This is significantly a considerable accomplishment for USD, but this acknowledges the style of approaches, such as the service-based and empathetic approach, as described by several of the administrators in the analysis section. This level of commitment to the students has been elevated as I have witnessed this myself as the GA for One Stop and AS. Although, financial aid assistance is limited, the university is shifting in empowering students through a student affairs approach in offering more of a meaningful sense of belonging and integration experience at USD. Working under the Student Affairs division, empowering and supporting students to persist and engage are two of the most significant staples that I have come to embody during my graduate assistantship positions.

Cycle Two: Transfer Student Questionnaire

Action. Cycle 2 was primarily designed by using Bean's (1980) causal model of attrition. Through his approach, I had to be intentional in inquiring about transfer students' contextual characteristics and their experience at the institution to better understand their level attrition. By examining a transfer's background or identities that they hold, higher education professionals can then create more practical resources for students to integrate on campus. In return, administrators are then able to support students by anticipating and comprehending a student's attrition level before a student ultimately decides to withdraw from the institution. Bean's (1980) model of attrition has helped build a trajectory and frame pertinent questions to help retain transfer students during the financial aid process and elevate the transfer student experience. Therefore, the second cycle of this action research transitions over to now investigate the transfer student experience through a demographics and experiential lens.

The approach in gathering information for this section was made through a questionnaire (Appendix E) sent to transfer students via their university email accounts. Questions revolved on demographic inquiries that students closely identify, such as ethnic, racial, and financial matters, while on campus. Also, the survey was divided into two sections in which the first asked about their background characteristics, and the other half was more experiential inquires. The questions about their experiences on campus dealt with matters about their overall experience in terms of financial aid matters, sense of belonging, and their recommendations to enhance their experience as pre- and post-matriculation.

As one of my research questions inquires how transfer students are navigating through matters of Financial Aid, one of my intentions for this action research study was also to examine current practices implemented by One Stop and the Office of Financial Aid. Although I have

informed and worked closely with Sybilla from One Stop about how my action research focus will examine the practices implemented at the office, the hope for the next two cycles will exhibit insight about the transfer student experience in using these resources. In no means is this study is to intentionally nitpick or criticize the systems of the One Stop and OFA offices. I believe that since both offices are either the center or however involved in the financial aid processes at USD, collecting transfer student input can be beneficial in continuing their commitment to elevating the overall student experience.

Analysis. While the questions revolved on matters as those listed above, themes arose during the transcribing process of the seven transfer students who participated in the completion of the survey. The following themes will convey responses that were either the most answered or perhaps an outlier or outliers that are worth considering. The intent was to illustrate common patterns experienced by the transfer student community or several responses that are worth taking a second look.

Demographics. The demographical section echoes to Bean's (1980) attrition model by how background characteristics act as an important variable in affecting a transfer student's level of satisfaction on campus. By gauging and determining if transfer students are enjoying themselves on campus, this idea may then be a reliable measurement to better create strategies in retaining students on campus. Table 3 exhibits the demographical data pulled from the participating transfer students. A comprehensive data set is located in Appendix I.

Table 3

Transfer Student Questionnaire Data (Portion)

Student Pseudonym	Gender	Racial/Ethnicity	Unit Status	Type of Institution Transferred From	Estimated Annual Family Income
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Marley	Female	East African/African American	Full-time	4-Year Private	\$100,000
Table 3, cont.					
Jennifer	Female	Latino/Mexican American	Full-time	2-Year Public	\$0-\$19,999
Alana	Female	Laotian/Asian	Full-time	2-Year Public	\$20,000-\$39,999
Kayla	Female	White	Full-time	4-Year Private	\$20,000-\$39,999
Luisa	Female	Hispanic or Latino/Mixed	Full-time	2-Year Private	\$0-\$19,999
Caty	Female	Hispanic or Latino/Other	Full-time	2-Year Public	\$0-\$19,999
Kimberly	Female	Hispanic or Latino/White	Full-time	2-Year Public	\$0-\$19,999

During the transcribing process, I immediately noticed that all the participants were female and full-time students. My secondary thoughts were the diversity under their ethnic and racial identities, estimate annual family income, and the type of institution they attended before USD. Other important data set that I came across as pertinent to my topic of research are the different forms of financial aid that the transfer students are currently receiving. Several of the areas that may be considered outliers from this data set are Marley and Alana. As for Marley, their ethnic and racial identity, the type of institution she attended before, and her estimated annual family income stand as widely different as compared to the following contextual background from the students. Alana, on the other hand, is only receiving a USD Scholarship as their form of financial aid at USD. This particular data is somewhat rare, considering her estimated family's income which may potentially be from either side of the spectrum and she is a full-time student.

Lastly, another observation that I found fascinating based on the results were that all of the participants received some form of a USD Scholarships, while there is a majority receiving USD Grants and Federal Grants and Loan in their FA award packages. USD Scholarships, in this case, may qualify as a need-based institutional award or depending on their involvement, several specific organizations offer a form of stipend to their FA awards. For example, all Associated Students leadership positions receive a stipend for their contribution and dedication as student advocates. Additionally, USD Scholarships are often awarded to students that may qualify for financial assistance or are low-income.

Transfer student experience. This section explores several of the frequent and insightful references that deal with the transfer student experience at the University of San Diego. After reviewing the data, transfer students in this cohort have shared two sets of challenges that are hindering their overall transfer student experience at USD. First, the topmost recorded response made by the participants were problems surrounding the transfer experience during the pre and post transition process into USD. All participants have experienced some form of frustration after the transition process into USD. Several common challenges after the transition process centered on feelings of culture shock, and difficulty in integrating and finding a sense of community at USD. Challenges that surfaced during the transition process to USD, on the other hand, were in regards to issues in the course articulation process and minimal guidance from the transition team. Alana shares her transfer experience:

Overall, I have only been here for one full semester. I don't feel as though I have had much support, although I know I take a role in looking for that support. As a transfer student I was expecting to have been a lot closer to transferring as well, but that wasn't the case when transcripts were processed.

Alana's experience also resonates with several of the insights brought forward by the administrative staff. These include challenges in seeking a sense of belonging and the course articulation process. These two challenges presented are reasonably relevant to the current struggles felt within the transfer student community. Since transfer students traditionally enter as third-year students, between sixty to ninety units accumulated, they are placed in positions where onboarding programs consistently encourage transfer students to join student-led organizations that foster a sense of belonging. By promoting a sense of belonging, transfer students will explore in integrating their passions and salient identities into the organization influencing institutional commitment. This idea echoes both Kant's (1979) and Bean's (1980) approaches in that institutional commitment is crucial and one of the most significant factors in the order of persistence that may reevaluate decisions of withdrawal. However, the most explicit reasoning that transfer students experience difficulty in integrating or finding a sense of community is due to entering the space where traditional first-year students have already established these core relationships over the prior two years.

The second challenge that transfer students face in their overall experience is in minimal opportunities for assistance and guidance provided by the whole onboarding process. Marley and Jennifer have expressed that they have had minimal or a lack of direction during and after the transition process to USD. Marley shares, "Transferring to USD was difficult because there lacks a transition team to help guide transfers into life at USD. I struggled a lot mentally and academically to find my groove." Marley offers a valid and contemporary issue, in that it speaks to the importance of background characteristics and the empathetic-approach mentioned by Ryan. Contemporary focuses and advising styles, such as Schlossberg's (2006) theory of transition, have been incorporated in opening our lenses by recognizing that students will bring

an array of various identities and external factors that will shape their higher education experience. Overall, Bean's (1980) Model of Attrition helps support Marley's experience by arguing that background characteristics are a critical factor to a student's level of satisfaction at an institution.

Transfer student retention. This section explores concepts of retention exhibited by the responses recorded from participating transfer students. Common issues that surfaced by the participants can lead to factors that have traditionally affected retention, persistence, and, ultimately, create higher levels of student attrition. Common issues that have been recorded include the transfer-credit articulation process, financial aid assistance, and support resources. Luisa shared:

Being a transfer student is difficult. Along with others, I feel like USD wants to keep us here longer because of the obstacles we face with transferring credits, trying to take less expensive classes over break at community colleges, and trying to sort out expenses.

This, of course, is a brief response made by the student; however, to some, degree, it does hold merit. The transfer-credit articulation process has been a common issue not only expressed by the students in the questionnaire but also at the executive level. Credits that do not fully transfer-in or are partially counted as a fraction can have concerning consequences on a student's graduation trajectory, academic commitment, and a student's self-esteem. For example, when a course unit is transferred as an elective but not as part of their core requirement, transfer students will be required to retake a somewhat similar course but with a curriculum that meets USD standards. Therefore, if transfer students are placed in classes that they may have previously learned at their prior institution, feelings of frustration or boredom may arise losing academic engagement and question their purpose at the institution. This process illustrates the student

attrition levels and steps that lead to withdrawal as modeled by Bean's (1980) theory. Therefore, it is vital to be attentive to the trends that transfer students may be experiencing.

Another factor that affects a student's institutional commitment is a transfer student's sense of belonging. As previously stated in the previous section, a sense of belonging is also an important variable that determines a student's level of satisfaction towards the institution. All of the students who participated answered that they are in at least one organization that helps to promote a sense of belonging or community on campus. However, five transfer student who participated in this questionnaire recommended for USD to create more transfer-oriented support services and programs that offer continuous guidance during and after the transition process. This makes me posit a question on whether the Student Affairs' division reorganization that affected the structural changes of the transfer student orientation and onboarding process affected the transfer student differently.

Financial aid processes. The feedback collected from the responses of the transfer students who answered the survey also centered on the Financial Aid assistance and current processes at USD. More than half of the participants from each question has given the services provided by both One Stop Student Center and Office for Financial Aid positive remarks. Caty shares her experience for both departments:

I have visited One Stop many times, and my experience has always been good. They are all very nice people who are truly trying to help students. Sometimes it's almost if they can't help you not because they don't want to but they can't... I have also visited the Financial Aid office a couple of times, and my experience has been good. They are friendly.

This collective experience felt by the transfer student participants illustrates Sybilla and Kellie's

service-based approach to enhance the transfer student experience; especially, in an area of higher education that is layered and complex due to the many federal and institutional regulations that both offices have to abide. As the Office of Financial Aid Office works to be in contact with the Department of Education on behalf of the students, One Stop is situated as one of the primary delegators between the student and OFA. In some problematic or extensive cases that require a more thorough look, a case is created that is sent over to OFA for immediate review. Furthermore, almost all of the transfer student participated in the survey answered that they keep track of matters pertaining to their FA frequently, ranging to from all the time to every few weeks. Kayla shared that she might not have been able to attend USD during the Spring 2019 semester because she anticipated in not having enough funds for her tuition, she continues, “I try to be on top of it always because of my low-income status.” Caty’s particular case alludes to how a transfer student’s socioeconomic background can play a significant role in the creation of a financial aid award package which means mean the factor between graduating or retaining. Ishitani (2006) supports that first-generation students with family incomes ranging between \$20,000 and \$34,999 had a 72% higher chance of departing college, compared to those with \$50,000 or higher.

Another question that I wanted to gauge from the transfer student population was their financial aid package and if that supports their success at USD. The answer from this data set varies. For example, three transfer student participants expressed that their current FA award does not assist them at USD. While Jennifer is choosing to work full time in part of her current FA award package does not sustain her alone, Kayla expressed his experience in re-appeal for additional funding:

I feel that as a student I wasn’t heard or listened to by the financial aid department during

my first semester because they suggested I look at other options outside of USD if I was unable to pay for remaining tuition. I have submitted a petition my first semester, and they denied it. This semester, Financial Aid did acknowledge my current financial status and supported me in a better way, but I am unsure if in the future it will be any different. After reviewing Kayla's experience on how their FA award package supports their success at USD, his case, in particular, brings me back to Ryan's approach to empathic counseling. Incorporating a counseling lens that accommodates in exploring the importance of how a transfer student's background characteristics lead to shaping their ability to pay, also known as an Organizational Determinant in Bean's (1980) model of attrition. Therefore, by working towards acknowledging that the transfer student population enter from various backgrounds, supporting them through a holistic approach would then host and continue to foster a welcoming and positive experience. This approach would be beneficial and helpful during a more comprehensive review of a student's financial letter of appeal or when One Stop or OFA counselors assist students that may evoke emotional responses to their socioeconomics predicaments. This approach may also shed light in the recommendation made by Kellie at Office of Financial Aid, in that by having a financial aid counselor specifically for transfer students can better lead to better assisting, track, and understand contemporary trends within the transfer student population.

Reflection. After reviewing the data collected for Cycle 2, I began reflecting in the different roles inside higher education; especially the dynamics between students and staff. These sentiments have also become prevalent due in part of the retreat days in the Student Affairs Collaborative and my current graduate assistantship in Associated Students. One approach to advising emphasized in these two programs encourage us to incorporate a challenge

and support advising model during our advising sessions with students. Therefore, this makes me reflect and challenge the topic of guidance and support, especially in cases where students are experiencing difficulty in acclimating. In several cases, challenges and support go well hand-in-hand; however, this depends on you ask. As a student, you are subjectively experiencing in juggling with a multitude of other priorities than financial aid. However, as a staff member, I may be objectively observing the process because I am indirectly setting expectations for a student as well as offering them professional development opportunities, which may translate into useful life skills; such as, autonomy and initiative-making. In other words, as the professional staff, there is this notion that students in college should be more independent and initiative in exploring the resources available for them. However, the time to reevaluate in how we are serving the transfer student population may become more imperative now due to sweeping changes being made in part of the Envision 2024 institution plan. As a contemporary Catholic institution, USD is currently moving in embracing and strengthening diversity, inclusion, and social justice. Therefore, as the institution moves in accepting and creating environments that promote inclusion for many students of underrepresented communities, enhancing current offices practices and advising models to be in adherence to the Envisioning 2024 will be crucial in terms of a transfer student's success.

Cycle Three: Transfer Student One-on-One Interviews

Action. As the first and second cycle created a path of inquiry, my third cycle led to further explore the transfer student experience on a one-on-one setting. Similar to Cycle 2, I believe that sharing a one-on-one interview with the students would also explore more opportunities to identify common themes and experiential challenges that may be encountered through an online format. With this approach in mind, I treated the interviews as more of a

facilitated dialogue with the students to create a more welcoming environment and allow for open conversation. Therefore, I invited eight students who self-identified as a transfer student to sit and share their narratives about the transfer student and financial aid experience at USD.

These eight transfer students who participated in cycle three were all student leaders serving in Associated Students at the time and none partook in the survey as performed in cycle two.

Analysis. In Bean's (1980) causal model of attrition, one of the first steps while gauging a transfer student's overall experience through the process of withdrawal, is to identify a student's background characteristics. I compiled a set of demographical questions that aligned with several of the listed contextual factors and asked the participant to complete the questions on their own (Appendix E). Afterward, I went straight into my series of experiential questions about their overall transfer student experience, about financial aid matters, sense of belonging, and recommendations that would address their challenges. Table 5 outlines the seven transfer student participants and pertinent background characteristics.

During the process of analyzing and transcribing the data collected from the narratives, I began to identify patterns of similarities in the transfer student's responses. However, each student held their unique insight and experience. Also, various elements (organizational determinants and intervening variables) began to emerge from Bean's (1980) causal model of attrition. As several concepts of the two variables listed were prominent to the transfer student's experiences, there were several that were not as frequently noticeable in the narratives. On the other hand, routinization, integration, distributive justice, and centralization are just several of the most prominent in the transfer student's testimonials.

Table 5

Student Demographics of One-on-One Participants

Student (Pseudonym)	Gender	Race & Ethnicity	Residential Status	Veteran	California Resident	Dependency Status
Ryan	Male	Race: White	Commuter	No	Yes	Dependent

Table5, cont.

Xavier	Male	Ethnicity: Hispanic or Latino	Resident	No	Yes	Independent
Laura	Female	Ethnicity: Hispanic or Latino Race: White	Resident	No	Yes	Dependent
Juan	Male	Ethnicity: Hispanic or Latino	Commuter	No	Yes	Independent
Mary	Female	Ethnicity: Race: African American	Residential	No	No (International)	Independent
Samuel	Male	Ethnicity: Latino Race:	Commuter	Yes	Yes	Independent
Robert	Male	Ethnicity: Middle Easter or North African Race: White	Commuter	No	Yes	Dependent

Background characteristics. Background characteristics refers to the contextual facts of a student before arriving on campus (Bean, 1981). Bean continues by explaining that a student's background characteristics work in tandem with the explanation of the following section,

organizational determinants. In other words, a transfer student's contextual identities can play an essential role in the experiences instituted in the organizational determinants. In the case of the student experience, two transfer students encountered challenges during the pre-matriculation process in transferring to the University of San Diego. For example, Xavier's experience in the course registration process was stressful because of his interaction with this Faculty Advisor. He shared that before the start of the semester he lived about eight hours away from campus and was not able to attend the Summer Registration Series that would help him guide through the process of course registration. He continues:

I found out after I got here, that my Theology and Religious Studies course I took in the Fall semester was double-counting because the course that I took at my junior college transferred over. So I spent a whole semester in the class, and I found that it was his responsibility to make sure that my classes weren't double-counting.

Xavier's challenge from his residency in Modesto, California at the time before the start of the academic year limits him from frequently traveling to campus as compared to a local student who may freely do so. However, Xavier's sentiments may also echo with Mary's and Laura's narrative. Laura, who lives an hour away from campus but still within the San Diego County line, experienced issues with her financial aid award package. During Laura's experience of appealing her Financial Aid award package, there were multiple occurrences where she was asked to arrive to campus, complete and submit time-sensitive materials in-person. Even then, Laura expressed that although she was looking forward to attending USD, she noticed that the steps prior was challenging to navigate and placed a variety of stressors on her family. This process and challenge only intensified for Mary, who is an international student from Kenya, Africa.

Furthermore, other examples illustrate a positive relationship between background characteristic and institutional determinants. Ryan's socioeconomic background in part has played a significant role in how he navigates his transfer student experience. Ryan was comfortable to share that he had an overall rewarding and productive experience at USD because his parents help pay his tuition. In return, this led and motivated Ryan to take initiative of his own academic success and have more time to be involved in many student organizations. Although Ryan does acknowledge his own privilege in what many transfer students do not have the luxury to individually pay the high tuition cost at USD, he holds an important case worth closer examination. I postulate that since Ryan worries less about his outstanding student account, considering that his parents financially support his tuition payment, this allows for more time and focus onto more activities while developing a stronger commitment to the institution. This idea resonates with Braxton's et al. (2004) in that a student's will to persist is directly correlated to their level of satisfaction and commitment to the institution. This notion continues to be true, in that both Samuel and Robert has circumstances that help support their transfer student experience.

Samuel who identifies as a retired veteran, has also had a positive and "easy-breezy," as he referred to it, experience due in part of his post-GI 9/11 bill supporting his financial endeavors at USD. Similarly, Robert enjoys his experience at USD by being involved in many student organizations and expresses that he took initiative in searching for a student community that closely identifies with his Muslim identity. Having difficulty in finding one organization during Robert's first semester at USD, he eventually formed, along with his close colleagues, the Muslim Student Alliance, who notably won the USD Best New Student Organization award for the 2018-2019 year. One unique factor that Robert holds is his tuition remission benefit that his

mother receives as a faculty member at USD. The tuition remission program at the University of San Diego helps to support employees and their partners and dependent children to pursue an education at USD by waiving the tuition costs (“Education Benefits,” 2019a).

Organizational determinants. Organizational determinants are considered the objective situations experienced by the student (Bean, 1981). Bean (1979) continues by supporting that the organizational variables are said to be significantly influential to dependent variables, “or intervening variables are regressed on the background variables” (Bean, p. 12). In other words, the following step (Intervening Variables) is dependent on the appraising of the organizational determinants (Bean, 1981). Table 6 outlines several of the chosen organizational determinants used to examine in this AR study.

Table 6

Bean’s (1980) Organizational Determinants and Descriptions.

Organizational Determinants	Description
<i>Advisor</i>	The degree to which a student believes that his/her advisor is helpful.
<i>Centralization</i>	The degree to which a student believes that he/she participates in the decision-making process.
<i>Developmental</i>	The degree to which a student believes that he/she is developing as a result of attending the institution.
<i>Distributive Justice</i>	The degree to which a student believes that he/she is being treated fairly by the institution.
<i>Integration</i>	The degree to which a student participates in primary or quasi-primary relationships (has close friends).

Table 6, cont.

Routinization

The degree to which the role of being a student is viewed as repetitive.

Six of the seven students expressed positive reactions to their sense of belonging on campus (Integration). Since many of them admit to being social and are part of one or more student-led organizations on campus, they are mostly approving an institutional variable that many students encounter during their experience on campus. An excellent example in the transition process is are the students' interest to explore social opportunities to make friends.

Ryan elaborates:

I think USD does a lot to help facilitate that [sense of belonging] when you first come. They have events for people in your TLC [Transfer Learning Community]. If you take the initiative actually to go to the events you will meet people, and if you are a social person, you will make some friends. Some of those friends I still hang out with regularly and other I see on campus and say hello to them... I would say that it does help you forge some bond if you didn't have some in the first place.

However, this does illustrate that institutional integration is dependent on the transfer student to take the initiative to socialize in the first place. Therefore, by reflecting on a student's background variables, such as their past academic performance or hometown, may determine several approaches to identifying helpful strategies to help transfer students feel more acquainted to campus. However, there are instances where disapproving an organizational determinant trickle down affecting other objective variables, which then initiates the process (Intervening Variables) of attrition.

Intervening variable. According to Bean (1981), the intervening variable is the act of appraising organizational determinants, then divided into two systematic variables: satisfaction variable and institutional commitment variable.

Four of the participants have shared a common thread of their endeavors navigating through the transfer credit articulation process. In addition to Xavier's challenge of registering for classes, he also encountered an issue with one of his Math courses not fully transferring over to USD. He continues by stating that although USD does have a petition to transfer credit process, he was informed by faculty not to undergo the process because it would be declined either way. He continues:

I've been told by many faculty members not to petition because it is a waste of your time.

I get that all the time by faculty. First, that is rude because I took a whole semester of that class [statistics] and it was not easy. So for you to tell me that, "it's a waste of my time," you are then telling me that while I was taking that class, it was also a waste of my time.

Similarly, Maria emphasized that she also encountered the same situation and entered her business statistics course already feeling frustrated in having to repeat the course. Although she acknowledges that the School of Business is strict in requiring her to retake the class, she overall did not have a great experience. However, what supplemented her level of institutional satisfaction were her organizations that she is involved.

Attitudes exhibited just like Xavier and Maria's can significantly affect a transfer student's level of satisfaction and their commitment to the institution; however, organizational determinants, specifically routinization and developmental variables, will be crucial to examine beforehand. As previously noted, several of the transfer student participants in the questionnaire have also shared concerns involving the transfer credit articulation. Given that perceptions of

taking a repetitive course would not be satisfying, these factors are also dependent on whether the assigned faculty teaching the class makes it worthwhile for students and brings value to their ability to teach the course. Transfer student would potentially persist academically well and be challenged to be engaged during the progression of the course. Overall, the student's level of satisfaction would be tested regardless, leading to question about their commitment to the class. Other intervening variables considered is absenteeism and lack of interest (Bean, 1979).

The institutional commitment variable was also dependent on the process of the attrition model. For example, Maria underwent the Financial Aid appeal process and ended up getting her new appealed FA award one-week before finals week; which is situated around the month of December. Throughout this process, she remembers feeling overwhelmed with stress and anxiety because she used to receive emails from Student Accounts demanding for her to pay her student account balance by the tuition deadline (late October), or risk of being dropped from her courses. Additionally, since she identifies as an international student from Africa, communication with her family was difficult because she used to have to translate between her family and then to the Office of Financial Aid. Maria's case is often unique; however, she demonstrates a perfect example of how the three variables are reliant on each other and how it largely shapes the intervening variables. In other words, when Maria's level of satisfaction (Intervening) was affected by her high-stress level in navigating the Financial Aid process (Organizational Determinant), her home country of Africa (Background Characteristics) also play a considerable factor in how she will perceive her commitment to USD

Dependent variable. Lastly, Bean (1980) classifies the Dependent Variables as student dropout or withdrawal from the institution. This final variable is strongly dependent on intervening variables as if the student was not enjoying their time in USD.

Overall, the process leading up to a student's decision to withdraw is vital to a student's success and calls upon the work of how the institution, overall, is committed to supporting their success. Essentially, through Bean's (1980) attrition model, USD is evaluating their processes in anticipating and instituting the appropriate resources that foster a positive transfer student's experience within their organizational determinants concerning the respecting every student's background characteristics. During my discussion with Xavier, he expressed that he has had a positive experience thus far, and he continues:

I feel like the university as a whole, needs to go through a process like "How do we serve our transfer students in a more streamlined way?" because the conversations are happening on every department, but on their own.

Two organizational determinants emerged in Xavier's statement, which I believe captured his level of commitment to the institution; these include distributive justice and centralization. As Xavier positions and reflects on his determinant variables, he was able to share, overall, how he has experienced a positive experience at USD.

Reflection. Overall, my experience in facilitating the one-on-ones with the students has been incredibly insightful and entertaining, especially in listening to a diverse set of transfer students.

By utilizing Bean's (1980) causal model, I have been able to view a student's level of institutional satisfaction and commitment widely different in conjunction with their background characteristics. As a graduating student, especially with a focus in supporting the transition process for countless of transfer students, this helps to frame the layers of how intricate and crucial each variable can play to a student's persistent and overall success. Therefore, during the dialogue interview, I encountered many times wanting to advise the student of their particular

circumstance. However, I was continuously reminded and challenged about the key roles that researchers play in-and-out of our normal assigned positions; such as, GA Advisor and staff member versus action researcher. However, as the previous Graduate Assistant for One Stop and once upholding our team philosophy integrating a service-based approach, I felt comfortable in sharing my knowledge and support to the students; however, without compromising the intent of promoting an unbiased view of the processes.

One of the many experiences and insights that Xavier has shared has left me slightly conflicted but empowered of the importance and value working to elevate the transfer student experience. Xavier shares:

Basically, how many transfer students are admitted depends on how many freshmen accepted their bid to the university. In other words, they [Undergraduate Admissions] say, “We are admitting this many freshmen, and whatever we have left, we’ll offer to the transfers.” So that is why last year [2017-2018] when they did that, there were too many freshmen on-campus, now they have accepted fewer transfers this year [2018-2019]

Through his student assistant position in undergraduate admissions, he also informed that “Housing is very stressful because next year there will not be any housing for transfers probably. It’s almost guaranteed that transfers will have to live off-campus.” Initially, this statement certainly triggered many thoughts and reactions within me, especially after reviewing the decrease in transfer student enrollment. One example is the immediate symbol that transfer students are routinely considered second in many campus-wide decisions. However, after reviewing and speaking with various students in the transfer student population and administrative staff in helping to support their experience, USD has received positive and innovative remarks from the larger pool of participants in this study. Also, from an objective

outlook, USD has sustained incredibly high retention rates and has created many institutional goals, brought forward from Envisioning 2024, similar to Bean's (1980) Causal Model of Attrition.

Another piece worth reflecting was the number of times I referenced Xavier's experiences and challenges versus the other students in cycle three. Admittedly, I identified strongly with Xavier's character and experiences due to his commitment to advocacy and a high level of institutional expectations. Especially during our conversation, many of the topics Xavier mentioned and reported resonated with many of my educational values, as well as my struggles as a transfer student during my undergraduate career. From the positive experiences to the frustrations, we both have undergone many of the similar issues that have impacted student persistence and retention among the transfer student community. In return, many of Xavier's experiences led him to join student government in order to continue advocating for equitable opportunities and resources for Commuter students on campus, who primarily identify as transfer students, and gain professional development skills. Additionally, I believe the noticeable imbalance of referencing Xavier's experiences compared to the other participants was that Xavier's responses were both genuine and honest in navigating an institution that places the transfer student community as a second priority. It should be noted that the other participating transfer students also had valuable experiences; however, Xavier shared a significant narrative that made me reflect and realize much of my journey as a transfer student and how much more work there is to be done in elevating the transfer student experience.

Limitations

As abundant the narrative experiences have been, this research study does include its sets of limitations. First, the primary limitation was the low number of student participation both in

the response rate of the questionnaire or one-on-one interviews with transfer students. Taking into consideration the number of questions on the survey, a total of 19 questions may have potentially deterred students at first glance. At the start of the 2018-2019 academic year, the total transfer student population who returned from the Spring 2018 semester was at 283. This study included seven participants who completed the questionnaire and seven participants that accepted to undergo a one-on-one interview. It is important to note that although each of the participants illustrates a diverse experience at the University of San Diego, these fourteen students do not represent the views of the entire transfer student community.

A second limitation of this study is the membership or organization a participant may be affiliated. This may apply to both student participants and campus personnel. I believe this may have narrowed the response rate. The first example is the seven participants that completed and submitted the survey on Qualtrics were all members of the Student Support Services program at USD. The narratives of these particular set of students may have all expressed similar sentiments of low socioeconomic backgrounds, first-generation, and underrepresented group challenges. These background characteristics in which many transfer students may closely identify are the actual eligibility requirements that students meet to enroll in SSS. The second example, is the AS student Senators for one-on-one interviews. Although six participants are affiliated in AS and are involved in more than one student organization, these student leaders traditionally hold a higher sense of involvement and community on campus. The last example consists of the response rate from the administrative dialogues. Although I did not get a suspicion of administrators withholding information, I felt as though our conversations were productive and supported by the feedback from the staff. However, from an objective standpoint, this is considered a source of

limitation because of the administrative duties and expectation of upholding departmental policies and institutional commitment to being supportive to all students.

The third limitation I came to reflect was the position I hold that may have limited or swayed the response rate differently. The seven participants that joined in the one-on-one interviews are well-acquainted on who I am and my role as one of the advisors for Associated Students. Additionally, there were several administrative personnel and two participants in the one-on-one interviews that remembers my previous role as the Graduate Assistant at the One Stop Student Services Center. My aim as a researcher was to create and foster a safe environment where the participants felt encouraged and comfortable to share with me. However, it is understandable how much the student is willing to share and dialogue during the interview process.

Recommendations

Further Review of the Transfer Credit Articulation Process

Perhaps one of the most frequently referenced challenges that many of the participating transfer students in this study experienced was the transfer credit articulation process at the University of San Diego. The articulation process stands as one of the most critical systems and factors that all transfer students undergo during their matriculation process at USD. Chin-Newman and Shaw (2013) consider the transfer credit articulation process and efficiency as a primary concern for transfer students because of its lengthy wait time. Further exploration into the systems and policies that constitute the transfer credit articulation process would help to support its impacts on retention rates among the transfer student population at USD. The office responsible and oversees the transfer credit processes and admittance, official transcript review, is housed in the Registrar Office. The Transfer Analyst would be a great resource in this

particular inquiry. Additionally, I would suggest to further study the credit articulation process using a similar causal attrition model framework which relates to the impacts on transfer student retention. This way it will offer the researcher leeway to explore other focuses but tie into the consequences brought by the overall transfer credit process.

Further Review of Transfer Orientation and Onboarding

After the comprehensive USD Student Affairs reorganization from 2016-2018, many departments under the division have experienced significant shifts in the structure, systems, and approaches to supporting and enhancing the entire student population at USD. Therefore, one area of focus that emerged in my finding with many of the transfer student experiences was the orientation process. Considering that many intentional shifts have occurred since the reorganization, such as the transfer orientation team and program once housed under the Center for Student Success office, current evaluations and assessment would be to illustrate its effectiveness and overall impacts on transfer student experience and success. Most importantly, the efficiency of an institutional onboarding process for transfer students has determined to measure a transfer student's persistence, attrition, retention, graduation, and academic success at the post-transfer institution. Currently, the onboarding process at USD has many different layers since it is not entirely centralized; therefore, there are many offices involved in the overall student orientation and onboarding process for transfer students. In addition, a future study reviewing the transfer orientation and onboarding process would be helpful to examine the diversity in demographics from the incoming transfer student population as they will certainly bring their own sets of challenges and institutional expectations at USD. Therefore, sharing a dialogue with the Transfer Learnings Coordinator and the Assistant Director for Undergraduate

Orientations would be beneficial and insightful in comprehending the transfer student experience and retention at the start of matriculation.

Transfer Service Coordinator or Specialist

The incorporation of a Transfer Service Coordinator or Specialist in the divisions of Student Services and Student Affairs departments that support the transfer student community in any capacity, may prove to be useful and beneficial for transfer student retention and graduation rates. Similar to a transfer specialist in Student Support Services and the Registrar Office, the divisions of Student Services and Student Affairs may begin to appoint an individual or a team that specializes and examines current trends and challenges experienced by the transfer student population both at USD and nationwide. This, in return, may help to identify support strategies and approaches to continue retaining and anticipate decisions of withdrawals by transfer students from USD. Transfer specialist may also assist in advocating for the concerns and voices of the transfer student community both at their departmental and administrative level. Similar to the Transfer Student Committee at the University of San Diego, transfer student specialists may function more at a departmental level; however, transfer student related committees may then allow for more opportunities and spaces to share findings and discussions from various departments. The committee approach may also allow for transfer specialists to work at an institutional level by providing significant and imperative discussions about the trends and patterns of the transfer student population at USD.

Transfer Student Communities

During my data collection of the transfer student participants and their narrative, I have encountered an insight that was both perceptive and surprising which warranted further appraisal. The transfer student process of integration either into student-led organizations and to

the institution are essential variables to transfer student retention. However, I began to comprehend that even within the transfer student community there were distinct pockets of identities and affiliations among the transfer student population. For example, there are Commuter and Residential transfer students, out-of-state transfer students, international transfer students, military-affiliated transfer students, and graduate student transfer students, to name a few. By further identifying and examining how to integrate better and cultivate opportunities for collaboration would potentially foster a higher sense of belonging that many transfer students find the experience to their traditional, first-year counterparts. In other words, how are transfer students experiencing and promoting a sense of community within their distinct population? I would encourage the researcher to be open-minded of the transfer student experience and observant of how other offices integrate the term transfer student community in their mission. Considering that many transfer students define the term sense of belonging and community different amongst each other, shared dialogues and inquiries would be crucial to understand transfer student retention

Final Reflection

Overall, this action research has been one of the most fascinating and insightful experiences I have embodied as a researcher and a higher education profession. Throughout this research inquiry and topic of interest, I have garnered an array of knowledge about the transfer student experience, financial aid processes, and student persistence and retention at the University of San Diego. Additionally, I encountered the various commitments from multiple administrative roles and their essential impacts on transfer student success. Along with the unique narratives gathered from the participating transfer student population led to many insights about the current trends transfer students are currently facing and prospective challenges that the

institutional will play a more significant role in facilitating. With a variety of testimonial and insights gathered both at the administrative and student level, I have also been able to reflect on my own experiences as I navigated my undergraduate career. Although the number of participants involved in this study is significantly low as the overall transfer student population, I have been able to learn more about the current transfer student experiences and through my engagement in an action research format.

Admittedly, both the administrator and student dialogues were perhaps the most entertaining and eye-opening experience throughout the entire research process. Eye-opening in the sense that by listening to myself facilitate a shared dialogue with students and professionals, I anticipate that I will continue to be conscientious of my speech tone and questioning. I certainly would like to express my gratitude and privilege to listen to the unique experiences in further motivating and invigorating the overall transfer student experience. Furthermore, by incorporating Bean's (1980) Causal Model of Attrition as my action research framework to better comprehend the transfer retention and persistence, was another fun element to see unfold and come together as a whole. This approach also entailed opening the room for new perspectives and further recommendation; such as the importance of being mindful of background characteristics and organizational determinants to a student's institutional commitment. This led to multiple interpretation and explanation of narratives shared by the transfer student participants.

As my action research project comes to a near close, I have experienced many rewarding moments; however, at times, taxing. As the majority of my positive experiences have been reflected on, I hope this action research topic continues in expanding the conversations across USD. As the echoes and imprints of the transfer student and administrators have echoed, USD

can continue to grow and learn from its success and misses. Similarly, I have also come to reflect on my challenges and perception of the research process. As extensive a research study can become, action research allows for areas of reflection. However, during periods of reflection, there have been thoughts of doubt. I have come to learn from not only the research process but even within my graduate cohort; doubt can be an empowering tool in dialogue and narrative. Ultimately, this experience has deepened my understanding of research inquiry in an area that I continue to be dedicated to learning more of, as well as how it this experience can translate into any role within the Student Affairs and Services division of Higher Education.

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Appendix A

Table 7

Fall to Spring Retention, Transfer Students by Descriptive Characteristics

Year	Fall to Spring Retention Transfer Descriptive Characteristics <i>Financial Aid Matters and Housing</i>	Prior College of Entering Fall Transfer Students by School Level and Type
2018 - 2019	<p><u>Returned Next Fall</u> <i>Financial Aid</i></p> <p>All: 296 transfers</p> <p>Scholarship Athlete 3%</p> <p>Pell Grant Recipients: 15%</p> <p>Sub Stafford (both subsidized and unsubsidized): 24%</p> <p>Cal Grant Recipients: 3%</p> <p>Financial Need: 52%</p> <p>No Financial Aid: 48%</p>	<p>Two-Year College Transfer</p> <p>Public School: 197</p> <p>Private School: 0</p> <p>Total: 197</p> <p>Four-Year School</p> <p>Public School: 43</p> <p>Private School: 45</p> <p>Total: 88</p> <p>International and Other: 11</p>
	<p><i>Housing</i></p> <p>On Campus 21%</p> <p>Commuter 79%</p>	
	<p><u>Returning Spring Headcount</u> <i>Financial Aid</i></p> <p>All: 283 transfers</p> <p>Scholarship Athlete 3%</p> <p>Pell Grant Recipients: 16%</p> <p>Sub Stafford (both subsidized and unsubsidized): 24%</p> <p>Cal Grant Recipients: 3%</p> <p>Financial Need: 52%</p> <p>No Financial Aid: 48%</p>	
	<p><i>Housing</i></p> <p>On Campus 21%</p> <p>Commuter 79%</p>	

2017 – 2018

Entering Fall Headcount

Financial Aid

All 335 transfers
 Pell Grant Recipients: 18%
 Sub Stafford (both subsidized and unsubsidized): 20%
 Cal Grant Recipients: 2%
 Financial Need: 53%
 No Financial Aid: 47%

Housing

On Campus 21%
 Commuter 79%

Returning Spring Headcount

Financial Aid

All: 308 transfers
 Scholarship Athlete 6%
 Pell Grant Recipients: 19%
 Sub Stafford (both subsidized and unsubsidized): 19%
 Cal Grant Recipients: 2%
 Financial Need: 52%
 No Financial Aid: 48%

Housing

On Campus 29%
 Commuter 71%

Two-Year College Transfer

Public School: 204
 Private School: 1
 Total: 205

Four-Year School

Public School: 58
 Private School: 64
 Total: 121
 International and Other: 10

Appendix B

Email Invitation to Administrators

Hello _____,

My name is Timothy Duran, and I am a second-year graduate student in the M.A. Higher Education Leadership program in SOLES. I am currently undergoing an Action Research project about the transfer student experience and the impacts of the Financial Aid processes and their ability to pay at USD.

In one of my research process, I am to meet with a variety of directors to have a meaningful dialogue surrounding my topic or interest. I am inquiring if you would be available to meet with me this week to speak a little further about the how your office supports the transfer student population at USD.

I am available to meet at these available times:

Please let me know if there are any questions or concerns, or further points of clarification. Thank you for your time and I look forward to speaking to you soon.

Respectfully,

Timothy Duran

Graduate Assistant for Associated Students

Student Activities and Involvement

University of San Diego

www.sandiego.edu/associated-students

Appendix C

Administrative Dialogue Questions

Administrator Dialogue Questions

- 1) What is your Administrative position title and please describe a few responsibilities?

- 2) Do you work with the undergraduate transfer student community directly in your department?

- 3) Does your work involve matters pertaining to Financial Aid?

- 4) Are you familiar with the current undergraduate student retention and graduation rate at the University of San Diego?

What do think about the current rates?

- 5) Do you believe the impacts of Financial Aid or a student's ability to pay influence a student's retention and graduate rate?

- 6) Should there be more additional resources to help transfer students navigate on matters pertaining to Financial Aid and/or student success?

- 7) Lastly, do you feel as though we had a productive conversation?

Is there any advice you would suggest about my research interest or style of communication?

Appendix D

Email Invitation to Transfer Students

Ryan Juamamil

Hi USDSSSNATION,

I hope you are all doing well! Below is an email from Timothy Duran. He is conducting a research project on Transfer students and the financial aid process/support you are receiving from USD. Our SSS records indicate that you are a transfer student (either transferred from a Community College or from another institution).

Please take the time and consider participating. If you have any questions regarding the research project, please contact Timothy Duran at timothyduran@sandiego.edu. He is also cc'd on this email.

With Regards,

Mr. Ryan Jumamil, MA
Director
TRIO- Student Support Services
University of San Diego
Phone: (619) 260-4264
Office Location: UC 113
Email: Jumamil@sandiego.edu
www.sandiego.edu/sss

Timothy Duran <timothyduran@sandiego.edu>

Hello USD Transfer Student,

My name is Timothy Duran and I am a current USD graduate student in the Masters of Higher Education Leadership program under the School of Leadership and Education Studies (SOLES).

You are receiving this email because you have been identified as an undergraduate transfer student at USD. I am conducting an action research project related to the impacts and relations of how Financial Aid affects transfer student success (i.e., retention rates and graduation rates) and would appreciate your input and experience.

If interested in participating in one of the research events, you may select to participate in either option outlined below:

Questionnaire:

- [Click here to access the questionnaire.](#) The survey consists of a multiple-choice demographic and open-ended experiential sections.

One-to-One Interviews

- If you would like to schedule a one-to-one interview, click here to access a Doodle page that outlines my availability schedule. I will also make myself available in the Student Support Services Center during 3:00pm-5: 00 pm if preferred.

I must emphasize that these research events are completely **voluntary** and **confidential**; any participant may **withdraw at any time**. The research will only serve to solely better my understanding of my chosen action research topic and interest.

If you are interested in participating in any of my research events, please either reply to this message or send me an email directly at timothyduran@sandiego.edu. I am also available for any questions, concerns, or matters of clarification.

I would like to thank you in advance for your participation and I hope to hear from you soon.

Thank you,

Timothy Durán

Graduate Assistant for Associated Students

Student Activities and Involvement

Student Life Pavilion, Suite 307

(619) 260-4600 | x8757

University of San Diego

www.sandiego.edu/associated-students

Appendix E**Transfer Student Qualtrics Questionnaire**

Action Research – Transfer Student Experience and Financial Aid Matters Survey

Directions: Please answer each question as truthfully as possible. Please use another sheet of paper if necessary. This survey is **anonymous** and **voluntary**, you may leave question(s) blank or may write-in 'N/A,' 'Not applicable,' or 'Choose not to answer,' for the Other (specify) option.

Demographic Section (Multiple-Choice Questions)

1) What is your gender identity?

a) Female

b) Male

c) Other (specify): _____

2) What is your ethnicity?

a) Hispanic or Latino

b) Middle Eastern or North African

c) Other (specify): _____

3) What is your racial identity?

a) Native American or Alaska Native

b) Black or African American

c) Native Hawaiian or Other Pacific Islander

d) White

e) Other (specify): _____

- 4) What is your current academic-level standing?
- a) Junior standing (60-90 units)
 - b) Senior standing (90-124)
 - c) Other (specify): _____
- 5) What is your major?
- a) Please specify: _____
 - b) Undecided
 - c) Undeclared
- 6) What is your current semester unit status?
- a) Full-time (12 or more units)
 - b) Part-time (Between 6 – 11 units)
 - c) Below Part-time (Between 1 – 5 units)
 - d) Other (specify): _____
- 7) What is your expected graduation year?
- a) 2019
 - b) 2020
 - c) 2021
 - d) 2022
 - e) Other (specify): _____
- 8) From which type of institution did you transfer from?
- a) Two-Year Public Institution
 - b) Two-Year Private Institution
 - c) Four-Year Public Institution
 - d) Four-Year Private Institution
 - e) Other (specify): _____
- 9) What is your estimated annual family income?

- a) \$0 - \$19,999
- b) \$20,000 - \$39,999
- c) \$40,000 - \$59,999
- d) \$60,000 - \$79,999
- e) \$80,000 - \$99,999
- f) \$100,000+
- g) Other (specify): _____

10) What forms of Financial Aid do you receive in awarded Financial Aid package (circle all that apply to you):

- a) USD Scholarships
- b) USD Grants
- c) Federal Grants
- d) Federal Loans
- e) Federal Work-Study
- f) Outside Scholarships
- g) Private Loans
- h) Cal-Grant
- i) Other (specify): _____

Experiential Section (Short-Answer Questions)

- 1) Please describe your experience as a transfer student here at the University of San Diego.
- 2) Are you part of any club or organization that helps to promote a sense of belonging or community on campus?
- 3) How often do you keep track of matters pertaining to your Financial Aid?
- 4) Do you feel as though your Financial Aid award package supports your success here at USD?
- 5) Have you ever visited the One Stop Student Center? If so, how was your experience?
- 6) Have you ever visited the Financial Aid Office? If so, how was your experience?

7) Would you offer any suggestions to enhance the Financial Aid process here at USD?

8) Would you offer any suggestions to enhance the transfer student experience here at USD?

Please provide additional feedback or concerns that you believe may not have been covered in this survey that you would like to provide:

Appendix F

One-on-One Interviews Questionnaire

Directions: Please answer each question as truthfully as possible. Remember this interview is **anonymous** and **voluntary**, you may say “Pass” or “Skip” if you feel uncomfortable with any questions. Additionally, you may decide to stop this interview at any point, simply saying “Stop” or “I’m done.” Let’s begin:

Demographic Section

- 1) What is your gender identity?
 - a. Female
 - b. Male
 - c. Prefer not to say
 - d. Other:
- 2) What is your ethnicity?
 - a. Hispanic or Latino
 - b. Middle Eastern or North African
 - c. Other
- 3) What is your racial identity?
 - a. Black or African American
 - b. Native American or Alaskan Native
 - c. Native Hawaiian or Other Pacific Islander
 - d. White
 - e. Other:
- 4) Do you live on or off-campus?
 - a. Resident (on-campus)
 - b. Commuter (off-campus)
 - c. Other:
- 5) Are you a U.S. Veteran?
 - a. Yes

- b. No
 - c. Other:
- 6) Are you a California resident?
- a. Yes
 - b. No
- 7) Do you claim dependent or independent?
- a. Dependent
 - b. Independent
 - c. Other:

Experiential Section

- 8) What is your current academic level at the University of San Diego?
- 9) Please describe your experience as a transfer student here at the University of San Diego.
How are you courses going so far?
- 10) Do you feel as though you have a sense of belonging or community on campus?
Are you part of any club or organizations on campus?
- 11) How often do you keep track of matters pertaining to your Financial Aid?
- 12) Do you feel as though your Financial Aid award package supports your success here at USD?
- 13) Have you ever visited the One Stop Student Center?
If so, how was your experience?
- 14) Have you ever visited the Financial Aid Office?
If so, how was your experience?
- 15) Would you offer any suggestions to enhancing the Financial Aid process here at USD?
Why?
- 16) Would you offer any suggestions to enhancing the transfer student experience here at USD? Why?

Appendix G

Research Participant Consent Form

For the research study entitled:
Financial Matters and Student Success Rates:
Undergraduate Transfer Students at the University of San Diego

I. Purpose of the research study

Timothy Duran is a student in the School of Leadership and Educational Studies at the University of San Diego. You are invited to participate in a research study he is conducting. The purpose is to examine the challenges transfer students at the University of San Diego face in navigating the Financial Aid process.

II. What you will be asked to do

If you decide to be in this study, you will be asked to:

- Complete a survey of 10 multiple-choice and 9 open-ended questions that will ask you experiences in regards to Financial Aid and the transfer student experience.
- Participate in a private interview about your experiences
- **For Administrators only**: Interview and answer a set of 7 questions about researcher's dialogue and conversation skills.

You will be audiotaped during the interview. Your participation in this study will take a total of 1 hour.

III. Foreseeable risks or discomforts

This study involves no more risk than the risks you encounter in daily life. Sometimes when people are asked to think about their feelings, they feel sad or anxious. If you would like to talk to someone about your feelings at any time, you can call toll-free, 24 hours a day:

San Diego Mental Health Hotline at 1-800-479-3339 or the USD Counseling Center at 619-260- 4655.

IV. Benefits

While there may be no direct benefit to you from participating in this study, the indirect benefit of participating will be knowing that you helped researchers better understand student advising.

V. Confidentiality

Any information provided and/or identifying records will remain confidential and kept in a locked file and/or password-protected computer file in the researcher's office for a minimum of five years. All data collected from you will be coded with a number or pseudonym (fake name). Your real name will not be used. The results of this research project may be made public and information quoted in professional journals and meetings, but information from this study will only be reported as a group, and not individually.

VI. Compensation

You will receive no compensation for your participation in the study.

VII. Voluntary Nature of this Research

Participation in this study is entirely voluntary. You do not have to do this, and you can refuse to answer any question or quit at any time. Deciding not to participate or not answering any of the questions will have no effect on any benefits you're entitled to, like your health care, or your employment or grades. **You can withdraw from this study at any time without penalty.**

VIII. Contact Information

If you have any questions about this research, you may contact either:

1) Timothy Duran

Email: timothyduran@sandiego.edu Phone: (323) 547-7598

2) Mai-Anh (Annie) Ngo, PhD

Email: maianhngo@sandiego.edu Phone: (858) 232-6217

I have read and understand this form, and consent to the research it describes to me. I have received a copy of this consent form for my records.

Signature of Participant: _____ Date: _____

Name of Participant (**Printed**): _____

Signature of Investigator: _____

Appendix H

Table 8

Administrative Participants and Role Descriptions

Name	Administrator	Role
Andrew Alsoraimi-Espiritu	<i>Senior Transfer Admissions Counselor</i>	Essentially acts as the point-person for all transfer related information and advising for the admissions process.
Adan Sanchez	<i>Associate Director for Center of Student Success</i>	Supports the administrative components of the Student Success Coaching Program, a peer-to-peer mentoring program that works primarily with students under academic probation. Oversees the functions of the Olé! Online Platforms that incorporates the institution's Co-Curriculum Learning Outcomes. Also supports the Leave of Absence processes and Student Success Initiatives set forth by the institution.
Dayanne Izmirian	<i>Director of Community and Leadership Development</i>	Works with certain cohorts of students which include Commuters, Out-of-State, and First-generation. Responsible for the Financial Wellness Program, Emerging Leaders Program, and Graduate Student Life. Works directly with transfer students by assisting in the Transfer Student Association training and in the transfer orientation process by welcoming them into the Commuter Commons space.
Kellie Nehring	<i>Director of Financial Aid Services</i>	Oversees the financial aid processes and systems at the University of San Diego. Continues to work in assisting students and parents directly on financial aid cases that require a more extensive look

Table 8, cont.

Nelson Chase	<i>Veterans Compliance Coordinator</i>	Administers and counsels students on how to use Veterans' Affairs Benefits and hold the university in compliance with policies and laws set for by the U.S Department of Veterans Affairs.
Ryan Jumamil	<i>Director of Student Support Services</i>	Oversees the recruitment and advising processes of a program that supports and motivates students from low-socioeconomic, first-generation, and underrepresented backgrounds.
Sahar Ebrahim	<i>Learning Communities Coordinator (Transfer)</i>	Coordinates the transfer experience in their first semester and six-months prior to their arrival at USD. Also coordinates the transfer orientation both in the Fall and Spring semesters. Directly helps to facilitate the checklist process after a transfer student commits to USD. Checklist includes meeting with their assigned advisors to jumpstart and complete the class registration process, financial aid, health requirements.
Sybilla Robinson	<i>Director of One Stop Student Services Center</i>	Oversees an office that helps student and families navigate financial aid, billing and payments, and registration. Collaborates on campus with the Office of Financial Aid, the Office of Student Accounts, Registrar, Admissions. Aims to serve as a general resource for the campus community by serving on a number of committees across campus to advocate for changes or improvements that enhance the student and employee experience.

Appendix I

Table 9

Transfer Student Questionnaire Comprehensive Data

Student Pseudonym	Gender Identity	Racial/Ethnicity Identity	Academic Level/Selected Major/Semester Unit Status	Expected Graduation Year	Type of Institution Transferred From	Average Annual Family Income	Forms of Financial Aid Received
Marley	Female	<u>Ethnicity</u> East African <u>Racial Identity</u> Black or African American	<u>Academic Level</u> Senior Standing (90-124 units) <u>Selected Major</u> Political Science <u>Semester Units</u> Full-time	2019	Four-Year Private Institution	\$100,000	<u>Types of FA Awarded</u> -USD Scholarships -USD Grants -Federal Grants -Federal Loans -Cal-Grants
Jennifer	Female	<u>Ethnicity</u> Hispanic or Latino <u>Racial Identity</u> Mexican American	<u>Academic Level</u> Junior Standing (60-90 units) <u>Selected Major</u> Psychology <u>Semester Units</u> Full-time	2021	Two-Year Public Institution	\$0-\$19,999	<u>Types of FA Awarded</u> -USD Scholarships -USD Grants -Federal Scholarships -Federal Grants -Federal Loans -Federal Work-Study -Cal-Grants
Alana	Female	<u>Ethnicity</u> Laotian <u>Racial Identity</u> Asian	<u>Academic Level</u> Senior Standing (90-124 units) <u>Selected Major</u> Psychology <u>Semester Units</u>	2020	Two-Year Public Institution	\$20,000-\$39,999	<u>Types of FA Awarded</u> -USD Scholarships

Full-time

Table 9,
cont.

Kayla	Female	<u>Ethnicity</u> White <u>Racial Identity</u> White	<u>Academic Level</u> Senior Standing (90-124 units) <u>Selected Major</u> Sociology <u>Semester Units</u> Full-time	2019	Four-Year Public Institution	\$20,000- \$39,999	<u>Types of FA</u> <u>Awarded</u> -USD Scholarships -USD Grants -Federal Grants -Federal Loans -Private Loans -Cal-Grants
Luisa	Female	<u>Ethnicity</u> Hispanic or Latino <u>Racial Identity</u> Mixed	<u>Academic Level</u> Senior Standing (90-124 units) <u>Selected Major</u> Sociology <u>Semester Units</u> Full-time	2020	Four-Year Private Institution	\$0- \$19,999	<u>Types of FA</u> <u>Awarded</u> -USD Scholarships -USD Grants -Federal Grants -Federal Loans -Private Loans
Caty	Female	<u>Ethnicity</u> Hispanic or Latino <u>Racial Identity</u> Other	<u>Academic Level</u> Senior Standing (90-124 units) <u>Selected Major</u> Psychology and Sociology <u>Semester Units</u> Full-time	2020	Two-Year Public Institution	\$0- \$19,999	<u>Types of FA</u> <u>Awarded</u> -USD Scholarships -USD Grants -Federal Grants -Federal Loans -Federal Work-Study

-Outside Scholarships
 -Private Loans
 -Cal-Grant

Table 9,
 cont.

Kimberly	Female	<u>Ethnicity</u> Hispanic or Latino <u>Racial Identity</u> White	<u>Academic Level</u> Junior Standing (60-90 units) <u>Selected Major</u> Biochemistry and Spanish <u>Semester Units</u> Full-time	2019	Two-Year Public Institution	\$0-\$19,999	<u>Types of FA Awarded</u> -USD Scholarships -USD Grants -Federal Grants -Federal Loans -Federal Work-Study -Private Loans
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