

**Navigating Burdens and Exercising Agency: Student Experiences with College and Financial Aid Applications**

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## **Abstract**

Navigating college applications and financial aid represents a critical juncture in students' educational trajectories, yet these processes often pose substantial challenges, particularly for first-generation and other historically underrepresented students. This study examines the experiences of California high school graduates applying to college and completing financial aid applications during the 2023–24 academic year. We analyze survey data from over 10,000 seniors and in-depth interviews with 76 students, highlighting how administrative burdens—learning, compliance, and psychological costs—intersect with family background, immigration status, and institutional support to shape access to higher education resources. Findings reveal that first-generation and mixed-status students face disproportionately high administrative and procedural barriers, often serving as intermediaries for their families, while continuing-generation students benefit from a more streamlined process aided by pre-existing knowledge networks. Despite these challenges, students exercise substantial agency, leveraging personal, familial, and institutional resources to navigate complex processes, with first-generation students demonstrating notable collaborative strategies. Students' recommendations underscore the need for multi-level interventions that combine simplified application systems, structural accommodations for diverse households, and enhanced institutional support. This study illuminates the interplay between systemic barriers and student agency, offering actionable insights for policymakers, educators, and institutions seeking to promote equitable access to higher education.

**Key words:** administrative burdens, student agency, college access, financial aid

## **Introduction**

Navigating college admissions and financial aid is one of the most consequential challenges facing California high school students, particularly those from historically underrepresented communities. Successful completion of these processes opens pathways to higher education and economic mobility, while failure to do so can redirect students to alternative postsecondary pathways.

California's higher education landscape presents unique complexities that compound these challenges. The state's three higher education segments, community colleges, California State Universities, and University of California campuses, operate under different admission standards, application timelines, and procedural requirements. Community colleges maintain open enrollment policies with flexible application deadlines throughout the year, while four-year institutions have strict deadlines and require extensive documentation, including transcripts, letters of recommendation, and personal insight questions. Students must also keep track of deadlines and eligibility requirements that vary between segments and across individual campuses and academic programs. Many learn about these requirements too late in their academic trajectory to adequately prepare, creating barriers that disproportionately affect students without established college-going networks.

Applying to college can be especially challenging for first-generation college students, who often lack the navigational capital and mentors that continuing generation students—those with at least one college-educated parent—can leverage through the higher education process (Enriquez, 2011; Perna, 2005). Unlike their continuing-generation peers, first-generation students must actively construct knowledge networks from available resources, piecing together guidance from teachers, counselors, peers, and family members who may themselves possess limited understanding of contemporary college requirements.

Financial aid applications compound navigational challenges. Despite California's robust aid programs, the application process remains stressful for many families. FAFSA completion rates illustrate this struggle: during the 2020-21 academic year, only 53% of California high school seniors filed federal financial aid applications, leaving millions in potential aid unclaimed

(National College Attainment Network, n.d.). This completion gap reflects systemic barriers that prevent students from accessing resources designed to make college affordable.

Given these intersecting challenges, understanding how students navigate college preparation becomes critical for developing effective support systems. The California Education Lab at UC Davis initiated this research to examine the lived experiences of students as they navigate application processes, focusing on two fundamental questions:

1. How do students prepare to apply to and afford college?
2. What resources do students mobilize to overcome barriers within these systems?

By documenting students' strategies and resource utilization, this study aims to highlight resources that support successful transitions to higher education while identifying persistent obstacles that require systemic intervention.

## **Conceptual Framework**

### **Administrative Burdens**

We employ administrative burden theory (Herd & Moynihan, 2018) to examine the individual and procedural barriers that students encounter when navigating financial aid. This framework highlights how any policy necessitating engagement with state processes inherently creates burdens through administrative practices that may delay, deter, or exclude individuals from obtaining public benefits. Such burdens can be the responsibility of the individual, the organization, or both and are classified into three types (Herd & Moynihan, 2018):

1. Learning costs: individuals figuring out program eligibility, how to apply for said program, and maintaining eligibility;
2. Compliance costs: steps to access and maintain benefits, which can include but are not limited to completing forms, verifying one's identity and/or legal standing, and time spent waiting or responding to bureaucratic tasks;
3. Psychological costs: stress, frustration, anxiety, or a sense of stigma when seeking resources.

While all individuals face some burden, these burdens are consequential in impacting access to resources, distributive in that they often affect those who are least systemically privileged and constructed through deliberate administrative or political choices (Moynihan & Herd, 2015). Using administrative burdens as a theoretical lens, this paper unpacks how barriers are embedded in the financial aid ecosystem to discourage, deter, and disqualify students—especially those from marginalized backgrounds—from applying for and accessing aid.

### **Student Agency Framework**

We employed the Student Agency Framework (Luna-Lopez, forthcoming), which integrates student agency theory (Klemenčič, 2015) with brokerage theory (Gould & Fernandez, 1989), to examine how first-generation students navigate the college application process. The framework illustrates how two critical factors, the amount of college information students possess and their access to information sources or brokers, influence different forms of student agency: acquiring, leveraging, sharing, and constructing collective information. The framework describes the dynamic interplay between students' agentic capabilities (Mercer, 2012) and their access to information and brokers. The Student Agency Framework enables us to explore how students leverage their community's cultural wealth to construct brokerage networks, access information, and overcome barriers in pursuing higher education.

## **Literature Review**

### **College Application Challenges and Supports**

Navigating the college application process presents significant challenges, especially for first-generation college students whose families have limited knowledge of higher education pathways. The college application experience for first-generation students differs from that of continuing-generation students due to their differences in college navigational, familial, and social capital (Alvarez, 2010). Without college knowledge being passed down from college-educated family members, first-generation students must build their own networks and seek out information sources to provide crucial guidance and navigational capital for college applications (Irlbeck et al., 2014; Luna & Martinez, 2013).

While the college application process can be similar across institutions, in California, the three higher education segments have very different processes and eligibility requirements, which makes applying and navigating multiple institutions complex and requires high levels of organization and support for applicants. The complexity of this process requires students to synthesize information from multiple sources to make well-informed decisions about their academic futures (Galotti and Mark, 1994). Research has identified information gaps and limited access to knowledgeable mentors as key factors perpetuating the underrepresentation of first-generation students in postsecondary education (Iloh, 2019; Perna, 2005). When formal information channels are inadequate or inaccessible, students frequently turn to alternative sources based on convenience and availability rather than expertise or credibility (Small and Sukhu, 2016). These often consist of peers or siblings who have experience or knowledge of the college application process. Consequently, prospective college students must strategically draw from both formal and informal information sources to develop the knowledge base necessary to complete their college applications.

### *Information Sources*

During the college application process, students rely on various sources of information to inform and guide them as they prepare their application materials and decide which colleges and universities to apply to. This is especially relevant for students from families with little to no college background who must actively seek information about college externally. Manzano-Sanchez et al. (2019) conducted focus groups with Latinx high school students in Southern California to identify the obstacles and support systems that influence their aspirations for higher education. The findings revealed several barriers hindering students' college aspirations, including a lack of support from teachers and counselors, insufficient guidance on navigating the college application process, and financial constraints. However, the study also identified various sources of support, including family members, friends, teachers, and counselors. The effectiveness of these brokers varies based on their position in students' networks, access to college-related information, and the nature of their relationships with students (Manzano-Sanchez et al., 2019). While this study provides insight into the role of support systems in the college aspirations of Latinx students, gaps remain in the literature regarding the various actions students take depending on their level of support and the information they receive.

### *Peers as Sources of College Information and Support*

Peer networks serve as easily accessible sources of college information and motivation, particularly for first-generation students who face informational gaps within their families. Early research established the foundational role of peer influence, with Duncan et al. (1968) demonstrating that friends with higher educational aspirations significantly increase students' likelihood of pursuing postsecondary education through both social support and information dissemination. Contemporary scholarship has provided empirical evidence for the magnitude of these peer effects. Using matched survey and administrative data, Gadget-Miranda (2020) analyzed friendship networks and found substantial positive peer influence on college aspirations. Each additional college-bound friend in a student's network increased their probability of college enrollment by 11.25 percent. This network-based analytical approach offers a valuable methodological framework for examining how peer relationships shape the transition from college aspirations to actual application behaviors.

The significance of peer support intensifies among first-generation students, who often lack familial knowledge of college. Applying chain migration theory within a social capital framework, Perez and McDonough (2008) revealed that first-generation students develop collaborative information-sharing networks with peers and siblings. These students pool knowledge and resources, with some assuming quasi-counselor roles and creating informal yet effective channels for transmitting college-related information. This peer-to-peer knowledge exchange illustrates how first-generation students proactively establish alternative support systems to navigate the college application process.

### *High School Staff as Sources of College Information and Support*

School personnel, particularly teachers and counselors, serve as sources of college information. This role proves especially vital for first-generation students, whose families often lack direct knowledge and experience of college (Luna & Martinez, 2012). For many of these students, school personnel represent the primary—and sometimes exclusive—source of college-educated professionals in their social networks, positioning them as essential sources of information about postsecondary pathways.

Research demonstrates that adequate college support extends beyond information dissemination to include cultural cultivation and aspiration development. Means's (2019) case study of Black and Latinx rural youth revealed that teachers actively promoted college-going cultures through pedagogical practices that connected academic coursework to future educational opportunities, thereby fostering both aspirations and practical understanding of higher education pathways.

However, the influence of high school staff is not uniformly positive. Conflicting evidence suggests that some school counselors may function as gatekeepers rather than facilitators, with studies documenting instances of discouraging comments and restricted access to information for students of color, which can hinder rather than support student aspirations and enrollment (Bryan et al., 2017; Cook et al., 2021). These findings illuminate the power dynamics inherent in counseling relationships and highlight how institutional position can be leveraged to both expand and constrain the flow of information and resources. Despite these contradictory effects, school personnel remain pivotal information sources due to their specialized knowledge of higher education processes and their embedded position within students' and families' social networks, making their role both influential and consequential for college access outcomes.

### *Family Members as Sources of College Information and Motivation*

Family members, particularly parents and siblings, constitute another crucial category of college information sources. Research has shown that college-aspiring students who grow up with college-educated parents are more likely to receive college knowledge and attend schools with college preparatory resources (Coleman 1988; Hossler & Vesper, 1999; McDonough, 1997). While parents of first-generation students may have limited direct knowledge of the college application process, they often provide essential emotional support and motivation that enables students to persist through challenges (Manzano-Sanchez et al., 2019) and improve their educational outcomes (Burt et al., 2019). However, siblings who have attended college represent a powerful form of family support and information.

Siblings often play an important role as sources of information and guidance for their younger siblings. Research on family influences in college choice among first-generation Latina students reveals the critical importance of sibling networks when parental knowledge of college

is limited. While parents provide essential emotional support and reinforce educational values, older siblings with college experience often replace parents as primary information sources during the college application process, serving as both practical guides and inspirational role models who help younger siblings envision postsecondary education as achievable (Ceja, 2006). This highlights how college guidance within families can be provided horizontally through sibling relationships rather than transmitted vertically from parents, creating alternative pathways for college knowledge transmission in first-generation college-bound families.

Siblings can be key sources of college information due to their connections to other networks and their trustworthiness. By sharing their college experiences and support networks, siblings provide invaluable information that helps younger siblings pursue and achieve their college aspirations more effectively (Byun et al., 2012; Stanton-Salazar & Dornbusch, 1995).

Research on sources of college information reveals that successful first-generation college applicants typically access information from multiple sources, rather than relying solely on a single source. While institutional resources, such as teachers and counselors, may provide technical knowledge about applications and financial aid, peers offer relevant and accessible information in informal settings. Family members, especially college-experienced siblings, provide both information and navigational support grounded in shared backgrounds and experiences.

### *Online Information Sources*

Social networking sites have emerged as a new space for college information and advice in the last decade. The internet has expanded access to higher education resources and transformed the college information landscape, creating new digital spaces for educational guidance and the sharing of resources. With the increasing use of online websites and social media, networks have the potential to expand beyond in-person connections, providing access to a more diverse range of sources and types of information.

While substantial scholarship has examined social capital derived from traditional sources, including family members, peers, and high school personnel (Byun et al., 2012; Gadget-Miranda, 2020; Martinez et al., 2019; Means, 2019; Tierney and Venegas, 2006), research on social capital acquisition through digital connections remains limited (Wohn et al., 2013).

Studies reveal that low-income high school students increasingly rely on social media connections, particularly relationships with college-enrolled friends, for guidance throughout the college application and planning process (Greenhow and Robelia, 2009).

Social media is a significant source of information for students, especially first-generation students, due to its unbounded nature, which facilitates the development of social capital and increases access to diverse perspectives and valuable information (Ellison et al., 2007). In their 2007 study, Ellison et al. found that participants with more diverse information sources and resources had a stronger sense of the careers they wanted to pursue. Future research can build upon these findings to help students expand their information sources by accessing online resources and social media accounts that guide college admissions and the student experience.

While digital technologies have expanded access to college information, research reveals significant disparities in how students from different socioeconomic backgrounds navigate and utilize online resources for college planning. Brown, Wohn, and Ellison's (2016) qualitative study of 68 low-income high school students in Michigan demonstrates that although these students were adept at accessing college-related information through institutional websites, search engines, and social media platforms, they experienced considerable challenges in analyzing, evaluating, and contextualizing this information for their specific circumstances. The researchers identified a critical need for knowledgeable translators—individuals with specialized knowledge about postsecondary institutions who could help students interpret complex information such as financial aid requirements and admission criteria. Notably, social media platforms served dual functions as both information sources and vehicles for accessing these translators, allowing students to connect with current college students, guidance counselors, and family members who could provide contextualized guidance. However, the study highlights a fundamental gap between information access and information literacy among first-generation and low-income students, who often lack the cultural capital and embedded family resources necessary to effectively translate ample online information into actionable college-going strategies.

First-generation college students face distinctive challenges navigating applications due to limited familial knowledge of higher education, requiring them to construct alternative

information networks from peers, school personnel, and family members who provide emotional support despite lacking college experience. College-experienced siblings emerge as particularly valuable resources, often serving as primary information sources and role models. While digital platforms have expanded access to college information, research reveals significant disparities in how students from different socioeconomic backgrounds utilize these resources. First-generation and low-income students frequently struggle with information literacy, requiring "knowledgeable translators" to contextualize complex information for their specific circumstances. This research demonstrates that successful outcomes depend not merely on information availability, but on developing strategic networks that provide both technical knowledge and cultural navigation support throughout the application process.

## **Financial Aid Challenges and Supports**

### *Financial Aid Application Options*

California students have two parallel but distinct pathways to financial aid. Those with Social Security numbers complete the Free Application for Federal Student Aid (FAFSA), which determines eligibility<sup>1</sup> for federal (e.g. Pell Grants), state (e.g. Cal Grant), and institutional aid. Eligible<sup>2</sup> undocumented students use the California Dream Act Application (CADAA), which provides access to state and institutional aid but not federal resources. Both applications require students and parents to report personal, financial, and educational information to calculate a student aid index<sup>3</sup>, which is then used to determine how much financial support a student may need and the aid they are eligible for. Typically, a lower student aid index is associated with a

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<sup>1</sup>Generally, the priority deadline for state financial aid for those planning to attend a four-year college in California is March 3rd, although in recent years, this deadline has been extended due to issues with FAFSA (CSAC, 2024). Those intending to enroll at California community colleges are recommended to apply by September 2nd. The deadline for federal financial aid is June 30th (Federal Student Aid, n.d.). Due to these various deadlines and some aid being first-come, first-serve, students are encouraged to apply early to maximize their financial aid options (Hannigan, 2025).

<sup>2</sup> To qualify for California state financial aid, undocumented individuals must have had three or more years of full-time attendance at either a California elementary, high school, adult school, or community college and submit an AB 540 affidavit (CSAC, 2023a).

<sup>3</sup> Starting in 2024-25, FAFSA and CADAA transitioned from their expected family contribution (EFC) calculation, which was used to determine a student's eligibility for federal, state, and institutional financial aid, to student aid index. The new formula excludes the number of family members in college from its calculation and allows a minimum index as low as -\$1,500 to indicate higher financial need (Federal Student Aid, 2024b).

household that has less income or assets, indicating higher financial need, whereas a higher index indicates a higher income/asset household that has less need.

### *Benefits of Financial Aid*

Financial aid is a key equity lever that helps improve college affordability and supports students throughout their academic journey. Various studies highlight how grant aid increases enrollment by up to 6 percentage points and improves both persistence and completion by 2 to 3 percentage points (Deming & Dynarski, 2011; LaSota et al., 2024; Nguyen et al., 2019). These benefits extend across diverse populations, encouraging enrollment for recent high school graduates, adults with no college experience, undocumented students, and increasing degree completion among low-income students (Amuedo-Dorantes & Sparber, 2014; Bettinger et al. 2012; Castleman & Long, 2016; Flores, 2010; Ngo & Astudillo, 2019).

Research in California has highlighted the positive impact of aid on student outcomes (Campbell et al., 2017; Kurlaender et al., 2021; Rauner & Sublett, 2022). Bettinger et al. (2019) found that Cal Grant increased bachelor's degree completion (2 to 5 percentage points), raised the likelihood of completing graduate school (3 percentage points), and boosted earnings (5 percentage points) between 10 to 14 years after enrolling in college. For undocumented students, access to in-state aid through CADAA increased enrollment by nearly five percentage points for Latinx males and improved persistence, grades, and unit completion relative to U.S. citizen peers receiving aid (Ngo & Astudillo, 2019).

### *Barriers to FAFSA Completion*

While financial aid can transform educational outcomes, students' access often hinges on completing their FAFSA—a notoriously complex application to navigate (Bettinger et al., 2012; Dynarsky & Scott-Clayton, 2006, 2013; Dynarski & Wiederspan, 2012). For instance, Taylor (2019) analyzed 300 randomly selected college financial aid instructions and found that 75% exceeded the reading level of an average high school graduate. Similarly, Bahr and colleagues (2018) reported that nearly one-third of students did not apply to FAFSA because they believed they were ineligible, and 23 percent cited insufficient information to complete the application.

However, students with less systemic power—like low-income, first-generation, and racially minoritized students—often face the greatest obstacles in navigating financial aid (Bahr et al., 2018; Gellman & Meyer, 2023; Herd & Moynihan, 2018; Luna de la Rosa & Tierney, 2006; Ray et al., 2023; Rosinger et al., 2021; Ross et al., 2013; Taylor & Bicak, 2020). For instance, lower-income students are less likely to complete the FAFSA, and 43% of students whose parents did not finish high school reported insufficient information, compared to just 16% of those with college-educated parents (Bahr, 2018). Similarly, Hispanic (34%) and Black (27%) students were more likely than White students (18%) to forgo FAFSA due to insufficient information, while Asian (50%) and Hispanic (38%) students were more likely to believe they were ineligible (Bahr, 2018).

### *Barriers for Immigrant, Undocumented, & Mixed Status Households*

Immigrant households—including undocumented and mixed-status<sup>4</sup> families—face distinct barriers that compound general FAFSA challenges. These households must navigate a complex web of federal and state policies while confronting language barriers, inadequate institutional supports, and hesitancy over providing personal information to government agencies (Ballerini & Feldblum, 2021; Collegeboard, 2010; CSAC, 2023b; Diaz-Strong, & Moreno, 2025; Flores, 2016; Perez, 2014). Structuring aid eligibility based on citizenship status restricts college affordability to the nearly 1 in 50 college students who are undocumented—most of whom are Latinx, Asian, and Black (Presidents Alliance, 2024). Qualitative research echoes these challenges that can hinder access to financial aid, with undocumented and immigrant families reporting difficulties translating aid materials into Spanish, understanding eligibility requirements, receiving inaccurate or contradictory guidance on their aid options, and coping with stress related to disclosing personal information (CSAC, 2023b ; Foxen, 2019; Poppe, 2020).

Mixed-status households face particularly acute challenges, as demonstrated during the recent new FAFSA release. System errors disproportionately affected these families, including students unable to proceed without parental Social Security numbers, parents unable to initiate or contribute to applications without such numbers, and students incorrectly selecting "eligible

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<sup>4</sup> In the case of financial aid, a mixed-status family refers to a student who may be eligible for federal financial aid, but has one more parent/guardian(s) that do not have a social security number (CSAC, 2024b).

noncitizen" status becoming unable to complete submissions after correction (Federal Student Aid, 2024a; Knox, 2024; Smith, 2024). These technical failures were especially consequential in California, which is home to over 3 million people living in mixed-status households (California Immigration Data Portal, 2021).

### *Critical Role of School Staff and Counselors*

High school staff are key to facilitating financial aid access, where students who met with a counselor about FAFSA were nearly seven times more likely to submit the form than students who did not (Velez, 2022). For students in the lowest income quintile, FAFSA completion increases college enrollment likelihood by 127% compared to peers who do not apply (DeBaun, 2019a)—underscoring both the transformative potential of aid and the critical importance of application support.

Yet access to staff support is not equal, with first-generation, low-income, Latinx, and Black students often having less knowledge and access to financial aid supports (George-Jackson & Gast, 2015). Even when support is available, minoritized and first-generation students are less likely to seek help (Holland, 2015), with one study citing language barriers, racism, and inaccessible counselors as obstacles to trusting school personnel and obtaining financial aid information (McDonough et al., 2015).

### *Structural and Resource Inequities*

The barriers of navigating financial aid can reflect broader systemic inequities in funding and staffing that disproportionately impact diverse student populations. Schools with higher concentrations of low-income students generally have lower FAFSA completion rates compared to schools with more affluent students (Bruecker 2021; DeBaun, 2019b). This disproportionately affects students of color, where in 2021, Latinx (38%), Black (37%), and other students of color were far more likely than White students (7%) to attend high-poverty schools (National Center for Education Sciences [NCES], 2024).

Staffing shortages are a key factor that can compound these inequities. While the American School Counselor Association (2024) recommends a 250:1 school-to-counselor ratio,

California's high schools' average ratio is 350:1 (NCES, 2024; author's calculations)—which can impact quality support and availability.

One potential reason for high counselor-student ratios is a lack of funding, where students of color are more likely to attend schools that are less-resourced (EdBuild, 2019). Districts serving predominantly students of color receive, on average, \$2,700 less per student than districts serving fewer students of color (Morgan, 2022)—lost resources that could support additional counseling staff and reduce caseloads. This puts more pressure on school staff, where counselors in schools serving predominantly students of color manage on average 34 more students annually than those in other schools (The Education Trust, 2019). Counselor shortages are more common than not, where analysis by The Education Trust found that 27 states provide inequitable counseling access to students of color, low-income students, or both (The Education Trust, 2019).

Taken together, the literature highlights a persistent paradox in higher education: financial aid has the potential to expand college access and promote completion, yet systemic barriers in applications, information, and institutional support continue to restrict opportunities for students from marginalized backgrounds. Low-income, first-generation, racially minoritized, and immigrant students disproportionately navigate complex application processes, encounter gaps in accurate information, and face limited staff support, with these challenges often compounded by resource inequities at the district and school level. While some studies have applied administrative burden theory to analyze financial aid processes (see Billings et al., 2022), relatively few center the student perspective—leaving important questions about how these structural obstacles shape real-world experiences. This body of work underscores the need for research that not only examines systemic inequities in financial aid but also elevates students' voices in understanding and addressing them.

## **Data and Methods**

### **Research Design**

To better understand the college-going process for students in California, we employed a qualitative and quantitative approach, conducting interviews with a sample of respondents from a

survey administered in partnership with the California Student Aid Commission (CSAC) in spring 2023.

## Data Sources

This study employed a mixed-methods approach, drawing from both survey and interview data. The survey<sup>5</sup> was administered to California high school graduates who submitted either a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) for the 2023-24 academic year. This sample represents students actively pursuing postsecondary education funding, providing insight into college-going behavior among California's high school seniors.

Following the survey administration, we implemented a stratified random sampling approach to select interview participants. Survey respondents were organized by intended institution enrollment and randomly emailed to participate proportionally to California's higher education system enrollment rates. This two-stage sampling methodology was designed to ensure the interview sample reflected California's higher education enrollment patterns while capturing variation across key demographic and institutional characteristics.

The survey collected responses from over 10,000 California high school seniors. Table 1 shows the sample demographics for the survey and interview participants. The largest racial/ethnic group represented was Latinx (39.8 percent). Forty-one percent of respondents identified as first-generation students (parents did not earn an Associate's degree) and thirty-three percent identified as continuing generation students (Associate's degree or higher). The interview sample consists of fifty-eight percent Latinx students, and skewed female (65%). The sample was also predominantly first-generation college students (63%), which provided rich insights into their college and financial aid application experiences.

Table 1: Descriptive Statistics of Class of 2023 Survey Respondents and Interview Participants

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<sup>5</sup> Using a mix of Likert-scale, selected response, and open-ended questions, the survey asked about students' experiences with the financial aid process, what support and information students received about financial aid, and their worries about affording college. The survey was sent via email and was open from mid-May to mid-June 2023. The sample of survey respondents includes more than 10,000 students, resulting in a 4% response rate.

	Class of 2023 Survey Respondents		Interview Participants	
	n	Percentage	n	Percentage
Race/Ethnicity				
Asian/Filipino	1407	13.8	6	7.9
Black/African American	559	5.5	3	3.9
Hispanic/Latinx	4066	39.8	44	57.9
White/Non-Hispanic	1553	15.2	11	14.5
Gender Identity				
Cisgender woman	4503	44.1	49	64.6
Cisgender man	2864	28	17	22.4
Other	2854	28	10	13.2
Level of Parental Education				
First Generation	4198	41.1	48	63.1
Continuing Generation	3353	32.7	28	36.8

Note: While additional identities were represented in the sample, categories with smaller numbers were merged to protect participant anonymity.

### Data Collection

The survey was administered in spring 2023 and collected approximately 10,000 responses. We then conducted 76 semi-structured interviews via Zoom and asked specific, open-

ended, and probing questions about their experience with college application and financial aid processes (Merriam & Tisdale, 2016).

## **Analysis**

Interview transcripts were prepared by cleaning Zoom auto-transcriptions and de-identifying all participant information before uploading to NVivo qualitative analysis software. The analytical process employed a systematic two-phase approach: open coding, followed by axial coding to identify emerging themes (Merriam & Tisdale, 2016).

Our codebook was grounded in the administrative burden theory (Herd et al., 2023) and the student agency framework (Luna-Lopez, forthcoming). We coded students' interviews based on the burdens they experienced and types of agency they exercised to navigate the college and financial aid application processes. Throughout the analysis, we wrote detailed analytic memos to document preliminary findings and track emerging themes. These memos facilitated preliminary analysis that identified common administrative burdens and forms of agency students strategically utilized to overcome these burdens.

To ensure analytical rigor and internal validity, we independently coded 5 transcripts and discussed discrepancies according to established codes and definitions. Additionally, we maintained an audit trail documenting codebook evolution and analytic memo development throughout the analytical process (Merriam & Tisdale, 2016).

## **Limitations**

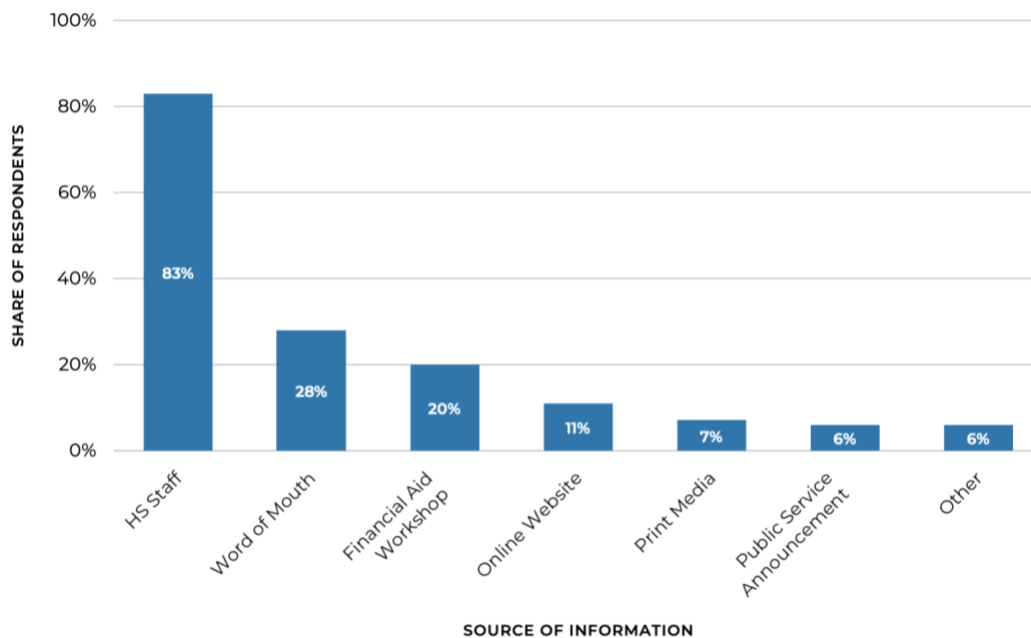
While this study provides valuable insights into how diverse, low-income navigate administrative burdens in financial aid processes and leverage their agency in college applications, limitations should be acknowledged. The focus on students who successfully navigated the college application process means that the experiences of students who did not apply to or attend college are not captured. This extends to the financial aid application, as this analysis does not capture the experiences of those who failed to complete a FAFSA or CADAA. Additionally, timing may be a factor, as the recent FAFSA and CADAA rollout has been riddled with errors and glitches compared to other years—which could heighten both the barriers and the cultural capital being leveraged by students that is beyond typical.

## Findings

### Financial Aid Supports for the Class of 2023

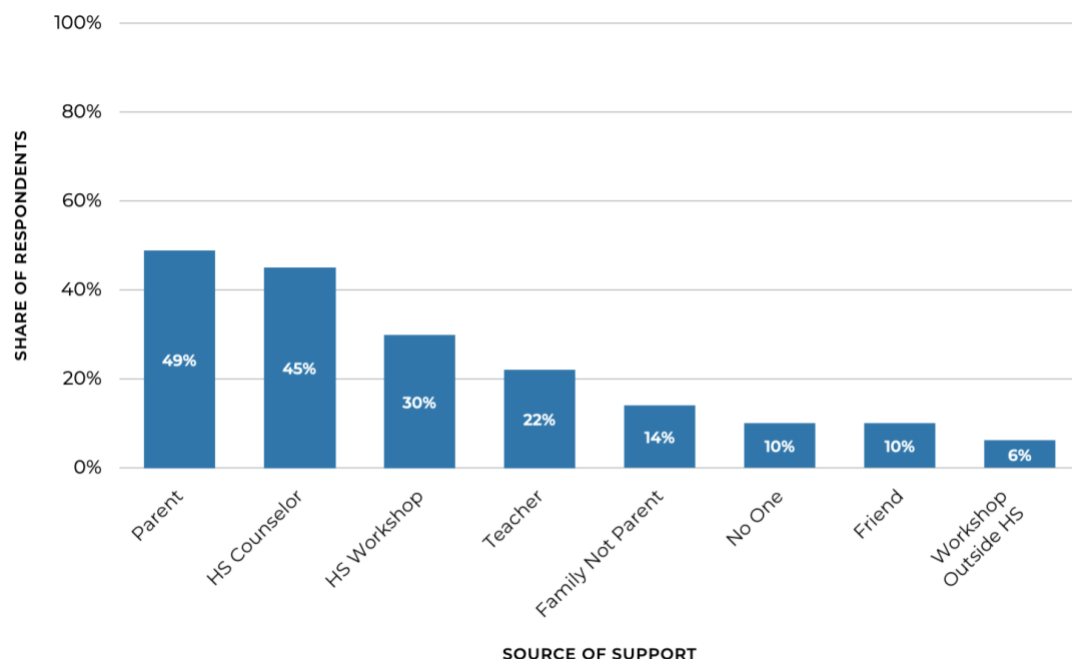
The Class of 2023 survey revealed important patterns in how California high school seniors accessed information and support during the financial aid application process. High school staff emerged as the primary source for communicating the importance of submitting financial aid applications, with 83 percent of students reporting they first learned about this requirement from school personnel (Figure 1).

Figure 1: Sources of Financial Aid Information for Class of 2023



When examining who assisted students in completing and submitting their FAFSA or CADAA applications, parents represented the most frequent source of support at 49 percent, followed by high school counselors at 45 percent (Figure 2). High school workshops proved helpful for 30 percent of students, while teachers provided support to 22 percent of respondents. These findings highlight the central role of both family and institutional support in navigating financial aid processes.

Figure 2: Sources of Support in Submitting FAFSA/CADAA



While the survey data illuminated broad patterns in financial aid navigation, several questions emerged that required deeper exploration. The survey's focus on financial aid left gaps in understanding how students approached the broader college application process, including how they researched institutions, sought application guidance, and exercised agency throughout their decision-making. Additionally, the survey data did not capture the administrative burdens students faced when applying for financial aid, which warranted an in-depth investigation.

To address these questions, we created an interview protocol that went beyond financial aid, encompassing the entirety of students' college application experiences. The interviews provided insights into not just the sources students relied on, but also the administrative burdens they encountered and how they managed to overcome them. We explored how students strategically gathered information, built support networks, and adapted their approaches based on the resources available to them.

### **Administrative Burdens in College Applications Navigation**

Students encountered various challenges when applying to college, including learning, compliance, and psychological costs, and they relied on different sources for information and guidance to navigate these difficulties. Learning costs—the time and effort required to

understand and apply—were the most frequently mentioned administrative burden among students, with 36 out of 76 citing it as an issue, regardless of their parents' educational backgrounds. While some students had a specific college or university in mind, others applied to multiple institutions and needed to track different deadlines and application requirements. This process required students to search for information on campus websites and other online resources, as one first-generation community college student demonstrated. This required students to search for information on the campus websites and other online resources, as one first-generation community college student did,

“I was really just looking at the UC college applications, and how to fill them out. I know there was like a part of it, before you want to apply it shows you like what you should have. Like here are the requirements of what you could have, and here are the questions that you can pick. So I was just looking at a lot of the UC website or CSU websites, or even the private colleges on their website.”

Compliance costs were the second-highest administrative burden reported by students, with 14 out of 76 students mentioning them during interviews. While learning costs were relatively similar across various levels of parental education, compliance costs primarily affected first-generation students. Approximately 25 percent of first-generation students reported experiencing significant compliance costs, compared to only 7 percent of continuing-generation students.

Compliance costs typically included submitting completed courses for credit, writing and editing personal insight questions, and submitting materials to online application portals. When combined with learning costs, compliance costs can lead to stress and frustration for students, particularly those who lack a substantial support network, resulting in psychological burdens. When discussing the compliance and learning costs associated with applying to college, students often mentioned the psychological toll, including stress and frustration. One student shared his experience with the anxiety surrounding the application process and how his teacher's support made a difference. He said,

*“One of the biggest like hardest things to handle while writing these essays is just like managing stress, at least for me. I find that like really difficult. And one of the biggest people who I feel supported me was my history and economics teacher in senior year of*

*high school. I was having a breakdown, like when I went into his class and he was like my first period teacher. And he just pulled me aside and was like, 'hey, are you alright?' And then he'd offer words of encouragement. And he just like, offered a lot of reassurance that I kind of needed at that time."*

Fortunately, this student had the support of his teacher during a stressful time, which provided him with the encouragement he needed. However, not all students have access to such support, highlighting the importance of strong support systems to help them navigate these challenging and often overwhelming experiences.

### **Student Agency Exercised in College Application Navigation**

The college application process requires that students take an active role in gathering information, making decisions, and navigating complex institutional requirements. While previous research has established the importance of social networks and institutional support in shaping college access, less attention has been paid to how students themselves exercise agency throughout this process. Drawing from interview data with 76 California high school graduates, this section examines the specific ways students took initiative during their college applications, from seeking out information to leveraging support networks. The findings reveal patterns in how students approached these tasks, with notable differences emerging between first-generation and continuing-generation college students in terms of both the types of agency they exercised and the sources they turned to for assistance.

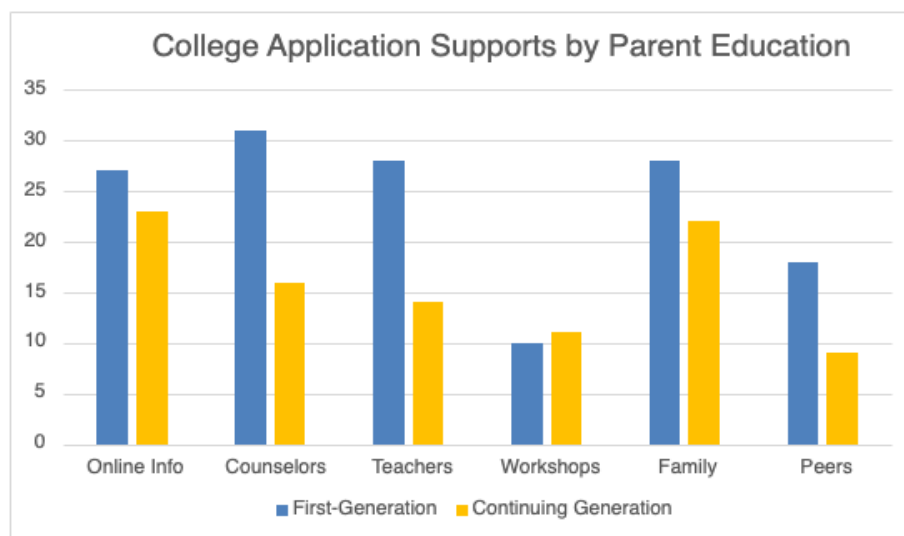
#### *Salience of Information Acquisition*

Students exercised multiple types of agency when applying for college. Overall, the most salient types of agency were acquiring information (74 of 76) and leveraging information (47 of 76). Sharing information and constructing collective information were used the least (8 of 76). Regardless of parent education levels, students relied on others to understand the college application process and decide which colleges meet their goals and needs. Once students acquired the necessary information, they leveraged their newfound knowledge and submitted their applications. Given the unique composition of student support networks, the number of supporters students sought information from varied, some with extensive supporters and others

with one or two to answer questions or review essays before the student submitted their application.

Students sought help from teachers, counselors, family members, and online sources, but patterns varied by background (Figure 3). Continuing-generation students more frequently turned to family members (76%) and online sources (79%) for information and guidance, whereas first-generation students relied heavily on school counselors (66%), teachers (60%), and family members (60%). First-generation students particularly relied on these supporters for feedback on personal statements and guidance on finding information about potential colleges and careers. Online sources, such as college websites and social media pages, served as key information resources for students exploring campus options, seeking application guidance, and finding essay examples.

Figure 3: College Application Supports by Parent Education



*Note: Rates depicted in the figure represent 76 interview participants based on their level of parental education. Of the full interview sample (n=76), 48 participants indicated their parents had less than an Associate's degree, which we categorized as first-generation. Twenty-eight participants indicated their parents had an Associate's degree or greater, which we categorized as continuing generation.*

Throughout the interviews, acquiring information and online information had the highest rate of co-occurrence. Sixty-six percent of interviewees reported acquiring information online, with 56 percent of those students being first-generation college students. Continuing generation

students also sought information online, many comparing campus characteristics, such as majors, clubs, location, and admissions statistics. Students also reported seeking advice and examples for personal insight questions and visiting campus websites for information on the application process and deadlines. As one first-generation UCLA student shared, “I did not search social media, besides, Youtube. I did watch quite a few videos of people going through the process, especially first-gen students, and like kind of the tips that they had and the stories they shared.”

Many students found online information to be a helpful resource, but they often preferred to seek guidance from more trustworthy sources, such as counselors and teachers. However, students noted that high school personnel were typically overwhelmed with requests from numerous seniors needing assistance with their applications. When resources were scarce, students turned to one another and collaborated to bridge the information gaps.

### *Collaborative Approach by Parent Education*

When comparing agency across parent education, there were similarities in information acquisition and leveraging, and significant differences in sharing information and constructing collective information. Ten percent of first-generation students shared information with peers when completing their college applications, compared to 6 percent of continuing generation students. Similarly, approximately fifteen percent of first-generation students shared information with their parents and collectively constructed a more comprehensive understanding of the application process, compared to four percent of continuing generation students. These differences illustrate how first-generation students can be more collaborative when navigating new and complex processes, such as college applications. While continuing generation students did not share or collaborate with peers as frequently, they reported high levels of information leveraged and acquired, equipping them with the information and navigational capital necessary to complete their college applications.

These findings highlight the complex ways students navigate college applications, revealing both common challenges and distinct strategic approaches based on their family backgrounds. While nearly all students engaged in information acquisition regardless of parental education, the collaborative dimension of this process differed between groups. First-generation students demonstrated higher rates of information sharing and collective construction of

information. In contrast, continuing-generation students relied more heavily on individual information gathering from established sources like family members and online resources, reflecting their access to pre-existing knowledge networks. Rather than indicating deficiency, these different approaches represent adaptive strategies that align with students' available resources and social contexts. The data suggests that while the destination may be the same—successful college application completion—the pathways students take reflect their unique positions within information ecosystems. Understanding these varied approaches to student agency can inform more targeted support strategies that build on the collaborative strengths first-generation students already demonstrate while ensuring all students have access to the comprehensive information networks they need to succeed.

### **Administrative Burdens in Financial Aid Applications Navigation**

Students face a range of administrative hurdles during the FAFSA/CADAA process, particularly learning and compliance barriers that often lead to psychological costs. While financial aid application questions are standardized, student experiences vary significantly by parent education, documentation status<sup>6</sup>, and race/ethnicity. These findings suggest that seemingly neutral bureaucratic processes can impose uneven burdens on these historically excluded populations, revealing how policy design can reinforce educational inequities through differential administrative demands.

### **Overall Prevalence of Administrative Burdens**

Administrative hurdles are inherent when interacting with government systems to access public resources (Herd & Moynihan, 2018), and this is reflected in our analysis. As students navigated their financial aid applications, they reported encountering distinct and interrelated barriers that shaped their ability to access aid.

Learning costs affected 66 of 76 students (87%). Yet understanding the financial aid application was only part of the challenge. Nearly all students (75 of 76) encountered some form of compliance costs, which are administrative steps necessary to submit their application. These burdens were not only inconvenient, but often generated frustration, stress, and other

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<sup>6</sup> While our study did not explicitly ask about a student's or parent's documentation status, some did self-disclose. At least 21 students reported coming from undocumented or mixed-status households, 20 of whom identified as Latinx.

psychological costs, with nearly three out of four students (57 of 76) reporting such experiences. While previous versions of the FAFSA/CADAA were already sources of frustrations, the redesigned formats introduced new technical, procedural, and informational challenges that compounded existing barriers.

Notably, administrative burdens did not occur in isolation. More than half of the students (44 of 76) faced both learning and compliance costs simultaneously<sup>7</sup>, and psychological costs also accompanied these barriers. Yet these burdens were not experienced equally across student populations—their scale, type, and complexity of those challenges varied.

To illustrate how these dynamics unfolded in practice, we begin with continuing-generation students before turning to first-generation and mixed-status households. Our analysis shows that both learning and compliance costs vary by parental education, citizenship status, and race/ethnicity—revealing how seemingly neutral bureaucratic processes can deter, delay, or disqualify marginalized students from accessing financial aid.

### **Continuing Generation Students: Navigating Changes with Familial Supports**

Across our sample, parent education levels shaped how students experienced administrative burdens in the financial aid process. Continuing generation students represented 27 of 76 participants (36%), and while this population did encounter both learning and compliance costs, the barriers were generally less severe and often mitigated by the parents who had knowledge on the application process.

#### *Administrative Burdens Among Continuing Generation-Students*

Continuing-generation students accounted for 35 percent of all learning costs (73 of 207 cases), most of which were technical or procedural in nature. These students typically struggled with independently understanding tax information or adjusting to modified deadlines in the

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<sup>7</sup> This estimate is based on how often learning cost and compliance cost were coded together. In NVivo, a single student comment can be coded in multiple ways—so one quote might count as both a learning cost and a compliance cost if it reflects both kinds of burdens. Because of this, the references are not mutually exclusive.

redesigned FAFSA/CADAA. However, their parents' prior experience navigating FAFSA provided crucial support to overcome these obstacles.

In terms of compliance costs, continuing generation accounted for 27 percent of all instances (104 of 387). These costs often reflected temporary technical hurdles that created short-term stress. As one continuing-generation White woman attending a California State University noted, completing FAFSA their senior year was “really kind of easy for me compared to this year” and “nothing really came up that stunted my application.” When asked what was different about reapplying (using the new FAFSA), they said it was “a little frustrating since there were no set dates” but once it opened, “it was really easy to just fill it out.” This experience highlights that all students can and do experience administrative burdens, yet some are more severe than others. In this case, this student was frustrated because of the errors in the new FAFSA rollout, but the rest of the application—tax information, personal information, signatures—went smoothly. Their challenges were real, but less severe and more temporary.

While to a lesser extent, some continuing-generation students did experience confusion on application questions or delayed signature submissions. However, these learning and compliance costs were resolved quickly because of their parents' familiarity with financial aid processes. As one continuing-generation White woman attending a University of California institution described:

*“I was able to fill out a lot of the FAFSA on my own. Then when it came to the finances stuff, I was able to send it to my dad who does all of the filing of our taxes. So he was able to fill that out....My parents were pretty supportive. They were definitely on it about making sure I checked everything before I submitted it, making sure as much information was as accurate and up to date as they asked for on all of the financial aid applications.”*

In this case, the student's parents handled elements of the application the student was unfamiliar with, checked for accuracy, and provided ongoing reminders. As a result, learning and compliance costs that might otherwise pose significant barriers were mitigated. These dynamics underscore how parental expertise provided a ready-made safety that can shape and mitigate both administrative burdens continuing-generation students encounter.

### **First-Generation Students: Fundamental Challenges and Limited Support Systems**

In contrast, first-generation college students—who represented 48 of the 76 participants—experienced more intensive administrative burdens throughout the financial aid process, often without family members who had direct experience with FAFSA/CADAA.

### *Learning Costs Among First-Generation Students*

First-generation students accounted for 65 percent (134 of 207) of all learning costs instances. Unlike their continuing-generation peers, their challenges extended beyond procedural delays to more fundamental obstacles, including confusion with financial aid terminology, uncertainty about the parent information section, and heightened anxiety about the consequences of application errors that may jeopardize eligibility. Many first-generation students reported not having access to family members who were familiar with the aid application, as illustrated by one participant's reflection:

*"The hardest was just the information that surrounded my parents, just because I am like a first-generation student. And so it's like communicating with them through different language barriers was a little difficult for this specific application."*

Additionally, first-generation students often reported feeling responsible for interpreting complex financial aid information—not only for themselves, but also for their parents. Taken together, these experiences highlight how learning costs were compounded by both linguistic barriers and bureaucratic complexity. Lacking parents with prior knowledge of FAFSA/CADAA, students were forced into the role of intermediaries between their families and the aid system, taking on additional burdens despite limited familiarity themselves. Such dynamics reveal how structural assumptions about parental knowledge and English proficiency systematically disadvantage first-generation students, intensifying the severity of their administrative burdens.

### *Compliance Costs Among First-Generation Students*

First-generation students—most of whom were Latinx and other students of color—experienced more persistent and complex compliance barriers than their continuing-generation peers. They accounted for 72 percent of all compliance costs (272 of 376). These barriers included recurring delays from parent account creation, signature submissions, and application corrections, which were compounded by learning costs and limited institutional support.

Many students believed their applications were complete, only to later receive notices about missing signatures or requests for additional documentation. Even reforms intended to simplify FAFSA/CADAA inadvertently created new complications for first-generation households, where students often led the process. As one first-generation Latina attending a California State University explained:

*I think I had a couple of questions from my mom about the income. I also helped my mom fill out her portion of it and set up her account and that was the harder part, for sure. Then later I got selected for verification, which was really scary. I had no idea they could even do that or what that even was.*

This account illustrates how compliance burdens for first-generation students were layered and cumulative. The student was tasked with simultaneously navigating account creation, parental information, and an unexpected verification—responsibilities that the system assumes the parents would fulfill or help with. These overlapping demands compounded learning and compliance costs, while the shock of verification added a psychological strain. Far from being isolated technical glitches, such processes are embedded within aid systems, disproportionately affecting students without parental familiarity or institutional support.

### **Immigrant Households: Intersecting Barriers**

Students from mixed-status households, most of whom were Latinx, shouldered more entrenched administrative burdens rooted in the design of financial aid systems. Barriers such as documentation requirements, procedural changes, and limited institutional support compounded both learning and compliance costs to create differential access to financial aid resources. Unlike continuing-generation students, these students often became the navigators for their families despite being familiar with the process themselves, shouldering responsibilities typically expected of parents.

#### *Delays in Institutional Support*

Many students reported confusion completing the parent section when they lacked a Social Security number. In addition to many first-generation households being unfamiliar with the application process, students noted school counselors and financial aid officers often lacked

specific knowledge about alternative procedures for undocumented parents. These institutional limitations created cascading delays that shifted problem-solving responsibilities onto students. As one first-generation Latina attending a community college mentioned:

*“...when I got to the part where I asked for your parents’ social security, my parents don’t have social security numbers. So that’s where the counselors would tell me, “oh we don’t know, we haven’t figured that out, we don’t know what you could do.” And I was like, “but I have to complete the financial aid application.” And they said, “no, we’ll need to wait.” I had to wait about a month and two weeks, and then they told me we should fill it out on a printed version and so I had to complete it on paper and then mail it.”*

This account illustrates how administrative burdens for mixed-status households operate through multiple intersecting systems. Federal policy design requiring Social Security numbers created the initial barrier, institutional knowledge gaps produced delays and uncertainty, and alternative procedural requirements (e.g. paper applications, mailing processes) generated additional compliance costs. The cumulative effect shifted responsibility for navigating bureaucratic obstacles from institutional support systems onto individual students, while simultaneously extending application timelines that could jeopardize aid eligibility.

#### *Intensified Family Navigation Responsibilities.*

The redesigned FAFSA exacerbated this challenge. Many students were unaware that parents were now required to create separate online accounts and complete their portions independently through email invitations. These changes redistributed administrative burdens within families, requiring students to serve as intermediaries between parents and financial aid systems. As one first-generation Latina attending a community college explained:

*“I know, they said that less questions would be easier, but then it just dumps a whole other process to your parents. And sometimes that’s not the best way to go about it, because, even though it was your parents that file taxes, they aren’t as familiar with the FAFSA process as the student is. So that was the hard part it, they said t’ll split the difficulty of FAFSA between us. But honestly, it just made it harder, because I would fill*

*out my portion, and then I would invite my parent to complete their portion. But I had to be right there to help them and fill it out with them.”*

This reflection reveals how seemingly neutral policy reforms can generate unintended consequences that disproportionately affect specific populations. The redistribution of application responsibilities between students and parents—intended to reduce individual burden—instead intensified cumulative administrative demands for mixed-status households where parents faced both linguistic barriers and documentation-related technical limitations. Students became responsible not only for their own application navigation but also for facilitating parental participation in processes that parents could not complete independently, effectively doubling their administrative workload while managing the emotional labor of family support.

### *Structural Barriers Perpetuate Delays*

The cumulative nature of administrative burdens for mixed-status households became most apparent when students navigated application delays and verification processes. Since parents without Social Security numbers could not access or complete their FAFSA sections, student aid applications were frequently delayed or stalled entirely. In these cases, students were required to mail parent signature forms to FSA and wait weeks for verification—a process that often generated stress due to tensions with state aid priority deadlines. Many students described waiting for official “workarounds” from FSA that had no clear timeline and often failed to resolve underlying issues. As one mixed-status student detailed:

*“This time it was horrible. I was struggling a lot because at first I didn't know that I had to create an account for my parents so they could get an invitation for my FAFSA, which was different because this year's was online and then last year's was on paper, which was even easier as compared to this year. So I was really struggling with that. And since my parents don't have a social security number, I had to send papers for them to get verified. At first they said that it would take one, two, three business days, but it was more than that, so I had to call. And then the wait time for the calling, I think up to an hour to get a representative to actually answer my question. And that's when they clarified that it was 10 to 15 business days that they would get back.”*

This account shows how administrative burdens for mixed-status households are structurally embedded. Technical glitches, alternative processes, and immigration status intersect to produce multi-layered barriers that delay application completion, amplify uncertainty, and heighten stress. The intersection of immigration status with technical systems produced administrative burdens that were qualitatively different from those faced by other student populations—requiring navigation of alternative processes while managing heightened uncertainty about successful application completion.

### *Parallel Barriers for CADAA Applications*

While fewer participants completed CADAA (7 of 76), these students faced distinct yet similarly compounding challenges observed in FAFSA navigation. Many students discovered their federal aid ineligibility during senior year with minimal institutional guidance about required documentation for state aid alternatives. Others were directed toward scholarships but struggled to identify options that did not require Social Security numbers, creating additional research and application burdens.

Students also reported confusion about why their application processes and eligibility criteria differed from FAFSA-completing peers, generating both informational costs and psychological burdens as they navigated differential treatment within the same educational institutions. Technical glitches in CADAA parent sections similarly delayed application completion, suggesting that state financial aid systems replicate structural barriers present in federal systems despite serving populations explicitly excluded from federal programs.

These experiences suggest that, despite the CADAA's role as a critical pathway to state financial aid for undocumented students, state financial aid systems are likewise embedded with structural barriers that can produce inequitable access to resources.

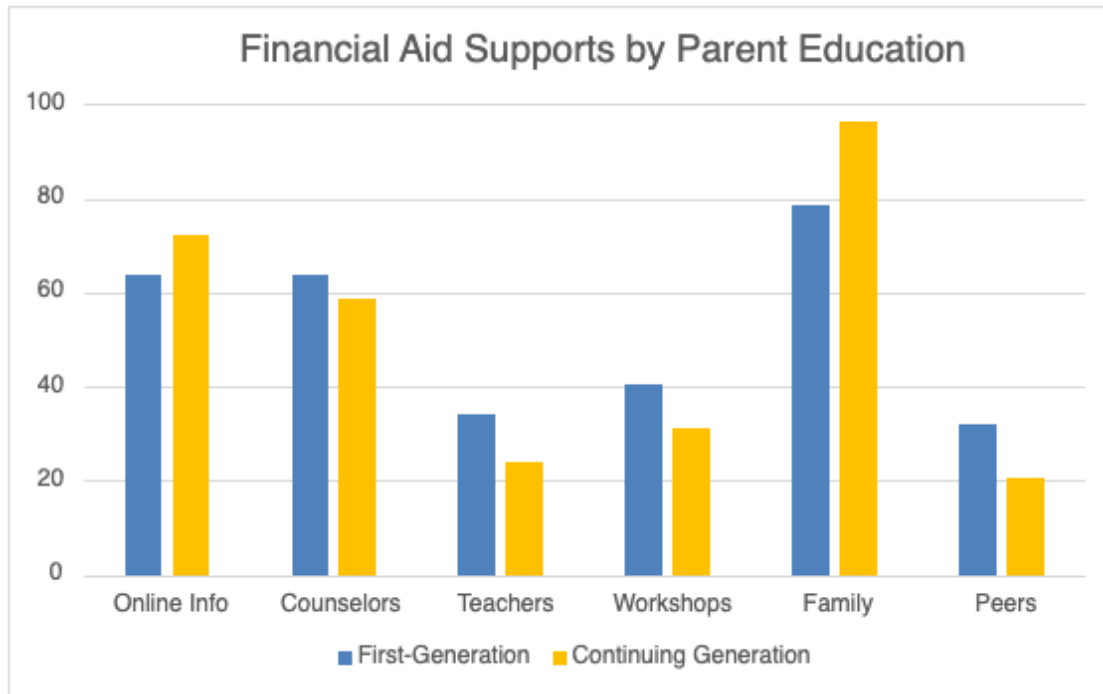
### **Student Agency Exercised in Financial Aid Application**

Students demonstrated high levels of information-seeking behaviors when navigating financial aid applications, with 71 of 76 participants (93%) reporting information acquisition and 58 of 76 (76%) indicating they leveraged this information to complete their applications. These high rates of agency enabled students to address the significant administrative burdens inherent

in the financial aid process and receive the support and guidance to overcome the substantial learning costs and strict compliance costs.

Similarly to survey respondents, interview participants reported a heavy reliance on high school counselors (62%) and family members (86%) for guidance when completing the FAFSA and CADAA. Notably, online sources (67%) also emerged as a highly utilized resource. When we analyzed the data by parent education, we found that first-generation students acquired information from teachers (34%), financial aid workshops (40%), and peers (32%) at higher rates than their continuing generation peers (Figure 4). While family support was high among both groups, continuing generation students received more familial support than first-generation students. During the interviews, students explained the different levels of support they received from their parents. Continuing generation students received more hands-on support, where some parents would complete most of the tax information, and the students would complete their personal demographics and submit the completed form. On the other hand, most first-generation students received support from their parents in the form of providing tax documents and explaining terms such as “gross income.” In these scenarios, the compliance cost lay predominantly on the students, who needed to acquire tax information and navigational guidance to complete their financial aid applications.

Figure 4: Financial aid Supports by Parent Education



The complex nature of FAFSA and CADAA applications corresponded with significantly lower rates of information sharing and collective knowledge construction among students. Only 4 percent of participants, regardless of parent education, reported engaging in collaborative financial aid information behaviors. This diminished collaboration likely reflects two key factors: the highly individualized nature of financial circumstances, which limits the transferability of specific financial aid information across students, and the elevated stakes inherent in financial aid applications, where misrepresentation of financial need carries significant legal consequences. Additionally, students from mixed-status households may not feel comfortable disclosing their family's legal status for safeguarding reasons. The potential for legal liability may discourage students from sharing detailed financial information or relying on peer-generated knowledge, instead prompting them to seek trusted sources or complete applications independently to ensure accuracy and compliance.

## **Student-Driven Recommendations**

### **College applications**

#### *More Supports to Understand and Navigate College Applications*

Students' top recommendation for simplifying the college application process was increasing access to supports and resources that would help them understand requirements and navigate the system more effectively. Those that received strong support from counselors and teachers highlighted how crucial their guidance and support was in reviewing materials and navigating different application processes. Websites were another frequently cited resource that students utilized, and they also shared how simplifying applications would reduce student stress levels and increase application rates. Students shared how stressed they were during the application process and how they wished the applications were simplified and more accessible.

*“During the college application, students are very stressed out right? A lot of us are worried if we're gonna get into the school that we want, or if you know, if we pass our final exam or stuff. So during that time, it's good to consider that students are also in a stressful mode. So I would say, make the application a little bit more simplistic.” - African American, UC Davis, first-generation student*

*“I wish that the college applications were more accessible. It was a really really big regret of mine that I didn't apply anywhere, even though I had no idea where I wanted to go. It's just felt like I'm stuck here for, you know, another year or 2, and I can't really do anything about it now, because it wasn't accessible at the time.” -Latine, Orange Coast College, continuing generation student*

### **Financial Aid**

#### *Addressing Technical and Structural Inequities in Financial Aid Access*

To understand how administrative burdens might be mitigated, participants were asked what changes they would make to improve their experiences navigating FAFSA/CADAA. Their responses reveal the interplay between policy design and structural inequities, highlighting the limitations of procedural solutions alone and advocating for more comprehensive institutional

reforms. Student recommendations were primarily around two domains: improvements to the financial aid applications and expansion of institutional support structures.

### *Application System Improvements*

Approximately 79 percent of participants recommended specific modifications to the FAFSA and CADAA, primarily focused on technical functionality and procedural clarity. Students emphasized embedding explanatory resources—such as icons, short instructional videos, and sample scenarios—to clarify financial terminology and guide document location on tax forms. Other technical recommendations included improved website stability, simplified language, and clearer status updates.

However, students also identified challenges that purely technical solutions could not address. While continuing-generation students emphasized system reliability and clarity, first-generation and mixed-status students highlighted structural barriers, including parental verification processes, documentation requirements, and procedures that assumed parental availability or familiarity with financial aid systems. Students from mixed-status households, for example, preferred previous processes that did not require separate parent accounts or electronic signatures, reflecting how seemingly neutral procedural changes can produce disproportionate burdens for certain populations. These findings suggest that application improvements may reduce navigational friction, but they cannot resolve the structural inequities embedded in financial aid policy.

### *Expanding Institutional Support*

Nearly all participants (72 of 76) called for more comprehensive support to navigate the financial aid process, emphasizing that administrative burden reduction requires interventions beyond application design. Students recommended enhancements at multiple levels:

- *Federal Support Infrastructure:* Expanding FAFSA helpline capacity, reducing wait times, and embedding real-time assistance directly within the application platform would allow students to access expert guidance when encountering complex issues. These recommendations reflect students' recognition that navigating financial aid requires

specialized knowledge that cannot be fully acquired through independent trial and error, and current structural supports are not equipped to meet the demand (Government Accountability Office, 2025).

- *High School and Campus Resources:* Participants highlighted gaps in counseling, workshops, and staff capacity to meet diverse student needs, particularly for first-generation or mixed-status households. Flexible delivery modalities—both virtual and in-person, with extended hours—were suggested to accommodate varying work and class schedules.
- *Post-Submission Guidance:* Students emphasized continued support after submitting applications, including understanding award notifications and completing verification processes. This reflects the ongoing nature of administrative burdens, which extend beyond initial submission to the broader lifecycle of financial aid engagement.

Student recommendations illuminate the distinction between technical fixes and structural interventions. While application improvements can streamline processes, they cannot eliminate differential resource demands that can leave administrative burdens unresolved. Conversely, expanded institutional support without corresponding policy and procedural adjustments risks making an inequitable system more navigable rather than fundamentally equitable. Students' emphasis on expert guidance, flexible service delivery, and accommodations for diverse family circumstances underscores the need for multi-level reforms that simultaneously address technical, procedural, and structural dimensions of financial aid administration.

## **Discussion**

This study provides detailed insights into how California high school graduates navigate the college and financial aid application processes, revealing both the barriers they encounter and the strategies they develop to overcome them. The findings illuminate individual challenges students face while also exposing the systemic nature of obstacles embedded within these institutional processes.

Our findings offer practical guidance for high school staff and policymakers working to support student college access. The survey and interview data reveal specific points where

students need additional support and clarify which information sources prove most valuable during different phases of the application process. For high school personnel, these insights can inform more targeted preparation strategies that better equip students for the various processes they will encounter during college enrollment.

For financial aid applications, our findings demonstrate that administrative burdens in financial aid applications are cumulative and often mirrored systemic inequities related to parental education, citizenship status, and race/ethnicity. Consistent with administrative burden theory (Herd & Moynihan, 2018), policies and seemingly neutral processes can disproportionately fall on marginalized communities with less systemic power. While continuing-generation students often navigated financial aid with relative ease, first-generation students faced persistent, structurally embedded barriers. The interaction of first-generation status and complex family documentation created additional bureaucratic hurdles, requiring substantially more time and effort to understand, verify, and complete applications.

Furthermore, our findings suggest that addressing these challenges requires more than individual-level interventions. While policy efforts to reduce administrative burdens are necessary, the cumulative and systemic nature of these barriers indicates that technical improvements or simplified applications alone will not eliminate underlying structural inequities. Instead, effective policy design must explicitly account for the varied family knowledge and documentation circumstances that shape students' experiences with financial aid applications.

Policy approaches should build upon the considerable agency students already demonstrate throughout the college application process. Rather than treating students as passive recipients of institutional support, our findings reveal that students actively seek information, construct knowledge networks, and develop collaborative strategies to navigate complex systems. First-generation students demonstrated remarkable resourcefulness in creating collective support structures when traditional guidance sources are unavailable. Policy interventions that recognize and enhance these existing forms of student agency, rather than replacing them, may prove more effective in supporting equitable college access.

## **Conclusion**

This study reveals how students actively seek information and build support networks rather than passively waiting for guidance. Nearly all participants acquired information from multiple sources, through their collaborative approaches when applying for college and financial aid. First-generation students shared information and worked collectively with peers and family members at higher rates than their continuing-generation counterparts. This collaborative approach appears to be an adaptive strategy for navigating unfamiliar territory when family college knowledge is limited. Continuing-generation students relied more on established family networks and online resources, drawing on existing knowledge within their households.

The contrast between college and financial aid applications proved striking. While students readily shared general college information, the personalized nature and legal implications of financial aid led to minimal collaboration across all groups. This pattern demonstrates how institutional processes themselves shape student behavior and information-sharing practices.

These findings suggest that effective college access support should build on students' existing collaborative strengths rather than assuming they lack agency. First-generation students already demonstrate innovative approaches to knowledge construction, while all students show remarkable resourcefulness in seeking information. Understanding these varied navigation strategies can help educators and policymakers design more targeted interventions that enhance rather than replace the active roles students already play in their college-going processes.

In the context of financial aid, while nearly all students experienced some form of administrative burden, the severity and scale varied widely. Continuing-generation students generally experienced fewer obstacles, while first-generation and mixed-status households faced more cumulative burdens that are more intensive, persistent, and structurally embedded. These patterns suggest that the standardized procedures that undergird the process can inadvertently reinforce existing inequities for marginalized populations. As the student-level recommendations indicate, effective strategies to address these challenges require a comprehensive, systemic approach: simplifying applications, adapting policies to diverse family circumstances, and building institutional capacity to support students throughout the financial aid process.

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