

## FEATURE ARTICLE

# "I feel like a bother": COVID-Era Experiences of College Students on Academic Probation and Financial Aid Warning Status

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<https://doi.org/10.58997/fa2>

## ABSTRACT

Although there is a wealth of literature focused on how and why college students persist, less is known about a subpopulation of college students: students on academic probation and/or financial aid warning status, i.e., students who are potentially one semester away from academic suspension and/or lost financial aid eligibility. This study seeks to understand the experiences of students from this at-risk population in spring 2021 as many institutions reversed flexible COVID-19 policies, further complicating students' experiences. Through interviews, this study engages with students in an already precarious situation during the later stages of the pandemic to understand whether they exhibited behaviors to help them remain enrolled in college. Applying Bronfenbrenner's (1979; 1994) ecological systems theory, findings reveal how students interacted with peers and professors in the complex ecosystems of higher education and COVID-19. Students described COVID-19 as omnipresent despite the rollback of forgiveness policies. Students also showed avoidant behavior, often putting them more at risk to depart college. They struggled to develop social networks, though some participants described their academic and financial aid standing as a motivator to change their actions. We discuss implications to aid this student population.

**Keywords:** undergraduate college students, COVID-19, academic probation, financial aid warning

The COVID-19 pandemic presented considerable challenges for global society. In March 2020, higher education institutions in the United States pivoted to emergency online learning while also transitioning many student support services from in-person to virtual settings (Aguilera-Hermida, 2020; Pokhrel & Chhetri, 2021). Many institutions relaxed academic progression policies and converted grading scales to pass/fail (Chan, 2022). These approaches were meant to help students alleviate their anxiety and provide both students and faculty with flexibility during considerable turmoil and health threats to all (Chan, 2022). Students struggled with online teaching and learning, mental health, access to technology, and financial hardships (Johnson et al., 2020). Goldrick-Rab (2021) found that students'

needs persisted well into the fall 2020 and spring 2021 semesters, with ongoing difficulties accessing food, housing, and transportation. Further, the pandemic disrupted the health and social patterns of adolescent young adults (ages 11-16), who will later enroll in college (Hussong et al., 2021), making the effects of the pandemic important to understand for years to come.

A wealth of research has focused on how and why college students persist (Braxton et al., 1995; Milem & Berger, 1997; Russell et al., 2022; Tinto, 1998). Similarly, since the progression of the COVID-19 pandemic, research has begun to emerge that explores college student experiences during COVID-19 and how college students persisted through the pandemic (Rainey & Taylor, 2022; Russell et al., 2022; Sharma & Yukhymenko-Lescroart, 2022). Other studies have examined students' meaning-making in relation to the

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pandemic as they transitioned to college (Velez et al., 2023). Yet, in the later stages of the pandemic, from early 2021 through 2022, most higher education institutions reversed course on forgiving pandemic policies, including re-instituting letter grades and tightening policies (Chan, 2022). These policies impacted college students' grades and earned credit hours, criteria critical for maintaining good academic standing, and federal financial aid eligibility. Therefore, these policy changes may harm students already at risk of departing college based on their academic standing (Rainey & Taylor, 2022).

In this study, we defined students from at-risk populations as students on academic probation (cumulative GPA < 2.0) and/or financial aid warning (cumulative GPA < 2.0 or <67% earned/attempted credit hours) or both. We used the term *at-risk* because this term is recognizable and provokes action (Smit, 2012). We applied Bronfenbrenner's (1979; 1994) ecological systems theory (EST) to explore the lived experiences of college students from at-risk populations during the later stages of the COVID-19 pandemic, analyzing their interactions with peers, faculty, and staff, as well as investigating and explaining their persistence strategies during a time of considerable flux.

As a result, this research explored how students from at-risk populations persisted through the later stages of the pandemic when academic and financial policies were re-established and students needed to adjust from emergency online learning and back to *normal*. We conducted in-depth interviews with 14 college students on academic probation or financial aid warning status or both to answer the following questions:

RQ1: How do students from at-risk populations describe their experiences while on academic probation and/or financial aid warning status?

RQ2: If students from at-risk populations demonstrated persistence strategies, what were students' persistence strategies?

By answering these questions, institutions will have informed ideas of how college students from at-risk populations perceive institutional resources and how institutions can intervene to support student persistence. Further, these implications will be useful for future college students as the projected learning loss during the COVID-19 pandemic will likely create ongoing challenges to communicate with and support college student success (Huck & Zhang, 2021).

### Literature Review

This review of college persistence theories focuses on academic and social integration and campus and community climates because the pandemic disrupted these systems. In addition, we draw from

college student persistence research during the COVID-19 era. We situate our work in the gap of literature about how students persisted (or did not) during the late stages of the pandemic as policies reverted to pre-pandemic rigor.

### College Student Persistence

Tinto's (1975, 1988) early research—including his theory of student departure—into the factors affecting college student attrition suggested college students must successfully integrate themselves into a college community in two ways: academically and socially. Academic integration involved developing relationships with faculty members and engaging oneself in academic organizations, while social integration focused on developing friendships and relationships with peers and interacting positively with other college students (Tinto, 1975, 1988). Astin (1984) similarly proposed a model of student involvement that was more focused on retention and emphasized Tinto's (1975) notion of social integration and campus involvement.

Later studies challenged and added to Tinto's (1975, 1988) and Astin's (1984) work. Milem and Berger (1997) suggested college student persistence can be affected by students' early experiences on campus, the type of institution students attend, and the level of support services students receive. Braxton et al. (1995) expanded upon Tinto (1975, 1988), finding that college student persistence was positively associated with an institution meeting a student's academic and career development expectations.

Tinto (1998) later commented on his prior work, asserting college campuses must function as communities that provide students with the resources to succeed, creating a sense of belonging. This work paved the way for more psychologically focused studies of persistence, including Bean and Eaton's (2000) psychological model of college student retention. Bean and Eaton (2000) asserted many retention strategies rely on psychological processes such as coping behaviors, self-efficacy beliefs, and attribution of control, which were not integrated within earlier work (Astin, 1984; Braxton et al., 1995; Tinto, 1975, 1988).

### College Student Persistence in the COVID-19 Era

Of the emerging college persistence research during the COVID-19 era, studies indicated Tinto's (1975, 1988) original work and related studies (Astin, 1984; Braxton et al., 1995; Milem & Berger, 1997) may need updating given the unique impact of the pandemic. Pokhrel and Chhetri (2021) strongly asserted students who could smoothly adjust to online learning were much more likely to persist than their peers, suggesting socioeconomic stratification between higher-income students who could afford technology

and internet access compared to lower-income peers. This finding was echoed by Rainey and Taylor (2022), who explored the online learning experiences of college students during the pandemic and found students who were comfortable communicating through online channels and made online connections to peers and faculty members were more likely to persist than peers who did not. Tangentially tied to Tinto's (1975, 1988) notion of academic integration, Pokhrel and Chhetri (2021) and Rainey and Taylor (2022) asserted college students who could re-integrate academically in online or virtual spaces may have been best prepared to persist through the pandemic.

However, some students may have weathered financial challenges better than others. Black and Taylor (2021a) examined students' self-assessed emergency needs during the COVID-19 pandemic. They found students demanded a higher level of assistance paying for internet bills than housing costs, and student needs changed throughout the pandemic. Russell et al. (2022) also explored the role of financial well-being and emergency services in college student persistence, finding students who reported a higher sense of financial well-being and engaged with emergency services were more likely to persist than their peers, controlling for social belonging and self-actualization. The researchers found as social belonging and self-actualization increased, persistence decreased, suggesting well-integrated college students may not have been ready to persist through the pandemic, even though prior research emphasized integration as a critical persistence measure (Astin, 1984; Tinto, 1975, 1988).

Kinzi's (2023) study described college students' disengagement during the pandemic, emphasizing the need to create flexibility, foster student agency, address concerns, and create purposeful opportunities for relationship building. Yet, these studies do not capture the entirety of college students' experiences with persistence during the COVID-19 pandemic. Additionally, prior studies did not examine how students from at-risk populations—students on academic probation or with financial aid eligibility issues—navigated continued enrollment in higher education.

### Theoretical Framework

We applied Bronfenbrenner's (1979; 1994) ecological systems theory (EST) to describe students' individual experiences and behavior in complex set-

tings. This theory is appropriate for college students as they navigated the complicated and evolving forces related to the ongoing COVID-19 pandemic. EST posits the individual possesses characteristics that guide the way they develop in relation to nested layers of environments and contexts, from the individual to their relationships with family and friends (microsystem) and the interaction between the individual and the microsystem (mesosystem). The next layer, the exosystem, is composed of indirect influences, such as policies, and was especially impactful in this study as they shifted in response to COVID-19 and reverted in spring 2021. The macrosystem, the outermost layer, includes social, cultural, and historical forces of influence. Finally, this theory accounts for time (the chronosystem) and how experiences, identities, and meaning evolve over time.

Other researchers have used EST to understand first-year students' meaning making of COVID-19 as they transitioned to college (Velez et al., 2023); to offer a developmental paradigm for successful first-generation college students (Demetriou et al., 2017); to describe nontraditional students' path to college success (Jepson & Tobolowsky, 2020); and to understand community college student persistence decisions (Ozaki et al., 2020). This theory allows for a rich examination of students' experiences in complex settings with multiple interactions between individuals, policies, and systems. Through this lens, we examined students' behaviors linked to persistence in college.

### Methods

Applying EST, this study contributes to a broadened understanding of the complicated stories behind low grades and financial threats in the context of changing university policies. We used a qualitative interview approach to understand students' experiences at a vulnerable moment in their college journey, accounting for complicated contexts.

### Research Site

Southern Coast University (SCU), a pseudonym, is a private four-year university situated in the Gulf Coast region of the Southern United States. SCU enrolls about 3,200 undergraduate and 1,300 graduate students each year, including 66% women and 34% men, with more than 50% of students being students of color. One third of undergraduate students are the first in their families to attend college. The site location is critical for this study, as the Gulf South region of the United States experienced

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a harsh series of weather-related events in fall 2020 in addition to the ongoing COVID-19 pandemic. This confluence of factors complicated operations for the institutions and compounded teaching and learning difficulties for SCU students, faculty, and staff.

### Participants

We used purposive sampling to select participants from one of six sections of a one-hour success class at SCU in spring 2021 (Hays & Singh, 2012; Saldaña & Omasta, 2022). Administrators at SCU auto-enrolled students on academic probation (cumulative GPA < 2.0) and/or financial aid warning (cumulative GPA < 2.0 or < 67% earned/attempted credit hours) in the success classes. In the success class setting, students learned they were eligible to participate in this study through an announcement from the instructor, a video introduction to the learning management system, and a section in the course syllabus (see Appendix A). Completing the consent form on Qualtrics was a graded assignment, but students' responses were unknown to their instructor. Following the interview protocol in Appendix B, interviews were first auto-transcribed by Zoom and later updated by the research team to ensure accuracy. Students were given \$20 gift cards as an incentive to participate.

Guided by Stake's (1995) approach that interviews are a way to capture "multiple realities" (p. 64), the research team conducted 18 interviews with open-ended questions to get students to describe their experiences and decisions. Four students in good academic standing were dropped from this study for a total of 14 participants. Table 1 below displays demographic information for this study's participants:

We included each participant's prior academic year GPA information as a proxy of academic achievement. We include persistence outcomes based on enrollment data from the institutional research office at SCU. We coded students enrolled in a full-time class schedule (12 or more credit hours) on the last day to add a class in the fall 2021 semester as retained.

### Data Analysis

We conducted two rounds of coding informed by Bronfenbrenner's (1979; 1994) ecological systems theory (EST), prior student persistence literature, and Saldaña's (2016) coding process. The codes in Appendix C helped us interpret our data to see how college students from at-risk populations experienced higher education and how they did—or did not—engage in persistence strategies to remain enrolled and pursue their degrees.

The first round of coding was part of a more extensive study about students' experiences and understanding of their financial aid and academic standing. We then reexamined our data set, emphasizing students' experiences, using a mix of deductive and inductive approaches (Saldaña, 2016). Our deductive starting codes came from extant literature, our theoretical framework (EST), and our experience with college students from at-risk populations. The major categories that emerged from our previous pilot study included relationships, communication, and fear. Our code list further evolved through inductive coding choices to capture "emergent, data-driven" codes (Saldaña, 2016, p. 75), including policy, motivation, and technology.

Consistent with Saldaña (2016), we completed

**Table 1**

*Descriptive statistics of students participating in this study (n=14)*

Pseudonym	Class year	Gender	Race	Fall 2020 GPA	Fall 2021 persistence
Angela	First year	Woman	Hispanic or Latinx	3.4	Retained
Charlotte	First year	Woman	White or Caucasian	0.0	Not retained
Christina	First year	Woman	Hispanic or Latinx	3.5	Retained
Denise	First year	Woman	Hispanic or Latinx	0.0	Retained
Felicia	First year	Woman	White or Caucasian	3.1	Retained
Genesis	First year	Woman	White or Caucasian	0.0	Not retained
Holly	First year	Woman	White or Caucasian	2.4	Not retained
Immanuel	First year	Man	African American	2.9	Retained
Katrina	First year	Woman	White or Caucasian	0.0	Not retained
Mia	Second year	Woman	African American	2.2	Not retained
Michael	First year	Man	White or Caucasian	0.0	Retained
Olivia	First year	Woman	African American	0.0	Not retained
Scarlett	First year	Woman	Hispanic or Latinx	0.0	Not retained
Vivienne	Second year	Woman	African American	1.8	Retained

*Note.* Students with GPAs above 2.0 were considered in good academic standing but in an at-risk population for this study because of an unsatisfactory earned/attempted hours ratio (< 67%).



a second round of coding to assess the quality of the codes we generated and eliminate less-used codes. Our codes evolved as this process entailed several iterations of review, reflection, and analysis, common practices to ensure trustworthiness (Stake, 1995). Adding sub-themes helped tease out the nuances, such as the addition of child codes for the nested systems of EST, as well as persistence strategies related to academic and social integration per prior literature (Astin, 1984; Tinto, 1975, 1988). The additional codes included belonging and study strategies. We leveraged tools in Dedoose, such as the code co-occurrence chart, to look for coding density and overlap (Salmona et al., 2020).

The first researcher read and coded the transcripts based on our start code list, followed by the second researcher, who independently conducted the same analysis. We then compared results, refined the list of codes, and completed a second round of coding. The research team met weekly throughout the analysis process to discuss findings and our positionalities. The first author works in student success and previously supported students in the process of academic and financial aid appeals and support. The second author has also worked in undergraduate admissions and financial aid. The researchers' experience in student support and retention spans more than 30 years, aiding our understanding of the student experience.

### Findings

After performing in-depth interviews with 14 college students from at-risk populations, this study addressed how they describe their experiences while on academic probation and/or financial aid warning status. We also described students' persistence strategies, such as social and academic integration, accessing resources, and finding communities. Our findings are organized into three themes: (a) The COVID-19 Pandemic "put a damper on everything," (b) "I feel like a bother": Students Struggled to Communicate and Avoided Support, and (c) "I owed it to myself to do better": Students Were Motivated to Change their Actions.

#### Theme One: The COVID-19 Pandemic "put a damper on everything."

Although our research questions focus on the student experience during the spring 2021 semester, this snapshot in time is connected to a longer, complicated student journey. Had the fall 2020 semester gone differently for the students, they may not have

been in an at-risk population for spring 2021. Obstacles, including the complications that stemmed from the societal forces, policies, and stress of COVID-19, got in the way of students successfully communicating with professors and support resources at SCU. They were also operating in a complicated, evolving setting. In fall 2020, for example, students could elect pass/fail grades instead of letter grades, a policy that was not continued into spring 2021.

COVID-19 disrupted many traditional ways of communication, such as asking questions in person and hosting events, which are central to developing meaningful connections between peers, faculty, and support staff. Students at SCU could live on campus and participate in limited activities in fall 2020, but most campus operations, including teaching and student support, operated virtually. In this context, students struggled to advocate for their needs, not knowing when or how to reach out. No student interviewed reported having an in-person class in the fall of 2020. Christina reflected, "We were the first students to go to college in a pandemic. . . . My main experiences—good or bad—have revolved around the pandemic." Michael also noted how COVID-19 made it hard to socialize and make friends. He described a fun outdoor event with fireworks and music that was broken up when students got too close to each other, even though they were wearing masks. He said, "COVID has really put a damper on everything college was. Even the academic aspect. Everything."

Not only did students struggle to connect with their peers, but their learning experiences mostly took place on Zoom or through asynchronous modules on Canvas. Students admitted

it was difficult to pay attention to Zoom classes because they often multitasked on another device or browser. Several students maintained they were not ready to take online classes. Immanuel noted the uncomfortable pauses in Zoom left him wondering if anyone was paying attention or knew the correct answer. He often kept his camera off in Zoom classes, only responding to the professor's question if he felt confident he was correct. This lack of connection among students and their professors may have caused them to struggle to reach out and engage with class material. Mia said: "I would have liked the class better in person. It's just the person I am." The complex societal forces of COVID-19 and institutional policies that followed contributed to students' struggle to interact with peers and professors.

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Similarly, Denise attended classes from home for the academic year because of the ongoing pandemic, despite wanting to live independently from her family. As a result, she had additional family responsibilities on top of working more than 20 hours a week at a fast-food restaurant, forced upon her by the pandemic:

I was so burned out from school and then work and then coming home and helping my brother with his school. Or doing stuff around here. I just wanted to sleep. I didn't want to talk to anybody. The last thing I wanted to do was think about school.

Overall, the pandemic affected students' personal, work, social, and academic lives. Their social lives were suspended, and they did not feel ready for online learning. Meanwhile, they accumulated other responsibilities as a result of the pandemic, limiting their time for school-related activities. Michael, Immanuel, and Denise returned to SCU for fall 2021 despite these challenges.

### **Theme Two: "I feel like a bother": Students Struggled to Communicate and Avoided Support**

Many students felt SCU would view them as a distraction or burden if they sought out institutional support. Four students used the words "bother" or "burden" when describing their approach to seeking information or communicating with someone at SCU. Felicia described any form of communication with her professors as a "confrontation" and a misuse of her professors' time. Genesis also felt like a burden when reaching out, especially when she perceived administrators ignoring her requests, making her feel like a low priority. Genesis said:

We're very timid, we're like, "Hey don't need to bother you, but I need this information." We feel like a burden to ask for help, and that's why we don't. Because it's hard to step out of our shell and be like, "Professor, I need help on this math equation." It's not just the financial aid or advisors, in general, we're timid teenagers out in the world alone.

Genesis handled administrative tasks, like paying bills and transportation to college, on her own because of her family situation, yet Genesis' words revealed how students like her viewed institutional support and whether first- and second-year college students had the confidence to advocate for themselves.

Similarly, Mia and Olivia preferred to do things themselves rather than ask for help and come across as needy or unprepared. Olivia admitted she was still getting used to relying on people other than herself, something she only accepted after receiving

low grades. Similarly, Mia asserted she preferred doing things independently, such as finding information and struggling through coursework, as she did not want to be seen as unintelligent or unprepared for college. These hesitations could stem from feelings of low self-esteem or imposter syndrome. Subsequently, our retention analysis showed Genesis, Mia, and Olivia did not return to SCU the following semester.

To explore how students from at-risk populations may seek information or complete tasks to maintain enrollment, the research team asked students how they would locate policy information about their academic and financial aid standing. Christina said she would first search the school's website for keywords. If she was unsuccessful, she would email her advisor. While Christina expressed she felt more comfortable with her advisor—and this person's role was to provide key information and advice—she used apologetic language when reaching out with questions. She also used the word "bother" in her communication. She stated, "I have my advisor also as my teacher, so I have a little more confidence asking her questions. If not, I'd probably be like, 'Hi, sorry to bother you.'" Katrina also responded she would first find information on her own, avoiding institutional support if she could, later admitting she did not know how to use several elements of the SCU student portal and never thought to reach out for help. Christina returned to SCU the following fall semester, but Katrina did not.

Although students often shared their own experiences, Charlotte's observations about her roommate painted a broader picture of struggling students:

I wish more students would know to reach out. I've been doing much better this semester, but my roommate is having a hard time. There will be times she's breaking down crying and I was like, you could reach out to so and so. She didn't realize—and I didn't last semester—there are so many resources and people willing to help you.

Charlotte noted that although in the fall 2020 semester she did not know how to or chose not to access resources, she made improvements the following semester. Despite these efforts, she did not re-enroll at SCU in fall 2021.

### ***"I'm hiding": Feelings of Shame, Shock, and Avoidance***

In addition to feeling "like a burden" and the COVID-19 pandemic thrusting them into new and uncomfortable circumstances, students from at-risk populations also expressed disappointment

and shock when they reflected on their academic and financial standing. Some students admitted they avoided accessing support in the fall, and many students (Genesis, Charlotte, Michael, Vivienne) openly talked and wrote about mental health challenges. Their avoidance patterns may have been exacerbated by environmental factors like virtual operations, inconsistent university outreach, or limited in-person access.

Charlotte expressed that she learned a lot about institutional policies and support from the success class. She stated, “Before that, I was just going, ‘they can’t find me, I’m hiding.’” Charlotte disclosed having anxiety and was eligible for an emotional support animal on campus, possibly contributing to her avoidant behavior. Another upper-year student, Scarlett, withdrew in the middle of the spring semester because of her mental and physical health. She reflected, “I was not functioning, not leaving my bed.” She decided to withdraw for the semester, despite how hard she worked in her classes. She admitted she was “so fearful, and the anxiety was so much.” Scarlett was candid that her mental health and learning differences had been a part of her life since childhood and were not unique to the spring 2021 semester or COVID-19.

Other students, especially first-year students, were shocked to see themselves struggle academically. The students we interviewed did not want to begin their college career with low grades or worrying about their financial aid, often using words like “shock” and “regret.” Inversely, Felicia and Denise expressed familiarity with academic probation from their high school experiences, so they shared frustrations but not the same degree of surprise. For instance, Denise described how she felt about being on academic probation, drawing from content in the success class:

I kind of feel like a failure. I think it brings up a lot of imposter syndrome. And we talked about that in the success class. We talked about how imposter syndrome—for me, it’s really big. I think about the beginning of the fall semester and how I was doing good. And now it’s like shoot, I’m doing bad. I think maybe that wasn’t me, that was an accident. Maybe this is me.

Denise also expressed regret for “not being the suc-

cessful student I know I have the potential to be. And I know I am.” Olivia vocalized similar remorse in her interview, as she felt disconnected from her classes because she was working 30 to 40 hours a week at a fast-food restaurant. This level of off-campus work commitments likely interrupted her successful navigation of college systems. Olivia wished she had been more critical of her actions and had caught herself before drifting from her classes and earning failing grades, expressing regret and avoiding institutional support out of a sense of shame.

### **Theme Three: “I owed it to myself to do better”: Students Were Motivated to Change Their Actions**

Despite their collective struggles, tendency to avoid institutional support, feelings of shock and shame, and the pandemic policies, several students made positive observations about their experiences in higher education. They described their academic and financial aid warning status as a motivator, awakening them to the consequences of their poor academic performance. For some students, knowing they needed to improve their grades or earn credit hours was inspiring. Michael claimed when he was notified of his poor academic standing, he was motivated to “work a little more and a little harder.”

Michael also expressed gratitude for his professors, whom he thought would be stricter coming into college. Instead, he found they were lenient and understanding of his mental health challenges. He described improved communication habits, such as checking email more regularly. He also met with his success coach and read through academic probation policies together. Similarly, Christina accessed support services, including counseling and student health, at SCU. She described them as “services I didn’t think I’d need, but then I did.”

Students also expressed a commitment to improve their academic standing to keep financial aid so they could stay in school. Mia reflected on the letter she received about maintaining grades to keep financial aid and stated that she could not afford to lose her financial aid; she wanted to be in college. She said: “I just couldn’t let myself fall off this semester. I owed it to myself to do better.” For Mia and others, reading the financial aid letter about their standing served as a wake-up call that their actions had consequences. Charlotte also seemed less aware her previous decisions had penalties until she learned of her academic and financial aid status. She stated:

The students we interviewed did not want to begin their college career with low grades or worrying about their financial aid, often using words like 'shock' and 'regret.'

I'm in college—if I get a bad grade, I guess, I get a bad grade. I had no idea what happened for anything. [Then] I got the academic probation email. I was like, “Oh shoot, consequences to my actions here.

This realization, coupled with the resources they learned through the success class, made them more attentive to their studies.

Angela was formerly a high-achieving high school student and clearly remembered the email from financial aid after fall 2021 grades were posted. She described feeling sad about the letter and confused about its meaning. Angela said: “I was never bad at school and I felt like I was doing so terrible. I felt like that email from financial aid just proved it. That was like—wow—I really messed up. It was just a shock.” Low grades were new to Angela, and the letter about her financial aid status felt like proof of her failure. However, Angela leveraged this shock into personal growth, reflecting on how she felt she gained a broader perspective after her first semester in college. Angela differed from others as she described this growth, noting how she felt differently when she went home for the break. Based on our interview notes, Katrina also seemed content in her interview and overall experience in the spring. She lived off campus with her therapy dog and enjoyed a better daily routine with more in-person classes. Katrina did not, however, return to SCU the following fall; Angela did.

### Discussion of Findings

As a timely study into how students from at-risk populations experienced higher education during the pandemic and persisted at their institution, much can be gleaned from this study's findings. The three themes of this study collectively articulated that the combination of students' precarious status, coupled with complex environmental forces, may have affected students' engagement with institutional support. They also struggled to build academic and social communities that could have supported their persistence in college. Although most students blamed themselves for their precarious academic or financial standing, broader societal forces influenced their experiences. As described in Theme One, COVID-19 remained very present in their daily experiences in spring 2021. Even though students were still learning (and adjusting to learning) online, SCU reverted to pre-pandemic academic and financial aid policies, with students earning letter grades that were tied to academic probation and financial aid eligibility statuses. As a response to the perception that pandemic struggles were waning, policy forces included reverting back to letter grades (from pass/fail) and more rigorous adherence to dead-

lines. Students from at-risk populations faced extraordinary circumstances during this period of their educational career, resulting in half of the students leaving the institution the subsequent semester.

Many of these struggles have precursors in prior literature. Foundational models of student attrition and persistence have asserted that students must integrate both academically and socially to maintain progress toward their degree and persist in higher education (Astin, 1984; Tinto, 1975, 1988). These theories, coupled with EST, help explain how students' interactions with peers made it difficult for them to integrate socially, as COVID-19 prevented many in-person student interactions. At the meso-system level, students were unable to fully integrate into virtual learning environments. More broadly, the political and social expectations in the later stages of the pandemic also evolved, influencing the individual student journey.

Additionally, many of these students' experiences—good or bad—were connected to communication. Students struggled to communicate their needs to their instructors, often assuming such interaction was an inconvenience. As described in Theme Two, “I feel like a bother,” four students used the words “burden” or “bother” when describing their communication with professors or staff at SCU. By not advocating for themselves, students from at-risk populations struggled with coursework, missed deadlines, or misunderstood expectations. Complicating matters, the COVID-19 pandemic rendered all learning to virtual modalities in fall 2020 and hybrid modalities in spring 2021. Learning through Zoom and lacking in-person connections to others made it difficult for new students to connect to SCU. It also meant interactions with instructors, financial aid counselors, and advisors often happened through email, phone, or Zoom. Students were reluctant to speak up during class for fear of appearing dumb, an issue that stems from a lack of academic and social integration (Astin, 1984; Tinto, 1975, 1988) or the complexity of their environmental settings (Bronfenbrenner, 1979; 1994).

As a result, the college students from at-risk populations in this study often resisted institutional support. Many students in this study “felt like a bother” and tried “hiding” from their institution and its many resources. In these cases, SCU could have had ample support but needed to better communicate with students to accept the support. In this regard, Bean and Eaton's (2000) psychological model of college student retention may be better applied to college students from at-risk populations during the pandemic era, as their model better encompasses student self-esteem and self-efficacy, which both influenced the persistence of the students in this study.



Despite their overall struggles, some at-risk students expressed motivation to improve their grades and academic standing. Theme Three, “I owed it to myself to do better”: Students Were Motivated to Change their Actions, encapsulates their positive experiences and descriptions of growth. Some did not understand there would be consequences to their actions but, once they did, they were inspired to change. Although individuals reported motivation to improve, they would later describe actions incongruent with this understanding, such as continuing to turn in work late or knowing of a resource but still avoiding it. Here, institutional communication of struggle—sending emails and making phone calls to alert students of their poor academic and/or financial status—was a wake-up call. For many students, this wake-up call was welcomed and served as motivation to, in Michael’s words, “work a little more and a little harder.”

Some students from at-risk populations persisted because even though they may have given up on themselves, the institution did not give up on them. Several students expressed gratitude for what they learned in the success class, a class they were in because of their poor fall 2020 grades or lack of credit hours. Students praised their connection to the instructor, knowing they could go to them with questions and the resources they discussed. Students realized they could learn from mistakes, a finding echoed in Collins-Warfield et al.’s (2023) study of historically excluded groups. Tinto’s (1998) later work positioning the campus as a community finds value, as SCU attempted to create an online community during the pandemic through the success courses, and some at-risk students—though not all—established enough of a community to persist at the institution.

### Implications for Research, Policy, and Practice

This study and other early studies into pandemic-era student persistence (Chan, 2022; Rainey & Taylor, 2022; Russell et al., 2022; Sharma & Yikhymenko-Lescroart, 2022) showed the need for more research to explore the experiences of college students during the COVID-19 pandemic. Research on adolescent’s experiences during COVID-19 (Husong et al., 2021), coupled with increasing evidence of secondary school learning loss (Huck & Zhang, 2021), highlighted the ongoing need to think differently about the ways we support students as they

transition to and persist through college. Aside from COVID-19, these considerations continue to be relevant in educational settings because we can anticipate other forms of disruptions in the future. There are also implications for college success overall.

Data from this study should urge researchers to dig into students’ online learning experiences, a topic breached by Rainey and Taylor (2022). This inquiry is pressing for students on academic probation and/or financial aid warning status, as these students were both stuck in pandemic-era online learning but were subject to pre-pandemic policies. More research is needed in this area, possibly applying Bean and Eaton’s (2000) psychological model of college student retention, paying attention to self-efficacy.

Findings from this study also suggest institutions should review pre-pandemic era policies and ensure college students from at-risk populations are not doubly minoritized by forced learning methods while being subject to strict academic or financial policies. Institutions should consider emergency academic and financial policies that temporarily suspend academic probation and financial aid eligibility criteria if they need to change instruction modalities. Flexible policies could reach beyond pandemic challenges and also encompass natural disasters, inclement weather, power outages, community violence, and other cultural phenomena that may disrupt student learning. Drafting policies with our most vulnerable students in mind could lead to more equitable, effective policies for all.

Institutions should continue exploring new communication methods to reach students from at-risk populations and encourage them to seek and integrate support services. Kustitskaya et al. (2022) recommended that institutions engage in various assessment tools for student performance, emphasizing the first half of the semester. Perhaps instructors or case managers working for higher education institutions could explore a student readiness measure or assessment that evaluates students’ willingness to seek and accept support services, identifying students who do not communicate or avoid institutional support. Case management strategies encompassing mental health services, academic support, financial aid guidance, and classroom learning can yield impactful results, especially when coordination leads to cross-campus collaboration (Black & Taylor, 2021b). Institutions

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may need to revise their communication strategies to deliver resources in ways that students from at-risk populations are willing to accept and embrace, including personalized, individual messages.

The students in this study were enrolled in a success class designed to teach them study strategies and build academic confidence, a model similar to the success program in Collins-Warfield et al.'s (2023) study. Kinzie (2023) also emphasized the need to embrace flexibility, to be mindful of varied academic preparedness among students, and to create opportunities for students to learn in groups. Many of these recommendations can be achieved through success classes, workshops, and specialized programs. Further, enrollment in these classes builds connections to other students and can show students they are not alone in their struggles. Classes and programs like these should be evaluated, replicated, and evolved to continue to meet students' needs, particularly if students could benefit from the intervention prior to being in an at-risk population.

Ultimately, half the students in this study left SCU the semester following this study, highlighting the urgent need to conduct more research into this area and better support students. Sadly, students who left did so because they "felt like a bother," a feeling that no student should feel. From here, practitioners and researchers should "bother" to connect with students from at-risk populations, build relationships and empower these students, and work diligently to learn more about how academic and financial aid policies may be inadvertently placing these students into at-risk populations in the first place.

### Limitations and Delimitations

The study's qualitative findings make important, unique contributions to the literature, allowing researchers, practitioners, and policy-makers to draw meaningful implications to their work. We limited this study to 14 full-time undergraduate students on academic probation or financial aid warning status because we wanted an in-depth discovery about the experiences and persistence strategies of these students. We delimited our data collection to a class that auto-enrolled students on academic probation and/or financial aid warning. We used students' poor academic and financial aid standing as our definition for being in an at-risk population to depart from college because failure to improve their grades or earned hours would likely render them ineligible to return to SCU the following semester. There is a difference, however, between students who depart college for their reasons versus those who are academically suspended or who lost financial aid resources.

### Disclosure Statement

No potential conflict of interest was reported by the authors.

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## Appendix A

### Syllabus Statement and Canvas Announcement

The success class syllabi included the following statement:

This course is a part of a research study that will inform the way we support students at Southern Coast University. Participation in this study is completely voluntary and will not impact your grade. You are required, however, to review and complete the consent form here. When completing this form, please select whether you consent or do not consent to participate in the study.

The last page of the syllabus was a printed copy of the consent form.

The learning management system had the following as a module called, *Help Future Students*, which included a short video explanation:

This course will be part of research that informs the ways we support students at SCU. Therefore, you will be asked to review consent to participate in this study. If you consent, your institutional records, discussion posts, and journals may be included in future research studies. Your identity as a student will be kept confidential. If portions of your posts appear in research reports, your identifying characteristics will be changed. Participation is completely voluntary and may be withdrawn any time. Your consent will not be known to your instructor until the conclusion of the course, after grades are submitted. Consent forms will be held in the Provost's office.

Complete the consent form here: [Consent Form](#)



## Appendix B

### Interview Protocol

#### Introduction

Hello! My name is [researcher name]. I am [brief background]. This meeting will be recorded and transcribed. I may reach back out to you with clarifying questions.

The purpose of this study is to learn more about the experiences of students on academic probation and financial aid warning. This research project aims to improve the ways we support students at SCU. As part of the module called, “helping future students” in your success course this spring, you completed a consent form for this project. SCU’s Institutional Review Board approved this project for study, which means it complies with privacy expectations and support for research. This interview will take approximately 1 hour and you will be sent a \$20 gift card on Amazon by email within one week. Do you have questions?

There are risks and resources associated with this project. Talking about academic struggles may be hard or upsetting. Remember SCU students have access to have access to resources in counseling, student life, and student success services. I can provide more information to you at the end of this conversation. I also acknowledge that this interview may come at a difficult time and that you may share information for which I have resources. Know that I will acknowledge your voice and will offer you resources at the end of the interview if appropriate.

#### Semi-Structured Interview Questions

This interview will contain several open-ended questions and follow up questions. Please feel free to share anything you’d like.

This study is about students during academic probation and financial aid warning. The first set of questions are about academic probation, then about financial aid, and finally about your overall experiences.

#### Academic Probation

1. Thinking back to the fall [or the semester prior to probation], what did you understand about the policies or expectations of academic probation?
2. Are you on academic probation this semester?
3. How did you know about academic policies?
  - a. How did you find this information?
4. How did you first come to understand you were on academic probation?
  - a. What was your reaction?
  - b. Whom, if anyone, did you tell?
5. How would you describe your academic status to a peer or family member?

6. How did you feel about being on academic probation?

#### Financial Aid

7. Was financial aid a concern for you while you were on academic probation?
8. Do you know the status of your financial aid? (e.g., warning, probation, eligible, not eligible). What is it?
9. Thinking back to the fall [or the semester prior to probation], what did you understand about the policies or expectations of financial aid?
10. How did you first come to understand your financial aid standing?
  - a. What was your reaction?
  - b. Whom, if anyone, did you tell?
11. How do you know about financial aid policies?
12. How did you find this information?
13. Do you understand what you need to do to keep your scholarship/financial aid?
  - a. How did you know?
14. How do you describe your financial aid status?
15. How would you describe your financial aid status to a peer or family member?
16. How do you feel about being in financial aid warning?

#### Experiences

17. Did your academic or financial aid status change your mindset coming into the spring semester?
  - a. In what ways?
18. What support, if any, did you seek at SCU University to improve your grades?
19. How did you know what support was available to you? Tell me more about your experience this spring...
  - a. Study habits?
  - b. Approach to classes?
  - c. Approach to professors?
  - d. Friends?
  - e. Family?
  - f. Work?
  - g. Other commitments?
20. What was your experience in the success class?
21. How did you navigate the transition to online learning during COVID?
  - a. Did you face challenges?
  - b. Were there benefits?

#### Closing

Thank you for spending this time with me to help future students. I really appreciate your willingness to open up to be and to be part of a project to help future students.

## Appendix C

### Code Book

CODE	Description
Belong	Sense of belonging; feeling part of community; not alone.
Communication	Emails, not reading emails, flyers, talking to professors, friends, family.
COVID-19	Related to pandemic
Criteria	What students understand about financial aid or academic criteria.
Criteria-correct	Accurate description or reference to criteria related to financial aid.
Criteria-semi-correct	
Criteria-unknown	Did not know the criteria to keep financial aid.
Expectations	Expectations student has for themselves; expectations of faculty; expectations of family; perfectionism
Fear	Imposture syndrome; Fear of failure; fear of speaking up; fear of being alone; fear of going home; fear to ask for help; fear of missing out; fear of sounding dumb; fear of being judged; lack of confidence; insecure
Great quote	
Health	Self care, mental health, Mental well-being; access to medication and treatment; anxiety; depression; physical health; stress; exercise; meditation; accessing resources; spirituality; faith; sleep; happiness; music; art; creativity; reflection; diet; food
Motivation	the desire to be in college; the desire to be at the institution; the willingness to do work that is less interesting or seems unimportant
Pay for school	
Policy	What they understand about financial aid or other policies
Policy-correct	Accurate description of policy
Policy-unknown	
Relationships	Family; role of student's family in their academic and personal journey; death in family; friends; role of student's friends (or lack thereof) in their academic and personal journey
Relationship-Faculty	
Relationship-Family	
Resource	
Retention	Indication they stopped out or will stop out of college. Or allude to something pertaining to retention
Status	How students described their financial aid status
Status-correct	Student description of their status is correct.
Status-unknown	
Study strategies	Effective strategies and approaches to academic skills, such as writing a research paper, studying for a test, or prioritizing tasks; preparation from high school; organization; paying attention; note-taking
Technology	Role of technology as a necessity in college, learning management system, Blackboard, Canvas, emailing instructors, using Zoom; role of technology as a means to connect with others; role of technology as a distraction; multitasking in technology; online classes; cell phones; text messages; video games
Work	Jobs, employment