Reflections on a Promise: Student Experiences at a Two-Year Promise Institution and Their Educational Aspirations

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Reflections on a Promise: Student Experiences at a Two-Year Promise Institution and Their Educational Aspirations

Danielle Lemmerman

Submitted in partial fulfillment of the requirements of Doctor of Education Higher Education Leadership

National College of Education National Louis University

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Submitted in partial fulfillment
of the requirements of
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in the National College of Education
National Louis University

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Higher Education Leadership

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Abstract

College students and their families have to shoulder more of the burden in college costs due to rising tuition. To deter students from adding to the national student loan debt, promise programs have been launched to eliminate cost as a barrier to postsecondary education. Programs vary in design and may cover partial tuition, full tuition, or both tuition and fees. Currently, there is a dearth of research on the experiences low-income students have attending a promise eligible institution, especially at the community college level. This qualitative case study explores the ways in which low-income undergraduate students describe their experiences at a promise eligible community college, and how these experiences affect their decisions on pursuing additional higher education. This research is guided by components of Laura Perna’s Conceptual Model of Student Choice, Gary Becker’s Human Capital Theory, Pierre Bourdieu’s Theory on Social and Cultural Reproduction, and Vincent Tinto’s Theory on Student Departure. Data was collected through semi-structured interviews with undergraduate students at a large community college in the southern United States. Questions focused on college decision-making and motivations, college funding options, work and study habits, support systems within and outside the institution, and stress and coping mechanisms. Three themes emerged during data analysis: human capital, social capital, and student habitus. Major study findings demonstrate the critical role of support systems in the college experience, and the impact of promise program design on early awareness and academic preparation, funding distribution, and college choice.
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# TABLE OF CONTENTS

Chapter One: Introduction .............................................................................................................. 1  
Statement of Problem...................................................................................................................... 2  
Purpose ............................................................................................................................................ 4  
Significance ..................................................................................................................................... 5  
Research Question .......................................................................................................................... 6  
Research Design .............................................................................................................................. 6  
Theoretical Framework ....................................................................................................................... 6  
  Connecting Theories ................................................................................................................... 7  
Assumptions and Limitations ........................................................................................................ 8  
Dissertation Overview ..................................................................................................................... 9  
Chapter Two: Review of Literature .............................................................................................. 12  
  Brief Financial History in Higher Education ................................................................................ 12  
    Costs of Higher Education ....................................................................................................... 12  
    Financial Aid Interventions ...................................................................................................... 13  
      Grants ..................................................................................................................................... 14  
      Loans .................................................................................................................................... 17  
      Work-Study ........................................................................................................................... 21  
      Promise Funding ................................................................................................................... 22  
  Persistence and Institutional Departure ........................................................................................ 24  
    Funding and Student Departure ............................................................................................... 27  
  Human Capital Theory and Bourdieu ........................................................................................... 29  
    Theory on Social and Cultural Reproduction ............................................................................ 31  
  The Promise .................................................................................................................................. 34  
    Place-Based Scholarships ......................................................................................................... 35  
      Kalamazoo Promise ................................................................................................................. 36  
      Pittsburgh Promise ............................................................................................................... 37  
    State Sponsored ......................................................................................................................... 39  
  Merit and Need-Based .................................................................................................................. 41  
    Limitations of Merit-Based Requirements ............................................................................... 44  
  Attendance Restrictions and College Choice ................................................................................ 46  
  First-Dollar ................................................................................................................................... 49
Chapter One: Introduction

Since the 16th century, the government has provided funding for higher education (Cohen & Kisker, 2010). However, there is a difference in how state money was provided to institutions during the colonial period and how funding is appropriated currently. Starting in the 19th century, institutional costs started rising and institutions started relying on donors and fundraising in addition to state funds. Costs continued to rise as access to a college education increased, as well as the need for institutions to purchase facilities and land, expand curriculum, pay higher salaries to faculty and staff, implement new technology, and offer more scholarships to students (Cohen & Kisker, 2010; Archibald & Feldman, 2011). Prior to the 1980s, colleges and universities had the ability to keep up with increases through government assistance, and other revenue sources, to maintain affordability for students. Since then, however, the considerably rising costs to institutions, the inability for federal and state funding to keep pace, and economic factors, have culminated in higher tuition to students and families (Archibald & Feldman, 2011). According to a report by College Board (2019a), tuition has more than doubled since the 1980s.

In 1965, the Higher Education Act was passed to provide financial aid to students, in the form of federal grants and Guaranteed Student Loans (GSLs, Cohen & Kisker, 2010). These programs were implemented to help provide access and equal educational opportunity to students who would not have been able to afford a college education otherwise. In the 1970’s, federal grants accounted for 80% of the aid offered to students, while grants only accounted for 30% of aid as of the 2018-2019 academic year (Cohen & Kisker, 2010; College Board, 2019b). This is unfortunate as research by Dynarski (1999) shows the likelihood of attending college increases by 4 percentage points, and educational attainment increases by 0.16 years, with each additional $1,000 in grant aid offered (p. 3). In addition, a report by the Congressional Budget Office
(CBO, 2018), shows the federal government provided $30 billion for need-based grants in 2017, but also financed about $100 billion in student loans (p. 5). These data show how the amount offered in loans has surpassed the amount offered in grant aid.

**Statement of Problem**

Due to tuition increasing rapidly over the years and grant aid having less purchasing power, students and families are having to shoulder more of the burden in college costs (Archibald & Feldman, 2011). As of 2019, the student share of net tuition revenue increased to 46 percent and will most likely increase during the next recession (State Higher Education Executive Officers Association, 2020). Since grants are no longer covering what they used to, students are having to find other ways to pay for the costs of their education; this includes the use of federal and private loans. However, student loan debt currently stands at almost 1.6 trillion dollars and on average, students owe $29,000 in loans after graduation (Sampedro & Kemp, 2019; College Board, 2019b). This is problematic for the individual and society, as student loans are taking a toll on mental health, and students with loan debt are less likely to be able to spend on homes, cars or other commodities that put money into the economy (Johnson, 2019).

Considering these issues, Americans want change, and many are calling for free college.

Promise programs can eliminate one of the barriers to college access and completion by providing funding to offset costs of attendance. Programs vary widely and may cover all tuition, partial tuition, or a combination of tuition and fees (Perna & Leigh, 2017). In addition, how resources are disbursed can differ across programs. Some follow a first-dollar approach, where promise funding is applied up front, which provides more aid to students who can use other state and federal aid towards additional costs of attendance (e.g., books, travel, rent; Billings, 2018; Gándara & Li, 2020). Utilizing the UPenn AHEAD database, 153 out of the 425.promise
programs listed offer funding as first-dollar (Perna & Leigh, n.d.). On the other hand, 250 of these programs provide funding after all other state and federal aid is applied, or as last-dollar (Perna & Leigh, n.d.). This can result in the exclusion of low-income students who have tuition and fees met with other aid, eliminating the possibility of additional funding going towards other costs of attendance (Billings, 2018). While this is considered a more cost-effective approach for entities managing the funding, institutional dollars are being shifted from low-income students to students from middle to high-income families since these students would not see much, if any, funding from state and federal grant aid (Billings, 2018; Gándara & Li, 2020; Perna et al., 2020).

The Minnesota Office of Higher Education (2018) posted a figure on the amount of "free-college" funding provided to eligible individuals with incomes below $125,000. The figure helps demonstrate how little funding is distributed to individuals with income less than $50,000 with more “free-college” funding offered to families with incomes between $50,000 and $125,000 (MOHE, 2018). This can also be seen in a table provided by Whistle and Hiler (2019) showing the price reduction from these programs for low-income students at $285, while the reduction for high-income students is at $6,380. Essentially, most of the funding is going to middle to high-income families. According to Billings (2018), these types of programs are not likely to increase access to schooling and are more likely to push students towards institutions where promise funding is offered. This includes community colleges, which constitute 65% of local, last-dollar promise programs (Billings, 2018). In looking back at the UPenn AHEAD database, 116 of the programs are offered for community colleges as last-dollar, while only 16 of the community college programs listed are first-dollar (Perna & Leigh, n.d.).
Purpose

Students from low-income families are more likely to attend community colleges due to lower costs (Cahalan et al., 2020). So, there is a concern of promise programs pushing populations, especially those most vulnerable, to two-year institutions, especially if “students who start at community colleges (as opposed to four-year institutions) are less likely to earn bachelor’s degrees” (Billings, 2018, para. 9). In addition, last-dollar programs may not benefit these populations at community colleges, especially if funding is going towards students whose families have the means to finance their education. For example, in an evaluation of the Tennessee Promise, a last-dollar program that restricts attendance to two-year institutions, 60% of the funding went to families "with annual incomes over $80,000" (Spires & Podesta, 2020, para. 5). If promise programs are supposed to be used as an aid intervention to increase access and educational attainment, many appear to be leaving out the population of students who could benefit from the additional funding the most.

Many studies have focused on one of the initial goals of the promise, to promote college access (Andrews et al., 2009; Bozick et al., 2015; Cornwell et al., 2006; Dynarski, 2000; Perna, 2006). Some studies have examined access and the distribution of resources related to student demographics (Billings, 2018; Gándara & Li, 2020; Perna et al., 2020). However, research has not been located on the promise experiences of low-income students at community colleges, especially regarding transfer. Since many programs have been developed in the last six years, more time may have initially been needed to observe this phenomenon. If the assumption is a student only attends community college for two years prior to transfer, the time is ripe to explore students’ promise experiences. The purpose of this dissertation is to do just that, with a focus on
low-income students who may have different experiences with the promise than their middle to high-income classmates when considering the institution and program design.

**Significance**

Many studies on the promise direct attention at policymakers when considering how to design and implement programs in their states (Andrews et al., 2009; Bartik et al., 2017; Bozick et al., 2015; Cornwell et al., 2006; Dynarski, 2000; Perna et al., 2020). These are the influential parties to ensure policies include making college affordable through equitable distribution of resources. As suggested by Gándara and Li (2020) and Perna et al. (2020), specific attention should be paid to vertical equity and making funding available to those who are most needy. The audience for the current research will include policymakers, as well as institutional leaders, especially as it pertains to equity gaps and how they can be exacerbated based on program design. In addition, policymakers and institutional leaders need to take into consideration how some program features may affect student experiences and success when it comes to support structures and funding eligibility.

Contact will need to occur with leaders who act as “gatekeepers” at the institution under study, as these individuals will provide access to information on students and to the students themselves (Cohen & Kisker, 2010). The data obtained from the study can assist these individuals in making decisions on change for their student populations. Further, this research will serve the public who may directly benefit, either through participation in the program or by recipients who graduate and contribute to the public good. The hope is this research will inform change concerning resources being provided to students who typically experience barriers to success in college, such as the low-income students who participated in this study.
Research Question

The purpose of this study is to gain a better understanding of how a promise program may affect the experiences of low-income students, especially as it relates to transfer. To explore this phenomenon, the research questions that will be addressed in this study are as follows:

Central Question: In what ways do low-income undergraduate students describe their experiences with a promise program at a community college?

Sub-question:
- In what ways do these experiences affect decisions on pursuing additional college, or transferring to a four-year institution?

Research Design

In a desire to form close, trusting relationships with participants, a general qualitative case study will be used. This helps to gain the true perspectives of the participants regarding their experiences with a promise program (Yilmaz, 2013). Traditional age, low-income students who are in their last year of study at a community college will be recruited. This will include students who intend to transfer to a four-year institution and those students who will not. A semi-structured interview will be conducted with each participant for the collection of data. The interviews will take place at a public community college, in the southern United States, that educates a large percentage of low-income students. Afterwards, interviews will be transcribed and analyzed using a software package that will assist in coding and finding patterns across the data. The research design will be discussed further in the chapter three methodology.

Theoretical Framework

The theoretical framework sets the foundation for research, applies theory to the topic of research, and helps contribute to why the topic under study is important (Admon et al., 2018).
This study is anchored in Perna’s (2006) conceptual model of student choice and will be guided by human capital theory, Bourdieux’s theory on social and cultural capital, and Vincent Tinto’s theory on student departure. Perna (2006) uses a layered approach to student choice that incorporates human capital theory, components of social and cultural capital theory, and the contexts within which a student may be situated. The framework’s key element is the investment model of human capital where students weigh expected benefits (monetary, nonmonetary) and costs (attendance, foregone earnings) when making college decisions (p. 116). The knowledge one has on costs and benefits is based on their habitus, a concept taken from Pierre Bourdieu’s social and cultural reproduction theory (Perna, 2006; Perna & Leigh, 2017). Habitus refers to a set of internal values, beliefs, and perceptions that are informed by environmental contexts and affects student “expectations, attitudes, and aspirations” (Perna, 2006; McDonough & Calderone, 2006, p. 1704). The environmental contexts reflect the social, institutional, and community layers of Perna’s (2006) conceptual model (Perna & Leigh, 2017). An important aspect of the framework, as it relates to this study, is the fact it acknowledges how “the pattern of educational attainment” varies across socioeconomic groups (Perna, 2006, p. 115). While the model relates choice to persistence and educational attainment, it does not reflect on the experiences that may limit or assist with these outcomes. Considering this, the current study will also incorporate Vincent Tinto’s theory of retention and student departure. Tinto’s theory, along with the human capital and social and cultural capital theories, will be further discussed in the chapter two literature review.

**Connecting Theories**

Perna’s conceptual model (2006) recognizes power relations and how policymakers need to be cognizant of this when making higher education decisions. Perna addresses this further
when writing about promise programs and the need to ensure equitable distribution of resources (Perna et al., 2020). Perna’s work references Bourdieu’s concepts of habitus and capital, which will pertain to the current research when addressing program design structure and how it affects low-income students. Bourdieu’s theory also draws from economic concepts, and students within different class structures will use cost-benefits analysis, taken from Becker’s human capital theory, when making college decisions, whether it be regards to access or choosing to remain within institutions of higher education. In addition, Tinto (1975) incorporates the monetary and nonmonetary aspects of cost-benefit calculations as it pertains to the decisions students make when deciding to remain in, or depart from, college. For example, are the feelings of isolation and the accrual of debt worth the benefits of continuing towards completion? Since the current study will focus on a specific population of students, the prior theories are appropriate in understanding the outcomes low-income students have with promise funding and how it may promote or hinder their chances of success. The research will look to their habitus and forms of capital, which will inform their college choices and shape the experiences students have within the academic and social systems of an institution.

Assumptions and Limitations

How participants perceive the ethical conduct of the researcher can affect the quality of the responses (Johnson, et al., 2020, p. 142). To ensure sincerity in responses, a trusting relationship between researcher and participant will be built. Students will be informed how their participation in the study will not impact their eligibility for the promise or their education at the institution. In addition, participants will be informed how data will be kept confidential and they will be given the option to select a pseudonym for anonymity. This should make it more likely to obtain truthful responses on student experiences.
Limitations of the study so far include promise program design, representation, and replicability of findings. The number of promise programs across the nation have increased in the past five years, and not every program is designed in the same way. The experience a student may have with one program (e.g., first-dollar), may be different than the experience a student has with another (e.g., last-dollar). While participants share a similar socioeconomic status, students carry with them multiple identities that can impact their experiences, which is outside the scope of this study. Future researchers can replicate the study, but the type of program and background of a student may result in different outcomes.

**Dissertation Overview**

The first chapter has provided the foundation for which this dissertation is set. The background, purpose, and significance provide the ‘why’ of the study and how it will fill a gap in current research on promise programs. This in turn sets the stage for the research questions and design in which a brief overview is provided. A compressed synopsis of theory utilized in this research is provided, as well as how these theories intersect. These sections incorporate the connections the theories have to the current research. To finish out chapter one, the assumptions and limitations identified to this point have been included.

For the Chapter Two Literature Review, a brief history of finance in higher education, the costs of higher education, and financial aid interventions are addressed. The aim is to provide readers with knowledge on the changes in higher education financing, as well as how funding affects the college decisions and experiences of underrepresented populations. An additional section of the literature review includes an elaboration on the theories that guide this study and how they have been used in similar research. Given the increase of promise programs over the past decade and their varied designs, it is not possible to include every detail (Gándara & Li,
Instead, the section that follows theory in the literature review covers common design structures accompanied by examples of associated promise programs. The last subsection on the promise, however, will be given more attention since it is a design feature that disproportionately affects a subset of the student population, specifically the participants of this study. Within most sections, different design elements and how they can affect underrepresented populations are addressed.

The Chapter Three Methodology starts out with an overview of the chapter. This is followed by a thorough explanation of the conceptual framework that accounts for theory, the relationships between variables, and how it is related to the study. The next section approaches the design and why the design is appropriate in finding meaning and understanding the experiences of the participants. In addition, how data will be collected is referenced and includes detail on the participants selected for the study, the instruments that will be used, and the steps that will be taken to gain approval through the Institutional Review Board (IRB) and to gain consent from participants, furthering appropriate ethical conduct in research. Strategies in analyzing data are also included in another section, which describes the steps taken and processes used. In addition, the chapter accounts for anticipated limitations and how reliability and trustworthiness can be ensured in the work. Further the position of the researcher is discussed, followed by a concluding paragraph to end out the chapter.

Chapter four reintroduces the reader to the purpose of the study and the research questions. It continues to explain the type of qualitative method used for the study. In addition, it briefly refers to the coding, and presents the three themes that emerged through data analysis: human capital, social capital, and student habitus. The findings are found following this section. This consists of the results from interviews split between subsections for each of the themes,
which include verbatims of student responses. Human capital involves investing in people, social
capital focuses on social networks, and student habitus refers to student thoughts, feelings, and
decision making while attending the promise eligible community college. Chapter four concludes
with a summary of the previous sections in the chapter.

Chapter five is the culmination of the dissertation and contains an interpretation of the
findings found in chapter four. This chapter focuses on the key points discovered during data
analysis. It spotlights what was learned while interviewing participants regarding their
experiences with the promise at a promise eligible institution. This discussion points to how the
findings answer the research questions. The significance of the study and implications for
practice are presented in subsequent sections. The chapter ends with recommendations for future
research and the dissertation conclusion.
Chapter Two: Review of Literature

Brief Financial History in Higher Education

Prior to the start World War II (WWII), the federal government did not have a role in the funding of higher education, apart from the land-grant act to educate students for industry specific needs (Zumeta et al., 2012). Prior to the end of WWII, however, Congress authorized the Serviceman’s Readjustment Act (known as the G.I. Bill), to provide veterans funding to attend higher education institutions (HEIs). Individuals who would not have attended college otherwise, and who were perceived as unsuitable for college work by the academy, chose to use these benefits and were successful. Then in 1965, Congress enacted the Higher Education Act (HEA) to provide educational resources, such as funding, to both institutions and students. Here, the guaranteed federal (formerly Stafford) loans program was born alongside the federal work-study program and the Educational Opportunity Grant (currently Supplemental Educational Opportunity Grant, SEOG). In the reauthorization of the HEA in the 1970’s, new forms of aid were included to provide access and equal opportunity. For example, the Pell grant was established; this major federal grant can be used by low-income students (Zumeta et al., 2012).

Costs of Higher Education

There is belief by some that increases in federal financial aid leads to increases in tuition at postsecondary institutions; this is known as the Bennett Hypothesis (Archibald & Feldman, 2011). One idea is that federal aid policies make it possible for tuition inflation to occur. By increasing financial aid to cover student costs, the federal government makes it easier for institutions to raise tuition (Lee, 2016). However, others argue against this idea and believe another factor leads to increases in college tuition. For example, the latter can be due to costs associated with educating students. A major cost pressure experienced by colleges and
universities is the need to employ highly educated faculty and staff (Archibald & Feldman, 2011). In the last four decades, earnings have increased for individuals who have obtained advanced schooling. Many of the individuals employed by HEIs come from this population. In addition, technological progress has raised the costs of products and services for HEIs. To continue offering up-to-date services, colleges and universities must hire highly educated staff or skilled laborers; this increases institutional expenses. Research has shown that decreases in federal and state funding causes HEIs to increase tuition to address cost pressures and continue offering quality education (Archibald & Feldman, 2011; SHEEO, 2020; Zumeta et al., 2012).

**Financial Aid Interventions**

During the Colonial period, only the wealthy had the benefit of paying outright to send their children to college (Cohen & Kisker, 2010). However, some of the wealthy also provided sponsorship for students in need, with the belief an educated society was beneficial to the colonies (Fuller, 2014). This was furthered with scholarship aid after the American Revolution due to the expansion of the United States, and the need to attract students to new colleges. At the time, scholarship funding was one of the primary means to providing student aid, until 1838 when student loans were introduced by Harvard University. It was not until 1965 with the establishment of the Higher Education Act that the federal government played a role in funding higher education (Gladieux, 1995). With the new regulations in place, college access was expanded, and aid was provided to those who needed it most. This new development opened the doors for many populations, no longer restricting college access to an elite few. Those who aspired to go to college now had several ways to fund their education, which included the use of federal grants, student loans, and work-study (Gladieux, 1995).
Grants

When the HEA was established in 1965, the federal government provided Educational Opportunity Grants to institutions, requiring them to recruit those with financial need (Gladieux, 1995). This was changed in the reauthorization of the HEA in 1972 when the Pell grant (formerly Basic Educational Opportunity Grants) was established to provide federal funding directly to students who could use the funding at eligible institutions of their choice. At the same time, the federal government established the State Student Incentive Grant (SSIG) that would match dollars with need-based grant programs implemented by states (Gladieux, 1995). Eventually the SSIG became the Leveraging Educational Assistance Partnership (LEAP), and the Grants for Access and Persistence (GAP, formerly Special Leveraging Educational Assistance Partnership) was established alongside LEAP (Institute for Higher Education Policy & Lumina Foundation, 2019a). Both funding opportunities helped to increase the amount of state need-based grant aid, as well as awards towards work-study programs. In 2010, funding for these programs stopped, as the government felt it met its purpose by influencing states to increase their grant aid programs (IHEP & Lumina Foundation, 2019a). While evidence suggests this program helped states increase allocations towards need-based grant programs, states indicated they would lose these types of programs without this type of partnership funding (Davis, 1994).

Anderson and Goldrick-Rab (2018) conducted a study that focused on the effects of a state grant aid program offered to students after they enrolled in their first semester of college. The Wisconsin Scholars Grant (WSG) was established for low-income students in Wisconsin to decrease borrowing, prevent dropout, and to “support degree completion” (p. 149). However, due to limited funding, the $1,800 grant could only be awarded to a randomly selected pool of eligible students. To receive the funding, students had to be Pell-eligible, must have been recent
(within 3 years) graduates of a Wisconsin public high school, been enrolled as a first-time student in a public Wisconsin two-year institution, demonstrate financial need based on the Expected Family Contribution (EFC) for FAFSA, and students had to be enrolled full-time. In addition, the grant aid was offered as last-dollar, so only applied after all other federal and state aid. Approximately 600 students, out of the 1,500 included in the pool, were selected for the grant every year. However, only 80% of those selected received the funding (Anderson & Goldrick-Rab, 2018).

Findings showed receipt of the WSG did not increase grades, number of credits earned, or degree completion, nor did it deter students from dropping or borrowing (Anderson & Goldrick-Rab, 2018). However, it did appear to cause full-time enrollment among some students in their second and third semesters, which may be due to the desire for those students to maintain eligibility for the grant. In addition, the requirements for the grant limited the number of recipients who could use and maintain it. A positive aspect of the grant, however, showed that WSG recipients were less likely to transfer laterally, and that the rate of transfer in the first year for the WSG students “was less than half that in the control group” (p. 155). The study suggests that the requirements for the grant aid made it less likely for eligible students to receive the funding. If eligible low-income students did receive the funding, it was not substantial and appeared to be a third ($663) of the $1800 they could receive each year. The WSG aid intervention is similar to other studies regarding promise programs, in that the approach (last-dollar) and performance requirements may shift funding away from low-income students (Perna & Leigh, 2017; Collier et al., 2019; Gándara & Li, 2020; Perna et al., 2020). This and the fact no additional support was offered through WSG could have contributed to the zero effects the grant had on improving persistence and completion. Collier et al. (2019) based the lack of Kalamazoo
recipients’ persistence and completion on motivation and engagement. The latter demonstrated the importance of peer and faculty relationships; promise recipients who had this type of support structure were more likely to persist and do better academically (Collier et al., 2019). It could be that minimal funding and non-existent support through the WSG led to little, to no effects with the additional aid offered. This was kept in mind for the current dissertation research on the experiences and outcomes of promise recipients at two-year institutions.

Need-based grants increase access to college for low-income students, and contrary to the one study above, has been shown to increase retention, persistence, and completion rates among this population as well (Protopsaltis & Parrott, 2017). The termination of such funding (state grant aid) or the limited amount of funding offered in programs, can hurt those who need it most. Currently, another supplemental aid program is available to low-income Pell recipients, the Federal Supplemental Education Opportunity Grant (SEOG), but policy proposals over the years could potentially lead to its termination (National Association of Independent Colleges and Universities, 2021). In addition, need-based aid, specifically Pell, has not kept up with the rising tuition rates due to economic conditions and decreases in federal and state support. According to the U.S. Department of Education National Center for Education Statistics (2019), the “average percentage ratio of Pell grant amount to the total price of attendance among Pell Grant recipients” in the 2015-2016 academic year was 31% at public two-year institutions and 22% at public four-year institutions (Figure 1). Since 2004, we have seen a decrease in the purchasing power of this type of aid (Protopsaltis & Parrott, 2017). In addition, state funding for higher education has declined from 12.9% in 1995 to 9.6% in 2019 (SHEEO, 2020, p. 11). Due to changes in funding and the increase of the student share, students with unmet financial need must borrow (Archibald & Feldman, 2011). Based on the College Scorecard, the median loan debt for
Pell recipients with a bachelor’s degree is 15% more than non-Pell recipients, while Pell recipients with an associate degree graduate with 34% more loan debt than non-Pell recipients (Wong, 2020).

**Loans**

Harvard University was the first institution to establish loans as a means of financial aid (Fuller, 2014). Harvard formed a private student lending agency in 1838 that offered zero interest loans to young men under the age of twenty-one, whose family could not afford their education (p. 46). Funding was provided by “wealthy alumni and benefactors” and other Ivy League institutions followed suit (Fuller, 2014, p. 46). Private loans and other forms of aid were offered through philanthropic support until 1958 when the federal government established the National Student Defense Loan (NDSL, now Federal Perkins Loan) program under the National Defense Education Act (IHEP & Lumina Foundation, 2019b). Funding was provided to institutions to disburse low-interest loans to needy students in programs (e.g., education, science, foreign language…) the government felt needed improvement during the Cold War (IHEP & Lumina Foundation, 2019b, p. 4). As of September 2017, no additional funding has been provided to institutions for disbursement under the Perkins Loan program (U.S. Department of Education, n.d). Turning back to the 1965 HEA, the federal government established Guaranteed Student Loans (GSL) to ease the financial burdens for middle-income families (Gladieux, 1995).

Guaranteed Student Loans led to the formation of Sallie Mae under the 1972 HEA reauthorization to increase funding for the GSL program (IHEP & Lumina Foundation, 2019b). However, Sallie Mae was removed as a federal subsidy in 2010, and is best known today as a private lender. Throughout the 1970’s, loan programs expanded and were opened to all eligible high school graduates, regardless of income levels (IHEP & Lumina Foundation, 2019b). In
addition, community colleges, career and trade schools, as well as proprietary schools were extended the ability to participate in aid programs, including student loans (Gladieux, 1995). With the expansion of this type of funding, concern over heavy reliance on loans occurred in the 1980’s, especially due to loan default rates and proprietary trade schools taking advantage of students. While there was desire to change the circumstances, Congress instead increased the amount students could borrow, increased the amount parents could borrow for their children (Parent PLUS loans, 1980), and established unsubsidized loans; the latter results in accumulation of interest while students are in school (Gladieux, 1995). Unless a student fell into default, institutions continued to issue federal loans to students until 2010 when the U.S. Department of Education took over and started issuing loans directly to students instead (IHEP & Lumina Foundation, 2019b). The amount of borrowed loans has only increased, and the concern from the 1980’s is felt today.

Due to decreases in federal and state support over time, current funding is no longer keeping pace with increases in tuition (Archibald & Feldman, 2011). This has created an environment where the burden of higher education costs has been shifted to students and families. After grants are applied, students in four-year institutions still experience unmet financial need and borrow to cover their share of costs (Archibald & Feldman, 2011). This can occur at community colleges as well (Anderson & Goldrick-Rab, 2018). Currently, student borrowers are only required to complete one-time entrance counseling to receive federal loans (Klepfer et al., 2015). This one-time requirement has proved to be ineffective, as students may not understand everything addressed and students do not retain important financial information. In addition, some students just see it as something they must get done, so they can “get [their] money” (p.10). This leads to less informed consumers, which is problematic, especially for low-
income students who may not be aware of how much to take out, what interest rates are, and the reality of what they will have to repay in the future (Klepfer et al., 2015). In addition, students take out excess to cover non-tuition expenses (Bidwell, 2018).

McKinney et al. (2015) conducted a case study to determine how students at an urban community college in Texas judge the risks and benefits associated with using loans to fund their education. It was stated that tuition and fees only accounted for 20% of the costs associated with attending a community college. In addition, 66% of the students who attend community college are Pell eligible and 80% of those students end up with unmet need. This causes students to find other resources to fund their education, which can include borrowing student loans. Approximately 30% of these students take out federal loans, with 40% needing to take out loans to complete their associate degrees. The authors sought to determine if borrowing affected “the enrollment behaviors and educational experiences” of these students (p. 331). In this qualitative study, the authors interviewed 12 students enrolled in their first year of college. Half of the participants were African American, with three students identifying as Hispanic and two students as Caucasian; all students had taken out loans to cover costs of college. It was found these students had little knowledge on loan borrowing, were provided little guidance from the financial aid office, and had to figure out the loan process on their own. While borrowing did allow the students to focus on their education and college experience, it was discovered the students understood little about the real consequences associated with this type of debt or the reality of their ability to pay off the debt in the future.

One of the issues in this study is how students reported receiving little guidance from the financial aid office due to it being understaffed and representatives barely having time to sit for a one-on-one. Most student education on borrowing came from loan counseling videos. However,
there were benefits to borrowing, such as temporary decreases in financial stress, more time to focus on studying, the ability to persist, and having more time to get involved in campus life. Another study by McKinney & Burridge (2015), however, demonstrated an opposite effect to borrowing. Out of over 1.2 million community college students surveyed, 37.4% took out federal loans (Stafford, Perkins). Three outcomes were discovered in this study: 1) need-based grants did not cover enough unmet need, 2) sixty-six percent of student borrowers were low to low-middle income, and 3) these students were more likely to drop out compared to non-borrowers (McKinney & Burridge, 2015). The outcomes may have been different compared to those for McKinney et al. (2015) since the sample was significantly larger. A limited sample had to be taken into consideration when interviewing a small group of promise recipients for this dissertation, as their experiences may not be generalizable to the student population.

As of the first quarter of 2020, student loan debt stands at $1.54 trillion (Federal Reserve Bank of New York, 2020). This affects different populations of students at disproportionate rates. For example, students who identify as female hold 58% of the student loan debt, and take longer to pay off their debt, even though they make higher monthly payments with 26% lower income than their male counterparts (Hanson, 2020a). In addition, Black and African American borrowers “owe an average of $25,000 more in student loan debt” than White borrowers, with 50% of Black borrowers reporting their net worth as less than the amount they owe in student loans (Hanson, 2020b, para. 3). Currently, almost 11% of the aggregate student loan debt is considered delinquent or in default (NYFED, 2020). Out of 60% of students in default, most of those students owe less than $5,000 (Barshay, 2019). Students with the least debt tend to drop out of college, which affects future career prospects, and their ability to pay off their student loan debt (Barshay, 2019). However, with decreases in federal/state funding and increases in tuition,
students are taking on more of the share of costs for higher education, which can lead to borrowing. As of 2019, the student share was at 46% and it is predicted the student share will reach 50% once another recession hits (State Higher Education Executive Officers Association, 2020).

**Work-Study**

The federal work-study (FWS) program was established as a part of the Economic Opportunity Act of 1964 to provide low-income students with part-time employment wherein earnings could be used to help pay for their studies (Campus Compact, 2019). In 1965, work-study was moved under the HEA, but with a preference towards low-income students, suggesting students from other income levels may apply. However, in the 1972 HEA reauthorization the wording was changed to reflect the preference for funding to go to needy students. As a part of the requirements, a student could be employed at their attending institution, or the student could work for an organization in partnership with their institution. In addition, funding was provided directly to institutions for them to distribute to select students based on the number of hours worked (Campus Compact, 2019). Currently, at least 7% of the FWS funding allocated to institutions can be provided to students who hold jobs in community service, as a way to increase those types of activities (Baum, 2019). Outcomes on the effects of this type of program vary, as it is stated to be difficult to find causal effects based on the randomized control trials typically used in work-study program research (Scott-Clayton, 2017). However, some of the studies show that while FWS may decrease GPAs in the first year of college, the FWS has positive effects on persistence and graduation over time. In addition, there was a three-percentage point increase associated with FWS students graduating within 6 years (p. 3). Further, a study found that FWS
students were likely to be employed “six years after initial enrollment” (Scott-Clayton, 2017, p. 3).

**Promise Funding**

The funding for promise programs can vary from public, to private, or both. For example, funding can come from state appropriations, state lotteries, local governments, colleges and universities, philanthropic organizations, corporate donors, or individual donors (Association of Community College Trustees, n.d.). Funding from these entities may cover all of tuition, partial tuition, or tuition and fees (Perna & Leigh, 2017). When state provided, the amount offered to students can be based on appropriations for the year, which indicates that fluctuations in appropriations have the potential to affect availability of funding to students (Mishory, 2018). The same concern can be applied to lottery funds as demonstrated by the Georgia HOPE scholarship where a strain on state lottery funds has decreased the amount going to students and may continue to do so (Study Committee on the Preservation of the HOPE Scholarship Program, 2016). Aside from the sources of funding, there is also a difference in how money is disbursed based on design features. For example, first-dollar programs provide funding to students up front, which leaves an opportunity for additional federal and state aid to cover other costs of attendance (Perna & Leigh, 2017). The last-dollar approach, taken by most programs, provides funding at the end (Billings, 2018). While this type of program design helps to sustain funding, it also tends to shift the funding away from low-income students over to middle and high-income students (Perna et al., 2020).

Strach (2009) focuses on why policymakers choose certain policy tools regarding aid decisions for higher education. It was stated that to answer this question, we need to look at both conditions affecting policy decisions “at anyone point in time,” as well as reflect on the policy
choices made in the past; a review of the past is necessary to “understand tool choice” (p. 62). In addition, the author uses the concepts of capacity and license to understand tool choice within higher education, with capacity referring to “administrative ability” and license referring to “political justification” (p. 63). Strach (2009) uses capacity and license to demonstrate how both limit the types of tools policymakers can use in policy decisions at particular moments in time. However, it was concluded that regardless of the capacity and license constraints, “policymakers can get what they want (general policy goals) if they are willing to compromise on the means to achieve it (the tools they use)” (p. 81).

This article demonstrates how a decision made on one aid program can affect policy on future programs. For example, it was determined the G.I. Bill of 1944 would be administered by Veterans Affairs (VA) who would ensure the benefits were only available to military personnel (Strach, 2009). The decision to keep the benefits in the VA and restrict eligibility to one group of individuals (constituents) led to a future model of “constituency-based aid for additional groups” (p. 71). Therefore, instead of building off one program to expand it to the general population, new programs had to be created to address varying needs; for example, different programs for low-income (Pell) and/or middle-income families (Clinton’s Hope; Strach, 2009).

With tuition increasing, the decreasing effects of Pell grants, and exorbitant student loan debt, the public has been calling for solutions that will make college affordable. Based on this, former president Obama, presidential candidate Hillary Clinton, and President Joe Biden proposed free tuition at community colleges; First Lady Jill Biden prioritized working towards achieving this goal (Murakami, 2021). Potential policy decisions for higher education were, and are, based on the polls (voter support), or conditions of the time. Prior to 2021, many states have enacted a form of debt-free college, which are promise programs. Most studies on the promise
direct attention at policymakers when considering how to design and implement programs in their states (Dynarski, 2000; Cornwell et al., 2006; Andrews et al., 2009; Bozick et al., 2015; Bartik et al., 2017; Perna et al., 2020). These are the influential parties to ensure policies include making college affordable through equitable distribution of resources. As suggested by Gándara and Li (2020), and Perna et al. (2020), specific attention should be paid to vertical equity and making funding available to those who are most needy.

**Persistence and Institutional Departure**

Prior to a discussion on Vincent Tinto’s institutional department model and its critics, the following will address the three main influences on Tinto’s work. One of the earliest influences was Durkheim’s 1951 research on suicide theory (Aljohani, 2016). Durkheim posited suicide could be traced to the inability one has to integrate successfully into society, or a new environment, both socially and intellectually (Aljohani, 2016; Metz, 2002). A second influence on Tinto’s model was a study conducted by Van Gennep in 1960 on tribal societies and the rites of passage, which also incorporates the theories of Durkheim. Van Gennep stated that rites of passage in tribal societies occur when individuals move through stages of separation, transition, and incorporation, which Tinto adapted to his later work on student departure (Aljohani, 2016; Metz, 2002). The last main influence on Tinto’s work was that of Spady in 1970. Spady was one of the first scholars to draw from Durkheim’s suicide theory by including social integration into a model on the dropout of undergraduate students (Aljohani, 2016). In addition, the undergraduate dropout process model included student characteristics, goals, and academic performance that would affect student persistence. Important for Tinto’s work, Spady examined the relationship between the student and institutional environment, and how it would affect a student’s level of “academic and social integration” and, therefore, their persistence (p. 5).
Further, Spady pointed to “grades and intellectual development in the academic system andnormative congruence and friendly support in the social system,” as influencing whether a student chose to remain in college or dropout (Aljohani, 2016, p. 5).

Tinto’s 1975 model of student departure from higher education incorporated multiple factors to explain a student’s ability to persist or leave their institution. First, students come into college with expectations, or goal commitments, and the level with which these are approached can determine whether the individual persists through college (Tinto, 1975). In addition, a student’s institutional commitment, factoring in time and finances, is important in determining whether they choose to stay or leave. Both commitments will be affected, weakened or strengthened, by the experiences students have within the social and academic systems of an institution. Further, Tinto referenced how precollege attributes (background, characteristics) or experiences (academic) can affect a student and their goal and institutional commitments. Essentially, students enter college with predetermined commitments based on their attributes and experiences, and their integration into the academic and social systems of the institution may modify these commitments, which influences a student’s decision to persist (Tinto, 1975).

While an abundance of research utilizing Tinto’s theory has demonstrated its validity and credibility, there are still criticisms scholars hold; some of which led Tinto to make revisions (Metz, 2002). In 1981, Bean created a student attrition model relating organizational turnover to student departure, partly based on criticisms Bean had on Tinto’s theory (Metz, 2002). Bean argued against Tinto’s connection between Durkeim’s suicide theory and student departure, stating no evidence of a link between them (Aljohani, 2016). In addition, Bean criticized Tinto’s model for only providing variables associated with the student-institution relationship, but not reasoning behind why a student would withdraw (p. 7). Further, Bean and Metzner pointed to the
fact Tinto focused solely on traditional, four-year students and ignored non-traditional students and how their characteristics and environmental factors affect persistence (Aljohani, 2016). Terenzini and Pascarella noted a lack of relationships in Tinto’s model that would lead to student persistence, such as that of the faculty role in integration (Metz, 2002). With these criticisms in mind, Tinto revised his model in 1987 to include “ethnographic information,” the role of academics, and such factors provided in the Bean and Metzner model (environmental). Another criticism came from Tierney in 1992 stating that Tinto’s model could not be generalizable to students in all institutions due to the varying populations. Tinto responded with a revision to his model after a 1993 study, stating how insights into circumstances can only be found through institution specific studies (Metz, 2002). Although, in Tinto’s original work, the scholar had already stated his model was “an institutional rather than a systems model of dropout” (Tinto, 1975, p. 91).

As stated previously, Tinto’s student departure model has been used in several research studies. One study focused on the effect student demographics and academic and social integration had on both the satisfaction and retention of university students (Liu & Liu, 2000). The study found demographics were not tied to satisfaction, but that satisfaction and academic integration determined student retention. Social integration had no effect on retention, and the authors noted how it has been shown to hold no influence, especially for community college students (Liu & Liu, 2000). However, another study sought to challenge the criticism regarding the ability to use Tinto’s model on community college populations. Karp et al. (2008), interviewed first-year students at two community colleges to examine the possibility of academic and social integration in this setting. The authors found that relationships with faculty and peers to form “information networks” increased the attachment (commitment) students had to their
institution and the likelihood students would continue to their second year. Although, Karp et al. (2008) found that social and academic integration developed together based on how relationships in the classroom (academic) formed social relationships (p. 17). The latter was also demonstrated in a study of promise recipients relating motivation and engagement to performance and persistence. Collier et al. (2019) used Tinto’s model to guide their research since it connected “precollege attributes with non-cognitive beliefs (motivation) and behaviors (engagement),” and references the student-institutional fit (p. 335). The authors found that many of the students who dropped were low-income and were least engaged, noting the importance of relationships with staff that promoted persistence and better performance for other students who remained enrolled (Collier et al., 2019). The previous examples demonstrate the importance of student integration into the institution to promote retention, regardless of if it is a two or four-year institution.

**Funding and Student Departure**

There are many factors (academic, social) that can affect a students’ decision to persist, but affordability is still the most pressing one. According to the National Student Clearinghouse Research Center (2020), only 24% of low-income students who started at community colleges in fall 2013 transferred to a four-year institution, with only 10% of those students earning a bachelor’s degree. Low-income students are more likely to drop out of college since they lack the resources necessary to pay for schooling (Chen & DesJardins, 2007). This population is also “sensitive to net tuition and financial aid changes” (p. 6). Student responses to financial aid packages can vary depending on the types of aid awarded, and low-income students may fare better with sufficient grant aid (DesJardins et al., 2002; Chen & DesJardins, 2007). One longitudinal study found students were less likely to drop out, in-general, especially in later college years, when receiving grant aid (DesJardins & McCall, 2010). Merit aid had the same
effect, except for earlier in a students’ academic career. Loans and work-study did not have that large of an effect on student persistence, but it did help decrease the likelihood of dropping out in the first year (DesJardins & McCall, 2010). Another study, however, found that students who borrowed for community college were less likely to continue to their second year (Dowd & Coury, 2006). In the long run, gift aid will be important in helping underrepresented students persist, especially at four-year institutions where tuition is higher. When Princeton changed all loans to scholarships, dropout decreased by 10% with more of an effect being seen in years three and four (DesJardins et al., 2002). Although many institutions may not have the funding to implement such a policy, this example shows the power gift aid (scholarships, grants) can have on student retention.

By providing students with a way to finance their education, students can focus more on their studies and spend less hours working (DesJardins et al., 2002). When financial aid can cover additional costs of attendance, it can help to eliminate the need for students to choose between schooling or having food and a place to live (Roble, 2017). In a survey of 167,000 college students between 2015 and 2019, Baker-Smith et al. (2020) found that 39% of students were food insecure, 46% were housing insecure, and 17% of students experienced homelessness. In addition, sufficient aid can help students stay in college to complete their degree. By graduating with a college degree, individuals can experience higher lifetime earnings, decreased unemployment, and improved health (Perna & Leigh, 2017). For the public, individuals with college degrees increase productivity, contribute more to the economy, and decrease reliance on government support programs (Perna, 2006). If we are working to create successful outcomes for individuals and bridge the gap in college completion, one way is to create aid programs that
provide the resources individuals need to stay in college, especially for those coming from underrepresented backgrounds.

**Human Capital Theory and Bourdieu**

Human capital theory proposes that by investing resources in people, individuals and society will benefit through monetary (e.g., earnings, taxes) and nonmonetary (e.g., health, civic engagement) means (Becker, 1993; Sweetland, 1996; Perna, 2006). One important investment is in education, which “improve(s) skills, knowledge, or health, and thereby raise(s) money or psychic incomes” (Becker, 1993, p. 11). While this dissertation focuses on one scholar, Gary S. Becker, there is a history of contributions to human capital theory by other scholars as well. It is stated that the theory evolved during the 20th century but had originally been developed by economists hundreds of years prior to address how “human effort” relates to wealth (Sweetland, 1996, p. 343). Adam Smith proposed two principles in 1776 that would set the foundation of the theory: 1) the ability of each person in society and 2) how there are costs associated with acquiring those abilities. Unlike Smith, John Stuart Mill (1848) viewed human ability as not wealth but a “means to wealth” wherein human labor contributes to the individual and society (p. 344). Another scholar, Alfred Marshall (1890), agreed with Mill referring to how human ability produced wealth. However, Irving Fisher (1906) stated that individuals and therefore their abilities are included in wealth, and their participation in the labor force can be conceived as “a form of capital” (p. 344). Other scholars contributed to contemporary forms of human capital theory, which included differences in income based on education and training (Jacob Mincer, 1958); how education leads to a short-term loss of earnings but higher lifetime earnings (Jacob Mincer, 1958); and the need to include intangible capital when measuring productivity (Solomon Fabricant, 1959; Sweetland, 1996).
Gary Becker is stated to be one of the leading scholars in the field of human capital theory (Sweetland, 1996). In 1960, he studied “differentials in personal incomes…accrued to college graduates” and if the nation was investing enough in education (p. 347). Becker compared incomes between high school and college graduates to determine the rate of return on investing in a college education. In addition, Becker looked at student quality and suggested that due to individual finances, good students were not attending college (Sweetland, 1996). Further, the scholar noted how investments in human capital are weighed against the benefits and costs (Becker, 1993). Students may look at the costs of attending college, like tuition and loss in job earnings, to determine if it is worth the potential long-term benefits, like improved health and higher lifetime earnings. Critics of human capital theory believe it refers to humans as slaves and focuses more on “material effects” than “cultural effects” (Becker, 1993, p. 12). Another criticism pertains to methodological considerations, such as how productivity through job training should account for more than indicated by the theory (Sweetland, 1996). While not necessarily focusing on productivity, Becker (1962) did include job training as a human capital investment, which can have an effect on earnings.

Three studies on college decisions that incorporate the cost-benefit analysis of human capital theory will be discussed in the following sentences (Bozick et al., 2015; McKinney et al., 2015; Li & Gándara, 2019). When studying rates of enrollment after implementation of the Pittsburgh Promise, Bozick et al. (2015) used Becker’s human capital investment model to examine how the program may affect student decisions to enroll. The latter was based on the costs associated with attending college versus the benefits that may accumulate upon college completion. It was stated low-income students might not estimate costs and benefits accurately because of uncertainty due to lack of information on college costs and “the financial aid process”
(Bozick et al., 2015, p. 8). However, another study using the investment model referenced how promise programs “may ease students’ negative perceptions” of affordability since it can decrease costs and convey a message of “free” college (Li & Gándara, 2019, p. 221). Unrelated to promise programs, a study by McKinney et al. (2015) used the human capital investment model to focus on the borrowing behaviors of students attending community college. It is predicted that students view the costs associated with borrowing as an acceptable means to experiencing the long-term benefits associated with a college degree. In human capital theory, however, it is not assumed students have complete information when making a cost-benefit analysis. Instead, decisions are made based on the information they receive from peers, parents, teachers, and school support staff (McKinney et al., 2015). All the previous studies using human capital theory tie into the habitus in Perna’s (2006) conceptual model as it relates to social and cultural capital, which will be discussed further in the section below.

**Theory on Social and Cultural Reproduction**

The theoretical work of Pierre Bourdieu is stated to be misinterpreted or misunderstood by speakers of the English language, as well as considered too comprehensive to address in a single paper alone (Garnham & Williams, 1980; Nash, 1990; Navarro, 2006). For now, the following will refer to Bourdieu’s main concepts of habitus, practice, field, and social and cultural capital. Although, the most used terminology by the resources for this study address only habitus, and social and cultural capital (Walpole, 2003; Wassmer et al., 2004; McDonough & Calderone, 2006; Perna, 2006; Perna & Leigh, 2017). Bourdieu’s theory is based on historical research and using “classical techniques from empirical sociology,” starting with his study of the Kabyle people of Algeria (Garnham & Williams, 1980, p. 210). In addition, it draws from Marx’s social reproduction where false consciousness is termed by Bourdieu as misrecognition.
to help explain the continued dominance of “powerful agents” (Navarro, 2006, p. 14). Bourdieu also refers to Marx’s symbolic systems but takes from it the “material and symbolic dimensions” to explain power relations and social hierarchies (p. 14). Based on both Marx and Weber, Bourdieu refers to how human social practices have a goal of increasing “symbolic and materials interests” that incorporate different forms of capital (economic, cultural) and therefore, power. Through a history of social actions, in any field, geared towards amassing resources (capital), hierarchies are created with those seeking to maintain such wealth and creating unequal structures within the system (Narvarro, 2006). It is within this system and through misrecognition that the “exercise of symbolic power” can be maintained and used to “reproduce the existing structure of class relations” (Garnham & Williams, 1980, p. 211).

Habitus is the focus of Bourdieu’s work and includes dispositions based on interactions within a class that shape human behavior (Garnham & Williams, 1980; Navarro, 2006). In addition, habitus is not considered immovable and can be changed through experiences. The concept of capital is considered to be those resources, whether social or cultural, that facilitate “social relation(s) of power” (Navarro, 2006, p. 17). Cultural capital, which includes education and social capital, such as social networks, are included as resources of interest within fields that “habitus operates” (p. 17). Fields refer to those spaces in which power struggles occur, which includes education. This is a concept criticized for inconsistencies and a lack of clarity on the “hierarchies of fields” (Navarro, 2006, p. 18). According to Nash (1990), Bourdieu acknowledges his inability to “maintain a coherent and unified concept of structure” (p. 433). In addition, the theory is criticized for not incorporating actions of individual agents, but instead on social action or group behavior (Garnham & Williams, 1980; Nash, 1990). This lends to an additional criticism of how individuals with cultural capital, acquired through family from one
class, can have different outcomes of success (Nash, 1990). However, Bourdieu acknowledges sub-cultures within a “subordinate class” that may have outcomes associated with those from a dominant class (Nash, 1990, p. 441).

As stated previously, there is an abundance of research that only draws from Bourdieu’s concepts of habitus, and cultural and social capital. However, there are multiple topics within the field of higher education, where the theory can be applied. For example, one study used Bourdieu’s theory when studying how low-income families perceive costs of college and financial aid compared to college counselors (McDonough & Calderone, 2006). The author’s stated how the habitus of families will inform the decisions they make on college, which will be dependent upon resources that can be limited for some groups (McDonough & Calderone, 2006). Another study on the transfer rates of underrepresented populations (Wassmer et al., 2004) refers to the low level of cultural and social capital these populations have. The latter is said to be attributed to the lack of educational attainment of a student’s parents and within their community, as well as individuals not providing information these students need when making college decisions (Wassmer et al., 2004). The author’s also discuss how the habitus of institutions, specifically community colleges, can affect transfer rates due to how it “contributes to lower aspirations or performance” of students from underrepresented populations (Wassmer et al., 2004, p. 653). A second study on the experiences and outcomes of low-income students also addresses how habitus factors into student decision making, and how habitus may lead to poor strategies in achieving educational goals (Walpole, 2003). In addition, Walpole (2003) stated that institutions reward those with higher levels of cultural capital, which leaves poorer outcomes for those with less capital. However, it was stated that through interactions with different classes, low-income students “can learn to make different choices” (Walpole, 2003, p. 50).
The Promise

The implementation of federal aid programs helped individuals view college as a realistic goal. For example, the initiation of the G.I. Bill (formerly the Servicemen’s Readjustment Act), provided the opportunity for military personnel and veterans to attend college, who were likely not to, when returning home from the war (Olson, 1973). Colleges and universities saw a surge in enrollment due to this population, especially at elite or more selective four-year institutions (Olson, 1973). In addition, the inclusion of federal Pell grants in 1972 prompted an increase in college-going students from low-income backgrounds (Cohen & Kisker, 2010). Federal aid in the form of grants, or free money, increases matriculation and educational attainment, especially among those who experience affordability as a barrier. However, grants are no longer having the effect they used to, and two out of three students have to take out loans to cover the cost of attendance (The Institute for College Access & Success, 2019). The amount of current loan debt disproportionately affects underrepresented populations, which is counterproductive given the original mission of financial aid to provide access and equal opportunity (Sampedro & Kemp, 2019; Federal Reserve System, 2019).

One solution to countering increasing tuition rates, burgeoning debt, and inequity is to remove the cost barrier. Promise programs are a form of free college offered at the state level, by certain institutions, or by locality (Perna & Leigh, 2017). The goals of these programs include increasing college access and degree completion by offering grants or scholarships that can be merit or need-based, and can help cover partial tuition, all tuition, or both tuition and fees (Perna & Leigh, 2017). These programs may take a first-dollar or last-dollar approach. For the former, the money from the grant or scholarship is applied up front, which leaves room for other forms of aid to cover additional costs of attendance. The last-dollar approach, on the other hand, applies
promise funding after all other federal and state aid has been exhausted, which can leave the additional costs of attendance to be covered by students and their families (Perna & Leigh, 2017). These types of programs provide benefits to both individuals and the public. For example, lifetime earnings increase with each level of educational attainment; there is an increase in community engagement; decreases in crime rates; and there is an increase in economic activity around where institutions are located (Perna, 2006). Further, there can be a decrease in the amount of funding used towards government social support programs, such as welfare (Perna, 2006).

An abundance of research has been completed to show the advantages this type of system has for some aspiring college students, like increasing college enrollment, and improvements in academic preparation among K-12 students (Andrews et al., 2009; College Promise, 2018; Cornwell et al., 2006; Dynarski, 2000; Perna, 2006). However, there appears to be a dearth of research on what would constitute the experiences of promise recipients during their studies (Collier et al., 2019). In addition, no research could be found that explores the experiences of low-income promise recipients attending a promise eligible community college and how those experiences may impact their decisions on continuing their education or transferring to a four-year institution. This may be due to how many of the promise programs were established in recent years. This dissertation focuses on this gap in the research, and will include the following program features and how they may impact this student population.

**Place-Based Scholarships**

Promise programs include both place-based scholarships and state-sponsored programs. Authors studying the promise may only refer to one or the other, or both, when addressing these programs. For example, when examining new state approaches for educational attainment, Perna
et al (2018) refers to the promise as state-sponsored “free tuition” programs (p. 1741). Harris et al. (2018) on the other hand mentions states when discussing place-based programs. Another researcher, Miller-Adams (2015), focuses solely on place-based scholarships to define the “promise.” Miller-Adams (2015) referred to additional goals for place-based scholarships, besides increased access, which include: 1) to develop a “college-going culture” in “school district[s] and surrounding” (p.10) communities, and 2) to support “local community and economic development” (p.11). Place-based scholarships are situated within a geographic location with students either having access to all institutions within an area, or having attendance restricted to a specific set of institutions (Miller-Adams, 2015). In addition, like other programs, these scholarships may vary by the amount of financial assistance provided and by eligibility criteria (e.g., merit, need, universal; Perna & Leigh, 2017). The following sections are examples of place-based promise programs and will cover their design and some program outcomes discovered to-date.

**Kalamazoo Promise**

The Kalamazoo Promise is said to be the first place-based scholarship that laid the groundwork for promise programs established later (Bartik et al., 2017; Collier et al., 2019). It was created in 2005 through private donors to cover college tuition and fees for Kalamazoo Public School (KPS) graduates at two-year and four-year public schools, as well as some private institutions, in the state of Michigan (Bartik et al., 2017). However, it does not cover other costs of attendance like “food, dorms, rent, [or] books” (Collier et al., 2019, p. 334). The financial structure is set up using the first-dollar (scholarship up front) approach, which means the prior costs mentioned could be covered by other forms of financial aid. In addition, funding eligibility is based on the number of years spent in the KPS system, and not on merit or need. For example,
KPS students who attended and completed K-12 in the district, can receive 100% funding for tuition and fees. However, those who only attended a KPS for high school (9-12), are only eligible to have 65% of their tuition and fees covered at a Michigan public institution. Lastly, while merit does not determine eligibility, promise recipients must maintain a college GPA of 2.0 and graduate with a certificate or degree within 10 years (Collier et al., 2019).

Since the Kalamazoo Promise has been around for over a decade, researchers have been able to find positive effects the program has had on the KPS system, students, and institutions. First, the KPS system was experiencing a decline in enrollment prior to the program’s inception, and saw this reverse afterwards (Bartik et al., 2017). Michigan colleges and universities saw an improvement in enrollment as well. After its implementation, enrollment increased by 14% at any public college in Michigan, while enrollment at Michigan public four-year institutions increased by 23%. Most notably, although the promise is not considered targeted need-based aid, students from lower-income families reaped the same benefits as those in the higher income quintile, in terms of attendance. In addition, the number of credits attempted increased by one course within two years of college attendance and by two courses within four years of college attendance. Further, based on prior years, it is estimated that credential attainment increased by 28%. However, results for increases in college attendance and degree completion were stronger among KPS students who identify as female than KPS students who identify as male (Bartik et al., 2017). Similar results were found for another place-based scholarship, which will be discussed in the section below.

**Pittsburgh Promise**

In the years following up to the Pittsburgh Promise, Pittsburgh was rated second in the nation for having the most students leave the city to attend college elsewhere (Bozick et al.,
To resolve this situation and foster economic development, the city started the Pittsburgh Promise in Fall 2007. The scholarship is last-dollar and provides a partial subsidy to public Pittsburgh high school students to attend any college, university, or technical school in Pennsylvania (Bozick et al., 2015; The Pittsburgh Promise, 2019). In addition, the program is merit-based, requiring students to have a minimum 2.50 high school GPA with a 90% high school attendance record to be eligible (The Pittsburgh Promise, 2019). To receive the scholarship, students must have attended a Pittsburgh public school since the 9th grade, at least (The Pittsburgh Promise, 2019). Further, the program is funded through donors and offers $5,000 annually for four academic years, so long as students maintain a 2.0 GPA while in school (Bozick et al., 2015). As of 2019, the program has had over 5,500 donors and has raised $202 million dollars to help increase enrollment and degree attainment for Pittsburgh students, with 74% of promise recipients coming from low-income families and 23% from middle income families (The Pittsburgh Promise, 2019).

The study completed by Bozick et al. (2015), only included the enrollment effects on students from the first three academic years of the program (2007-2008 to 2009-2010). At that time, there was a 54% increase of college enrollment in 2009-2010, up from 48% in the 2005-2006 academic year. Yet, with the increase in enrollment, there was no significant difference in enrollment between promise recipients and non-sponsored students. Instead, it was found that enrollment increased for promise recipients at four-year institutions. Starting in 2012, the Pittsburgh Promise started releasing annual reports with additional findings as the program progressed. The recent 2017-2018 report showed there was a twelve percent increase in college enrollment from 2005 to 2015. Between 2011 and 2016, the high school graduation rate increased from 68% to 80%. Similarly, the academic performance of students in Pittsburgh high
schools increased. As of 2016, 62% of graduating seniors were meeting the minimum GPA for promise eligibility, up from 46% in 2008. Like Kalamazoo, there is a higher percentage of recipients who identify as female compared to male (The Pittsburgh Promise, 2019).

State Sponsored

Recent research shows that at least twenty-four states offer a form of the promise (Perna et al., 2020). As with other promise scholarships, state-sponsored program designs vary in terms of eligibility, the amount of funding provided, and possible outcomes; the latter may not be available for many programs recently developed. Probably the most well-known state sponsored program is the Georgia Helping Outstanding Pupils Educationally (HOPE) scholarship. The scholarship was established in 1993 and is merit-based, last-dollar, funded through the Georgia state lottery, and only pays a portion of tuition up to 127 semester hours (Cornwell et al., 2006; Georgia State Finance Commission, n.d.). Senior high school students are eligible if they graduate with a minimum 3.00 GPA, which must be maintained through college (Georgia State Finance Commission, n.d.). Only certain schools are eligible under Georgia HOPE and include public schools within the University Georgia System, Georgia technical school system, as well as some designated private institutions (Cornwell et al., 2006). Research shows that enrollment increased during the years after the scholarship was implemented, especially at four-year institutions (Cornwell et al., 2006; Dynarski, 2000). In addition, Historically Black Colleges and Universities (HBCUs) in Georgia experienced an increase in enrollment, whereas students would previously go out of state to attend an HBCU (Cornwell et al., 2006). Enrollment of students aged 18 to 19 years old also increased by seven to eight percentage points, and for-profit institutions experienced a decline in enrollment in the 1990’s (Dynarski, 2000; Cornwell et al., 2006).
The Tennessee Promise was established in 2015 for all graduating Tennessee high school students and grew out of the Knox Achieves scholarship, formerly only offered to Knox County residents (Hiestand, 2018). The program offers free tuition and fees for enrollment at any two-year community college, technical college, or four-year associate’s granting institution in the state of Tennessee (Hiestand, 2018). In addition, the scholarship is last-dollar, so only applied after all other aid to supplement the remainder of tuition and fees and appears to be directed more towards middle and high-income students than students from lower-income families (Meehan et al., 2019; Tennessee Higher Education Commission & Tennessee Student Assistance Corporation, 2020). The program is funded through Tennessee’s excess lottery reserves that is then added to an endowment. Eligible students must complete FAFSA, have a mentor, complete community service requirements, maintain a minimum 2.00 GPA while in college, and must meet the requirements of an institution’s Satisfactory Academic Progress (SAP) policy (THEC & TSAC, 2020).

Data show that since the Tennessee Promise’s start in 2015, enrollment of first-time freshman at community colleges and technical colleges increased by 25% and 20%, respectively, while enrollment at four-year institutions decreased by 3.8% (Hiestand, 2018; Carruthers, 2019). The data collected so far on educational attainment and transfer is based on the first three cohorts of promise recipients. The degree completion rate for the first cohort was at 42%, followed by the second cohort at 35%, and third cohort at 22%; the third cohort is currently being monitored to determine why there is a significant difference in degree attainment (THEC & TSAC, 2020). In addition, while it is stated that six thousand promise recipients have transferred to four-year institutions, the transfer percentages for the first three cohorts are at 24.7%, 19.4%, and 3.8%,
respectively. Further, and as with previous examples, students who identify as female represent a larger percentage of promise recipients (THEC & TSAC, 2020).

**Merit and Need-Based**

Promise programs may be universal (available to all within an area), merit-based, or need-based (Perna & Leigh, 2017). While the last two may be similar to how other types of aid are allocated, the eligibility requirements for each can vary across programs. When reviewing Perna & Leigh’s typology of promise programs (2017), many programs appear to have a merit component, especially among those that are state sponsored. However, it is stated that many merit-based programs have lax standards (e.g., lower GPA minimum, no testing), whereas some may be stricter (e.g., high GPA minimum, minimum scores on ACT/SAT; Gándara & Li, 2020). For example, the state of Washington offers a program that only requires high school graduates to have a minimum GPA of 2.00 or higher, while the Georgia Hope requires their high school graduates hold a minimum 3.00 GPA or higher (Readysetgrad.org, 2017; Georgia State Finance Commission, n.d.). In addition, some states may set minimum testing but also set a higher score for students to receive additional funding. In Louisiana, high school graduates may be eligible for the Taylor Opportunity Program for Students (TOPS) if they receive a minimum of 20 on the ACT (Louisiana Office of Student Financial Assistance, 2021a). However, Louisiana high school students who obtain a minimum score of 27 on the ACT are available for $800 additional funding through the honors award program (LOSFA, 2021b). As demonstrated, merit requirements can vary based on program design, which can be seen in need-based scholarships as well.

Need-based financial aid is available to students based on their financial situations. For promise programs not including academic requirements for eligibility, funding may be universal
or based on need. Some states, like Oregon and New York, may even include an income cap to limit eligibility among those coming from wealthier families (Mishory, 2018). The benefit of need-based aid is how it is viewed as lowering the cost of college for low-income students, who are more responsive to price than students from middle and higher-income levels (Doyle, 2010, p. 399). Currently, out of the 425 promise programs found in Perna and Leigh’s UPenn database (n.d.), 85 of the programs are based on financial need without merit requirements, while 70 programs are based on need with merit requirements. More programs are starting to shift towards merit-based funding, and some are concerned this may be taking money away from students who need it the most (Heller, 2002).

In 2011, Douglas Harris, in partnership with the Great Lakes Higher Education Corporation and Affiliates (GLHEC) and Milwaukee Public Schools (MPS), started The Degree Project (TDP) program, which addressed the effect performance (merit) requirements may have on underrepresented populations. The Degree Project was created as a small-scale promise program to observe the impacts it would have on the academic performance and college going of MPS high school students. The goals of the program were to promote college access and success among students in a city that is historically known for “racial and class stratification regarding access to college” (p. 9). As of 2017, the average graduation rate in MPS was 58% of Black students compared to 73% of White students (Lisowski, 2018). In the same year, 80% of MPS students were considered low-income (Milwaukee Public Schools, 2020), and it is stated that only 12% of those who graduate Milwaukee high schools will earn a college degree (Allinmilwaukee.org, n.d.). The study by Harris et al. (2018) demonstrates how a place-based, “free college,” program has the potential to increase educational attainment for underrepresented
students. More specifically, how a small program like The Degree Project can help determine the effects a large-scale promise program can have on these populations.

In being small-scale, TDP was only designed for one, ninth grade cohort. Using administrative data, 2,587 ninth graders were selected from half of the 36 Milwaukee public schools to receive a $12,000 last-dollar scholarship for any two or four-year institution in the state of Wisconsin. Almost the same amount (n=2,464) of eligible students in non-selected high schools were used as a control group. The Degree Project recipients represented the overall racial and ethnic makeup of the district, with 62% of recipients being African American, 20% being Hispanic, 11% White, and 6% Asian. To receive the funding upon graduation, however, students had to graduate on time with a minimum 2.5 GPA, as well as have a 90% attendance record. In addition, other supports, such as college counseling, were not provided to isolate the effects of aid alone. Results showed only 21% of the selected students were able to meet the performance requirements to be eligible for TDP funding upon graduation; this was the same for the control group. This could be due to how communications between counselors and students remained the same across treatment and control groups, indicating no change in practice. The latter may be attributed to the limited resources in the district overall, and TDP program leaders choosing not to provide additional support to high school staff. Based on interviews with students and counselors, counselors did not provide meaningful suggestions on how students could improve to meet TDP requirements and focused on more communication with high achieving TDP students who were not considered “lazy” or “immature” (p. 23). There were some positive effects of the program, however, which included an increase in college expectations, an increase in FAFSA completion by four percentage points, more participation in programs like TDP, and it caused students to apply to more colleges than they would have otherwise.
Many studies on promise programs tend to focus on promise scholarships already in place, while Harris et al. (2018) implemented their own (Cornwell et al., 2006; Andrews et al., 2009; Bartik et al., 2017; Collier et al., 2019). The authors focused on the design of promise programs and how features that perpetuate the disparities that exist by race and income should be eliminated. It was suggested that individuals who design promise programs should avoid performance requirements altogether, as it limits who is able to obtain funding; more specifically, funding is shifted to higher-income students. It was also suggested policymakers and schools use promise funding as a way to create a culture of college going in high schools. The authors stated MPS was not equipped with the resources and support necessary for most of their students to see college as a realistic option. While this dissertation focuses on research for an established program for students already at the college level, this study lends to how program design can affect the allocation of resources, and whether it is getting to the students who need it most. In addition, it demonstrates how the financial award alone is not enough to improve access and attainment for students who have little financial means and human capital. Essentially, community colleges and four-year institutions need to make up for where secondary schools may fall short by providing the support necessary for these populations to succeed.

**Limitations of Merit-Based Requirements**

As of 2019, 42% of state aid grant programs were need-based, with 23% of programs based on merit, and 11% with a mix of both merit and need-based aid (Gross et al., 2019). This is a shift from 1980 when states only funded 12% of programs based on merit (Doyle, 2006). Policymakers have funded millions of dollars in merit programs stating these types of programs will keep the best students in the state, increase enrollment in the state, and will provide incentives for students to perform better academically (Doyle, 2006; Lee et al., 2003). Studies on
this type of program, however, show that while increases in enrollment may occur, merit-based programs target aid towards students who would have attended college without the additional funding (Doyle, 2010, p. 401). According to Dynarski (2000), merit programs can widen the gap in attendance by income and race. For Georgia HOPE, a merit-based scholarship, about 27% of low-income students qualify, and a large proportion of funding goes towards attendance at the University of Georgia (UGA) with 81% of HOPE recipients at UGA coming from families whose median income is $100,000 (Suggs, 2016; Lee et al., 2020). In addition, only 21% of Black students were able to receive the HOPE scholarship in fall 2018, compared to 56% of White students (Lee et al., 2020).

Further research on Georgia HOPE had found the scholarship contributed to grade inflation in Georgia school districts for students to meet merit requirements and led to college students taking fewer credits and withdrawing from harder courses to maintain eligibility (Lee et al., 2003; Doyle, 2006). Other programs with merit-based requirements have seen a small percentage of students able to retain the scholarship and those who are unable to drop out of college (Doyle, 2010). Another limitation of merit-based programs is the potential for it to take funding away from need-based programs. According to Doyle (2010), policymakers have found it easier to make changes in need-based funding with state shortfalls, but it is not as easy with merit-based programs that guarantee funding. This was observed in the state of Illinois when 58% of low-income students in 2017 did not receive funding through the Illinois Monetary Assistance Program (MAP), a need-based grant, “because the state ran out of money” (APM Reports, 2018, para. 6). According to one professor at Ohio University, financial aid spending will depend “on whether state lawmakers view college as places that should be open to everyone, regardless of their academic background” (Quintin, 2019, para. 29).
Attendance Restrictions and College Choice

While some promise programs make it so eligible students can attend any college within their state, others may require attendance at either two-year institutions, public or private four-year institutions, or only public institutions (Perna & Leigh, 2017). One researcher found that almost 65% of place-based scholarship programs restrict attendance to two-year institutions (Billings, 2018). This may cause a shift in the distribution of students across institution types. As mentioned previously, after the implementation of the Tennessee Promise, enrollment at two-year institutions increased while enrollment at four-year institutions saw a decrease. This may be somewhat like the role Pell grants play in the type of institution students decide to attend. For example, Pell recipients constitute one-third of the students who attend community colleges (Association of Community College Trustees, n.d.).

Low-income students are more likely to attend two-year institutions due to low tuition, and the ability grants have to cover tuition and fees at community colleges (ACCT, n.d.). In the 2020-2021 academic year, on average, grant aid covered all of tuition and fees at two-year public institutions, only leaving these students to cover additional costs of attendance (College Board, 2020). Net tuition and fees for four-year public institutions, on the other hand, was an estimated $3,230 after grant aid was applied in 2020-2021, not including room and board (College Board, 2020). Not only is attending a community college more affordable, but it is a faster way for individuals to obtain a degree (associate) to increase earning potential. Those with an associate degree decrease their chances of unemployment and earn almost 17% more in weekly earnings than those who only hold a high school diploma (U.S. Bureau of Labor Statistics, 2021). In addition, holding an associate degree puts individuals halfway on track to earning their bachelor’s degree, which can increase their potential weekly earnings by an additional 28%
In this sense, completing two years at a community college is a more affordable way to obtain a bachelor’s degree for those who need or wish to pursue it.

In terms of additional effects promise programs may have on institution types, it would be good to mention a report published by Georgetown University. The report provided projections on the effects a 2016 presidential candidate’s free college proposal would have on enrollment; this proposal was for all public colleges and universities (Carnevale et al., 2016). It was determined that enrollment at public institutions would increase between 9 to 22%, but private institutions would experience a decline in enrollment of 7 to 15%. In addition, enrollment at open-access institutions would increase by 13 to 31%, most likely due to the inability to afford a private institution or be admitted to a selective four-year public college or university (Carnevale et al., 2016).

A study by Gándara and Li (2020) examined the variability in outcomes 33 promise programs had across different demographic groups at 32, two-year colleges. The intention was to examine the enrollment effects on race/ethnicity and gender that occurred after promise program implementation for eligible two-year institutions, as well as how those relationships differed based on the “design features” of the promise programs (p. 604). The results showed an increase in enrollment among all student groups with the exception of Asian, Native Hawaiian and Pacific Islander students, both identifying as male and female. Among Black males and Black females, there was an increase in enrollment of 47% and 51%, respectively, at promise-eligible institutions (PEIs). For Hispanic students at PEIs, there was an increase of 40% for males and 52% for females. For White students, the increase was 32% and 24% for males and females, respectively. Ultimately, the greatest percentage effect on enrollment is observed for female students who are Black and Hispanic. When considering program design features, the results
show White students benefit more than other student groups when more financial benefits are offered (first-dollar). In addition, there is a positive effect on the enrollment of White students, especially female, when the promise program includes merit or performance requirements. For all student groups, lower enrollment outcomes are associated with promise programs that include income requirements. Separate from the financial award, it was also shown that enrollment increased for Black, female students when additional support services were offered.

The authors stated that while percentage increases in enrollment occurred for underrepresented students, the “effect sizes were larger among White and Asian, Native Hawaiian, or Pacific Islander students” (p. 623). This demonstrates a possible lack in equitable distributions of resources for promise programs. Perna et al. (2020) noted the need for vertical equity to ensure resources are distributed to those who need it most. Gándara & Li (2020) also stated how “racially minoritized students are more likely to participate in last-dollar programs but less likely to receive aid from them” (p. 623). Billings (2018) noted that 75% of place-based programs offer the last-dollar approach, and other studies suggest enrollment is shifted to promise eligible institutions (Dynarski, 2000, Cornwell et al., 2006; Bartik et al., 2017). In addition, last-dollar programs tend to shift funding over to middle and high-income families and away from low-income students (Perna & Leigh, 2017; Billings, 2018). For future research, Gándara & Li (2020) suggested an examination of student success for promise recipients who enroll at community colleges, and how success may vary based on program design, as well as across student groups (p. 623). This aligns directly with the current dissertation on community college promise recipients and how this type of funding may contribute to their experiences. Design features are taken into consideration, especially as it pertains to whether additional support, besides financial awards, are offered to promise recipients.
First-Dollar

In programs with the first-dollar approach, promise funding is applied up front, followed by additional federal or state aid students are eligible for (Perna & Leigh, 2017). This type of program offers more funding for low-income students, as anything left over from other financial aid can be applied to additional costs of attendance (e.g., food, books, transportation). As of 2020, 36% (153/425) of promise programs offer first-dollar awards (Perna & Leigh, n.d.). The Kalamazoo Promise is a prime example of a successful first-dollar program that increased college enrollment at all institutions, including an increase of 50% for low-income students at four-year institutions (Bartik et al., 2017). It was found this type of funding had students from lower-income families looking at more expensive four-year institutions, rather than cheaper two-year options (Bartik et al., 2017). The Alaska Education Grant (AEG) is another promise offering first-dollar, with 100% of the recipients being low-income, mostly minorities, and eligible for the federal Pell grant (Becker, 2018). The testimonials provided in the 2018 AEG report demonstrated how low-income individuals would not have been able to afford college otherwise. It was stated the average recipient had 141% of their tuition and fees paid for between the AEG, and federal and state aid, which afforded low-income students the ability to use funding towards other costs of attendance.

Last-Dollar

Currently, most promise programs are designed using the last-dollar approach (Miller-Adams, 2015). According to Billings (2018), almost 75% of “local promise programs” offer funding through this method (para. 8). Last-dollar refers to state and federal aid being exhausted prior to promise funds being applied for eligible students (Gándara & Li, 2020). This design feature is cheaper than first-dollar since it requires less funding to maintain. This is due to how
state and federal aid is applied to tuition and fees prior to promise awards (Gándara & Li, 2020; Perna et al., 2018). However, low-income students do not benefit as much from last-dollar, as they would from receiving awards from a first-dollar program. By having the scholarship applied up front, low-income students can supplement other costs of attendance with the state and federal aid they are eligible for (Perna & Leigh, 2017). According to Perna et al. (2018), “by providing last-dollar awards, free tuition will provide minimal increases in financial assistance to low-income students” (p. 1750). Instead, last-dollar awards shift funding over to students from middle and high-income families (Gándara & Li, 2020). It is no surprise critics have concerns over the equitable distribution of funding when programs are designed as last-dollar.

One study by Perna et al. (2020) discusses how the design of a promise program and invested resources affect “program outcomes, efficiency, and equity” (p. 1). The research is directed towards policymakers and institutional leaders who should consider changes in program design to ensure the promise benefits everyone, especially those students who need it most. The “free college” programs are referred to as a type of intervention, to increase access and educational attainment, and such programs need to be efficient and equitable to be effective in their mission. For example, using the appropriate resources to achieve certain outcomes and ensuring there is an equitable distribution of said resources. For the latter, the authors concentrate on vertical equity, which acknowledges how the financial and educational needs of students vary and how resources should be allocated based on those needs. It was stated that to understand how the design of promise programs and invested resources affect outcomes, efficiency, and equity, individuals had to become familiar with such programs. Due to this, the authors opted to use case studies based on four community colleges to determine the ways promise programs at specific colleges affect student outcomes, and how eligibility criteria and resources invested in the
“financial award and other aspects of the program” may affect efficiency and equity (Perna et al., 2020, p. 3).

The findings from the Perna et al. (2020) study include “six potential outcomes for students, depending on [promise] eligibility requirements and resource investments” (p. 5). First, enrollment may be increased for students who are unsure of their program of study, or whether they are meant for college. Second, resources can be shifted to students who planned to attend regardless of the promise. For example, some students had already planned to attend college based on other factors, such as support already received through federal programs or non-profit organizations while in high school. Third, enrollment may be shifted to promise eligible institutions, as some commentary showed students may not have attended one of the studied colleges without the program. It is also revealed that enrollment and post enrollment outcomes may be improved for students who are ineligible for the program if colleges increase resources and support for all students, which some institutions opted for due to the promise (p. 6). Further, the promise may have the opposite effect by decreasing post enrollment outcomes if additional resources and supports are not available for ineligible students (Perna et al., 2020).

An ample amount of research on promise programs focuses on enrollment effects (Cornwell et al., 2006; Bozick et al., 2015), college choice (Andrews et al., 2009), with some that focus on persistence and completion (Miller-Adams, 2015; Bartik et al., 2017; Collier et al., 2019). However, there is a dearth of research dedicated to the design of promise programs and outcomes. For certain outcomes, like degree attainment, this may be due to the recent implementation of many of the programs (Gándara & Li, 2020; Perna et al., 2020). In addition, there are over 400 promise programs listed in the UPenn AHEAD database (Perna & Leigh, n.d.), and designs can vary widely (Gándara & Li, 2020). This could be why the only suggestion
for future research in the current study by Perna et al. (2020), is to test the “identified relationships” and how the research may be applicable to “other types of promise programs, including programs offering awards to attend a larger set of institutions” (p. 12). The study is relevant to this dissertation given the examination of student experiences, especially related to transfer, for community college promise recipients who are low-income. The design of a promise program will apply to this population, especially as it pertains to eligibility requirements and the funding approach (first-dollar vs. last-dollar). As stated earlier, a last-dollar scholarship tends to direct money towards students from middle and high-income families, and away from low-income students; students who qualify for enough federal and state aid may be ineligible for promise funds (Gándara & Li, 2020; Perna et al., 2020). If this is the case, institutions need to ensure there are enough resources and support available for ineligible students to avoid decreasing “academic progress, persistence, and degree completion” for that population (Perna et al., 2020, p. 6).

**Conclusion**

Equity and access in higher education is important and, in some cases, free college may help to promote both. Currently, low-income, and underrepresented populations, are more likely to choose two-year or less selective institutions (Mundel, 2008; Perna, 2006). Forty-two percent of low-income students attend community colleges and are less likely to transfer to four-year institutions and complete their degrees (NSC Research Center, 2019). Despite these odds, about 65% of place-based promise programs restrict attendance to community colleges (Billings, 2018). This dissertation seeks to examine the experiences of students in two-year promise eligible institutions. More specifically, it attempts to understand how promise funding, student characteristics, and non-financial supports affect financial, personal, and academic student
experiences. Multiple theories will be used to guide the research and account for the choices students make based on their habitus, and how student interactions within the systems of an institution affect a student’s desired outcomes. In the future, researchers should look at completion rates for two-year institutions eligible under promise programs, as students who receive an associate degree or certificate are more likely to earn a bachelor’s degree after transfer (NSC Research Center, 2019). There are benefits that can come from offering free tuition at two-year institutions, so long as students are in an environment where their goals can be nurtured and achieved. States and institutions should find ways to make degree completion a priority under these types of promise programs by not only providing money, but also by offering student support that helps to increase retention and attainment.

There are definite advantages that can come from providing free college at any level. Individuals can experience social mobility, and people can apply to schools they may not have considered previously. In addition, free college can help decrease the amount of loan debt students incur, which affords individuals the ability to contribute to the economy after graduation (Perna & Leigh, 2017). However, policymakers should be careful in how promise programs are designed. For example, last-dollar programs that apply money at the end do not leave additional funding for low-income students who need assistance in covering non-tuition related expenses (Billings, 2018). Instead, funding is shifted to those who would attend otherwise or to students from middle to high-income families (Perna et al., 2020). A lack of financial resources is still one of the main reasons for student attrition, so it is important programs are using and distributing resources effectively and equitably. At this time, it would be good to monitor current first-dollar promise programs to determine how successful they are, if they can be sustained, and if there are changes that are needed. By doing so, policymakers and institutions would have a
model to emulate and can determine if creating more of these programs will improve the current
shape of higher education.
Chapter Three: Methodology

Introduction

This chapter introduces the methodology used to explore the academic, financial, and personal experiences of low-income students attending a promise eligible community college, and how these experiences affect their decisions for continuing their college education. The approach to this research is a case study, drawing from Sharan Merriam’s conception of qualitative case study as being particularistic, descriptive, and heuristic where the case study centers around a phenomenon and obtaining thick descriptions, as well as providing an understanding of the phenomenon being studied (Yazan, 2015, p. 139). The next section will consist of a discussion on the conceptual framework, followed by the research question and the design, which includes the methodology, data collection, and analysis. The chapter will finish with the study’s delimitations, trustworthiness, researcher positionality, and a chapter summary.

Conceptual Framework

Individuals may pursue college for several reasons, whether it be for personal knowledge, professional development, or to obtain a credential that aligns with career aspirations. Whatever the reason, the cost of college may deter someone from seeing it as a reasonable option, especially if they are low-income (Heller, 2002). Aid interventions, like promise programs meant to increase access and educational attainment, make it possible for this population to pursue their academic goals (Perna & Leigh, 2017). However, the design of a promise program will determine if it helps to create a pathway for these students to reach their specified endpoints. For this study, a conceptual framework was created to identify concepts, or factors, relevant to the problem under research (Adom et al., 2018). The framework is visualized in Figure 2, with the factors and relationships between them to provide a guide to understanding how promise...
programs may affect the experiences of low-income students at community colleges. The main factor on the left side of the figure is used to help understand the outcome factors provided on the right side of the framework. There are two moderating factors, student characteristics and non-financial supports, that can affect the relationship between the main and outcome factors. Each factor and their relationships to one another will be explained further in the next sections.

Figure 2. Conceptual Framework – Impact of Promise Funding on Student Experiences

**Main Factor**

The amount of financial support offered to students through the promise varies by program. Some programs may cover only partial tuition, some cover both tuition and fees with additional money that can go towards other costs of attendance, while some programs may only cover tuition that is left over after all other state and federal grant aid is applied (Collier et al., 2019; Perna & Leigh, 2017). The second characteristic demonstrates first-dollar programs, while the last refers to the last-dollar structure, both discussed in earlier sections. In addition, program features may include eligibility requirements that are academic or based on demographics and residency. Based on the framework, there is a single main factor, promise funding, with two
moderating factors, student characteristics and non-financial supports, that impact the relationship between promise funding and the outcome factors, student experiences. For example, student characteristics can affect how promise funding is disbursed to students. Some programs include GPA requirements, so the GPA students enter college with will determine their eligibility (Perna & Leigh, 2017). With non-financial supports, the relationship between promise funding and student experiences may be weakened since most promise programs do not include student support outside of financial means. According to the UPenn AHEAD database, only 139 programs out of the 425 listed include support services (Perna & Leigh, n.d.).

A measure for promise funding will include the amount offered to a specific student at the institution. Promise funding can affect financial experiences based on what costs are covered through the program. For example, a last-dollar structure provides promise funding to students after all other state and federal grant aid is applied, leaving additional costs of attendance (e.g., books, food, rent, transportation) to be covered by students (Perna & Leigh, 2017). This may leave low-income students having to work more hours to cover expenses, which can affect their personal and academic experiences depending on whether they view work or school as more of a priority (Mamiseishvili, 2010). One of the main reasons for students not persisting is lack of financial resources (Collier et al., 2019). According to Collier et al. (2019), it is often cited that “food insecurity, housing insecurity, and homelessness influence student cognitive and non-cognitive behavior and performance” (p. 336). Program features (last-dollar) that exclude our most vulnerable populations, may not be keeping the promise of educational attainment.

**Moderating Factors**

Pre-college attributes of students include race and ethnicity characteristics, gender, socioeconomic status, and level of academic preparation (Heller, 2002; Perna & Leigh, 2017;
Collier et al., 2019). Since most of the programs provide funding to recent high school graduates, traditional aged students are considered throughout this study (Billings, 2018). In addition, emphasis will be placed on socioeconomic status and academic preparation since barriers to success vary across populations, and both characteristics are factored into promise eligibility requirements (Perna & Leigh, 2017). The measures for this concept will include high school GPA and income level. As mentioned previously, student characteristics can affect the relationship between promise funding and student experiences since the previous attributes may determine whether a student receives a financial award. In this sense, both high school GPA and income level are appropriate measures. However, income level may be impacted by whether a program has an income cap, or whether the structure is designed as first or last-dollar. In addition, Perna et al. (2020), caution against academic eligibility requirements, especially when set too high, as they may worsen the equity gap when resources are distributed to those students “who have the means to complete these requirements” (p. 3).

Student characteristics can impact the relationship between promise funding and student experiences depending on the amount of funding offered to students from a certain income. For example, if a student is low-income and a program is last-dollar, the student may have to find other means to pay for the additional costs of attendance. This may include working more hours or taking out loans and incurring debt (Tinto, 2004). According to Tinto (2004), low-income students may experience social and cultural barriers when taking on additional work hours, and attempting to juggle family and student roles, which can lead to experiences of alienation on campus. The moderating factor can also have an impact on the relationship between the main factor and outcome factors when looking at high school GPA. Researchers have found low-income students to be less academically prepared, “exhibit lower academic performance,” and
less likely than advantaged peers to remain in college after their first year (Tinto, 2004; Mamiseishvili, 2010; Collier et al., 2019, p. 337).

Perna et al. (2020) addressed the need for promise programs to ensure vertical equity since some populations may need more resources. However, resources not only include the financial, but other types of support that may be necessary for students to be successful and persist to degree completion. This is especially important for low-income students who may be first-generation and lack parental support (Swecker et al., 2013). These non-financial supports can include “academic, social, and personal support” offered through counseling services, academic advising, learning support, remediation, student organizations, first-year seminar courses, and mentoring (Tinto, 2004, p. 8). According to the UPenn AHEAD promise database, only 32% of the programs listed offer support services (Perna & Leigh, n.d.). For programs that do, some offer administrative help and mentorship opportunities that can assist students when applying and enrolling in college (Li & Gándara, 2019). Not to mention the early awareness programs can bring, like Kalamazoo, which may have the effect of improving academic performance prior to entry to college (Li & Gándara, 2019). For the framework, measures of non-financial support can include the types of support offered, the number of opportunities available to students to obtain support, and the number of students who utilize the different services.

As illustrated in the framework, non-financial supports act as a moderating factor between promise funding and student experiences. One type of support may be individuals, like family, friends, or institutional staff, who may not back a student monetarily but instead provide options for financial resources, which may affect the main and outcome factor’s relationship. An additional type of support includes social relationships created through learning communities.
that can help students integrate into the institution’s environment (Karp, 2011). It is stated, student success courses can assist in this area since it affords students the opportunity to get to know peers, professors, helps them gain confidence, as well as helps students become comfortable trying to access information that can lead to success (Karp, 2011). This in turn leads to an additional affect the moderator may have on the main and outcome factor’s relationship.

Academic Advising was linked to retention in one study, as there was an increased likelihood of students staying enrolled “for every additional meeting with an advisor” (Swecker et al., 2013, p. 49). In a study of low-income students participating in the Kalamazoo Promise, Collier et al. (2019) found that relationships with academic support staff positively affected grade point average and decreased the chances of student stop out. According to Perna et al. (2020), it is important for institutions to enhance student supports to improve “academic progress, persistence, and degree completion,” especially for those students who may become ineligible for funding due to the structure (last-dollar) of a program (p. 6).

**Outcome Factors**

The outcome factors in the framework, student experiences, incorporates academic, financial, and personal experiences. For this research, academic experiences refer to academic outcomes related to promise funding that can be impacted by student characteristics and non-financial supports. The academic outcomes will include performance (grades), retention, persistence, and transfer. For example, according to Roksa and Kinsley (2018), low-income students are less likely to return after their first year. In addition, students from this background may obtain lower grades in college (Roksa & Kinsley, 2018). This accounts for how student characteristics may affect the main and outcome factor’s relationship. However, generous (first-dollar) promise funding may help low-income students persist. When interviewing Kalamazoo
promise recipients, Collier and Parnther (2018) learned students appreciated the opportunity they were provided with and felt it important to perform well in school, as they had to do well and graduate to show promise funders the program was worth the investment (p. 9). It is important to note differences that might arise between a generous program, like Kalamazoo Promise, compared to last-dollar programs in terms of attitudes towards academic performance. Would students in a last-dollar program share the same beliefs and academic experiences? However, funding is not the only barrier to college success and completion. Collier et al. (2019) found that other types of support (non-financial) could affect student “performance and persistence” (p. 345). For example, students who engaged regularly with staff had a better chance of continuing their education and experiencing an increase in academic performance (Collier et al., 2019).

Another study found that after the implementation of academic support services in a promise program, GPA increased and the percentage of students dropping out or failing courses decreased (Miller-Adams, 2015, p. 73). The previous information demonstrates how non-financial supports can have a positive impact on the main and outcome factors relationship.

Financial experiences are associated with promise funding and can vary between students. This may include the level of family or personal income, financial responsibilities (e.g., home, family, bills), and can incorporate budgeting and debt (Shim et al., 2010). For high school students who are in transition and still considered dependents, financial behaviors can be influenced by parents as they learn how to become self-sufficient (Shim et al., 2010). However, students who come from low-income families may not experience involvement from parents and will have to work to finance their education (Tinto, 2004). That is why programs like the promise can help to offset costs for these students and reduce loan debt (Miller-Adams, 2015). One of the concerns about the promise is the last-dollar design many programs use, especially at community
colleges. Students may become ineligible for funding once state and federal grants cover tuition and fees. In this sense, additional funding is not provided to cover other costs of attendance (Billings, 2018; Perna et al., 2020). Given this, the measure used for financial experiences will be financial responsibilities, and the need to find other means to pay for additional college costs outside of promise funding.

For the purposes of this study, personal experiences will be defined as encompassing work, goals, and relationships unique to the individual. Measures for this concept will include hours worked outside of classes, mental health, and engagement. Hours worked outside of class may be dependent on student characteristics, and the amount of funding provided through the promise. For example, if a program is last-dollar, leftover funding is unavailable for additional costs of attendance, which the student will have to cover. Bozick (2007) found that traditional aged students who had to work more than 20 hours a week were likely to leave college during their first year. In this sense, the goal of completing college may be short lived. However, another study on low-income, first-generation students found that regardless of working over 20 hours, if students were motivated and engaged with the campus (peers, support services), they were more likely to view school as a priority and persist (Mamiseishvili, 2010). This was also confirmed in the study by Collier et al. (2019) regarding student engagement with college staff, which increased academic performance and persistence. The final measure of personal experiences pertains to mental health, as stress levels for first-time students may be high as they get acclimated to bigger course loads and work responsibilities, or the overall responsibilities associated with being a young adult (Pedrelli et al., 2015). Promise programs can help to eliminate one stressor, costs of attendance, which can be a barrier to college for many students.
Research Question

Some studies have addressed access and the distribution of resources based on student demographics (Billings, 2018; Gándara & Li, 2020; Perna et al., 2020). However, research appears to be missing on the experiences low-income students have with last-dollar promise programs at community colleges, especially related to students decisions on continuing their education, or transferring to a four-year university or college. This may be due to the number of programs recently established and the need for more time to pass to observe such experiences. In addition, there may be a progression in the research with many of the first studies focusing on one of the initial goals of the ‘promise,’ to promote college access (Andrews et al., 2009; Bozick et al., 2015; Cornwell et al., 2006; Dynarski, 2000; Perna, 2006). Once the first cohorts reach points of college completion, researchers can focus on college attainment, followed by student experiences, including transfer. The purpose of this study is to focus on the latter, continuing education or transfer, as it pertains to low-income students, which will incorporate program features and how they may affect this student population. More specifically, this study aims to answer the following questions:

Central Question: In what ways do low-income undergraduate students describe their experiences with a promise program at a community college?

Sub-question:

• In what ways do these experiences affect decisions on pursuing additional college, or transferring to a four-year institution?

Design

Qualitative researchers are unable to avoid subjectivity in their research since reality is constructed through the individual and the individual’s observations (Muijs, 2011, p. 4). In
addition, data collection in qualitative research takes place in natural settings over a specified period to gain understandings that may not be obtainable through quantitative work (Yilmaz, 2013). For example, it would not be possible to quantify the experience of a first-time mother. A qualitative research design is used in this dissertation to explain the experiences of participants using a holistic approach. More specifically, a qualitative case study method is used and allows the researcher to explore issues across one or more cases using multiple sources in data collection (Creswell, 2006). The researcher can immerse themselves in the study and form bonds with participants to foster trusting relationships. The information obtained from this type of interaction is more likely to reflect the participants’ experiences promoting the emergence of themes or interpretations from the data collected (Yilmaz, 2013). Since this is a within-site study, examining the varying experiences and outcomes of multiple low-income students, a case study is appropriate over, say, the phenomenological approach where experiences would be compared around a single concept or phenomenon (e.g., loneliness, grief; Creswell & Poth, 2018, pp. 75, 97).

Participants

Purposive sampling was used to provide a better understanding, or to learn more, about the experiences under study (Merriam, 2002). The participants included undergraduate college students who identified themselves as low-income and who are attending a community college in the southern United States. Per institutional request, the community college will be referred to as Pecan Community College for the purposes of this study. Low-income students are defined as individuals eligible for the Pell grant and who have an Expected Family Contribution (EFC) of zero. In addition, students are traditional age since many promise programs require this for eligibility (Perna & Leigh, 2017). The initial plan was to recruit two small groups of students.
with one half in their last year of study to better catch their experiences while in the process of getting ready to transfer to a four-year institution, and the second half in their last year of study who do not intend to transfer to university. This would help determine if there were any differences between the experiences of these individuals and those of the students who made the decision to transfer. Instead, responses for voluntary participation yielded four participants in their last year of study at Pecan, one participant in the second semester of their first year at Pecan, and a sixth student who had just transferred to a four-year university. All identified as low-income and had plans to transfer to a four-year university, while one low-income participant was unsure as to whether they would transfer. While there was only one participant in this “group,” there was a noticeable difference between the experiences of this individual and the other participants who were positive they would transfer.

Data Collection

Collection of data occurred within a large public community college located in the southern United States. For this study, data was obtained remotely due to not only the pandemic, but financial and time constraints. An interview protocol (Appendix A) was created and approved through the dissertation chair, committee, and the Institutional Review Board (IRB; Appendix B). A semi-structured interview was conducted to better understand experiences and decision-making while attending a promise eligible community college from the perspectives of the participants. Questions were drawn from the theoretical and conceptual framework and focused on the academic, financial, and personal experiences of the students and how these experiences may have affected their decisions to continue college or pursue additional higher education at a four-year postsecondary institution.
Procedures

When selecting an institution to conduct research, the focus was on finding an established program and taking program design into consideration. It was initially determined that the Tennessee Promise would be an appropriate target since it was established in 2015, the funding applies to all community colleges in the state, and it takes a last dollar approach. However, after working with one Tennessee community college did not bear fruit, it was decided another route needed to be taken. After communicating the Tennessee barrier to the dissertation chair and committee, a committee member connected the researcher via email with a contact at a community college in the southern United States. For privacy reasons and for the purposes of this research, the name of the two-year institution will be Pecan Community College (PCC) and the promise program associated with this college will be called the Mockingbird Promise (MP). Based on the design of the promise program and the characteristics of students enrolled, Pecan Community College would be a great institution for data collection.

According to its website (not cited here to mask program identity), the Mockingbird Promise was established in 2017 to focus on improving the educational and professional outcomes of the citizens living in Pecan County where the community college is located. Program documents (not cited here to mask program identity) explain that the MP is last-dollar and covers tuition for high school students who meet required promise deadlines and are graduating from partnering Pecan County high schools. An affordability and access website for the college (not cited here to mask program identity), indicates that seventy-seven percent of the entering class at PCC is economically disadvantaged, which will make it possible to interview the desired number of low-income students for this study.
Since human subjects will be a part of the study, approval from the IRB at the researcher’s institution needed to be obtained before the collection of data could commence. Approval was originally received (Appendix B) for the study to occur at a community college in Tennessee. Since the location needed to change, an amended IRB form and updated documentation were submitted to the IRB at the researcher’s institution. Once approval was received (Appendix C) for the new location and college site, southern United States and PCC, an application and appropriate documentation was submitted to the IRB at PCC. Once access was granted by the college, student information was obtained. Contact information for students attending PCC was obtained using the southern state’s Public Information Act. A recruitment email (Appendix D) was sent to students to confirm they meet requirements and are choosing to volunteer for the study. The recruitment email included an incentive for participation where they would receive a $25 Amazon gift card. Once students confirmed they met the eligibility requirements, a follow up email (Appendix E) was sent with a consent form (Appendix F) attached. Once the consent forms were emailed back to the researcher, an email with dates and times. After dates and times were set, a Zoom invite was sent to each participant. On the day of the interview, confidentiality was discussed with the participants, as well as their ability to stop the interview at any time. After interviews were completed, it was discovered the end date for the initial IRB approval was approaching, so another amended approval (Appendix G) was obtained from the researcher’s institution prior to data analysis.

Data Analyses

In qualitative research, data collection and analyses take place concurrently and it is an inductive process where researchers can identify patterns or themes that emerge from the data (Merriam, 2002). For this study, multiple forms of analyses were used. First, the interview was
recorded via Zoom, and notes were taken to account for participant tone, factors that should be considered, and to determine if anything was missing (e.g., additional questions, vague answers, need for clarification). After completion of the interviews, each one was transcribed using the ‘Dictate-Transcribe’ function through Microsoft Word and then downloaded with time stamps. The transcripts were then uploaded to MAXQDA, which is a software package that helps with transcription, additional notetaking, and coding (MAXQDA, n.d.). The transcripts were imperfect and had to be cleaned up through the edit function in MAXQDA where researchers can correct errors while listening to the interview audio. Since reflection and notetaking occurred during and after data collection, the coding process had already begun and was compared to what was found after manually coding the transcripts. The transcription and notes were reviewed multiple times to identify codes, words, or phrases, that assisted in finding patterns across the data (Saldaña, 2013). Specifically, there were two rounds of coding to account for new interpretations or changes in categories and their relevance to the research questions (Boudah, 2020, p. 202). Initial coding helped in gaining an overview of the data, while line-by-line coding helped catch the detail. Ultimately, there were 356 codes that had to be merged or eliminated. Once this was done, a codebook (Appendix H) was created listing the codes and their definitions, or how the codes should be used. The codes were then analyzed and grouped into categories based on their similarities with one another, which helped to organize and find patterns in the data. Review of the categories led to the development of themes, or meanings found in the data, which is demonstrated through a code mapping table found in Appendix I.

**Delimitations**

The research question for this study only seeks to understand the academic, financial, and personal experiences of promise students, which may not factor in all experiences when starting
college or during. When selecting participants, only students from low-income backgrounds were included, so this will not account for the transfer experiences of middle to high-income students who received the promise. In addition, this will not factor in low-income students who were not eligible for promise funding when attending a community college. All participants in the study are planning to transfer to one of the ten promise eligible universities or colleges that is partnered with Mockingbird Promise. With this, it is not possible to understand how certain college decisions (e.g., choice, location, funding) would have changed should the participant wanted to attend a non-promise eligible four-year institution. Since the institution is located out of state, interviews occurred through a video conferencing platform, Zoom, due to limited funding and time constraints. Since participants opted to turn off their video, it made it difficult to gauge certain responses through facial expressions. For the promise mentor, there is no indication of a mentorship program in the documentation, but the college website indicates promise students are assigned a mentor who is their student success coach, or college advisor (program documents not cited here to mask program identity). Due to the nature of the research, no communications with college staff occurred to discuss mentoring responsibilities.

**Trustworthiness**

Various steps were taken to enhance the trustworthiness of the data and findings. When creating the interview protocol, open-ended and nonleading questions were used to decrease the influence of the researcher and to reflect the true perspectives of the participants. In addition, the protocol was reviewed by peers and a faculty advisor to ensure questions were understandable. The interview protocol was also piloted with three individuals external to the institution to determine if any changes were needed. Analysis of the data also commenced during data collection through reflective notetaking that helped in gathering thoughts and whether changes
were necessary, as well as with identifying initial patterns at each step. Coding, initial and line-by-line, was used for interview transcripts and reflections for emerging themes. A codebook was created, and a code mapping table was created for categories and themes. Both documents were reviewed by a peer and a faculty advisor to assess interpretations and whether changes were merited (Creswell & Poth, 2018). These steps culminated in an audit trail whereby the “analysis process [is] open to public inspection” to determine whether the interpretation and findings are based on the participants or the researcher (Anfara et al., 2002, p. 33). The appendices of this dissertation include the interview protocol, codebook, and the code mapping table.

**Researcher Positionality**

For the qualitative researcher, it is important to acknowledge how one’s own identity, views, and beliefs (political, cultural, religious), are situated within their study (Creswell & Poth, 2018). A researcher being aware of their positionality can help in understanding how it may affect the research design and interpretation of findings (Holmes, 2020). The research topic for this study is centered around low-income students’ academic, financial, and personal experiences at a promise eligible community college, and how these experiences impact decisions on continuing college education or transferring to a four-year institution. This topic hits close to home as a first-generation college, low-income college student. Prior to beginning my first year of college, I took a gap year as I had no idea what I wanted to do with my life, and I had no way to fund a college education. I had not lived with a caretaker since I was sixteen, so there was no one there to support me financially, with a place to live, or with the knowledge I would need to start college. The tone of the guidance counselor and her expressions telling me I was a lost cause was all I had when graduating high school. So instead, I completed a year of service with Americorps working in a low resource school, in shelters and in soup kitchens, as well as
participating in various other activities to help others around the Chicago area. After finishing my service, I was awarded an education scholarship I did not want to go to waste, so I started researching college on my own.

Learning about the beginnings of college was tough. It felt like it took forever figuring out FAFSA and what it all meant. At that time, college websites were simple, so you could easily find the basic information you needed. In addition, I took some college tours and applied to four-year universities. Not sure why I did that since there was no way I could afford to attend a university at that point, even with the education award. That slap in the face hit me harder the day one university handed me a financial aid package where at least half of the tuition was not covered by grants or scholarships. The financial aid advisor said I could supplement the remainder using student loans, but I would need a cosigner. The individual told me to have my parents help me. I realized how ignorant some people were to other people’s situations. However, it did not matter because I had no interest in taking out student loans. In the end, I opted to attend a community college in a northwestern suburb. It was not only cheaper but financial aid covered everything. The one issue you run into with financial aid though, is you are still considered dependent until the age of twenty-four and you must prove you are independent. I debated turning to the side and waving at the air to prove I did not have parents to support me. Fortunately, I was able to get in contact with my disabled mother who was in another state. She was able to recruit a nice lady at the bank in her “population you” town to help my mother get documentation sent over to me. The hoops poor college students must go through sometimes.

By the time my studies were completed at the community college, I still had no money. Honestly, that was the main barrier for me, and I debated just stopping with my associate degree. However, I was lucky. All I can do is chalk it up to luck. I ended up landing a job that covered
100% of my tuition. Saying I was grateful is an understatement. That opportunity led me on the path I am on now. From my bachelor’s to my master’s degree, and here I am about to finish my doctorate. I can seriously say that I would not have been able to do it, in large part, without the financial support I received.

My situation may be different from others as I was on my own with no family or support system, but the lack of knowledge on how to fund a college education can be shared. In addition, I took time off before entering college, attended community college since it was cheaper, and limited my four-year college choice because of funding. However, my employment made it so the remainder of my bachelor’s degree was essentially paid for, and other students may not have that same opportunity. At the time of my studies, my interactions with institutions and their financial offices were unsatisfactory and disappointing, but those same institutions, or institutions in general, may have moved the needle since then with regards to providing better communication and supports. Pointing out some of these similarities and differences makes it possible to acknowledge current assumptions and how my experience can vary from other low-income students.

I experienced a wide range of emotions while working with the participants in my study. I could relate to the choice they made about attending a community college, but also felt frustration on their behalf knowing they wanted to attend a four-year university but could not due to funding. I was incredibly happy when some of the participants talked about their family and how close they were. I know what it is like to go without one, so it is important they had this support system to turn to while figuring out college. Even if they did not have the support of their family, it was nice to hear they had at least one person they could count on. However, it was disappointing to hear how some of them felt isolated from the institution or how they did not
have a relationship with their mentor who should have been guiding them on this journey. With this said, it is important to step back sometimes to determine what reasons could be behind certain situations. The interview process was a meaningful experience. In addition to the various emotions felt, I was able to learn about their situations and their dreams, about their families and the encouragement they provided, about the close relationships some of them developed in school, about their beliefs and views of the world around them, and about their plans for the future.

**Chapter Summary**

The aim of this chapter was to explain the research methodology applied to understanding the academic, financial, and personal experiences of low-income promise students and how these experiences may impact a student’s decision to continue their college education or transfer to a four-year institution. Following a brief outline of the chapter for the introduction, the conceptual framework is presented to allow the reader a way to follow the research. The section includes a visualization of the framework with main, moderating, and outcome factors. The remainder of the sections include the design and methodological steps that were taken to obtain meaning that was found through interviews with participants. These outcomes will be discussed further in the findings of chapter four.
Chapter 4: Findings

Introduction

The purpose of this case study was to explore the experiences low-income students have at a promise eligible community college, especially as it relates to their preparation in transferring to a four-year postsecondary institution. Qualitative interviews were conducted with six students attending a large community college in the southern United States. The interview protocol was developed to gain a better understanding of the academic, financial, and personal experiences from the perspective of these students. In addition, the protocol considered the theoretical framework for this research, and helped to answer this study’s research questions:

Central Question: In what ways do low-income undergraduate students describe their experiences with a promise program at a community college?

Sub-question:

• In what ways do these experiences affect decisions on pursuing additional college, or transferring to a four-year institution?

Before delving into the findings, the next section will describe the case, including participants and the context within which it occurs. Afterwards, the findings will be presented based on data analysis where four categories emerged from the coded interviews: funding opportunity, student behavior, exchanges, and institutional role. These categories then took shape of three major themes, 1) human capital, 2) social capital, and 3) student habitus. These themes reflect the lived experiences of the participants while attending a promise eligible institution and will be accompanied by participant quotes. The chapter will conclude with a summary of the findings and how they address the research questions for this study.
The Case

This case study seeks to understand the experiences low-income undergraduate students have with a promise program at a community college, and how these experiences affect participant’s decisions to pursue additional education at a four-year institution. While the case focuses on experiences and decisions, the interview protocol mainly includes questions that dig into participants’ experiences. This includes inquiries into the transition from high school to college, promise mentor support, institutional support, work and course schedules, college funding, relationships within the community college, as well as support and relationships participants have outside of the institution. Decision-making questions were few and referred to the decision to attend college, which college and why, as well as who or what influenced the participant’s decision to transfer to a four-year university or college. To ensure the study would not proceed outside the scope of the research, boundaries were established for participants and context.

The Participants

During the recruitment process, contact information for students attending Pecan Community College was obtained using the Public Information Act. Students were sent email communications that informed them to fill out a short form should they wish to volunteer for the study. The form listed eligibility requirements to participate stating the student should be traditional age (18-22), low-income, and attending their last year at the community college. Traditional age was determined since Mockingbird Promise eligibility requires students to enroll in college directly after high school graduation. The low-income status confined the study to a specific economic class within the purview of the research. The goal for the last requirement was to restrict attendance to the last year to better understand student experiences with transfer
decisions and support. Each of these requirements set the boundaries for the participants in the case study.

The Context

Program documents describe Pecan Community College as one of the largest community colleges in the southern United States with multiple campuses situated within the Pecan County area (program documents informed this full paragraph; these are not cited to mask program and institution identity). During the fall and spring terms, the college enrolls over one hundred thousand students into its two-year degree programs, as well as career and technical degree and certificate programs. The college serves a diverse body of individuals with Hispanic student enrollment at 37%, Black enrollment at 25%, While enrollment at 25%, and Asian enrollment at 8%. In addition, the college educates students from all generations with millennials and gen Z constituting a majority of enrollment. Since the Mockingbird Promise was established by a foundation associated with Pecan Community College, and since the study explores the experiences of undergraduate students attending a promise eligible community college, qualitative interviews only occurred with students from Pecan Community College. This is worth noting since the Mockingbird Promise is also available at ten partnering 4-year universities and colleges, which will be referenced in one of the next sections. For the purposes of this study, the case was bound using Pecan Community College as the context.

Findings

During data analysis, two rounds of open coding were conducted. Both initial coding and line-by-line coding of interview transcripts and memos lead to 356 codes. Codes were then merged or eliminated to ensure the ones left aligned with the research. This resulted in 21 main codes with most having between 1 to 2 sub-codes. Afterwards, the remaining codes were
reviewed to determine categories based on the conceptual framework and research questions. From further review of the categories and coding, three themes emerged: human capital, social capital, and student habitus. The findings for these themes will be presented in the next sections and will include short narratives provided by the participants.

**Human Capital**

When referring to human capital, it is the investment made in people, whether by the individual themselves or others investing in the individual. According to Becker (1993), you cannot separate people from human capital because it is a person that has the necessary education, training, skills, and knowledge, to contribute to the labor force and in turn, the economy. One investment in people is education, which is durable and leads to increased earnings, better health, better productivity and provides a boost to the local economy (Becker, 1962). In addition, more jobs require individuals to have postsecondary education (Perna, 2006), which was reflected in some participant’s decisions to attend college. One student, Amber, referred to her ability to obtain a job, “…I knew that a lot of jobs, the job that I want to pursue, you know, it requires a degree.” Another participant, Luna, on the other hand referred to career advancement, “…I thought that this would be a good opportunity for me to, um, just advance in my career.” Additional reasons to attend college result from an individual’s decision to invest in themselves.

People will use the cost-benefits analysis of human capital when determining whether college is a good investment, which includes considering those benefits that are monetary and nonmonetary (Perna, 2006). One area to consider is the decisions students make about employment while in school and how that may impact their studies. All participants were taking
at least 9 semester hours in each term, with a few who take up to 16 hours each semester. Gian Carlo who typically works full-time and goes to school full-time stated:

*I would say probably a full time like 40, 40 hours a week and then now I work 35. So, a little bit less but I still, I, I just need money... work at a dentist office and it is a lot of long hours... when I get home, especially because of daylight savings time, it’s already dark and I, I, I really don’t feel like doing my homework, but I know I have to, so I do it anyway... I love working there... [but] I wish I had more time to, to study.*

Luna found that by working full-time and taking between 9 to 12 credit hours each term, she really didn’t get to have the whole college experience:

*I found out that like I didn’t really get into college, not like that. Basically, what I mean is like, instead of having like the college life or exploring like college and going to events, um, I just found myself just primarily working on homework and things and not going to any activities or getting involved in clubs and things. So, that’s how it impacted me.*

Even though Jesse also worked 35 to 40 hours a week and took 9 semester hours each term, he did not find there to be too much of an impact for him:

*I would say... well... I have my classes in the morning. So, I do that in the morning and then I pretty much in the afternoon work, so I kind of have time for both... But yeah, as I said, whenever I had school I was doing part time, so that’s when it gave me a lot of time to work on school stuff and everything.*

This may be due to not working a traditional 9 to 5 job. Frosty also worked 30 to 35 hours a week going to school full-time and did not feel his studies were impacted much, “I’m an insurance agent, so I really am in an office in front of a computer, so in my, in my downtime I’m able to, I’m able to do my, my assignments. Like, I’m focused on my studies.” Amber was able
to work part-time with non-traditional work hours while going to school full-time, so did not feel her studies were impacted, “I work 22 hours a week…it’s not that bad, because I use the time that I’m at school or I’m at home to go to the library and, and study and you know, do my work from there.” The last participant, Aggie, was in a completely different situation by not having to work, which let her spend more time on her studies. How individuals can invest in themselves can vary by their circumstances, and how they may view the cost and benefits of obtaining a college education.

Gian Carlo went into detail as to how making an investment in himself and even his siblings investing in themselves, can benefit not only their lives but also the economy:

*I think the promise of having not even a…job security or a higher paying wage...I think I want to be the first one that gets a degree...I have two other siblings and...I don’t want either of them not to go to school...I think a lot like my mom. I think education is the most important thing...And, if I were to let them [siblings] do that, to not go to school, I would not only be doing a disservice to me, to my mom, I would be doing a disservice to the community, a disservice to you know, the economy, if you would say. I’ve seen so many statistics about how college educated students tend to earn more. They tend to have higher outputs in their jobs, and you know, that’s what I want for my, my siblings...my biggest inspiration, I think other than my mother, has to be my siblings...you gotta go to school, and obviously those aren’t indicators of making a higher wage, but you will for sure not live in poverty if you have a college degree.*

This was a motivation Gian Carlo provided for continuing his college education. The benefit of college is not only for you, but for those around you as well. When directly related to college costs, all study participants decided it best to start their postsecondary education at a community
college instead of a four-year institution. What it would cost to attend college affected a student’s college choice. For example, Gian Carlo stated:

...my senior year in high school that I was just like man, like I do not have the money to go to a four year. I’m smart enough to go to a four year, but why, why am I gonna get myself in debt? And basically, take the same class that I’m going to take at Pecan college...

Another student, Amber, shared the same sentiment on attending a community college, “…I didn’t really have enough funds honestly, to go to a four-year college…..” When thinking about attending a community college over a 4-year university, not only affordability but proximity to student can be a reason. According to Jesse:

...I chose that college first because it was extremely like, you know, affordable...Second, I guess I wasn’t ready yet to like move out since I had applied for other universities like outside...I guess I would have to pay tuition and all that. I just didn’t have the money for it and couldn’t get the funds for it, and besides that it’s kind of a distance and all that so, I decided to go to community college instead and just do my two years there and then possibly transfer whenever I’m ready.

Not only the cost of tuition and fees were considered, but Jesse thought about other expenses, especially when moving away from home. College costs are a major barrier to a college education, so funding is a critical component to students’ college making decisions.

There are various ways to cover the costs of college attendance, which includes financial aid in the form of grants and loans, scholarships, employer assistance, or paying out of pocket. Most participants, when referring to how they would pay for college, whether at the two-year or four-year they plan to transfer to, mentioned the use of grants and scholarships. Gian Carlo said
he pays for community college “primarily through grants and scholarships” and that he “pretty much after the first semester I bought my own printer, got my own laptop from FAFSA.” When funding the four-year institution, Gian Carlo plans to use “…pretty much all the money that I have at my disposal right now, so anything that I earned from wages, grants, scholarships, especially that other scholarship. The $1500 transfer one…I’m putting it all into school….” Luna also referred to her job earnings, “it was mostly through FAFSA, and then I also worked…I worked multiple jobs, two jobs to support myself.” Acknowledged here is the fact that college costs include more than just tuition and fees, but also keeping a roof over one’s head, paying bills, transportation, and food. One participant, Frosty, obtained an external scholarship to help pay his rent, “I also had applied for outside scholarships as well. I had received a scholarship from Lockheed Martin. And, they gave me a $5,000 scholarship…That helps fund with my rents.” When funding the four-year institution, Aggie mentioned something different from the others, “I might be able to still get financial aid, but I know when they give you your money back, I’m, I’m also saving that up in case of any, like a safety net.” Not only does Aggie hope to be using job earnings, but she is also currently holding onto money from financial aid that is refunded back to her. Another major source of funding these participants are using is the Mockingbird Promise.

Human capital is the investments we make in people. The Mockingbird Promise can achieve this by helping to remove cost as a barrier to a college education. Students who graduate from partnering Pecan County high schools can attend Pecan Community College, or one of the ten partnering universities and colleges, tuition free (Program documents not cited here to mask program identity). This is a last-dollar scholarship where all federal and state aid is applied first, and Mockingbird Promise fills the gap at the end. This had an impact on participant’s decisions
to attend college, especially at Pecan, “I (Luna) felt like the Mockingbird Promise really swayed me to go to the Pecan Community College because I felt that it was going to secure my financial needs.” Jesse indicated the promise was why he was attending Pecan Community College as well, “Yeah, all that’s covered pretty much (by MP). That’s why I decided to attend that school in particular.” Frosty also said he attended Pecan Community College because “this was an option that not everybody else really gets. Like, I don’t, no one in my family has ever had this option to have their college tuition paid for them by taking a, a pledge like this.” Unfortunately, the additional expenses individuals incur going to school can prevent them choosing a four-year university over a community college, even with the promise. According to Jesse, “…the county promise has a bunch of schools that you can enroll into. I had applied at two four-year institutions for those, I mean, they covered the tuition and all that. It was just expenses I guess, for like living there.”

The promise was also the reason why Jesse decided to try college even though he was initially uninterested in continuing his education. When asked if he would have attended college without the promise, Jesse stated, “I don’t think so. The promise program definitely helped out a lot. I would say tremendously a lot…. This is an indicator on how a program like the promise can encourage individuals to pursue higher education when they may not have otherwise. In addition, it can provide security for those worried about cost. In not knowing how to pay for college, Aggie said:

*The money that I guess what kind of made my mind... Because I know the promise, I never heard of the promise until 2021. I, well, like before that I was already like deciding which college I want to go to, but the promise made me like much eager to more go because I could, I wouldn’t have that financial trouble.*
For one participant, it was an alternative route to their education when their initial college plan fell through:

*I wanted to go, go play college ball, but that didn’t end up working out...I kind of needed a, a plan B. And, Mockingbird promise was kind of my plan B, and I was like, well, why not? It’s, it’s pretty much a program offering me college tuition. I can go and study and be a college student. Not have to pay a humungous amount out of pocket or out of state, or going to a, another college in the state...this is pretty much my gateway of getting to where I, I should have been...something I can rely on.*

While the promise positively affected Amber’s decision to attend college as well, she did point out what happens when you do not meet standards for academic progress since she was experiencing it herself:

*The other thing about the promise program is that if you fail a couple classes and it dwindles down your GPA, you’re going to have to pay out of your first semester...like the suspension, because that’s what I currently am now...I have to pay all of that out of pocket.*

Overall, the benefit of the promise investment helps students realize their goal of getting a college education, and it affects their decisions to continue their education as well.

The Mockingbird Promise is available at ten partnering universities and colleges in the southern state where Pecan Community College is located (Program documents not cited here to mask program identity). When determining the four-year postsecondary institution to transfer to, all participants selected one of the partnering schools. Luna simply stated, “It was again on the Mockingbird promise list. And again, cheaper.” From this, although the institution is promise
eligible, costs are kept in mind. Another student also referenced additional ways to fund their four-year university, aside from the promise:

So, it was two plans. My first one, was if Mockingbird promise would be able to cover the tuition to go there, and I wouldn’t live, I don’t, I don’t live very far from the four-year institution either. So, I’ll be able to stay, stay at the place I am right now…if I stick with my dream right now, my applied associate of engineering, electrical engineering. I would be able to go on with the company like, like either Lockheed Martin or Encore, and they’d be willing to do a tuition reimbursement to cover my, cover my tuition to go for my bachelors…And not only that, I also apply for course scholarships. I apply for scholarships every year.

Although Frosty might have the promise, it was still important for him to be close to home and have other ways to help pay for college costs. Similarly, even though Gian Carlo was transferring to a promise partner university, he still referenced financial aid and transferring to a university that offered him money:

I did off the whim apply to a four-year institution, and I applied to Peacock and I got into both…And a lot of the financial aid that I’ve gotten so far has helped me put myself through college…when I applied to Peacock, I got a scholarship off the bat for being a transfer student…Um, but Duckbill didn’t offer me anything.

While the Mockingbird Promise may aid in the decision to attend and continue school, as well as pay for it, it is apparent some students still consider other ways to fund their college education regardless. However, it is important to understand how money is not the only type of investment that can help keep students in school.
Institutions have a role in ensuring students continue college to gain the knowledge and skills they need to go into the workforce. This can be through staff and faculty involvement, or other support structures the institution sets in place. In this sense, the institution is investing in its students. Through the promise at Pecan Community College, students are supposed to be assigned a mentor, otherwise known as a student success coach, to work with through their attendance at the institution. Unfortunately for some participants, there was some contention in this area. According to Gian Carlo:

*I think that’s one of the places where Pecan Community College just failed students…But when I first started, uh, none of the people that, I would say are your success coach, knew what you were supposed to be doing, and that was probably the most frustrating part…with, uh, one individual. I can’t remember her name, and she was sweet. It was, that wasn’t the issue, it was just that she didn’t really know what she was talking about, and you can feel that when you speak to somebody.*

However, it is important to mention that later in the interview, Gian Carlo thought the college may be doing better with that now. When referring to the relationship with their mentor, Luna stated how it was:

*Nonexistent, to be honest. I felt like I did college by myself. Really struggled with the mentor thing and plus I was going through a lot at home, so I didn’t really have like the resources to find out who my mentor was, so I just went through it alone.*

Luna also stated how she did not receive too much support at the institution, “I wouldn’t say I had any because I, I’d primarily did it alone. It was the tutors that helped me out with my college algebra.” When it comes to support for transfer to a four-year postsecondary institution, student success coaches typically help with this. When asked if they were receiving the support for
transfer, Amber stated, “Nooo, and that’s I guess, that’s something needs to be improved on because, I don’t know, but I’ve never gotten any advice or any tips or anything? They just let us do it, you know, on our own, I guess.” However, there were a couple participants that had positive things to say about their experience.

While it appeared to be a purely informational relationship, Frosty thought his mentor was:

...super helpful in the beginning because I wasn’t sure how college worked, and I didn’t know how to apply for classes. How to, what, which class I should apply for, what financial aid was like...it wasn’t until about after finishing my first year that I wouldn’t really need to wholly rely on my success coach anymore...I still asked her questions regarding financial aid and about transferring.

Aggie also enjoyed her mentor and stated how they had a professional and informational type of relationship:

She is really helpful because she had, like I said, it’s my first time in college and I’m so confused...every time I have a question, she emails me back, uh, really fast like she’s really like, there...We discuss about the financial aid and...she actually has been trying to help me see what credits that I’m taking in college will transfer...My mentor, our relationship I think, it’s on a very professional level...very professional and informational...if like, I’m going through like a mental crisis, she knows how to connect me with the different resources.

Aggie also mentioned the support she received from a staff member at the college associated with the promise:
...the Mockingbird Promise Coordinator at Goose Valley...he helped me get back on the track with my Mockingbird promise...he was like really like, on it with me, like, ‘uh uh, you are going to get everything done today’...he pushed me to start doing my classes and everything.

While not referring directly to a mentor but responsibilities they usually have, for support at the institution, Jesse stated, “Also, like people that help you transfer credits or like let you know how your credits are like, are they transferable or not towards other universities.” For the most part, support from the institution is somewhat balanced based on participant responses. Another form of support that received high praise at the institution were faculty members. When discussing the use of resources at the institution, Gian Carlo included faculty:

I honestly do feel that a lot of the teachers do care about the students that work there, especially if they’re willing to offer, you know, an arm and a leg to help you out. Like, for the, the calculator class that I had. My algebra, she didn’t have any, but she stopped class. She’s like, “I’ll be right back. Let me go find some for you guys.”... So, this is this little stuff like that, that you know slips in the cracks and higher ups never hear about. I think that just speaks volumes to like the staff that they have there.

Luna also appreciated the flexibility and understanding that came from her professors “if I didn’t complete an assignment, I was able to contact my professors and they were nine, nine times out of ten like, they were able to unlock it and give me like extra time.” When referring to availability of faculty, Frosty stated, “If I want to go talk to them, I can. I just shoot them an email. Set an appointment to be able to talk to them.” The participants also mentioned other ways the institution can improve the student experience.
There are different ways institutions can ensure students are knowledgeable about college, gaining the education they need for the future, and receiving the support that can help the student persist. One way can be to provide students with the knowledge they need when first starting school. When making a recommendation for improvement, Gian Carlo said:

*I think maybe when it comes to new student support. I think a lot of kids don’t know what they’re getting themselves into when they sign up. I think a lot of them don’t even know about FAFSA, and I know sometimes you know, you would think you know, oh no, they must know about FAFSA, but they don’t.*

Luna suggested the institution improve “their communication. Sometimes, it would be kind of hard to get in touch with, uh, people regarding like financial aid…and that in turn, impacts my um, my financial aid for the following term course semester.” Luna also felt there would be a benefit to postsecondary institutions having more job recruiters, “I feel like in order to, for students to feel confident in going to college, there needs to be like a guarantee, like positions that are available, or something that can help students find good employment” and how “maybe the university could be more aware of what college students are going through.” On the other hand, Luna did talk about one resource at the institution, the Career Department, she was able to obtain a job through and how “it really impacted my life in a beneficial way.” When it comes to staffing, Frosty thought “they could have more, more staff onsite. The times I’ve been there, there’s maybe a limited amount of advisors, limited amount of cashiers, and for people who, who work like, towards the middle of the day.” On a positive note, a couple participants mentioned support they received for transfer to a four-year through “a lot of seminars,” and Frosty mentioned how he was “invited to take tours of the university through my academic advisor at Pecan Community College.” Receiving support from institutions can help students with
information they need, help them obtain employment, and can help them make decisions on continuing their education. Students can also benefit from support outside of the institution.

Family can have great importance in the lives of individuals, and it can also affect human capital. For example, the economic class of parents or a parent’s educational background may transfer over to their child (Becker, 1993). The earnings of a parent could be an indicator to what the child’s earning will be when they grow older. In addition, family providing encouragement or motivation can be a form of human capital (Becker, 1993). When referring to their motivation to continue college, Amber stated it was “my parents.” Even though Gian Carlo’s mom did not receive a college education, he attributed his decision to attend college to her stating “I can tell my mom…I mean, she’s always instilled in me education, and getting my degree and part of me lives my dream of becoming educated for myself, but also for my mom.” Similarly, Luna said, “I had my mom. She was really encouraging. Although…she doesn’t really know anything about college, she was still very supportive.” Another student stated how it was his father who provided the support “I have my, my father. He helps out with to keep me, keep me motivated to stay on track.” However, not everyone has this type of support from their parents. Jesse mentioned “My parents, I would say they didn’t as long as I was doing something with myself.” Sometimes, it is not only parents who help a student when it comes to college. Luna referred to having “a sister, an older sister who completed college,” that helped her make the decision to attend college and how her sister “kept up with me on my grades.” While Aggie referred to her entire family for the support she received for college:

I would say my family...Well, I was really like low about like I said, joining college, and my parents and my siblings, they lifted me up and like, they basically explained what I explained to them. My goals, my hopes, my dreams. They want me to achieve that. You
know, I was really stuck about the money and my mom...she’s looking now for scholarships for me to, like apply for.

These types of support indicate how important family can be when a student is deciding on how to invest in their education and future. In addition, family is considered social capital, which is another theme of the research that will be presented in the next section.

**Social Capital**

Social capital is the relationships or connections we have with others where the types, or amounts, of relationships we have can affect our opportunities or outcomes (Webb et al., 2017, p. 144). It can include our social networks like family, friends, community members, work associates, or those we have relationships with within higher education. Those in our social circles can impact our beliefs, the decisions we make or the actions we take. For the purpose of this section, the term ‘support systems’ will also refer to social capital, or a form of. One of the reasons Gian Carlo decided to attend college was because “A, a girlfriend of mine that I was dating at the time, her mom worked for the, for Pecan Community College. And, so she always told me about it.” Our connections can also offer the support we need when taking on endeavors, such as higher education.

As high school graduates, we need help navigating the beginnings of college and that can come from various sources. For the transition from high school to college, Luna received “some advisor support, but mostly I would say my older sister was my support system. She made sure that I kept up with my grades and yeah, it was her that really supported me.” Frosty also had support from “Uh, just guidance, guidance counselors in my high school…I definitely spoke with advisers at Pecan Community College too. Make sure I’m on the right track.” Similar to Luna, Gian Carlo received support from those close to him:
So honestly, my girlfriend’s family was my biggest support system. They told me about emergency aid. They told me how to apply for FAFSA. They taught me how to apply to the four-year institution. Everything that I know about school is through them.

His girlfriend’s family provided him with valuable knowledge when starting college. They also influenced the decision he made of where to attend:

…it was a tossup between here and Cardinal...And the only reason I didn’t go to Cardinal is because my, my girlfriend’s mom also told me, she’s like “oh, you don’t want to go there, they don’t care about their students,” and I was like, oh well…that’s a big, big issue for me, because I, I love making, um, relationships with my teachers.

These support systems can also influence decisions to continue a college education beyond a two-year institution.

When thinking about attending college or continuing it, we may look to those around us whose lives reflect the benefits of pursuing higher education. When referring to his ex-girlfriend’s family again, Gian Carlo mentioned how influential her father was in his decision to transfer to a four-year:

I took a tour. I went with my ex-girlfriend’s parents, and I took a tour of the campus at the four-year institution. And then, and I saw a lot of, um, interesting things. I, the, the one thing that did catch my eye was that obviously, her father graduated from there...Well, my ex-girlfriend’s dad definitely...I haven’t had many positive male role models in my life...but...Mr. Smith (ex-girlfriend’s dad)...he really showed me just how exactly your life can look like when you have a college degree...he definitely was the key motivator...that really showed me that like look, if you really want it bad enough, if you really are willing to put yourself, you know with sleepless nights, might gain a little
weight...you might cry a little bit and that’s OKAY, but if...you really want this for
yourself and your family, your future family, then you’ll do it.

Frosty talking about watching his dad in his career and how his dad influenced him to transfer to
a four-year:

My father. He’s, he works at Encore...he’s been with that company for 14 years. And
I’ve, since I was little, I’ve seen him work, work in that field...he’s worked from bottom
to, from the ground up. He only has a two-year degree. He has positions above people
who have MBA’s. People who have master degrees.

There may also be individuals whose encouragement and excitement for what we plan to do lean
us closer towards the path we want to take:

My high school teacher...The field I’m going for is in the medical field and he has, he has
really encouraged me to take that next step...I was going to become a registered nurse,
but then I told him music therapist because I see how it helped me, and I want to help
other people...he was really full of encouragement and he was really, really like, joyful
about it because...he didn’t know one of his students wanted to become one. (Aggie)

There are also times when certain support systems may either help or hinder our college
experiences.

Through the Mockingbird Promise, students are supposed to be supported by a promise
mentor, or student success coach. These individuals help students navigate college life and stay
on track for the funding. When asked about their relationship with a mentor, responses from
participants varied. Amber did not feel she had a relationship with a mentor:

The success coach...honestly, that’s the problem because I really don’t have like, a
relationship with my success coach...That’s the thing. I don’t know what they’re
supposed to do……a lot of people, including me, they don’t really know who their advisor is or your mentor...we already have an ideas in our head that you know we don’t really have one...I’ve never, you know, had them come, you know, out of the blue and be like, you know “Hi, how are you doing?” ... It would always be me or my mom, you know, talking to them or you know, asking them, about classes and you know what can I do?

When asked how this impacted her college experience, Amber said:

I, I’m not sure. But, I do think that if they were to ask me, especially during the quarantine, because for graduates it was very hard for us. You know, people think, you know, you’re staying at home, you know, that’s okay, but, it, it really took a lot out of us mentally...I guess the experience was kind of hindered a little bit because some people learn better in person...Soo, I feel like maybe the you know, you know at the time, especially the first year, should just check up on us mentally...And, not even just the first year but the second year as well, because you know, a lot of college students like, they have a lot of mental health issues and a lot of stuff going on in their lives...they could go out of their way to ask us, you know, how are we doing and if we need anything. Any references to any places. You know?

One participant on the other hand mentioned a basic but seemingly positive relationship with their mentor. Jess stated, “I mean, I’ll say it’s pretty good. Whenever I need something, he’s, he’s there…he’s always sending like messages whether like you know, the classes to enroll and all that.” Another student mentioned how that relationship helped relieve some college stress:

It, I feel like I could just talk to her. Well, like, really ask her and talk to her about how college is mostly...She makes it a little bit more easier...when I found out she was my success coach, it made it a little less stressful. (Aggie)
Gian Carlo mentioned how he had to find a mentor on his own, who originally was not in that type of role:

...I did my own research and luckily enough, I came across this awesome individual working at Pecan Community College...it was by just by random luck and he wasn’t even, that wasn’t even his job at the time. He was the IT support tech guy, you know, and he was transitioning into, um, what you’re talking about, the, the success coach thing...anytime I have that question, I ask [him]...

When talking about support at the institution, Gian Carlo also stated how his mentor:

...is probably my only support system...I know they offer a lot. I know I’ve seen them everywhere they always, um, do a pretty good job of sending emails and, uh, putting just flyers on, on the wall, on windows...But, when I is at school...He’s probably my biggest support system there...He’s the one person. He’s like, my psychiatrist. I can rely on him to always be there. And, I love talking to him. So, I would say him.

Participants also talked about relationships with peers and faculty, and how beneficial they can be.

Sometimes when we think about community colleges, developing relationships with peers and faculty does not come to mind. There is a common misconception of community colleges where people think it is filled only with nontraditional students who may not be likely to build these connections. All participants in this study, however, are traditional age and most discussed their relationships with peers and faculty and how it impacted their experiences in college. Gian Carlo stated:

...it was tough, my first semester...But as soon as that second semester hit, uh, yeah, I love meeting new people...I’ve made a couple of good friendships. I know I’ve actually
made some that’ll last probably a lifetime…I definitely did meet teachers that’ll impact me forever, and I definitely made friends forever.

When referring to the impact of these relationships, Gian Carlo communicated how it:

Definitely made me want to take more in person classes...In the long run, I think, ohh man, I think if you don’t have, um, really good connections with people, or if you don’t have that good connection with at least one teacher, I think you’ll find that your experience is not pleasant...obviously if you spend your me moping around and not speaking to anybody, you’re not going to cultivate those relationships, and that’s probably the most important part, I think...while I was at school, those, those relationships made me want to continue going, and I know attendance sometimes isn’t mandatory, but I would make myself go because I would love seeing my professor. I would love seeing my friends there.

Frosty also mentioned how he has:

...built some relationships with like my past classmates when I’m, when I do in person. It’s better to get to know people, work as a group because sometimes working by yourself can be a lot, be really stressful...As far as professors, it’s good to be on their side because they can, using them as a resource helps me understand how to pass the class, how to get access to my materials, and how to be better, a better student.

Frosty also shared how he felt about these types of relationships, “I feel like everybody needs it.

I feel like every, every institute should have that.” Aggie shared her perspective on it as well saying, “I feel really good about and like, really grateful about it…The opportunities were mostly, I don’t really like speaking. Like, public speaking. It brings out my confidence in that….” Amber also specified some benefits to these types of relationships:
...when you take the time to go to clubs and um, the club at school. Clubs, and then, you know, talk to faculty and the President of the campus or whatever. You could gain a lot of information, scholarship, a lot of opportunities. You know, college visits, and then make a lot of close like, friends. I feel like. So, it has impacted a lot. I feel very happy you know, every time I go to Pecan. You know that I have friends and I have people who I could talk to. Not just about school, but about life.

Two out of the six participants, Luna and Jesse, indicated not having relationships with peers and faculty. However, Luna did say how she “I definitely feel[s] like they are beneficial.” Jesse discussed how he thought the lack of relationships impacted the college experience:

I would say maybe a little, but whenever the whole pandemic hit, I kind of got used to doing that (school online)...Maybe I could have learned a little bit more, or like I guess, interact more if I do go in person...The other the scheduling, and then the other bad side that I guess you can say is that if you’re not interacting with the teacher or the classmates, I guess you’re kind of missing out on certain stuff too, so that’s another thing I would say.

Connections within the institution, however, are not the only ones that can be formed. There are also social networks established outside of schooling that contribute support.

All participants mentioned some type of support they received from others while in school. Gian Carlo mentioned his family with his mom at the forefront:

My family I think they are the biggest one...I am no longer with that girl I spoke about so a lot of the knowledge or stuff about school that I do have is, like I said, primarily through them...But now I’d have to do it all on my own...I would definitely say my mom...She’s a super smart pickle, but she doesn’t know, you know anything about
college, universities, Pecan Community College, but she does know how to, you know, at least make me happy in other ways, or make me feel like she can support me, and she’s told me that before too...like, “hey, I might not know about school, but I can make you some food”...I was like, you know what, that makes me happy. Thank you for doing that, mom.

He also brought up how his mom encourages him to make connections, “my mom, I mean she’s the one that always talks to me about networking and getting to know people. Making sure you make those connections because you never know when you need a favor.” Jesse just referred to friends and family, while Frosty brought up a different type of support, “I also go to church. While I have a, I’m a part of a men’s group at Church. They also support me and my, my academic decisions, my job, job decisions, and just for moral support, and for spiritual support.” Amber also mentioned friends and family but also added how they support her, “Um, with money, with you know “good job” on stuff that I do. You know, words of encouragement and you... And, you know, just being there.” Most of the participants also discussed how they felt the support systems within and outside of the institutions impacted their college experiences.

Many students who graduate high school do not leave knowing everything about college and can be nervous about the experience. Support can help to alleviate these anxieties. Aggie even mentioned how she viewed faculty as family:

…it had made it a little bit more easier because like, with the faculty, they bring out the, the person in you...they’re like ‘Come on, let’s not be shy, it’s college, get used to it. Like, you’re going to meet people every day.’...like my family, they (faculty) talk to me...they all just encourage me and makes it like a big ole family in some ways.

Luna referred to how support helped her continue term-to-term:
It definitely made me, you know, go straight through college without taking any breaks...I feel like I kind of had that, just go ahead and get it done mindset because you know I had people to support me. Well, my sister to support me. While another participant, Frosty, mentioned how he could help other college students through the support he has received:

I feel like it’s made my college experience a lot, a lot better than high school, a lot better than high school. I feel like I’m able to take more control of what I, what I do...And, really just got a better understanding of how I compare the next person that I know...If they’re coming into college or want to do college, I’ll be able to help them out and help them get a better understanding of, of their path and where to go.

Amber kept her response short and sweet by saying, “It’s contributed pretty well. Yeah, it has. And, I’m grateful for that,” while Jesse felt like it was the same as high school, “I would say it’s, they would, they have contributed in a way where like it feels the same way as high school just because of the fact that I’m not going in person maybe.” This next participant demonstrated just how crucial social capital can be when deciding whether to leave college. Gian Carlo explained:

I think had I not been with the people that I do hang around with, classmates, staff, my family, I’d definitely be lost...I hate to say it, I think if it weren’t for them, I wouldn’t be in school anymore...I think I know I definitely would have dropped out...let’s just say we cut out my family...I know that, um, inspiration or you know, reason to go to school isn’t there anymore...I go to school for myself, but I also go there for my mother...So, if I didn’t have her in my ear constantly telling me that hey, this is something that you want, this is something that you need...I think that would definitely impact how I see school, and then on top of that, if I had no friends at school, no staff members I have
relationships with…that’s just a recipe for disaster, and I think eventually I would have dropped out. If not after my associates, I wouldn’t have pursued any more higher education.

At first, it was surprising to hear this coming from Gian Carlo who showed the upmost enthusiasm for college during the over hour-long conversation. After reviewing through the audio transcripts and rewatching the video, however, it made sense. Most of his responses about college involved his relationship with others and how they influenced him. The people close to us, especially during development, can have an impact on how we understand the world around us, which is referred to as our habitus.

**Student Habitus**

Habitus is a set of internal ideals and beliefs that are informed by environmental contexts and will reflect in the actions we take, the way we decide to live, how we think and feel, and how we understand the world around us (Navarro, 2006). This is impacted by our culture, family, economic backgrounds and by education (Navarro, 2006; Perna, 2006). All the participants in this study identified as being low-income. Most participants made the decision to attend college and Pecan Community College in particular because of proximity to home and cost. Luna chose to attend Pecan Community College because of the “cheaper cost. Um, yeah, mostly just for the cost. I felt like it was going to be a lot cheaper.” Frosty referred to the additional expenses he would incur if he were to attend another institution aside from Pecan:

*Uh, well, I chose this one in specific because it is, it is closer to me. But also have a part time job and still be able to be close to home and wouldn’t have to cover expenses for, for room and board, if I was to go somewhere else.*
Amber stated, “I knew that the Pecan, um, College it was really cheap, and it would help me get my basics out of the way.” Gian Carlo also referred to cost and being closer to home, “I also wanted to be close to home…It was free. And, it was, it was just a, a no brainer.” Aggie even mentioned how the promise “was a really good opportunity to go from a two year to a four-year university.” Jesse specifically stated he only opted to try college because of the promise. Otherwise, Jesse stated, “I mean, I actually didn’t want to further my education. I really wouldn’t, I didn’t have an interest.” A portion of their college decisions were based on the resources available to them, which their socioeconomic status can affect.

Over eighty-five percent of traditional aged students use some form of financial aid for college (U.S. Department of Education, 2021). When deciding on how to cover the costs of a college education, all participants referred to some form of aid-based funding. Half of the participants considered taking out student loans, especially if the promise was not available to them. Amber said that if she was not going to attend a promise partner university, she would use “FAFSA and loans.” Jesse was not sure about whether he would want to use loans. When asked, Jesse answered, “That’s a good question. I don’t know, maybe depending whether or not, because I don’t really want to go into debt, I would say it’s not a good thing.” Gian Carlo was adamant he would not use student loans whatsoever, “I do not plan on taking out any loans. I do not want to be in debt. I will not do that to myself.” Instead of using loans, he would make decisions on funding based on “whichever school gave me the most money to attend…Or, um, by price.” While unsure about the use of loans, Aggie said, “I don’t think so. And I hope I don’t cause I want to be debt free when I get out of college.” Some of the students may not have wanted to be saddled with debt in the future, but they still had to keep their options open.
Although, even if there was an offer to go to college debt free, the individual may not accept it if it does not align with their career aspirations. Gian Carlo referred to how he:

...did have an offer to go to Kansas State for agriculture, and that was going to be completely paid for...I still chose not to, um, but it was primarily because I would have to study agriculture, and I didn’t want to study agriculture.

Even though it was a good opportunity, Gian Carlo wanted to go into “business” and would find other ways to pay for that type of degree. Another participant referred to finishing college with just a two-year program if he did not have the promise. Frosty would have attended “a technical institute or yeah, something like that, but that was more of a trade school and it’s actually where my, my dad had went so, I would be following his footsteps if I didn’t take Mockingbird promise.” Many of the participants were debt averse and wanted to find other ways to complete their postsecondary education. Five out of six students had other responsibilities that affected college decisions and experiences.

The costs of attending college are associated with more than just paying tuition and fees. Many students may have to support themselves and their families, so must work in addition to maintaining their studies. Gian Carlo discussed an unfortunate experience in his first year of college:

...my car got stolen twice...and also for, before that they had stolen my dad’s truck, so...My money, like not even from grants or anything...And, all of the money that I, I was earning at the time, I had to use it all on my family, so that my dad’s truck...it was just a really bad time.

His wages were not only put towards school, but to help his family. Gian Carlo has unconditional love for his family and when it comes to maintaining work in school, they are always factored in:
I can’t tell you how invaluable it is spending time with my family...I got this job because of that and I’ll tell you what I enjoy very much...you have to make sacrifices...And my sacrifice was not having time to myself, so I can be with them [family], and in the long run I know it will be the best thing...But right in the moment, man, it feels like, just like crap, I know, I’m not gonna lie to you.

For Gian Carlo, he had to split his time between his different responsibilities. Even though he did not have time for himself, it was all worth it since he was able to use that time to take care of and be with his family. However, if it was between work and school, Gian Carlo still considered school his priority:

If I need to take off a day Ms. Danielle, then you know I will...I’m not trying to say I have a lot of money, I’m just trying to say I have enough to where if I miss a day, it’s not the end all be all, you know...I told my job. I was like, you know what, like, I love being here, but I just hope you guys can understand that I do have school, and if I had to pick you guys over school, I wouldn’t do it.

He did mention that his job was completely understanding of his situation and found amusement in his bluntness. Jesse also worked while attending school and helped his family by paying “a few bills.” Luna on the other hand, was independent, working multiple jobs full-time and going to school between part-time and full-time each term. While she lived with her sister, she mentioned, “Yeah, I was basically taking care of myself.” This was one participant who had to rely on herself in part by working full-time to support her educational aspirations. The students took on a lot of responsibility not just for family, but themselves, and it was reflected in part in their views on college and resource use at the institution.
When thinking about the resources at an institution, not everyone includes people in its definition even when examples are provided. For utilizing resources at the institution, Amber mentioned how she doesn’t “use any of them.” While referring to peers and faculty, Amber stated, “I used to have a preconceived notion that just because you know it’s a Community College, you just go to your class and that’s that, you know.” She had developed fruitful relationships with peers in college even though she previously thought this would not occur. These are relationships where exchanges of knowledge occur, so peers can be considered a beneficial resource at the institution as well. Another participant had a similar way of thinking when it came to developing relationships with peers and faculty. Gian Carlo mentioned how “you would think you wouldn’t meet people like that here. Um, at uh, at uh, I’m sorry, at a community college, but no, I think, I don’t even think there’s that much of a stigma, stigma now.” Both participants thought you had to go at it alone for a community college. It could be thoughts taken from society because of the assumption that post-traditional students are the ones that mainly attend two-year institutions and they do not have time to cultivate these types of relationships. Aggie also discussed how her interactions with professors were different than what she was told they would be:

> When your teacher say in high school like they won’t understand anything you’re going through. With the college professors, I say that it’s false because they do, like they understand, they have that flexibility. I would say good because you kind of see the different teachers like the motivator, the inspirer, like you see different personalities with them.

A couple of participants remarked on keeping the thought of doing things on your own. Jesse referred to not using resources at the institution and when it came to working with a mentor, he
though “it’s just kind of more of a own decision of a student, whether or not they want to keep on going.” When it came to who influenced Jesse in his decision to transfer to a four-year, he said, “I would say it would be me.” Frosty discussed how he needed to be aware of his own wants when working with a mentor, “well, my main thing I learned from it, is as a student at Pecan Community College, I have to be, I have to be the one that’s aware of my academics cause the, the success coach can only do so much.” He proceeded to provide an example of his own experience:

   My success coach was in the works of getting me to a associates of science, just a, just an associates, not for engineering, not for anything else, just an associates of science...it was just confusing me that they would suggest that I take a degree that I wasn’t planning on taking. Just to qualify for something like that (priority funding).... the applied associates of science to electrical engineering because that one I find more viable than a regular associates of science degree...if didn’t qualify for Mockingbird promise to transfer to the four-year institution, I could just find outside funding with my degree I have for electrical engineering, which would get me to a, a company that has that kind of job demand or that degree demand.

Sometimes individuals only know what is good for themselves and have to be sure others do not steer them away from what they want to do. Throughout conversations, all the participants demonstrated self-awareness and determination when it came to continuing college.

   College is not an easy feat, and individuals must take many aspects of their lives into account when deciding to attend or continue their education. Social networks can influence the conclusions individuals come to regarding their lives, but it is ultimately up to them to make a final decision. All participants were asked if they ever thought about leaving college. Amber
earnestly stated, “Um no, I never have….” However, she did refer to the possibility of stopping out, if necessary, “I do know that, um, if stuff gets too much for me, I know to slow it down. And if I have to take a gap year or gap semester.” Luna did not want to leave college either “because when I start something that I know that is going to impact my future in a positive way, I want to continue it. I wanted to finish it out in completion cause I also have goals to get my masters.” Not only does she want to finish her bachelor’s degree, but she also wants to obtain an advanced degree. Aggie provided additional thoughts on how she would feel about leaving college, “I know if I were to leave, it would be the biggest regret…I want to accomplish my goals and my dreams.” There are typically circumstances surrounding someone’s decision to leave college. Sometimes they are enough to make individuals think about leaving. Gian Carlo demonstrated how he thought about leaving due to money issues in his first year of school:

Yes yes yes. When both our cars got stolen twice. I was like man, I, even with the emergency aid, it wasn’t enough…I think maybe I would have taken the semester off, but I know in the back of my mind also, I would have lost my promise eligibility.

He had stated previously his desire to obtain a degree to secure a good future, but the promise was partly what stopped him from taking a semester off. The promise policy specifically states students are unable to skip the first or second semester for their first year of college (Program documents not cited here to mask program identity). When Frosty discussed his thoughts on never wanting to leave college, part of the reason of continuing was because “I’d be the first [in the family] to go to a four-year college.” Most of the participants had mentioned they were first-generation and wanted to obtain a four-year degree for themselves and/or family. They also discussed some of their stress while in college and how they managed it. This could have contributed to their thoughts on staying in school.
Life contains many stressors, especially for college students. Some of us may have
disabilities, multiple jobs, and family to care for. We also have to be concerned with how to keep
a roof over our heads, pay bills, and eat. We must balance our time wisely and find ways to
manage our own situations. A major source of stress for Amber while in college was “probably
maintaining my grades.” To help alleviate this stress, she felt she could take more breaks and
time off work:

_Uuum, probably focusing more and honestly, probably, uh, maybe like taking the day off
from the me I work because I work four days out of the week and maybe just instead of
working three. And just having another day to myself will probably help._

Luna who works full-time did not list examples of a specific stressor, but she did say she could
also “take a lot of breaks, like for myself.” Work hours can interfere with other parts of our life
(e.g., family, hobbies, vacation), and it can impact our studies. Gian Carlo references this when
talking about his own work stress:

...only other stress that I’ve ever had was work. So, anytime that I had to stay later than
what I’m supposed to...I’m like man I like, I need to get home. If I don’t get home right
now like, I do not have enough time to go work out. And, if I don’t have enough time to
work out, I don’t have enough time to study.

He also talked about the differences in stress between his first and second year of college
because of changes that occurred in his life:

_I lived closer during my first year. I had a good job that aligned perfectly with my school
schedule, and I had a lot, I had that you know, that other support system around me that
knew everything about school. And so, when I lost that job and when I lost that support
system, and I lost that relationship. I was like man, I was in the dumps...have to do my_
own research for the four-year institution, I had to apply myself...previously before that I always had help and I always had to ask for help, but this one time, I remember just like dude, nobody’s gonna come help me, like this is all on you.

Since he lost a precious support system in his second year of school, he had to rely on himself to gather the knowledge he needed to transfer to a four-year institution. There are times when stress does not come from external factors, but from the person themselves. Jesse stated, “you could say I stress my own self out at certain times, so I’ll just be thinking, overthinking a lot and thinking if I really need this, if I don’t.” In finding ways to reduce his stress, Jesse said:

I guess that’s the one part where like I haven’t done much or like I reached out and I think that’s just one thing that I need to do more...it’s just I just need to do it. That’s the thing I would say.

He indicated how the stress he puts on himself could be reduced by reaching out for support.

Aggie, however, referenced stress related specifically to her studies:

...due dates on assignments and essays...because, on the blackboard it says one due date but from the professor’s eye they have another due date in mind...and for the essay like, there’s a lot of different formats I didn’t know about...with all the different formats, they try to teach you the one day. I need like, two, two like, I need like two days to really understand it.

For relieving the stress, Aggie talked about taking a “breath” or finding a new “hobby” and how “everything I can search for I don’t get frustrated with the, I just do get through it. Like, I email my teacher, I look it up online.” When Aggie needs help, she is sure to reach out for it. Frosty had much to say about stress in school and how everyone can manage it:
I believe the most stress that I’ve encountered while at college was mainly when I take the Flex term classes... college is, it’s not easy. It’s not for everybody. I think what can make it less stressful though, just for anybody, is I would say if you, if you wanna do stuff like that, take it the, the quick way (full-time)? I would say you wouldn’t, you would need to be working a part-time job...But to make it easier for somebody...somebody that self-supports themselves, I would say they need, they could do part-time (school)... And ask for help, ask for help whenever you can, whenever you need.

Frosty recognized the importance of having a good work and school balance, and for reaching out to others when you need help. When referring to managing his own stress specifically, Frosty “manage[s] stress well:”

"Because I have a plan. A plan that I made and could follow through. And whenever I do encounter, I would say, a bump in the road, I just focus on my plan and be able to fix it...And, it can be stressful, but I know it’s going to be worth it...And I have, I got goals in my life I want to achieve."

He also noted that “if I’m just so focused on finishing it that I sometimes forget to enjoy it. It’s, it’s, it’s a marathon, not a sprint.” Participants were forthcoming with thoughts on themselves and their situations. As demonstrated in previous responses, they were apt to express their feelings about various experiences.

Transferring from a two-year to a four-year institution can be overwhelming. You must determine where you plan to go, how you plan to pay for it, and sometimes we just do not know what to expect. Frosty was worried about whether he would have the same experiences with an advisor at a four-year university as he did at the community college due to the degree situation mentioned in a previous section. He said, “I think the one thing I’m nervous about is just the
process. With how, uh, are the experiences, experiences have been right now with my academic advisor. Kind of anxious in how it, how it will work out.” He was also nervous about “the processes of getting funding for school, because that’s something that’s, I really want to do, I’m going to find a way to do it.” Jesse also shared concerns about paying for school and being on his own:

I think I only get nervous if I leave my house...And now I’m like, well, I can’t leave now. I don’t really have money...And leaving for a four year, the only thing that would keep me worried is I guess if I go with myself, but I do have in plans going in with the friends so I guess that’s what keep, that doesn’t keep me that afraid.

Even with the promise, the location of the college and cost made participants nervous about transferring. One student was worried about this because:

I’m really nervous about not getting into this four-year institution because it’s like, it’s kind of like my only option at this point...and I probably have to go out of state and out of state tuition is way above my, like, budget and I think mostly because it’s a bigger school...For the four-year institution, it’s in Duckbill, so it’s like, 45 minutes away.

For some individuals, they do not want to leave their families they have been with for so long, especially their mom:

I am scared...I am nervous as all heck...I’ve just been with my mom for so long...I just know Ms. Danielle that it’ll be tough...I know I’ll miss her (mom) so much...I am very nervous but I’m also super excited...I’m feeling excited and I’m feeling nervous. (Gian Carlo)

One of the common misconceptions about community colleges is that it is basically an extension of high school and easier than a four-year university. A little bit into the conversation, it was
discovered that Luna had just transferred to the four-year university. When talking about the coursework between a two-year and four-year, she mentioned how it was pretty much similar. Luna was initially nervous about transferring to a four-year “because I thought like I was gonna have like a lot of papers and it was gonna be really stressful.” This could have been because the four-year was too “easy” or it could be that the coursework between a two-year and four-year can be equally rigorous. Even though the participants were detailed with their nervousness regarding transfer, most stated they were still “excited.”

Conclusion

Previous sections of chapter 4 introduced the case study with boundaries set for participants and context. Afterwards, a brief explanation of coding included the number of codes that evolved into categories where three themes emerged: 1) human capital, 2) social capital, and 3) student habitus. These themes were discussed using the findings that helped to answer this study’s research questions on the ways low-income undergraduate students describe their experiences with a promise eligible community college, and how these experiences impact their decisions to pursue additional college education. Within each section the themes, experiences, thoughts, and feelings were shared from the perspective of the participants. Human capital involves the investments we make in ourselves and in others. The section on social capital focused on social networks with participant responses demonstrating their significance in the college experience. The last theme, student habitus, included participants’ decision-making, thoughts, and feelings associated with their education. The next chapter will delve further into the findings on the academic, financial, and personal experiences of students attending a promise eligible community college.
Chapter 5: Discussion

Summary of Research

National student loan debt currently stands at $1.76 trillion dollars (Hanson, 2023). Due to the rising costs associated with educating college students, tuition has more than doubled since the 1980’s (College Board, 2019a). This has led to students and their families shouldering more of the burden of college costs. To help in removing cost as a barrier to a college education, promise programs have been launched by states, various localities across the nation, or by community college and university systems. These programs vary by design and cover partial tuition, full tuition, or tuition and fees (Perna & Leigh, 2017). An abundance of research has focused on college access and choice, with some research focused on the distribution of promise funds and how it necessitates vertical equity (Andrews et al., 2009; Billings, 2018; Bozick et al., 2015; Cornwell et al., 2006; Dynarski, 2000; Gándara & Li, 2020; Perna, 2006; Perna et al., 2020). Currently, there is a dearth of research on the college experiences of low-income students attending promise eligible institutions, specifically community colleges and as it relates to transfer. This study aims to fill this gap by focusing on the academic, financial, and personal experiences of low-income students attending a promise eligible community college, and how these experiences impact their decisions on continuing their college education.

This research is guided by Laura Perna’s Conceptual Model of Student Choice, Gary Becker’s Human Capital Theory, Pierre Bourdieu’s Theory on Social and Cultural Reproduction, and Vincent Tinto’s Theory on Student Departure. Mainly, it pulls concepts from each, which include college choice, cost-benefits analysis, social capital, habitus, and social and academic integration. In addition, the research methodology is a qualitative case study that centers on student experiences and decision-making at a promise eligible institution. Semi-structured
interviews were conducted with questions that focused on college decision-making and motivations, college funding options, work and study habits, support systems within and outside the institution, and stress and coping mechanisms. There were six undergraduate participants from Pecan Community College that identified as low-income and traditional aged (18-22), with four students who were in their second, or last year of study, at the community college, one student in the second half of their first year at Pecan, and another student who had just transferred to a four-year university from Pecan.

Two rounds of coding were conducted manually with initial coding for an overview and line-by-line coding to focus on the detail in the data. During data analysis, four categories emerged, which include funding opportunity, student behavior, exchanges, and institutional role. Further review of the categories led to three major themes that also connect with this study’s conceptual framework: human capital, social capital, and student habitus. These themes are used to split the findings into three sections and reflect perspectives of the students, verbatim. The section on human capital refers to investments in people, specifically the participants investing in themselves and others investing in them. The next section on social capital focuses on social networks, with some profound illustrations in student responses. The final section, student habitus, reveals student decision-making and expresses their thoughts and feelings on the college experience. A discussion on these findings will appear in the next sections.

**Interpretation of Findings**

The purpose of this study was to gain insight into the lived experiences of low-income students attending a promise eligible institution and how it would affect their desire for continued education. Specifically, this study aimed to answer the following questions:
Central Question: In what ways do low-income undergraduate students describe their experiences with a promise program at a community college?

Sub-question:

- In what ways do these experiences affect decisions on pursuing additional college, or transferring to a four-year institution?

The next sections discuss the findings under two main themes, Impact of Program Design and the Critical Role of Support Systems. These sections will answer either the central research question or both the central and sub-question, which will be specified under each segment. The findings discuss the academic, financial, and personal experiences participants had with the promise while attending a promise eligible community college. This includes how their academic preparation was affected due to when they learned of the promise; how the last-dollar structure influenced work decisions and how it impacted student experiences; influences on college choice and how experiences affected their decision to continue their higher education; and how support systems can positively impact student experiences and decisions to transfer. In addition, these sections reference the conceptual framework in how the moderating factors, student characteristics and non-financial supports, can impact the relationship between promise funding and student experiences.

Impact of Program Design

Participant interviews revealed a lot about the academic, financial, and personal experiences participants had while attending a promise eligible community college, and how that helped determine their decision to continue their college education. Many students were candid with their responses, which were shown through the findings. Key areas of focus emerged
through conversations with the participants, and upon further reflection of the data during analysis. One area is the impact the design of a promise program can have on early awareness and academic preparation, funding structure, and college choice. This will be discussed further in the sections below.

**Early Awareness and Academic Preparation**

This section answers findings in response to the central research question. The first question in the interview protocol asked participants when they learned about the promise. All six participants stated they learned about it in their senior year of high school. The Mockingbird Promise was established in 2017, started serving partnered area high schools in the 2017-2018 academic year, and launched in 2018 for students entering their freshman year of college (Anonymous, 2020). It is curious that participants were informed of it so late. As a recap from the methodology chapter, one participant graduated high school in 2019 and had just transferred to the four-year institution at the time of the interview, another participant graduated in 2020, three participants graduated in 2021, and the last participant graduated in 2022. It is hard to tell if the participants attended one of the partnering high schools when the Mockingbird Promise was first established, but information should have still been circulating at least three years prior to most of the participant’s senior year. This would have given participants more time to increase their level of academic preparation for college. Early awareness for the Kalamazoo Promise resulted in improved academic performance prior to entry to college (Li & Gándara, 2019). In addition, this would have given participants more time to figure out how college worked prior to entry. Findings show that most participants were completely unaware of what to expect in their first year.
There are different ways high school students can prepare for their entry into higher education. Students can take Advanced Placement (AP) courses to earn college credit, they can take dual credit, which is credit earned for high school and college, or they can participate in bridge programs to enroll in college courses while in high school, or they may spend their time on rigorous study to earn a higher GPA. Half of the participants for this study referred to academic preparation in different ways. Luna had graduated earlier than the other five students and had just transferred to a four-year institution. She would not have found out about the promise as early as the other participants to have strengthened academic preparation. However, she stated she had already been taking dual-credit courses at her discretion while in high school. Individuals who are better academically prepared are more likely to enroll in college (Perna, 2006, p. 107). Unlike Luna, Frosty mentioned how he was glad he had the promise since he did not partake in any early academic preparation. Amber did not refer to early preparation at all, while Jesse originally had no interest in continuing his education after high school, so he only focused on what he needed to do to graduate high school. The only reason why he decided to give college a try was because of the promise. For most of the participants who became cognizant of the promise their senior year of high school, academic preparation for college was limited.

The level of academic preparation, as a student characteristic, can influence a student’s judgement on the costs and benefits of college (Perna, 2006). This can affect a student’s decision in whether they think it is worth going to or staying in college. It can also impact the strength of support from social capital that in turn affects student educational aspirations (Perna, 2006). This can contribute to a student’s academic and personal experiences while in college. Half the participants referred to having a good GPA, with one participant who took dual-credit courses in
high school. In addition, most of the participants had at least some form of social capital that offered encouragement and a belief the participant could do well in college. The findings show that the point at which students were informed of the promise did not offer ample time for students to prepare for college. Although the promise did not promote early awareness for the study participants, student characteristics and non-financial supports could help with the transition and for one student, it did at least influence their decision to try college.

**Funding Structure Significance**

This section discusses findings related to the central research question on how low-income students describe their experiences with the promise at a community college. The Mockingbird Promise is offered as a last-dollar scholarship. This means all state and federal financial aid must be applied first, and the promise will be used to pay off the remainder of tuition. The policy states the funding cannot be used towards textbooks or materials and mentions how students should prepare for the additional costs of college, like rent, food, and transportation (Program documents not cited here to mask program identity). There would be no leftover monies students could use to pay for the other costs of attendance if Mockingbird is used. All participants identified as being low-income. When asked how they were funding their education at the community college, all stated through FAFSA and specifically the use of grants and scholarships (i.e., institutional aid). Two students talked about how they were able to use leftover money from financial aid. Aggie revealed how she was using leftover money from aid as a safety net for when she transfers to a four-year university. For Gian Carlo, he stated how he used his financial aid to purchase a laptop and printer for school. Findings show students are not benefiting from the promise at the community college. There would not have been any leftover money had Mockingbird been applied.
It is uncertain whether the students who referred to Mockingbird as funding for the community college were aware if it was being applied. Gian Carlo and Frosty stated it was a last-dollar scholarship, so it is possible they may have had a better grasp of the situation. However, when talking about how they were paying for costs associated with attendance, a couple participants still referred to Mockingbird on top of financial aid, even though one of them, Aggie, mentioned receiving leftover money from financial aid. The promise program is potentially misleading low-income students attending the community college. Since these students would likely have a zero expected family contribution, they should receive more in financial aid, especially grants, and community colleges are cheaper to begin with. In addition, since there is no leftover funding with Mockingbird and financial aid only offers so much after it is applied to tuition and fees, this could be why students were also seeking help through outside sources to pay for indirect schooling costs. For example, Frosty applied for an external scholarship, which helps him pay his rent while in college. Most participants also mention the use of wages to cover their expenses while in school. In this situation, the student’s economic status (student characteristic) affected the relationship between promise funding and all three student experiences, since students had to find other means to cover additional college costs. According to a study on the Tennessee Promise, another last-dollar scholarship program for a community college system, two-thirds of the funding went to middle to high-income students (Spires & Podesta, 2020, para. 5).

Three of the participants in this study worked full-time while attending the community college. Out of these three, Luna worked multiple jobs and took nine to twelve semester hours each term, Jesse was taking nine semester hours for each term in his first year, and Gian Carlo has taken between twelve to nineteen semester hours each term. For perspective, nine hours is
the minimum amount a student can take to maintain promise eligibility and is considered part-
time in school, while twelve semester hours and higher is considered for full-time studies
(Program documents not cited here to mask program identity). Luna, who worked multiple jobs
full-time and attended school from part-time to full-time, stated that while work did not impact
her studies, her schedule did affect her experiences at the promise eligible community college.
Luna said she did not get the chance to explore the college, go to events, or participate in school
activities or clubs. To Luna, she was unable to experience college fully because of how often she
had to work to cover college expenses. A sense of belonging can contribute to student
experiences and whether they persist (Tinto, 2015). If Mockingbird was applied first-dollar, the
funding leftover from all other aid may have helped Luna pay for other indirect college expenses,
so she could work less. This could have provided her with the opportunity to engage more with
the institution, and she could have felt more comfortable with using resources at her disposal or
connecting with support staff, like her mentor (Karp et al., 2008). Interestingly, these unfavorable
circumstances did not negatively affect her desire to continue her education (academic
experiences). This could be due to her strong motivation and goal commitment in obtaining her
college degree (Tinto, 2015). However, her socioeconomic status (SES; student characteristic)
affected the relationship between promise funding and her financial and personal experiences
since she had to work more to cover the college costs the funding did not. Gian Carlo was in a
similar situation when it came to a full-time schedule for both work and school.

Gian Carlo works full-time to not only cover college expenses, but also contribute
financially to his immediate family. His time is spent between work, school, and family. Even
though he referred to how it made him feel like “crap” and that he wished he had “more study
time,” he felt it would be worth it in “the long run.” While it was difficult for him, the benefits
that could be obtained from his situation far outweighed the costs. He also stated that if another college student was debating between work and school, he would tell them to view school as the priority. He experienced how his long work hours and other responsibilities impacted his personal and study time. For Gian Carlo, his SES affected the relationship between promise funding and all three student experiences: 1) academic performance, 2) financial responsibilities, and 3) work hours and mental health. This would indicate how he described his experiences while attending a promise eligible community college. The last participant who works full-time, Jesse, only attends school part-time and in an online format out of convenience for his schedule. He mentioned that if he did go in person, he may have learned a little bit more and would have interacted more with people at the college. When it came to talking about the institution, there was an obvious disconnect between Jesse and the school. If Jesse had the opportunity to go in person and interact more with peers and faculty, his interest and engagement in school could increase. Instead, Jesse’s responses regarding his college education indicate his willingness to potentially leave school. According to Tinto’s theory on student departure, students are more likely to drop out if their goal commitments are weak and they are unable to engage academically and socially while in school (Liu & Liu, 2000; Tinto, 2015). A student’s lack of motivation can also contribute to adverse experiences while in college (Tinto, 2015). If these participants could work fewer hours, maybe they would have additional time to get involved in school, feel better about their experience, and just enjoy the process. For Jesse, both student characteristics and non-financial supports affected the relationship between promise funding and his academic and personal experiences.

There were three participants who worked part-time while also attending college, mostly full-time. Aggie’s situation was different than the other participants. Even though her family was
low-income, her parents still worked for her to be able to go to college without the need for Aggie to take on a job at the same time. This let her focus on her studies and connect with the community college environment she thought was “good” and “calm.” Her stress at the community college was restricted to the homework assignments and having to learn the various formats in a short period of time. Aggie’s sense of belonging was stronger than other participants since she was able to engage more closely with the institution. An enhanced sense of belonging can impact student experiences and a student’s desire to persist (Tinto, 2015). Aggie described her experiences at the promise eligible institution in a positive light. Aggie’s student characteristics affect whether she receives the promise funding under last-dollar, which then affects her personal experiences since she still exhibited constant worry over how to fund college costs.

Amber’s academic stress was comparable to Aggie’s, stating how her biggest stress was maintaining her grades. However, Amber did mention that her work schedule, being outside of the typical 9 to 5 and part-time, helped her with her studies. Amber still felt she could use more focus, as well as work less hours to have more time to concentrate on herself and school. Amber mentioned mental health in a few responses during the interview. She struggled in her first year because she was unable to see friends or do anything during the pandemic. Not having access to these non-financial supports adversely affected her academic, financial, and personal experiences while attending Pecan. Academic impact was indicated by Amber’s placement on aid suspension because of low GPA, which requires her to pay for school out of pocket, and her mental health took a hit. Like Amber, Frosty also communicated the importance of having more time to focus on school. While working close to full-time at 35 hours a week, he was still considered part-time. Frosty thought that for anyone considering full-time school, they should think about working
part-time since it would be easier. Working gave Frosty less time to focus on his academics. Findings show that regardless of whether participants worked part-time or full-time, they could focus more on school if they worked fewer hours. Their student experiences while attending the institution could be improved if they were able to receive more funding and could work less. If the program was offered as first-dollar, there would be extra funding left over for students to use towards additional costs of college. For one first-dollar promise program, the average recipient had 141% of their tuition and fees paid for between the promise scholarship, and federal and state aid (Becker, 2018).

**College Choice and Transfer**

This section on college choice and transfer discusses findings related to the research question and sub-question with focus on promise funding and student experiences and how SES can affect the relationship between these factors. The Promise program is available at the community college as well as some partnering universities and colleges. However, the four-year partner institutions may have their own merit or need-based eligibility requirements to use promise funding (Program documents not cited here to mask program identity). In addition, the promise may come from endowment funds at one institution, or another institution may combine other types of financial aid funds (e.g., grants, scholarships) to meet student need. As long as students meet the admission and eligibility requirements and graduate from a promise partner high school, they can either opt to start at the community college or one of the four-year partners the fall after they graduate high school. All participants for this study chose to start at the community college.

The decision behind starting at the community college was that it was more affordable, cheap, and participants did not have the money to go straight to a four-year institution. The
students referenced the use of the promise at the community college as a steppingstone where they could take general education classes the same as they could at a four-year without going into debt. Even with the promise, the participants could see the possibility of debt accumulation. Gian Carlo initially applied to four-year institutions, even promise partnered, but still decided to go to the community college because of debt concern. Jesse, who was initially uninterested in continuing his college education, applied to the four-year institutions. Ultimately, he discovered he had no way to fund all college expenses, so chose to go to the community college and “possibly transfer” when the time comes. However, the promise program was the reason Jesse started thinking about college in the first place, so it did push him into going regardless of whether the school was a two or four-year. These types of aid interventions can increase the chances of a person enrolling in college when they may not have otherwise (Perna et al., 2018). Frosty also referenced how he used the promise at the community college as a plan B since it was more affordable. All three students would have started at a four-year institution if they only had the money to do so. While she also started at the community college over concern for money, Aggie mentioned how it was a good decision to begin college at the two-year to get used to college life, and how starting there helped boost her confidence as a college student. This experience may enhance her self-efficacy that can contribute to whether she decides to continue her education (Tinto, 2015). Findings show, the main reason for choosing the community college was the offer of the promise and affordability. The same can be said for the four-year institutions the participants decided to transfer to.

There are ten universities and colleges that partnered with the Mockingbird Promise. Each of them has their own requirements, in addition to the promise, to be eligible for the funding. All six participants selected one of the partner schools to eventually transfer to. Half of
the participants attributed their transfer to the promise, with Luna stating it would be cheaper. This helps demonstrate how enrollment may shift to promise eligible institutions, especially for low-income students (Billings, 2018). Gian Carlo and Aggie based their decision, in part, because of the program they were wanting to pursue. It was either the only school that offered the major (Aggie), or it was because it was best known for a specific field (Gian Carlo). Gian Carlo also chose the institution because they offered him a transfer scholarship for each term registered. Low-income students are more responsive, and can fare better in school, when it comes to grant aid (DesJarins & McCall, 2010). While Jesse seemed unsure about transfer in some parts of the interview, he mentioned where he would likely transfer to, which is a promise partner school. Interestingly, the participants had similar yet different things to say about how they would pay for the four-year institutions.

Half of the participants still referred to the use of financial aid and did not mention promise funding for transfer to one of the partnered four-year schools. In addition, three of the participants mentioned the possibility of taking out student loans to fund college expenses even if they did not want to graduate college with debt. Low-income students who do not benefit from last-dollar scholarship programs have to find other ways to offset the costs of attendance. For funding the four-year university or college, participants mentioned the use of financial aid, wages, leftover aid refunds from the community college, or applying for scholarships. Frosty also referred to using his applied associate degree to work for a company that would pay his tuition if he was not eligible for the promise at the university. While there are financial decisions that seem unclear for the four-year, findings show concern with whether participants will be eligible for the promise at the partner school. This could be due to the eligibility requirements for students to qualify for funding at each university; even though it is available at one of the
partnering schools, it is not guaranteed. Some of these institutions have merit-based requirements and studies have shown how these types of requirements can shift funding to middle to high-income students and can affect student departure for low-income students who are unable to retain this type of funding (Doyle, 2010; Dynarski, 2000; Lee et al., 2003). Findings show how the promise influenced participant’s decision on which colleges to attend. Not only did it help push participants towards the community college, but it also affected their decisions on transfer. Even if participants wanted to apply elsewhere, like out of state, they still show one of the promise partner four-year institutions. However, the program did not completely relieve the anxieties of funding while participants were in school, so students were left constantly researching other ways to pay for college. Since there seems to be some uncertainty with how participants will pay for their education at the four-year, they may benefit from receiving support in this area.

**Critical Role of Support Systems**

Support systems were the most crucial component of the findings, and it was prominent in discussions with participants. One student even claimed how they would not have bothered to continue their college education if they did not have the people they did in their lives. Findings showed that participants who had at least one support system fared well, at least in continuing their education, even if they had adverse experiences in other areas during their college life. The findings mainly point to support during the transition to college, as well as support from a promise mentor, peers and faculty, family, friends, and individuals in the community. These areas of support will be considered in the sections below. This section on the critical role of support systems overall helps to answer both the central research question and sub-question.
Transition to College

Towards the beginning of the interview, participants were asked about their transition from high school to college and who provided them with support during the transition. The responses from everyone were brief, and five out of six students had a smooth transition. The sixth student, Aggie, had a hard time in the beginning since she had no clue how to navigate college life, like many first-time students. In addition, she had a student ID mishap that caused some frustrations. For support during this incident, she stated how she received help from the Promise Coordinator. Otherwise, most of the support she received during the transition was from family and friends. Frosty had an easy transition since he started college online due to COVID and was already used to remote learning since that is how he had to complete his senior year because of the pandemic. The support he received for his transition from high school to college was from his high school counselors. Jesse had a comparable experience for his transition and stated he did everything on his own during this time, so he received no support. Although, he did say that one teacher at least knew he was going to the community college. Gian Carlo had a smooth transition as well and received help for the transition from his ex-girlfriend’s parents.

Unlike the other participants, Amber had a rocky start to college because of the mental strain caused by the pandemic. Her support for the transition also came from family and friends. Only one of the students referred to help from a college advisor during the actual transition. While it could be due to the fact the community college had not reopened by the time most of them started college, it would have still been the most opportune time for colleges to help with the transition because of this very reason. It could have determined whether a student wanted to go through the hassle of starting college, especially if they were going through a hard time because of the pandemic or did not want to continue their education in general. In addition, the
high schools could have been more proactive, if possible, to ensure their graduating students were in a good place when earning their diploma. If there is a shortage of school counselors at the high school, the school and staff associated with the promise can collaborate to provide an introduction to students, so they know who to contact for next steps. They may have the potential to connect students to their promise mentor, or success coach, for their first term of studies. Findings show that five out of the six participants did not receive help from the promise during their transition to college. However, support through other forms of social capital helped provide the “smooth” experience they mentioned.

**Promise Mentor**

Each promise eligible student entering the community college is supposed to be paired with a promise mentor, otherwise known as their success coach. This individual is basically a college advisor that will guide students through their studies and ensure student needs are met, especially during their first year. Participants were asked about the relationship they had with their mentor and how they thought it impacted their college experiences. Half of the participants expressed disappointment in this area. Amber had no mentor support and did not know what they were supposed to do. The mentor never connected with her on classes during her first two years, and Amber stated how she received no support for transfer. Amber revealed how her mental health was impacted in her first year because of COVID and how even a check-in from a mentor would have been helpful. Since her grades fell behind, she ended up on aid suspension and had to pay out of pocket. If she had someone to go to with her troubles or if someone reached out to her to see what support she needed, her academic experience could have been different. This situation affected Amber’s financial and personal experiences at the institution.
Luna had a comparable situation to Amber. Luna had no relationship with a mentor, and no one had reached out to her. She did not have the resources at home in her first year to find out who her mentor was. She also mentioned how she was at risk of being homeless and how she felt isolated from the institution. Since Luna had to work multiple jobs, she did not have the opportunity to join clubs, activities, or events, and felt like she did not get the “college experience.” Even if she could not get involved in college life due to work, her experience would have been improved if she had a good relationship with at least one individual at the institution, the mentor. This could increase her sense of belonging, as well as give her access to more capital that could aid in her success (Navarro, 2006; Tinto, 2015). The mentor could have pointed her to the resources she needed when going through hard times, especially when faced with the risk of homelessness.

Providing new student support at the beginning could help students understand what to expect in college, and it can help them fill out necessary forms (e.g., registration) and applications (e.g., FAFSA). This was a suggestion provided by Gian Carlo who stated how the “college failed its students” when it came to mentor support. The mentor would have been the one to assist students in getting acclimated to college. For the staff Gian Carlo was in contact with, he would get wrong information, which created a negative mental image and institutional distrust. The unfavorable interactions with others affected his disposition towards the institution. However, Gian Carlo found a success coach, Mr. Doe, who was originally an IT professional when they first connected. Mr. Doe became the only staff member, excluding faculty, he trusted at the institution. Gian Carlo was close to this employee and received the help he needed for college through him. This social connection provided him with the resources he needed to excel academically and personally and is likely what helped him form an attachment to the institution.
(Karp et al., 2008). He even referred to Mr. Doe as his “psychiatrist.” While not an assigned promise mentor, Gian Carlo did find someone he could depend on.

The remaining three participants had okay relationships with their assigned mentors, but it was regarded as professional and informational. This is not a bad thing as this type of information network can introduce students to other staff or resources, which can make the student more comfortable with seeking out what they need at the institution (Karp et al., 2008). For the most part, these participants obtained the information they needed for classes, staying on track, how transfer works, and who to contact for help the student requires. Aggie probably had the closest relationship with her assigned mentor since she referred to how her coach was someone she could confide in and who was always there for her. Aggie’s habitus was impacted by this social interaction, which helped her to have positive academic and personal experiences within the institution. Frosty felt his first year was the time he needed the most support, so he connected more with his mentor during this year for registration and staying on track. In his second year, he did not reach out until he wanted to talk about transferring to a four-year university. He did share disappointment in his interaction with a mentor who wanted him to finish with a different type of degree than Frosty wanted. He felt pressured into pursuing an associate of science over the associate of applied science Frosty wanted to obtain, so that Frosty could transfer for priority funding. This was not an experience he enjoyed. It affected his attitudes towards mentors, which was demonstrated through his suggestion to other students about being careful when communicating with them.

While Jesse said the relationship with his mentor was good, he simply compared the person to a high school guidance counselor. It could have been better if Jesse had a meaningful relationship with his mentor. He originally did not want to be in college, and it was still unclear
whether he would transfer to a four-year institution when the time came. For most of the interview, Jesse sounded unmotivated and indifferent to college. Once Jesse started talking about something he was passionate about, he got excited. It created an opportunity to develop more interest in a possible career path he wanted and how college could assist with that. If he had a closer relationship with the mentor, Jesse could receive the motivation and encouragement he needs to continue, especially since he does not have relationships with classmates or any faculty members. His connection to the community college is non-existent, which could affect his decision to continue school down the road (Tinto, 2015). Findings demonstrate how a lack of support from a mentor can affect a student’s academic experiences, sense of belonging, and perceptions of the institution and staff.

**Peer and Faculty Relationships**

Most participants had relationships with peers or faculty, or both. There were only two students who did not have relationships with either, Jesse and Luna. Jesse did most of his coursework online during his first term, so this was likely the reason. He did state how if he had those types of relationships, he would be able to interact and learn more while in college. Although Luna stated she had no relationships with peers or faculty, she did discuss how helpful and supportive faculty were at the community college, because of their responsiveness, and how she feels that type of support is “beneficial.” It may have been difficult for Luna to nurture these types of relationships since she had to work so much and because she was struggling in her personal life. Maybe if she had the extra funding, she could cut down on her work hours and cultivate social networks that could improve her student experience. This could have potentially helped her feel more connected to the institution. Unlike these two participants, the other students did not refer to anything that would indicate exclusion and felt relationships with peers
and faculty bring opportunities for engagement, learning, and being connected with necessary resources. For students who did not have relationships with their promise mentor, this was one way to develop an attachment to the institution. Findings show student’s academic and personal experiences could be enhanced if they were able to establish relationships with peers and faculty who could help promote sense of belonging, learning gains, and access to college resources.

**Friends and the Community**

Social networks are filled with an assortment of people, including friends, coworkers, cultural and religious groups, book clubs, and so many others in the community that surrounds the individual. These groups can form systems of support for students who are in college and can also increase the student’s social capital that can introduce them to more resources for success (Perna, 2006). Four out of the six recipients referred to friends as individuals who helped support them in college by offering encouragement and by being present. Gian Carlo also had his ex-girlfriend’s parents who taught him everything he knew about college prior to and in his first year of school. This relationship impacted his college choice, his decision to enroll in schools, and the decisions he made while in school, especially regarding funding (Perna, 2006). He also had an employer who understood when he needed to take a day off to study for big tests. Both Gian Carlo and Amber had friends outside of the institution as well as peers within the institution they formed close friendships with. Jesse referred to friends, but focused on one friend who said he would transfer with Jesse to the same university, which made Jesse less afraid of the idea of going to a four-year university. Frosty not only had friends, but talked about how he was a part of a men’s group at a church that provided him “moral” and “spiritual” support while in college.

Both Luna and Aggie were the two participants who never mentioned friends, and they were also participants who did not develop relationships with peers. For Luna, it could be
because she spent so much time between just working and going to school. Luna was one of the two students that had the least social capital, which likely impacted her sense of belonging at the community college. Aggie referred to her family as support outside of the institution, so her time may have been spent between her family and her college course load. These two participants had different experiences at the institution as well. Luna felt disconnected and isolated from the institution. However, she did not have a relationship with a mentor, nor with faculty, whereas Aggie was close to her mentor and felt her engagement with faculty was meaningful. Findings suggest the support received from friends and individuals within the community can improve student experiences while in college. These social networks offered encouragement, understanding, someone to turn to, and influenced decisions to transfer to a four-year institution. This support would impact both academic and personal experiences while attending the community college.

**Familial Ties**

Each of the study participants referred to family during the interview. Sometimes, their family was the only support system they had while in college. Luna referred to her sister as her biggest supporter, or what seemed to be her only support system. Her sister had attended college and helped influence Luna’s decision to attend college as well. While her mom knew nothing about college, her sister was available to fill in the missing information she needed for school. Luna’s economic background and the influence from her sister helped Luna view college as a means to change her situation and work towards her career goals. Luna demonstrates what other participants have, hysteresis, where their actions contrast with the environment (Graham, 2020). Low-income students can make choices that conflict with the environment they grew up in. In Luna’s case, she did have a sister who attended college that helped Luna during her transition
from high school to college. In addition, Luna’s sister did weekly check-ins with Luna to make sure she was keeping up with her grades, helped her continue college without taking breaks, and was also the one that helped Luna prepare for her transfer to a four-year university. Findings suggest that for individuals going through adversity and feelings of isolation, having at least one close supporter who aids in college processes can be enough to enhance academic experiences and personal experiences in college, which can affect decisions to continue in higher education.

Gian Carlo put great emphasis on his family during the interview. His siblings, his dad, and especially his mom were a main source of motivation and inspiration for doing well in school and continuing his college education. His family is one of the reasons why he attends college close to home. That fierce love and family bond is a major contributor to Gian Carlo’s life decisions, especially when it comes to college. By pursuing higher education, he can be a good example for his siblings, and by completing his bachelor’s degree, he will make not only himself proud, but also his mom. Gian Carlo confessed that if he did not have his family, he would not have persisted and he would have most certainly dropped out of school, or he would at least have stopped out after obtaining an associate degree. Although, it is possible his strong self-efficacy and motivation for learning may have helped him continue college. Then again, both may stem from the family environment (Tinto, 2015). As with Luna, findings show how critical it is for college students to have at least one social network that offers encouragement, motivation, and inspiration for continuing their college education.

Both Frosty and Amber had one parent who was a role model or advocate for them. Amber’s mom provides a home for her and helps her contact staff at the community college to stay on track with classes and to learn of resources that are available to Amber. When a mentor from the college did not reach out to check on Amber, it was her mom who helped. This support
was also why she was able to work part-time and go to school full-time. What would happen if Amber did not have someone to provide financial, emotional, and academic support? Would she have been as likely to integrate into the institution socially and academically? It could be possible since she did mention having relationships with peers and faculty that can help connect a student to the institution (Liu & Liu, 2000). Frosty on the other hand lived on his own but had a close relationship with his dad. He saw how hard his father worked and how successful he was in his career, even with an associate degree, but Frosty wanted to be the first in his family to obtain a bachelor’s degree. In addition, Frosty was going to follow in his father’s footsteps by going into the same career field. His father influenced his decision on pursuing higher education and provided the motivation he needed to “stay on track.”

Aggie referred to her parents and siblings as her support system outside of the community college. Her family constantly encouraged her, as they wanted to make sure she followed her dreams and achieved her goals. It was apparent during the interview that the financial aspect of college was a major concern for Aggie. To help relieve some worry, Aggie’s mom would search for scholarships she could apply for and would encourage Aggie to reach out for those types of funding opportunities. Whenever Aggie was stressed during college, her mom was one of the main people she could turn to. Her parents also provided a home for her, which is why Aggie did not have to work and could make school a priority. Aggie was the only participant who did not think there was anything lacking at the community college and was the only one to describe the environment as “good” and “calm.” Without her family, it is possible Aggie would have to work and without this outlet, it could have changed Aggie’s academic, financial, and personal experiences while in college. She would have less time to interact with faculty and her mentor
who introduced her to college resources and made her feel comfortable within the college environment.

The last participant, Jesse, had a desire to work as a sports commentator or in criminal investigation, but he had no interest in college until the promise. He also referred to possibly transferring when we were discussing why he chose to enroll at the community college. Jesse originally had no plans to pursue higher education. He is still not sure whether he will finish with just a two-year degree. Jesse only mentioned the word “family” as support outside of the institution. Likely because he lived with his parents. However, he implied that his parents did not take an interest in his college education. He stated if he was doing something with his life, they did not care what he did after high school. Parental involvement has the potential to affect whether a student decides to enroll in college (Perna, 2006). Jesse was the only participant that had no family support for his academics, a mentor he considered a high school guidance counselor, no relationships with peers or faculty, and essentially no connection to the college community. He was also the only participant who was unsure about what they wanted to do in life and whether they wanted to continue college. All his student experiences, academic, financial, and personal, were diminished due to a lack of social capital and his inability to integrate socially and academically into the institution. Findings from these sections suggest the important role family, especially parents, can play in whether a student decides to pursue or continue their college education. Family members who support students in their educational goals through encouragement, motivation, resources searches, and academic check-ins help to improve students’ college experiences.
Significance of Study

Promise programs can be considered a type of financial aid intervention that help to open access to a college education by eliminating one of the main barriers for low-income students, cost. In addition, these programs aim to increase degree completion, which is important since ninety percent of low-income students do not obtain their bachelor’s degree within six years (EAB.com, 2019). Research on promise programs has focused on enrollment trends, academic preparation among K12 students, college choice, and distribution of funds (Andrews et al., 2009; Cornwell et al., 2006; Dynarski, 2000; Gándara & Li, 2020; Perna, 2006). Currently, no research has been found on the experiences and college decision-making of low-income students within the context of a promise eligible community college. The significance of this study is that it fills this gap in the research. It acts as a starting point to understand how promise funding may impact student experiences, and the trajectory these types of experiences may set low-income students on. The study demonstrates how certain factors, specifically non-financial supports, affect the relationship between promise funding and student experiences. This can help promise program leadership or administrators at a promise eligible community college recognize what else may be needed to support low-income students to increase the chance this population will continue their education, especially at a four-year institution. This study also contributes to the existing research on promise programs related to college choice and design impacts.

Low-income students are more likely to attend community colleges due to affordability, and 65% of place-based promise programs restrict attendance to two-year colleges (Billings, 2018). Some studies indicate how enrollment is shifted towards promise eligible colleges and universities (Dynarski, 2000, Cornwell et al., 2006; Bartik et al., 2017). This study includes participants who chose the community college not only because they considered it cheaper, but
because they learned of the promise program associated with the college. In addition, all participants decided on four-year institutions to transfer to that were partnered with the promise even though they mentioned wanting to apply elsewhere. This is one impact on the design of promise programs, attendance restrictions and college choice. Another design impact is how the funding is disbursed. The Mockingbird Promise is a last-dollar program where all federal and state aid must be exhausted prior to the application of promise funding. Responses from participants indicated how they were likely not receiving promise funding at the community college. This may be due to the amount of financial aid low-income students receive and the cost being low at the college compared to a four-year institution. These same findings are found in existing research and add to arguments suggesting policymakers consider not restricting attendance to institutions where degree attainment is already low for certain populations, and to consider investing more resources in students that need it the most.

This study also contributes to the scarcity of research that demonstrates the applicability of Vincent Tinto’s Student Departure Theory, specifically social and academic integration, to students attending a two-year institution (Karp et al., 2008). The participants in this study who were able to integrate into the institution academically and socially provided more positive responses regarding questions on their college experiences than the participants who did not. Participant misconceptions related to attending a community college were quashed through the interactions they had with peers and faculty, as well as those that had relationships with their promise mentor. This testifies to the importance of social networks and engagement in an institution and how college administrators should focus on the types of supports and resources students have access to.
Implications for Practice

This section discusses implications for practice where proposed suggestions stem from the findings of this study. Suggestions for practice include collaboration for early awareness and support, mentorship programming, and promise policy change. This will be discussed further in the sections below.

Collaboration for Early Awareness and Support

When a promise program partners with county school districts, leadership from both should work together to uniformly communicate program opportunities to high school students. In addition, if a promise program has been in existence long enough, students should be informed early in their high school career. This helps students think about college prior to reaching senior year. For students who find out early enough, they have the opportunity to academically prepare by taking college credit or studying harder to improve their school performance. Assigned guidance counselors can work closely with students on their future career plans, and how they can prepare for college should they choose this route. This may also change educators’ views on their involvement in student preparation for college (Miron et al., 2011). Knowing this is an option for their students, teachers can seek out new ways to enhance learning and to approach at-risk students (Miron et al., 2011). This way, students have one main source, guidance counselors, to contact about staying on track for school and the promise, and they have a team of teachers working to support them on their path of learning. Once the student enrolls in their first year of college, additional support can be provided to help them get acclimated to college and the environment of the institution.

To introduce students to the college, administrators should develop a New Student Orientation program. Pecan Community College enrolls thousands of students each semester,
and about 250 of these students have signed the promise pledge (Program documentation masked to protect identity of program). There can be two options to account for promise students and non-promise students. One is to create a required online New First Year Start course for the incoming promise students. Students will have access to modules online to learn about the institution, what resources are available, and the steps to take in the first year. The first module should discuss the role of the promise mentor and include a link for students to schedule a meeting with a mentor in their first term if they have not done so already. This will help students who are unaware of who they should be working with or who they can go to with questions.

The second option is to create an online New Student Start List that is available to all students. This website should include how to login to their student account if they have not already done so. In addition, it should include a link to a new student orientation, provide steps on how to complete FAFSA, list information on how to connect with a success coach (mentor), provide directions on how to register for classes, as well as directions on how to make payments, if necessary. The website should include contact information for advising, as well as links to student resources, an academic calendar, and any other information relevant to a specific institution. Specific to advising, there should be a link to a mobile application for the institution where students can find their assigned success coach. This would be helpful for promise students who may not be aware of who their assigned mentor is. For either option, students should be encouraged to visit the campus for a tour. Students can locate where different departments are and meet staff associated with these areas. It could help a student become more familiar with the environment, as well as make them feel more comfortable in seeking out the resources they need (Karp et al., 2008).
Mentorship Programming

The institution is responsible for hiring staff and ensuring they receive appropriate training and the knowledge they need to assist students. In addition, they need to ensure there is enough staffing to help students when they need support. Since the foundation of the community college was involved in establishing the promise, they would have been responsible for helping to create the promise mentor program. According to program documentation (not cited here to mask identity of program), a program does not exist. Promise students are supposed to be assigned a mentor who is essentially their student success coach (advisor). According to participant responses, students can speak with any success coach in the office, and most were unsure of who they were supposed to be working with. The college should designate a small group of success coaches to work specifically with promise students as their mentor.

When a student logs in to their student account at the institution, one of the first things that pop up should be the name and contact information for their assigned mentor. Documentation provided to the student during the enrollment process should also include who their mentor is and how to contact them. Instead of waiting for students to reach out, mentors should be required to check-in with their students shortly after term start to see how things are going and if the student needs anything, as well as towards the end of the student’s first term to inquire about the same. First term reminders, newsletters, and information on college events can also be sent by the mentor. This can help students feel they are receiving the support they need at the start of college, students can know what is going on at the school, and it can also help students feel comfortable in reaching out when necessary.

The institution can also launch a peer mentorship program. Current students can be assigned to work with first-time students to help them get acclimated to college life and the
campus environment. Peer mentors can relate to what new students are going through and can help students who are not sure of what they should be doing in their first year of college, as well as connect them with new social capital that can provide additional information a student may need. The peer mentor can share their experiences, contribute to new student perspectives, encourage new students, and help them feel more at ease in their new environment. In addition, a peer mentor has the potential to positively impact a new student’s academic performance (Collier, 2017).

**Promise Policy Change**

This policy change is related to the design of the program, specifically funding structure, and university and college partners associated with the promise. Last-dollar scholarships require all federal and state aid to be exhausted first and then the scholarship will be used to pay what is left of tuition. Since last-dollar is applied at the end, low-income students are unable to receive extra funding from federal and state aid that would have been available had the scholarship been first-dollar (promise first, aid last). Community Colleges have lower tuition rates and low-income students receive more in federal and state aid, which means low-income students benefit least from a last-dollar scholarship when their costs are already covered using aid. Meaning, promise funding gets shifted over to middle to high-income students who also would have attended college otherwise (Gándara & Li, 2020). Without extra funding, low-income students will have to supplement additional costs of college by working more hours, which can impact their “engagement and success…at community colleges” (Perna et al., 2020, p. 12). While a first-dollar program may be cost-prohibitive to some programs or institutions, it is important for policymakers to consider the implications last-dollar may have for certain populations. If a
program is unable to offer funding as first-dollar, institutions should find other ways to help offset costs for students that need it most; for example, a separate need-based scholarship.

The Mockingbird Promise is partnered with ten universities and colleges, but these four-year institutions require students to meet their eligibility requirements that can be need or merit based. It is suggested Mockingbird Promise partner with more four-year schools that offer need-based requirements for promise eligibility. Merit-based programs tend to target money towards middle to high-income students who would have attended college otherwise (Doyle, 2010, p. 401). Low-income students who “are less likely to be academically prepared for college,” may have a hard time meeting merit-based requirements, which would prevent them from receiving funding at some of the current partner institutions (Perna & Titus, 2004, p. 504). This would limit low-income students’ college choice and can push them towards community college. Both transfer and completion rates for low-income students tend to be lower when starting at a community college (National Student Clearinghouse Research Center, 2020). In addition, students who start out at their first-choice, four-year institution are more likely to graduate from that institution (Tinto, 2015). Providing low-income students with more four-year promise partner options that are need-based may increase the number of schools they apply to and increases their chances of completing their college degree.

**Recommendations for Research**

The qualitative case study uncovered multiple areas for continued or new research. First, the number of participants was restricted to six due to a lack of response, follow-up, and time. Obtaining additional participants who do not plan to transfer may give further insight into any differences or similarities they have with participants who do plan to transfer. This was the original plan for this study, but most students planned to transfer to a four-year institution. There
was one participant who was significantly different from the rest and his responses leaned more towards the possibility of not transferring. In addition, a future interview protocol could include more questions on the experiences students had transitioning from high school to the promise eligible college. After the Mockingbird Promise matures, this could provide insight into how early awareness practices and support structures, or lack of, impact student transition. With college students possessing intersecting identities, it would be wise to consider factoring this into a future study on student experiences at a promise eligible community college. One’s culture, religion, race, ethnicity, sex, orientation, etc., contributes to their worldview and directly impacts their experiences in college. In addition, this consideration could reveal the types and amount of support certain populations may require to be successful.

Further research could focus on promise programs that offer mentorship and how this affects academics and persistence. This study only referred to the promise mentor as one type of support system and besides asking about the relationship, this research was unable to dig deeper into the influence it had on academics (e.g., GPA), mental health, and engagement. Similarly, another study could concentrate on the effects of different mentorship types on social and academic integration into the institution. The researcher can explore differences in social networks and possible changes in goal or institutional commitment. It would also be beneficial if an individual or a group of individuals were to conduct a national study on promise programs to review data for limitations and policy changes. For example, it could generate outcomes on the last-dollar structure or effects on college choice; the latter may be a good quantitative study. It could compel policymakers and those who establish promise scholarships to look closely at existing program design and whether change is required. It could also aid the same individuals in creating new programs that avoid the same limitations found in the data.
Conclusion

The costs of higher education have outpaced inflation and family earnings in the last three decades (Archibald & Feldman, 2011; Zumeta et al., 2012). This has shifted more of the costs associated with college over to students and their families. According to Williams (2016), some believe knowledge is considered “non-rivalrous” in that it is a public good and that once discovered, it should be provided at low cost. Many Americans feel it is a public investment and that public institutions should be free (Henderson et al., 2020; Bauer-Wolf, 2019; Harvard Kennedy School, 2019). Many states, localities and college systems have started offering promise programs that significantly decrease or eliminate tuition costs to students (Perna et al., 2018). These programs are meant to increase educational attainment, which can benefit both individuals and society. For the latter, educated people can contribute to the economy and rely less on government programs (Perna et al., 2018). In addition, higher education can produce individuals who have a “greater propensity to vote, to volunteer, to trust, and to tolerate others” (Willetts, 2015, as cited in Williams, 2016, p. 134). The findings from this study demonstrate the impact promise program design can have on preparation for college, funding distribution, and student’s college choices. The findings also show that program design aside, first-time undergraduate students at a community college fare well when they have at least one form of social capital.

When designing a promise program, policymakers should consider its impact on disadvantaged populations attending a community college. Early awareness can improve academic preparation for students leading to higher chances of college enrollment and completion, which is important for low-income students who are typically underprepared for college (Perna, 2006; Perna & Titus, 2004). Programs should ensure high school students,
especially low-income, have enough time to improve their grade point average or take college credit by informing students of the promise earlier in their high school career. In addition, both policy makers and institutions should reassess last-dollar and merit-based requirements that can have adverse effects on low-income students. Last-dollar funding is more likely to shift promise dollars over to students who would have attended college otherwise since low-income students qualify for more federal and state financial aid (Billings, 2018). Inadequate funding to help cover additional costs of attendance (e.g., rent, bills, transportation, food), which can result from a last-dollar scholarship, can affect low-income students’ engagement and success at an institution (Perna et al., 2020). Merit-based requirements can have the same effect and are typically targeted at middle to high-income students (Doyle, 2010). If the goal of promise programs is to increase not only college access but also improve college completion of all students, policymakers need to ensure the students who need it most have access to these resources as well.

The findings for this study show that low-income students attending a community college fare well when they have access to at least one form of social capital. Working closely with a mentor or success coach at the college can enhance student’s academic experiences, sense of belonging, and can positively affect the perceptions students have of the institution and staff. In addition, relationships students build with peers and faculty contribute to better engagement and knowledge sharing, thereby disputing the common misconception that community college students are unable to build these types of connections. Social networks outside of the institution offer encouragement, motivation, and inspiration that can affect a student’s decision to continue their education or transfer to a four-year institution. Policymakers and institutional leadership can help to improve low-income student experiences by designing promise programs that are effective and equitable, and by offering support that can aid in student success.
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158


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Appendix A: Interview Protocol

1. When did you become aware of the Mockingbird Promise?

2. What helped you make the decision to attend college?
   a. Would you have made the decision to attend college without the promise? Why is that?

3. How was your transition from high school to college?
   a. What support did you have during this transition?

4. Why did you choose this college to enroll in?
   a. What other colleges were you thinking about attending?
   b. Why did you choose this college over the other options you were considering?
   c. How would you have determined the college to attend if the promise was available at both community colleges and four-year universities?

5. A requirement of the Mockingbird Promise is to work with a Student Success Coach who is your mentor through the program. How would you describe the relationship between you and your mentor?
   a. How often did you connect with your mentor in your first year?
   b. How often have you been connecting with your mentor this second year?
   c. What do you and your mentor usually discuss?
   d. How has this relationship impacted your experiences in college?

6. Besides tuition and fees, college attendance includes costs like textbooks, food, transportation, rent, and bills. How are you currently funding your education at the community college?
   a. If mentions loans: How were loans explained? What kind of support did you receive when deciding on how much money to accept for the student loan? What are you using the loans towards?
   b. If mentions job:
      i. How many hours do you work each week?
      ii. How many credit hours are you usually enrolled in each term?
      iii. How do your work hours impact your study time?
         1. How many hours do you think you spend studying every week?
      iv. How has your employment impacted your life outside of school?
   c. Do you live on your own or with family?
      i. If family, do you help support your family financially?
      ii. If own, do you have roommates?

7. What resources do you use at the institution?
   a. How often do you use these resources?
   b. How have these resources helped you while in school?

8. What support systems do you have at the institution? For example, advisor, financial advisor, learning support, the library.
a. How is the relationship with your advisor?
b. Have you developed any relationships with classmates? What about faculty?
   i. How has this impacted your experiences in school?
c. How do you feel about these types of support?
   i. What opportunities do you think it brings?
   ii. When it comes to support at the institution, where can you see areas for improvement, or how do you think support at the institution can be improved?

9. What support systems do you have outside of the institution?
   a. In what ways do they support you?

10. How have the institution’s resources and support systems, as well as the support received outside of the institution, contributed to your college experience?

11. Besides through resources and support systems, how do you manage both work and school?

12. What motivated you to continue college into your second year?
   a. Did you ever think about leaving college? Why is that?

13. What or who influenced your decision to transfer to a four-year university or college?

14. What support have you received in preparation for your transfer to the university or college?

15. Where do you plan to transfer to?
   a. Why did you decide to transfer to this institution?

16. How do you plan to finance your education at the university or college you are transferring to?

17. [For non-transfer students] What is the reason, or what are the reasons, behind the decision you made not to transfer to a university or college?
   a. What do you think could make you consider transferring to a university?

18. These next questions are related to stress and coping mechanisms. You do not have to answer these questions if you do not feel comfortable doing so. Would you like to proceed? If yes:
   a. What has been a major source of stress for you while in college?
      i. What do you think could make this less stressful for you?
   b. How have you managed stress while in college?
   c. What, if any, differences are there between the stress you experienced in your first year of college and your second year?
   d. [For transfer students] Are you nervous about transferring to university? If yes:
      i. What is making you nervous about transferring?
March 30, 2022

Danielle Lemmerman

Dear Danielle Lemmerman:

The Institutional Review Board (IRB) has received your application for your research study “Transfer Experiences: From Two Year Promise Colleges to Four Year Non-Promise Eligible Institutions” IRB has noted that your application is complete and that your study has been approved by your primary advisor and an IRB representative. Your application has been filed as Expedited in the Office of the Provost.

IRB: ER01060

Please note that the approval for your study is for one year, from 18-Jan-2022 to 18-Jan-2023.

As you carry out your research, you must report any adverse events or reactions to the IRB. At the end of your approved year, please inform the IRB in writing of the status of the study (i.e. complete, continuing). During this time, if your study changes in ways that impact human participants differently or more significantly than indicated in the current application, please submit a Change of Research Study form to the IRB, which may be found on NLU’s IRB website.

All good wishes for the successful completion of your research.

Sincerely,

[Signature]

Shaunti Knauth, Ph.D.
Chair, IRB
Appendix C: Amended IRB Approval (July 2022)

July 16, 2022

Danielle Lemmerman

Dear Danielle Lemmerman:

The Institutional Review Board (IRB) has received your application for amendment of your research study “Transfer Experiences: From Two Year Promise Colleges to Four Year Non-Promise Eligible Institutions”. The amendment is approved.

IRB: ER01060
Amendment approved 14-Jul-2022

Please note that the approval for your study is for one year, from 18-Jan-2022 to 18-Jan-2023. As you carry out your research, you must report any adverse events or reactions to the IRB.

At the end of your approved year, please inform the IRB in writing of the status of the study (i.e. complete, continuing). During this time, if your study changes in ways that impact human participants differently or more significantly than indicated in the current application, please submit a Change of Research Study form to the IRB, which may be found on NLU’s IRB website.

Please also ensure that your Human Subjects Research (HSR) certification stays active throughout any amendments to your research period.

All good wishes for the successful completion of your research.

Sincerely,

[Signature]

Shaunti Knauth, Ph.D.
Chair, IRB
Appendix D: Recruitment Email

Subject line: Help us improve student experiences

Hi [potential volunteer’s name],

My name is Danielle Lemmerman, and I am a current doctoral student at National Louis University in Chicago, Illinois. I am working on a study for my dissertation and need your help. Due to your association with the Mockingbird Promise Program, you are receiving this email. The goal of my study is to understand the experiences low-income students have with the Mockingbird Promise, and how these experiences may influence students’ college decisions. Having been a low-income student myself, receiving help to pay for my education was a priority. Promise programs can help eliminate cost as a barrier to a college education, and I believe it is important we understand program weaknesses and strengths and how they may affect student experiences.

Participation in this study is completely voluntary. The only risk is that you may find some questions to be uncomfortable, but you can choose to skip questions you do not want to answer. There are no anticipated risks beyond that of everyday life. The first 8 students who respond and interview, they will receive a $25 Amazon gift card. Besides the benefit of a gift card, the study may educate the college and promise program leadership in a way that can help future students.

If you would like to participate, please read the participation requirements below.

Who can participate?
- Students of any sex/gender aged 18-22 years old
- Students who are low-income
- Students in their last year of study who:
  o Plan to transfer to a four-year college or university that does not offer a promise scholarship
  o Do not plan to transfer to a four-year college or university

If you meet these requirements and are interested in participating, please fill out this Google form: https://forms.gle/YyGDYUeYrPgDdUA36 (Google form does not require login). If you would feel more comfortable, you can also send your interest in participating to danielle.lemmerman@nl.edu.

If you have any questions about this study, please feel free to reach out to me at danielle.lemmerman@nl.edu.

Sincerely,
Danielle Lemmerman
Appendix E: Follow up Email for Voluntary Participation

Subject Line: Consent Form for Study Participation

Hi [participant’s name],

Thank you for volunteering to participate in my dissertation study on understanding low-income student experiences with the Promise.

Attached you will find a consent form that must be signed prior to your participation. The consent form includes the purpose of the study, risks, benefits, and how you will participate. Please read this form thoroughly to understand what is needed for participation.

As listed in the form, you are consenting to participate in an interview that includes approximately 35 questions and will require up to 90 minutes of your time. The interview will take place via Zoom and will be recorded. Only the researcher, Danielle Lemmerman, will have access to this information. Your participation is completely voluntary and if at any time you wish to discontinue, you may back out without penalty.

After you have signed the consent form, please email this back to me at danielle.lemmerman@nl.edu.

When you email the consent form, please let me know the best days and times to schedule an interview with you. Times should be chosen for any day within the next three weeks. After I receive the consent forms and the days and times that work best for your schedule, I will select one of these dates and follow up with a Zoom invitation via email to schedule the interview.

Questions, please feel free to reach out to me at danielle.lemmerman@nl.edu.

Sincerely,
Danielle Lemmerman
Appendix F: Consent Form

Informed Consent Interview

My name is Danielle Lemmerman, and I am a doctoral student at National Louis University. I am asking you to participate in this study, “Transfer Experiences: From Two Year Promise Colleges to Four Year Non-Promise Eligible Institutions”, occurring from 07-2022 to 07-2023. The purpose of this study is to understand the ‘Promise’ experiences of low-income students, especially as it relates to the process of transfer. This study will help policymakers and institutional leaders understand how some promise features may affect student experiences and success. This form outlines the purpose of the study and provides a description of your involvement and rights as a participant.

By signing below, you are providing consent to participate in a research project conducted by Danielle Lemmerman, doctoral student, at National Louis University, Chicago.

Participation in this study will include:

- One individual interview scheduled at your convenience during the fall of 2022.
  - Interviews will last up to 90 minutes and include approximately 35 questions to understand the academic, financial, and personal experiences of students attending a promise eligible community college
  - Interviews will be recorded, and participants may view and have final approval on the content of interview transcripts

Your participation is voluntary and can be discontinued at any time without penalty or bias. The results of this study may be published or otherwise reported at conferences, but participants’ identities will in no way be revealed (data will be reported anonymously and bear no identifiers that could connect data to individual participants). To ensure confidentiality the researcher will secure recordings, transcripts, and field notes on her personal laptop that is password protected and encrypted. As a backup, materials will also be saved in an encrypted cloud vault requiring two-factor authentication. Only Danielle Lemmerman will have access to data. All data will be destroyed three years after the completion of this study.

The only risk is that you may find some questions to be uncomfortable, but you can choose to skip questions you do not want to answer. There are no anticipated risks beyond that of everyday life. The first 8 students who respond and interview, they will receive a $25 Amazon gift card. Besides the benefit of a gift card, the study may educate the college and promise program leadership in a way that can help future students.

Upon request you may receive summary results from this study and copies of any publications that may occur. Please email the researcher, Danielle Lemmerman at danielle.lemmerman@nl.edu to request results from this study.

In the event you have questions or require additional information, please contact the researcher, Danielle Lemmerman at danielle.lemmerman@nl.edu or.
If you have any concerns or questions before or during participation that has not been addressed by the researcher, you may contact Dr. Jaclyn Rivard, Program Director & Dissertation Chair, at jrivard@nl.edu, or the co-chairs of NLU’s Institutional Research Board: Dr. Shaunti Knauth at Shaunti.Knauth@nl.edu or (312) 261-3526 and Dr. Christopher Rector at crector@nl.edu or (312) 621-9650. Co-chairs are located at National Louis University, 122 South Michigan Avenue, Chicago, IL.

Thank you for your consideration.

Consent: I understand that by signing below, I am agreeing to participate in the study “Transfer Experiences: From Two Year Promise Colleges to Four Year Non-Promise Eligible Institutions.” My participation will consist of the activities below during the fall of 2022:

• One Interview lasting approximately 90 minutes
• Interview conducted and recorded through Zoom

_________________________    __________________________
Participant’s Signature                Date

_________________________   __________________________
Researcher’s Signature                Date
January 24, 2023

Danielle Lemmerman

Dear Danielle Lemmerman:

The Institutional Review Board (IRB) has received your application for amendment of your research study “Transfer Experiences: From Two Year Promise Colleges to Four Year Non-Promise Eligible Institutions”. The amendment for renewal is approved.

IRB: ER01060
Amendment renewal approved 19-Jan-2023

Please note that the approval for your study is for one year, from 18-Jan-2023 to 18-Jan-2024. As you carry out your research, you must report any adverse events or reactions to the IRB.

At the end of your approved year, please inform the IRB in writing of the status of the study (i.e., complete, continuing). During this time, if your study changes in ways that impact human participants differently or more significantly than indicated in the current application, please submit a Change of Research Study form to the IRB, which may be found on NLU’s IRB website.

Please also ensure that your Human Subjects Research (HSR) certification stays active throughout any amendments to your research period.

All good wishes for the successful completion of your research.

Sincerely,

[Signature]

Shaunti Knauth, Ph.D.
Chair, IRB
Appendix H: Codebook

1 Early awareness
Use to indicate the point at which an individual was informed of the promise program prior to college

1.1 Promise informed
The way in which an individual is informed of the promise, whether it be through a person, homework assignment, or marketing

1.2 Promise access
Used when there is mention of promise funding application accessibility

2 College motivations
Refers to the reasons why individuals chose to pursue postsecondary education

2.1 Extrinsic motivations
Use when there is mention of pursuing postsecondary education based on external rewards and avoiding negative outcomes

2.2 Intrinsic motivations
Use when there is reference to pursuing postsecondary education based on personal aspirations (e.g., love for school, gaining knowledge, helping others)

3 College choice
Refers to how or why an individual chooses the college they plan to attend

3.1 Geographical location
Use when there is mention of the proximity of the college to the student when choosing the institution to attend

3.2 Promise influence
Refers to choosing the college or type of institution based on promise program funding

4 College funding
Use when there is mention of various types of monies that can be utilized for college costs

4.1 External funding options
Use to refer to college funding options outside of institutional, government, or personal monies (e.g., employer or private scholarships)

4.2 Institutional funding options
When there is mention of funding college costs through institutional means whether monetary or nonmonetary (e.g., scholarships, grants, deadlines)

4.3 Personal funding options
Use when an individual refers to various ways of paying college costs out of pocket (e.g., wages, savings)

4.4 Funding barriers
When there is mention of any obstacles to paying college costs (e.g., debt, academic progress, “the process”)

5 Community College (CC) views
Use when there is reference to attitudes and beliefs individuals hold towards community colleges

5.1 Student views/CC
Refers to how a student who attends a community college perceives this type of institution

5.2 Societal views/CC
Use to represent the public view of community colleges (e.g., affordability, credential type)
6 Student college experience
Refers to student remarks about college life
6.1 Student college involvement
Use to indicate mention of student integration into postsecondary institution
6.2 College acclimation
Use when student comments on the college environment and adapting to college life
6.3 Student perspective
Use when a student communicates their views on the college experience
7 Student college awareness
Use to refer to the knowledge an individual holds about college
7.1 College assumptions
When an individual refers to preconceived notions about college (e.g., inflexible, faculty indifference)
7.2 Student institutional knowledge
Use when there is reference to the information a student has, or how obtains, about an institution
8 College decisions
Use to refer to actions taken or judgements made, or ones that will be, while in college
8.1 Productive determination
Decisions made that will lead to positive results or achieved desires (e.g., goals, opportunity)
8.2 Undesirable outcomes
Use when decisions lead to unfavorable outcomes (e.g., drop out, transfer delay) due to circumstances (e.g., financial troubles)
9 Institutional involvement
Use when there is reference to an institution’s responsibilities towards its students
9.1 Institutional decision-making
When there is mention of the actions an institution should take at the benefit of its students (e.g., outreach, consistency, staff communication)
9.2 Student institutional view
Use when an individual refers to their perceptions and beliefs about the postsecondary institution whether positive or negative, as well as changes a student considers necessary
10 Institutional relationships
Use when a student references the relationships they have within a postsecondary institution
10.1 Faculty relationships
Use when a student mentions the relationship they have with faculty members and the support they receive
10.2 Peer relationships
Use when a student refers to the relationships they have with peers within a postsecondary institution
11 College resources
Use to describe the resources available to students within a postsecondary institution
11.1 Wraparound support resources
When there is reference to the various support services offered to students within an institution (e.g., learning support, food pantry)
11.2 Departmental resources
Use when there is mention of services provided to students through specific departments (e.g., career)
12 Promise program
Use when there is discussion on the Mockingbird Promise

12.1 Promise funding
Use to describe various aspects of funding through the Mockingbird promise (e.g., eligibility, college restrictions)

12.2 Promise student views
When a student discusses their views on the Mockingbird promise and attending college

13 Promise mentor support
Use when student refers to the mentors (student success coaches) at Pecan Community College

13.1 Informational relationships
Use to describe the type of relationship students have with their mentor/success coach at Pecan Community College (e.g., transfer credit, tracking classes)

13.2 Promise mentor engagement
When a student describes their interaction with a mentor/success coach at Pecan Community College

14 Mentorship types
Use when a student refers to individuals who provide guidance related to college

14.1 College affiliated mentor
Use to describe an individual within a postsecondary institution that acts as a mentor

14.2 Community mentor
Use to describe an individual in the community that acts as a mentor (e.g., family friend, church group)

15 Other support
Use when a student discusses college support received from individuals outside of their family and the institution (e.g., colleagues, friends)

16 Familial bond
Use when a student refers to their close and strong connections with family

16.1 Parental support
Use when related to the types of support received from parents (e.g., love, knowledge, encouragement)

16.2 Family support
Use when student refers to support received from relatives other than parents

17 Human connection
Use to refer to the bonds between students and other individuals

17.1 Valuable associations
Use when there is acknowledgement of the importance of relationships and the benefits obtained from them

17.2 Holistic support
When there are remarks on the types of support received through various relationships (e.g., encouragement, spiritual support, female support, motivation)

17.3 Association impact
Use to indicate the effects of close relationships with others (e.g., appreciation, persistence)

17.4 Insufficient relation
Use to refer to undesirable outcomes between students and others

18 Student traits
Use to describe the nature of a student as indicated through discussion

18.1 Personal traits
Use to refer to the characteristics of a student that emerge through conversation

18.2 College traits
Use to refer to the characteristics of a student that emerge in relation to postsecondary education

19 Student mental health
When there is reference to emotional state or situations that affect the mental state of a student

19.1 Positive wellbeing
Use to describe good emotions or coping mechanisms that promote them

19.2 Neutral wellbeing
Use to describe circumstances or actions that affect state of mind that may not be considered good nor bad (e.g., overthinking, first year college stress)

19.3 Student hindrances
Use to describe situations or emotions that may negatively impact a student’s mental state (e.g., homelessness, financial emergencies, fear)

20 Student role
Use to refer to various aspects of a student regarding their personal and college life

20.1 Time management
When there is mention of school and work schedules as related to balance and priorities

20.2 Family importance
Use to refer to the responsibilities a student has to their family (e.g., sibling role, financial responsibility)

20.3 Student impact
Use when a student refers to the influence they have or wish to have on others, especially as it relates to education (e.g., changing college attitudes, setting examples)

20.4 Student quest
Use when a student discusses their personal journey as it relates to college and the future

20.5 Social-emotional
Any reference to emotions or personal awareness in relation to personal or college life

21 Value-added
Use when there is reference to student outcomes or desired outcomes based on experience at institution (e.g., real world preparation, skills, confidence boost)
Table 1
Code Mapping: Codes, Categories, and Themes (Bottom up)

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<thead>
<tr>
<th>Major Themes (based on categories)</th>
<th>Human Capital</th>
<th>Social Capital</th>
<th>Student Habitus</th>
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Initial Coding (simplified from codebook, Appendix I)

| 1 Early awareness                 | 6 Student college experience | 10 Institutional relationships | 16 Familial bond |
| 2 College motivations             | 7 Student college awareness  | 11 College resources           | 17 Human connection |
| 3 College choice                  | 8 College decisions          | 12 Promise program            | 18 Student traits  |
| 4 College funding                 | 9 Institutional involvement  | 13 Promise mentor support      | 19 Student mental health |
| 5 Community College (CC) views    |                               | 14 Mentorship types            | 20 Student role    |
|                                  |                               | 15 Other support               | 21 Value-added     |